

1. Executive Summary: Comprehensive Analysis of Financial Irregularities in Bath Borough (2019-2022)

1.1 Purpose and Scope

This report presents a detailed investigation into the financial management practices of Bath Borough, Pennsylvania, covering the period from 2019 to 2022. The analysis focuses on several key areas of municipal finance:

- Management of escrow accounts
- Interfund transfers
- Year-end financial reporting
- Public statements about financial matters

The primary objective of this investigation was to identify any instances of financial mismanagement, reporting inaccuracies, or other irregularities that may have occurred during the specified timeframe. This report aims to provide a comprehensive, unbiased account of the borough's financial activities and practices, highlighting areas of concern and offering recommendations for improvement.

1.2 Methodology

To ensure a thorough and objective analysis, our investigation employed a multi-faceted approach:

Timeline Construction: We created a detailed chronological timeline of key financial events and transactions to establish a clear sequence of activities [[C](#), [I](#)].

Financial Record Analysis: We conducted an in-depth examination of financial statements, bank records, and transaction logs to identify patterns, discrepancies, or unusual activities [[A](#), [B](#), [D](#), [G](#), [H](#)].

Comparative Analysis: We compared public statements made by borough officials with the actual financial records to assess consistency and accuracy [[L](#)].

Document Review: We carefully reviewed audit reports, internal documents, and communications related to financial matters [[E](#), [F](#), [M](#)].

Accounting Method Assessment: We evaluated the impact of the borough's use of cash basis accounting on its financial reporting and management practices [[Section 7](#)].

Data for this investigation was collected from multiple sources, including:

- Bank statements [[A](#), [B](#), [D](#)]
- Audit reports [[E](#), [F](#)]

Public records and official communications [[L](#), [M](#)]

Internal financial documents and transaction logs [[C](#), [G](#), [H](#), [I](#), [J](#)]

Relevant legal and regulatory documents [[P](#), [Q](#)]

1.3 Key Findings

Our investigation revealed several areas of concern in Bath Borough's financial management practices:

Irregular Fund Transfers: A significant transaction of \$86,170.53 on December 19, 2019, was inconsistently recorded across different financial documents [[A](#), [B](#), [C](#)]. This transaction, intended for the General Fund, was recorded in a manner that created the appearance of a deposit, but the actual movement of funds remains unclear [[Section 3](#)].

Delayed Recording of Transactions: Several instances of significant delays in recording transactions were observed, including the aforementioned \$86,170.53 transfer being officially recorded 15 months after the initial transaction date [[C](#), [Section 4](#)].

Unusual Escrow Account Activity: The Borough escrow checking account (#04141) showed an atypical increase in deposits starting in April 2022, coinciding with staff changes [[D](#), [Section 11](#)].

Multiple Modifications to Financial Records: The audit trail reveals frequent changes to transaction details, raising concerns about the accuracy and reliability of financial records [[C](#), [Section 4](#)].

Discrepancies in Public Statements: Statements made by the Borough Manager regarding fund handling and inter-fund transfers show inconsistencies with the actual financial records [[L](#), [Section 6](#)].

Potential Violations of Escrow Management Regulations: The observed practices may conflict with Pennsylvania regulations on escrow account management, particularly 49 Pa. Code § 35.326, which prohibits commingling of escrow funds with other accounts [[P](#), [Q](#), [Section 2](#)].

Cash Basis Accounting Limitations: The borough's use of cash basis accounting may have contributed to the identified issues by limiting the accuracy and completeness of financial reporting [[Section 7](#)].

1.4 Implications

The findings of this investigation suggest several potential issues in Bath Borough's financial management practices:

Inadequate internal controls and oversight mechanisms

Possible mismanagement of developer escrow funds

Inconsistencies in financial reporting and public disclosure

Potential non-compliance with state regulations on escrow account management

These issues, if left unaddressed, could lead to erosion of public trust, financial instability, and potential legal or regulatory consequences for the borough.

1.5 Recommendations

Based on our findings, we recommend the following actions:

Conduct a comprehensive forensic audit by an independent firm to further investigate the identified irregularities and assess the full extent of any financial mismanagement [[Section 13.2](#)].

Implement stricter internal controls and oversight mechanisms to prevent unauthorized modifications to financial records and ensure proper fund management [[Section 13.2](#)].

Improve record-keeping practices and consider transitioning to accrual basis accounting to provide a more accurate and complete picture of the borough's financial position [[Section 13.2](#)].

Increase transparency in financial reporting and public communications to rebuild trust with the community and stakeholders [[Section 13.2](#)].

Provide comprehensive training on proper financial management and regulatory compliance for all staff involved in financial operations [[Section 13.2](#)].

1.6 Conclusion

While this report identifies several areas of concern in Bath Borough's financial practices between 2019 and 2022, it's important to note that these findings do not definitively prove intentional misconduct. The irregularities and discrepancies highlighted warrant further investigation to ensure the integrity of the borough's financial management and to restore public trust.

The subsequent sections of this report provide detailed analyses of each finding, supporting evidence, and in-depth discussions of their implications. We encourage readers to review these sections for a comprehensive understanding of the financial situation in Bath Borough.

2. Understanding Escrow

2.1 Purpose and Function of Escrow Accounts in Municipal Finance

Escrow accounts play a crucial role in municipal finance, particularly in managing funds related to development projects. In Pennsylvania, these accounts serve several important purposes:

Financial Security: Escrow accounts ensure that developers have sufficient funds to complete projects according to approved plans and specifications [P].

Protection of Public Interest: They safeguard the municipality's interests by providing a financial guarantee for the completion of required infrastructure improvements and other public works [P].

Risk Mitigation: Escrow accounts help mitigate the risk of project abandonment or developer bankruptcy by setting aside funds for specific project-related purposes [P].

Transparency: These accounts promote transparency in the development process by clearly separating project-specific funds from the municipality's general operating funds [Q].

2.2 Legal Framework Governing Escrow Accounts

The management of escrow accounts in Pennsylvania is governed by specific regulations that aim to ensure proper handling and accountability of these funds:

2.2.1 49 Pa. Code § 35.325 - Escrow Account Requirements

This regulation outlines the following key requirements for maintaining escrow accounts [P]:

- a) **Account Maintenance:** Escrow accounts must be maintained in a federally- or state-insured bank or recognized depository.
- b) **Designation of Trustee:** The account must designate the broker (in this case, the municipality) as trustee.
- c) **Withdrawal Conditions:** The account must allow for the withdrawal of funds without prior notice, exclusively for escrow purposes.
- d) **Interest-Bearing Accounts:** If funds are expected to be held for more than six months, they should be deposited in an interest-bearing account. Interest should be disbursed in the same manner as the principal amount unless otherwise directed by the parties involved.
- e) **Record Keeping:** Detailed records of all monies received and held in escrow must be maintained and made available for examination upon request.

2.2.2 49 Pa. Code § 35.326 - Prohibition Against Commingling or Misappropriation

This regulation provides crucial guidelines to prevent misuse of escrow funds [Q]:

- a) Prohibition of Commingling: A broker (or municipality) is prohibited from commingling escrow funds or interest earned on these funds with business, personal, or other funds.
- b) Exception for Account Maintenance: The only exception allows for the deposit of business or personal funds into an escrow account to cover service charges or maintain a minimum balance as required by bank regulations.
- c) Prohibition of Misappropriation: The regulation strictly prohibits the misappropriation of escrow funds or interest earned on these funds for business, personal, or other purposes.

2.3 Importance of Proper Escrow Management

Adhering to these regulations and maintaining proper escrow management practices is critical for several reasons:

Legal Compliance: Proper management ensures compliance with state regulations, avoiding potential legal issues [[P](#), [Q](#)].

Financial Integrity: Correct handling of escrow funds maintains the financial integrity of both the municipality and the development projects [[Section 7](#)].

Public Trust: Transparent and proper management of escrow accounts builds and maintains public trust in municipal financial operations [[Section 6](#)].

Project Completion: Proper escrow management ensures that funds are available when needed for project completion, benefiting both the municipality and developers [[P](#)].

2.4 Typical Activity Patterns in Escrow Accounts

Under normal circumstances, escrow accounts should exhibit certain characteristics:

Limited Transaction Volume: Escrow accounts typically have minimal transaction activity, with movements primarily occurring at specific project milestones or upon project completion [[D](#)].

Clear Purpose for Transactions: Each transaction in an escrow account should have a clear, documented purpose related to the specific project for which the account was established [[P](#)].

Regular Reconciliation: Routine reconciliation of escrow account balances with project progress helps ensure accuracy and compliance with contractual agreements [[Section 7](#)].

Proper Authorization: Withdrawals from escrow accounts should only occur with proper authorization and documentation, typically tied to project milestones or completion [[P](#), [Q](#)].

Understanding these principles and regulations is crucial for evaluating the financial practices observed in Bath Borough, particularly concerning the management of developer escrow accounts and related transactions.

3. Chronological Analysis of Inter-Fund Transfer Audit Trail

3.1 Overview of Interfund Transfers

Interfund transfers in municipal accounting represent movements of resources between different funds within the same government entity. In Bath Borough, these transfers primarily involve the General Fund and various escrow accounts. Proper management of these transfers is crucial for maintaining financial integrity and compliance with accounting standards [[E](#), [F](#)].

3.2 Initial Transactions (December 18-19, 2019)

3.2.1 Check Issuance

Date: December 18, 2019, 18:40:55

Amount: \$86,170.53

Description: Check #17119 issued to Huratiak Homes, LLC

From: 100.00 · CASH-UNRESTRICTED 3107

To: 392.00 · INTERFUND OPER'G TRNSFRS FROM

Memo: "Security Release per AIA dated 12.17.19"

Source: [[M](#)]

3.2.2 Immediate Reversal

Date: December 18, 2019, 18:43:37 (2 minutes 42 seconds later)

Amount: \$86,170.53

Description: Deposit recorded

From: 392.00 · INTERFUND OPER'G TRNSFRS FROM

To: 100.00 · CASH-UNRESTRICTED 3107

Memo: "Portion of Security Release per AIA dated 12.17.19 - ok'd b..."

Source: [[M](#)]

3.3 Bank Statement Records

3.3.1 Deposit Record

Date: December 19, 2019

Amount: \$86,170.53

Description: "DEPOSIT BATH"

Source: [\[A\]](#)

3.3.2 Check Clearing

Date: December 23, 2019

Amount: \$86,170.53

Description: Check #17119 cleared

Source: [\[A\]](#)

3.4 Additional Relevant Transactions

Date: December 19, 2019

Amount: \$7,396.73

Description: "GF Reimbursement from Mayors Fund for Paw Park Expenses - topsoil, stone, seeding"

From: 392.00 · INTERFUND OPER'G TRNSFRS FROM

To: 100.00 · CASH-UNRESTRICTED 3107

Source: [\[M\]](#)

3.5 Key Observations

The initial transaction and its reversal occurred within 3 minutes on December 18, 2019, raising questions about the purpose and validity of these entries [\[M\]](#).

The bank statement shows a deposit on December 19, 2019, one day after the audit trail entries, creating a discrepancy in the timeline [\[A, M\]](#).

The check cleared on December 23, 2019, four days after the recorded deposit, further complicating the sequence of events [\[A\]](#).

An additional transaction of \$7,396.73 was recorded on the same day, allegedly from a different fund, potentially complicating the audit trail [\[M\]](#).

The rapid reversal of the initial transaction suggests potential manipulation of financial records or, at minimum, confusion in the recording process [\[M\]](#).

4. Analysis of Developer Escrow Account Transactions

4.1 Overview of Developer Escrow Account

The Developer Escrow Account (Account #0228803435) was established for Huratiak Homes, LLC, under the title "Bathview Phs II Security" [B].

4.2 Initial Transaction

Date: December 19, 2019

Amount: \$86,170.53

Description: DEBIT MEMO

Source: [B]

4.3 Audit Trail Modifications

4.3.1 First Recorded Entry

Entry Date: March 17, 2020, 15:44:24

Transaction Date: December 19, 2019

Amount: \$86,170.53

From: 119.00 · Huratiak Security

To: 259.00 · HURATIAK-SECURITY

Memo: "Bond Release #2 per AIA from KCE - transferred to General fund"

Source: [C]

4.3.2 Revised Entry

Entry Date: March 24, 2021, 19:36:21

Transaction Date: December 19, 2019

Amount: \$86,170.53

From: 119.00 · Huratiak Security

To: 230.01 · DUE TO GENERAL FUND

Memo: "Funds Transfer"

Source: [C]

4.4 Account Closure

Date: July 2, 2020

Final Transactions:

INTEREST CREDIT: \$0.01

DEBIT MEMO: \$11,802.23

Ending Balance: \$0.00

Source: [B]

4.5 Post-Closure Modifications

Entry Date: March 24, 2021, 19:44:23

Transaction Date: July 2, 2020

Description: Closure

Amount: \$11,802.23

Source: [C]

4.6 Key Observations

The initial transaction in the bank statement does not align with the audit trail entries, suggesting potential discrepancies in record-keeping [B, C].

The first recorded entry in the audit trail was made nearly 3 months after the transaction date, indicating a significant delay in recording [C].

Significant modifications were made to the audit trail over 15 months after the transaction date, raising concerns about the integrity of the financial records [C].

Post-closure modifications were made to the account, which is highly unusual and potentially problematic from an accounting standpoint [B, C].

The multiple revisions and delayed recordings suggest a lack of proper controls and timely record-keeping practices [C].

These observations raise significant concerns about the accuracy, timeliness, and integrity of Bath Borough's financial record-keeping practices, particularly in relation to developer escrow accounts and interfund transfers.

5. Analysis of 2019 Year-End Financial Reports

5.1 Total Revenue and Interfund Transfers

The 2019 year-end financial reports for Bath Borough reveal significant discrepancies and irregularities. A detailed review of the Profit & Loss Budget vs. Actual and Statement of Revenues and Expenditures highlights several key issues:

Total Revenue: The total revenue reported for 2019 includes misclassified funds, particularly concerning inter-fund transfers [G, H].

Inter-fund Transfers: Line 392.00, which represents inter-fund operating transfers, shows amounts that are not consistent with typical accounting practices and lack proper documentation [G, H].

5.2 Misclassification and Misreporting

The financial reports indicate misclassification and misreporting of funds. Key examples include:

Escrow Funds Misclassified as Revenue: Developer escrow funds that should have been recorded as liabilities were instead misclassified as revenue. This misclassification inflates the Borough's revenue figures and misrepresents its financial position [J].

Improper Recording of Transfers: Transfers between funds were not accurately recorded, leading to discrepancies in the financial statements. This includes the \$86,170.53 intended transfer from the developer escrow account to the General Fund, which was reversed and never properly recorded [C, A].

5.3 Issues Raised in the Audit

The audit identified several issues with the Borough's financial practices:

Delayed Recording: Transactions were not recorded in a timely manner, leading to a lack of transparency and potential manipulation of financial records [C].

Multiple Adjustments: Frequent adjustments to transaction details suggest potential manipulation and raise concerns about the accuracy of the financial statements [C].

5.4 Misclassification of Funds

Specific instances of misclassification of funds include:

Developer Escrow Funds: Funds intended for specific development projects were incorrectly recorded as general revenue. This misclassification not only inflates revenue but also obscures the true financial obligations of the Borough [J].

Inter-fund Transfers: Transfers recorded as inter-fund transfers were not supported by actual cash movements between accounts, leading to discrepancies in the financial records [G, H].

5.5 Detailed Breakdown of Discrepancies

A detailed breakdown of the discrepancies includes:

\$86,170.53 Transfer: The transfer intended for the General Fund was recorded and then reversed, creating an illusion of a transfer without actual funds being moved. This transaction was not properly accounted for until over 15 months later, in March 2021 [[C](#), [M](#)].

Escrow Fund Deposits: The Borough escrow checking account (#04141) saw significant deposits starting in April 2022, totaling \$93,964.45 by December 2022. These deposits appear to be attempts to reconcile previous discrepancies and were unusually high compared to historical activity in the account [[D](#)].

5.6 Conclusion on 2019 Year-End Financial Reports

The analysis of the 2019 year-end financial reports reveals significant misclassification, misreporting, and discrepancies in Bath Borough's financial records. The improper handling of interfund transfers, delayed recording of transactions, and misclassification of escrow funds indicate a lack of transparency and potential manipulation of financial records. These issues underscore the need for improved financial oversight, stricter adherence to accounting standards, and a comprehensive forensic audit to ensure the integrity of the Borough's financial practices.

6. Discrepancies in Public Statements

Public statements made by the Borough Manager, Bradford Flynn, regarding financial transactions do not align with the actual records, suggesting potential misinformation and deliberate attempts to obscure the true nature of these transactions.

6.1 Borough Manager's Claims in Response to Inquiries

Claim 1: Transfer of \$86,170.53

Statement: The Borough Manager claimed that the \$86,170.53 deposit into the General Fund on December 19, 2019, was a pass-through transaction from a developer's escrow account established for Huratiak Homes, LLC (developer), specifically the "Bathview Phs II Security" account. He suggested that the bookkeeper, Marena Rasmus, wrote a General Fund check to Huratiak Homes, LLC because it was easier than issuing a manual check from the Developer's Escrow checking account [L].

Supporting Documents: The Borough Manager provided a copy of the fund-to-fund transfer slip, a copy of the canceled check issued to Huratiak Homes, LLC, and the General Fund Bank Statement dated December 31, 2019 [L, A].

Discrepancy: Despite these documents, the actual audit trail shows that the funds were recorded in the General Fund only to be reversed almost immediately, resulting in no actual transfer of funds into the General Fund. This creates an illusion of a transfer without any real financial impact. Furthermore, the Developer Escrow Account (#03435) shows a debit memo for \$86,170.53 on December 19, 2019, indicating that the funds were indeed removed from the escrow account [C].

Claim 2: Blaming the Bookkeeper

Statement: The Borough Manager attributed the irregularities to the bookkeeper, Marena Rasmus, suggesting she issued the General Fund check instead of a Developer's Escrow check due to convenience [L].

Contradiction: As the custodian of the account, the Borough Manager's responsibility would make it difficult, if not impossible, for the bookkeeper to execute these transactions without his involvement. This claim shifts responsibility away from himself, raising concerns about accountability and transparency within the Borough's financial management practices [C].

Claim 3: Inter-fund Transfers in the 2019 Audit

Statement: The Borough Manager claimed that all records showing the inbound transfers to the General Fund related to account line 392.00 in the 2019 audit were handled properly and declined to provide work papers underlying the audit [L].

Discrepancy: Despite his claims, the inter-fund transfers, particularly the \$86,170.53, do not appear in the final 2019 audit or the Borough's Profit and Loss vs. Actual Budget report for

2019. This raises further concerns about the accuracy and completeness of the financial records [[G](#), [H](#)].

Claim 4: Misleading Calculation and Explanation

Statement: The Borough Manager provided an explanation for the amount of \$64,023 in the 2019 audit, stating that it was determined by the auditor by isolating the debt servicing real estate millage and multiplying it by the property tax revenue collected [[L](#)].

Analysis and Flaws:

Misclassification of Transfers: The calculation described involves allocating property tax revenue to debt service, not calculating interfund operating transfers.

Nature of Interfund Transfers: These transfers (line 392.00) should reflect actual movements of funds between different accounts or funds, not allocations of tax revenue.

Documentation and Authorization: Proper calculation of interfund operating transfers would involve reviewing financial records, including general ledger entries, budget documents, and council meeting minutes authorizing these transfers.

Discrepancy in Amounts: The Borough Manager's claim of \$64,023 in inter-fund transfers is contradicted by both the actual transaction log for account 392.00, which shows only \$7,396.73, and the 2019 DCED CLGS Municipal Annual Audit & Financial Report, which reports \$64,023 in inter-fund operating transfers for the General Fund [[G](#), [H](#), [I](#)].

Claim 5: 2020 Recording of Other Escrow Funds Improperly as Revenue

Statement: The Borough Manager's explanation of how escrow funds were recorded as revenue during 2020 was questioned in the 2022 letter from the auditor. The manager claimed this was handled correctly [[M](#)].

Discrepancy: The audit trail shows that these escrow accounts were actually closed, and the balances recorded as revenue on the same day, suggesting improper recording practices [[J](#)].

6.2 Inconsistencies in Fund Movements

The transactions described as "developer escrow refunds" in the audit trail appear as "transfer withdrawals" in the bank statements. This discrepancy in terminology obscures the true nature of these transactions [[C](#)].

In June and July, there are transactions listed as "refunds" in the audit trail but shown as "transfer withdrawals" in the bank statements. These funds are then moved to the Borough Escrow checking account before being disbursed via checks [[C](#)].

The Borough Manager's explanation for routing the \$86,170.53 through the General Fund is further undermined by the existence of a \$55,108.58 check, which was handled differently despite being a similarly large amount [[C](#), [H](#)].

6.3 Audit Trail Irregularities

Numerous revisions to the audit trail for account #03435 occur not only months later but even after the account was closed. Such post-facto modifications to financial records, especially after account closure, raise serious questions about the integrity of the financial record-keeping process [C].

6.4 Conclusion on Public Statements

The Borough Manager's statements and explanations regarding key financial transactions are inconsistent with the actual audit trails and financial records. The attempts to attribute responsibility to the bookkeeper, coupled with the refusal to provide comprehensive documentation and the misleading explanations, highlight significant concerns about the integrity and transparency of the Borough's financial management practices.

The inconsistencies in the Borough Manager's explanations, the discrepancies between stated practices and actual fund movements, as well as the irregular audit trail modifications strongly indicate the need for a full and immediate forensic audit to ensure proper financial management and accountability.

7. Impact of Cash Basis Accounting

7.1 Definition and Comparison with Accrual Accounting

Cash Basis Accounting is an accounting method where revenues (income) and expenses are recorded only when cash is received or paid. In contrast, Accrual Basis Accounting records revenues when they are earned and expenses when they are incurred, regardless of when the cash transaction happens.

Comparison: Cash Basis vs Accrual Basis Accounting		
Category	Cash Basis Accounting	Accrual Basis Accounting
Revenue Recognition	Recorded when cash is received	Recorded when earned (even if the cash hasn't been received yet)
Expense Recognition	Recorded when cash is paid	Recorded when incurred (even if the bill hasn't been paid yet)
Simplicity	Easier to maintain and understand due to fewer transactions to track	More complex to maintain as it requires tracking accounts receivable and payable
Accuracy	May not provide an accurate picture of financial health because it does not account for money that is owed (receivables) or bills that need to be paid (payables)	Provides a more accurate picture of financial health because it includes all financial obligations and receivables
Compliance	Often used by small municipalities for internal reporting where GAAP (Generally Accepted Accounting Principles) compliance is not required	Required for larger municipalities to comply with GAAP and other regulatory requirements
Financial Management	Can lead to misleading financial analysis due to the timing of cash flows	Allows for better financial management and planning as it reflects the true financial position of the municipality

7.2 Implications for the Borough of Bath

The Borough of Bath uses cash basis accounting, which has several important implications:

Timing of Revenue and Expense Recognition: Revenues and expenses are only recognized when cash changes hands. This timing can sometimes make the Borough's financial health look better or worse than it actually is.

Delayed Recording of Transactions: If there are delays in recording transactions, such as the \$86,170.53 transfer, it can hide the true financial activities and make it harder to see discrepancies and potential issues [C].

Misalignment with Project Completion: For projects funded by developer escrow accounts, cash basis accounting might not accurately show when the work is completed and what financial obligations exist. This misalignment can lead to mismanagement of funds [[J](#)].

7.3 Challenges with Cash Basis Accounting

Using cash basis accounting presents several challenges:

Limited Financial Picture: This method only shows the money that has been received and paid, but not what is owed or expected. It can give an incomplete view of the Borough's financial situation.

Difficulty in Financial Analysis: It is harder to analyze the Borough's financial performance and spot trends or issues because it doesn't account for all financial activities.

Inadequate Financial Oversight: Relying on cash transactions alone can make it easier to hide financial problems and harder to maintain oversight.

7.4 Impact on Financial Oversight

Using cash basis accounting significantly impacts the Borough's ability to keep track of finances:

Delayed Detection of Discrepancies: Delays in recording transactions can hide financial discrepancies, making it difficult to catch problems early [[C](#)].

Limited Audit Trail: There is less documentation available to trace financial transactions, which complicates audits and financial reviews [[C](#), [M](#)].

Challenges in Financial Management: Without a full view of all financial obligations and resources, decision-making and planning can be less effective.

7.5 Conclusion on Cash Basis Accounting

Using cash basis accounting in the Borough of Bath has major implications for financial transparency and accuracy. While it simplifies record-keeping, it also makes it harder to detect discrepancies, manage financial obligations, and ensure effective oversight. Switching to accrual basis accounting, or incorporating some of its elements, could give a more accurate and complete view of the Borough's finances, improving transparency and accountability.

8. Analysis of Related Real Estate Transaction

8.1 Property Transfer Details

Date: December 26, 2019

Property: 2632 Winston Road, Bethlehem, PA 18017

Buyers: Bradford Flynn (Borough Manager) and Sarah L. Gower

Listed Sale Price on Deed: \$1.00

Estimated Actual Value: \$187,084 (based on transfer tax)

Source: [\[O\]](#)

8.2 Timing Correlation

The property transfer occurred one week after the \$86,170.53 transaction in the Borough's accounts [\[A, O\]](#).

The transfer was recorded three days after Check #17119 cleared the bank [\[A, O\]](#).

8.3 Financial Correlation

The combined total of the December 19, 2019 transactions ($\$86,170.53 + \$7,396.73 = \$93,567.26$) closely matches half of the estimated property value ($\$187,084 / 2 = \$93,542$) [\[A, M, O\]](#).

8.4 Related Personal Event

Date: December 19, 2019

Event: Divorce finalization between Sarah L. Gower and Ricky C. Gower Jr.

Source: [\[N\]](#)

8.5 Implications

The timing of the Borough transactions, divorce finalization, and subsequent property purchase raises questions about the potential use of public funds for personal benefit.

The close match between the combined Borough transactions and half the property value suggests a possible connection between these events.

The involvement of the Borough Manager in a property transaction so closely timed with unusual financial activities in Borough accounts warrants further investigation.

8.6 Conclusion

While correlation does not imply causation, the timing and financial similarities between the Borough transactions and the subsequent property purchase involving the Borough Manager are significant enough to merit a thorough investigation. This situation raises potential ethical and legal concerns regarding the use of public funds and conflicts of interest.

It is important to note that these observations do not constitute proof of wrongdoing, but rather highlight the need for a comprehensive forensic audit and investigation to determine if there is any connection between the Borough's financial activities and the personal real estate transaction of the Borough Manager.

9. Analysis of 2020-2021 Financial Activities

9.1 Escrow Account Activities in 2020

9.1.1 Account Closure

Date: July 2, 2020

Account: Developer Escrow Account (#0228803435)

Final Transactions:

INTEREST CREDIT: \$0.01

DEBIT MEMO: \$11,802.23

Ending Balance: \$0.00

Source: [\[B\]](#)

9.1.2 Post-Closure Modifications

Entry Date: March 24, 2021 19:44:23

Transaction Date: July 2, 2020

Description: Closure

Amount: \$11,802.23

Source: [\[C\]](#)

9.2 Audit Findings and Communications

9.2.1 2020 Audit Communication

Date: December 7, 2022

Key Points:

Correction of material misstatement related to escrow accounts.

Decreased escrow revenue accounts and increased related escrow net asset accounts by \$13,089.

Correction of posting of custodial activity.

Source: [\[M\]](#)

9.3 Analysis and Implications

The closure of the Developer Escrow Account in July 2020 and subsequent modifications in March 2021 raise questions about the accuracy and timeliness of financial record-keeping [[B](#), [C](#)].

The 2020 audit communication, delivered in December 2022, indicates ongoing issues with the classification and recording of escrow funds [[M](#)].

The delay between the 2020 financial year and the audit communication (delivered in late 2022) suggests potential long-term impacts of the identified misstatements [[M](#)].

10. Detailed Analysis of the \$86,170.53 Transaction and Subsequent Events

10.1 Overview and Initial Transactions

The financial activities surrounding the \$86,170.53 transaction present a complex timeline filled with multiple modifications, deletions, and suspicious anomalies. This section provides a comprehensive walkthrough of these transactions, the closing of the developer escrow account, and the numerous issues that have emerged in the aftermath.

December 18, 2019 - Initial Transactions:

18:40:55 - Check #17119 Issued to Huratiak Homes, LLC
(Entered/Modified: 12/19/2019)

Amount: \$86,170.53

Memo: "Security Release per AIA dated 12.17.19"

From Account: 100.00 · CASH-UNRESTRICTED 3107

To Account: 392.00 · INTERFUND OPER'G TRNSFRS FROM

Source: [\[M\]](#)

Explanation: This transaction was entered and modified on December 19, 2019, indicating that the check was issued on December 18 but recorded the following day. Funds were initially taken from the borough's general cash account and credited to the interfund operating transfers account as part of a security release related to Huratiak Homes.

18:43:37 - Deposit Recorded (2 minutes 42 seconds later)
(Entered/Modified: 12/19/2019)

Amount: \$86,170.53

Memo: "Portion of Security Release per AIA dated 12.17.19 - ok'd b..."

From Account: 392.00 · INTERFUND OPER'G TRNSFRS FROM

To Account: 100.00 · CASH-UNRESTRICTED 3107

Source: [\[M\]](#)

Explanation: This deposit reversed the initial transaction by moving the funds back into the general cash account from the interfund operating transfers account. The transaction was also recorded on December 19, 2019, but reflects a rapid reversal of funds within minutes, suggesting that no actual movement occurred, raising questions about the necessity and purpose of this step.

10.2 Subsequent Modifications and the Developer Escrow Account

May 24, 2020 - Transaction #2546 in Developer Escrow Account

(Entered/Modified: 05/24/2019)

19:15:19 - Transaction #2546 Recorded:

Amount: \$86,170.53

Memo: "Amt of unsigned AIA - KCE reviewed open punch list items and assessed amount to release"

From Account: 259.00 - BATHVIEW PHS II SECURITY

To Account: 100.20 - ESCROW-CHECKING

Source: [\[C\]](#)

Explanation: This transaction was recorded on May 24, 2019, but the entered/modified timestamp suggests it was officially entered into the records on the same date. This transfer within the developer escrow account moved funds from the Bathview PHS II security account to the escrow checking account. This action does not correspond with the December 18, 2019, entries in the general fund, leading to a discrepancy in the financial records.

May 28, 2020 - Transaction #2547 in Developer Escrow Account

(Entered/Modified: 05/28/2019)

15:51:36 - Transaction #2547 Recorded:

Amount: \$86,170.53

Memo: Same as #2546

From Account: 259.00 - BATHVIEW PHS II SECURITY

To Account: 100.20 - ESCROW-CHECKING

Source: [\[C\]](#)

Explanation: Another transfer within the developer escrow account occurred four days later, duplicating the movement of funds. The transaction was entered and modified on May 28, 2019, suggesting that this was a deliberate action rather than an error. However, the rationale for this duplication is unclear and may indicate an attempt to adjust the records retroactively.

10.3 Closing of the Developer Escrow Account and Subsequent Modifications

July 2, 2020 - Closure of Developer Escrow Account #0228803435

(Entered/Modified: 07/02/2020)

19:44:23 - Final Transactions:

Interest Credit: \$0.01

Debit Memo: \$11,802.23

Ending Balance: \$0.00

Source: [B]

Explanation: The developer escrow account was officially closed on July 2, 2020, with a final debit of \$11,802.23 and an interest credit of \$0.01, leaving a zero balance. This transaction was entered and modified on the same date, marking the account as inactive. However, subsequent modifications suggest that the closure did not align with the ongoing adjustments made after this date.

10.4 Post-Closure Modifications and Issues

March 17, 2020 - Modifications in Developer Escrow Account

(Backdated to December 19, 2019, Entered/Modified: 03/17/2020)

15:44:24 - Multiple Modifications Recorded:

From Account: 119.00 - Huratiak Security

To Account: 259.00 - BATHVIEW PHS II SECURITY

Source: [C]

Explanation: Modifications on March 17, 2020, indicate several changes to the flow of funds, including a backdated transfer from Huratiak Security to Bathview PHS II Security. These modifications were entered and modified on March 17, 2020, but backdated to December 19, 2019, suggesting an attempt to retroactively alter the records to match previous entries or correct discrepancies.

March 24, 2021 - Further Modifications Nearly a Year After Account Closure

(Entered/Modified: 03/24/2021)

19:27:45 - Further Modifications to Transaction #2546 and #2547

Actions: Reaffirmation of initial memos and account designations, changes to the account flow, and reversions to the original states.

Source: [C]

Explanation: These modifications were entered and modified on March 24, 2021, long after the account was closed. This suggests ongoing tampering with the records to achieve a desired outcome. The repeated changes and reversions reflect confusion or an effort to obscure the true nature of the transactions.

July 7, 2023 - Final Modifications Recorded

(Entered/Modified: 07/07/2023)

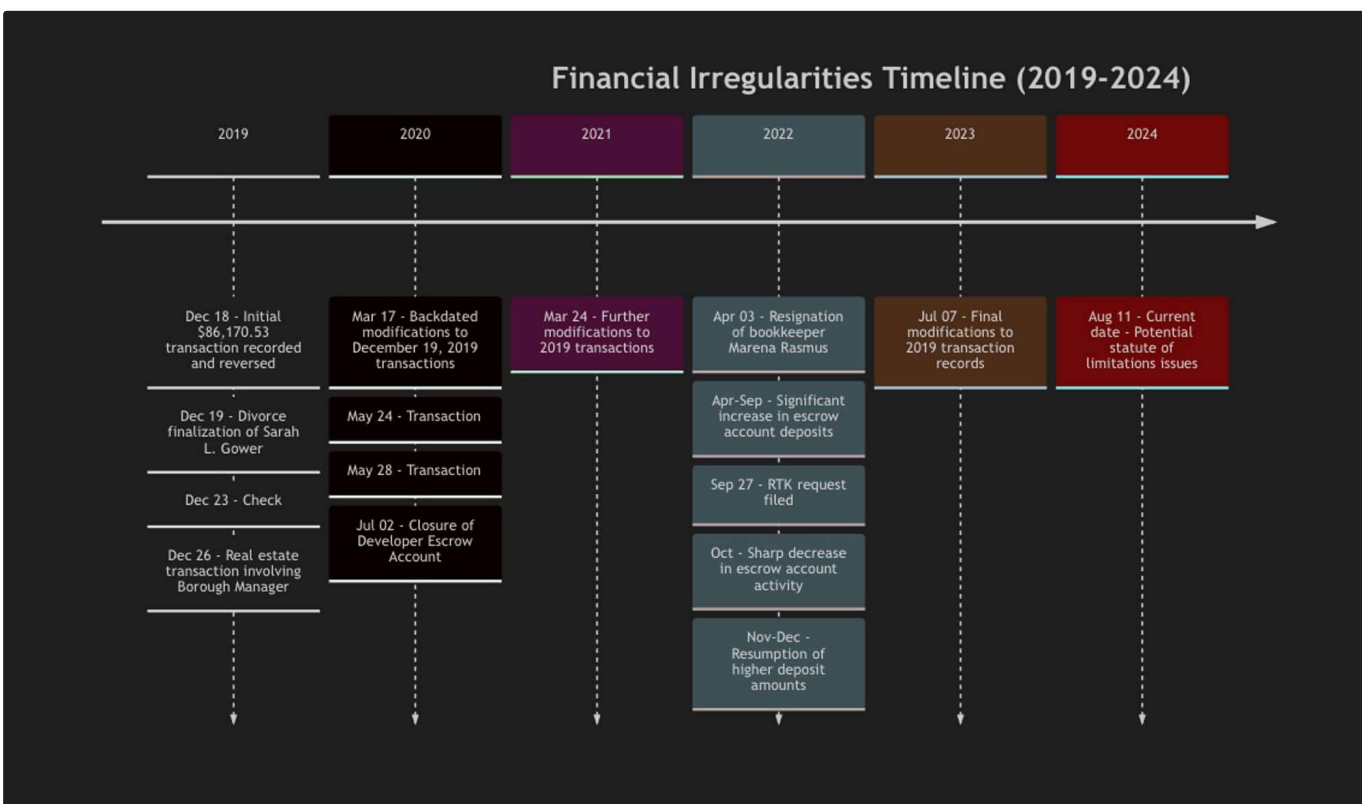
13:15:43 - Final Modifications:

Memo: "Bond Release #1 ok'd by KCE"

Account Flow: From 100.20 - ESCROW-CHECKING to 119.00 - Huratiak Security

Source: [\[C\]](#)

Explanation: The final state of the transaction was entered and modified on July 7, 2023, marking the last in a series of questionable entries. These modifications were recorded three and a half years after the escrow account was closed, indicating an attempt to retroactively adjust the financial records.



10.5 Issues and Anomalies Identified

Discrepancies in Transaction Dates and Accounts: The developer escrow account shows entries from May 2019, while the general fund reflects December 2019. These discrepancies in dates suggest potential errors or intentional alterations in the records [\[B, C, M\]](#).

Rapid Reversal of Funds: The December 18, 2019, entries in the general fund show a rapid reversal of \$86,170.53 within minutes, raising concerns about the legitimacy and purpose of these transactions [\[M\]](#).

Improper Accounting Practices: The inconsistent handling of the interfund operating transfers account, including backdating and repeated reversals, suggests violations of standard accounting principles [\[C, M\]](#).

Post-Closure Modifications: Modifications made after the developer escrow account was officially closed raise serious concerns about the integrity of the financial records [B, C].

Changing Narrative and Deleted Entries: The repeated modifications and deletions indicate a potential cover-up or attempt to correct earlier errors, further compromising the credibility of the records [C].

Violations of Cash Basis Accounting: The retroactive adjustments and post-closure modifications violate the fundamental principles of cash basis accounting, undermining the reliability of the financial statements [C].

Questionable Final State: The final modifications recorded in July 2023, years after the account closure, suggest deliberate attempts to alter the financial history, further warranting investigation [C].

10.6 Conclusion

The timeline of events surrounding the \$86,170.53 transaction reveals significant irregularities, including multiple modifications, backdating, and post-closure changes. These actions violate basic accounting principles and suggest potential fraud or misrepresentation. A thorough forensic audit is necessary to determine the true flow of funds and ensure accountability in the borough's financial management.

11. Analysis of 2022 Escrow Account Activity

11.1 Significant Increase in Activity

April 2022 - December 2022: Detailed Deposit Activity

Detailed monthly deposits into the Borough Escrow Checking account (#04141):

April 2022: \$3,451.72

May 2022: \$6,143.06

June 2022: \$8,446.77

July 2022: \$18,939.01

August 2022: \$23,598.84

September 2022: \$12,631.19

October 2022: \$154.77

November 2022: \$6,624.48

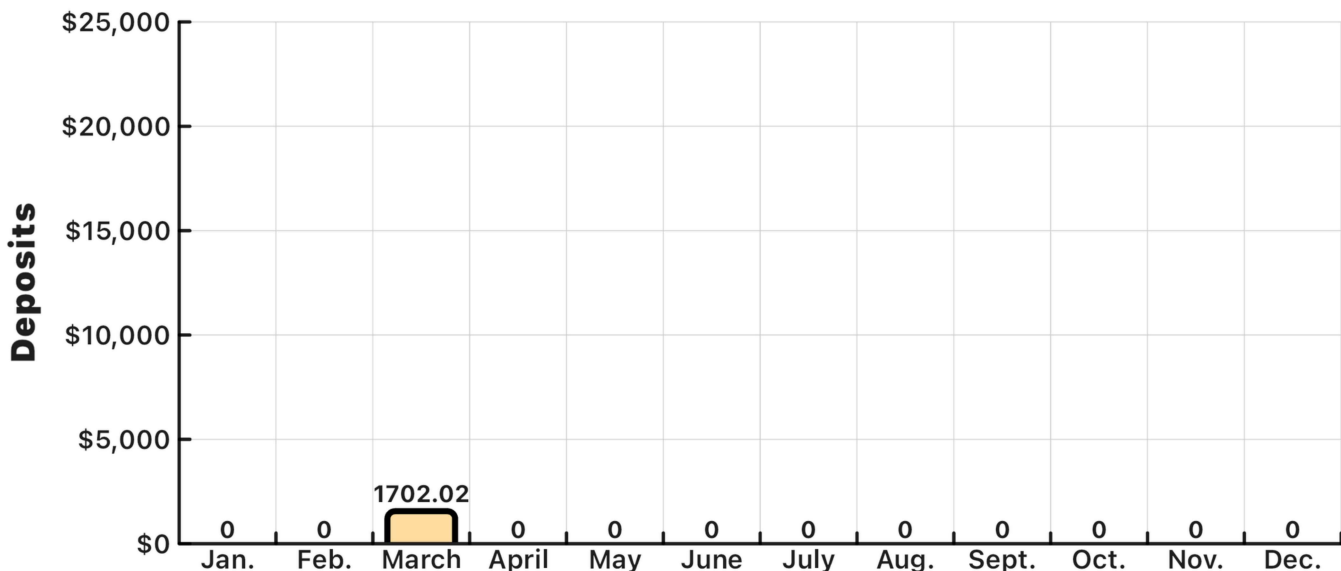
December 2022: \$14,009.61

Total Deposits April - December 2022: \$93,999.45

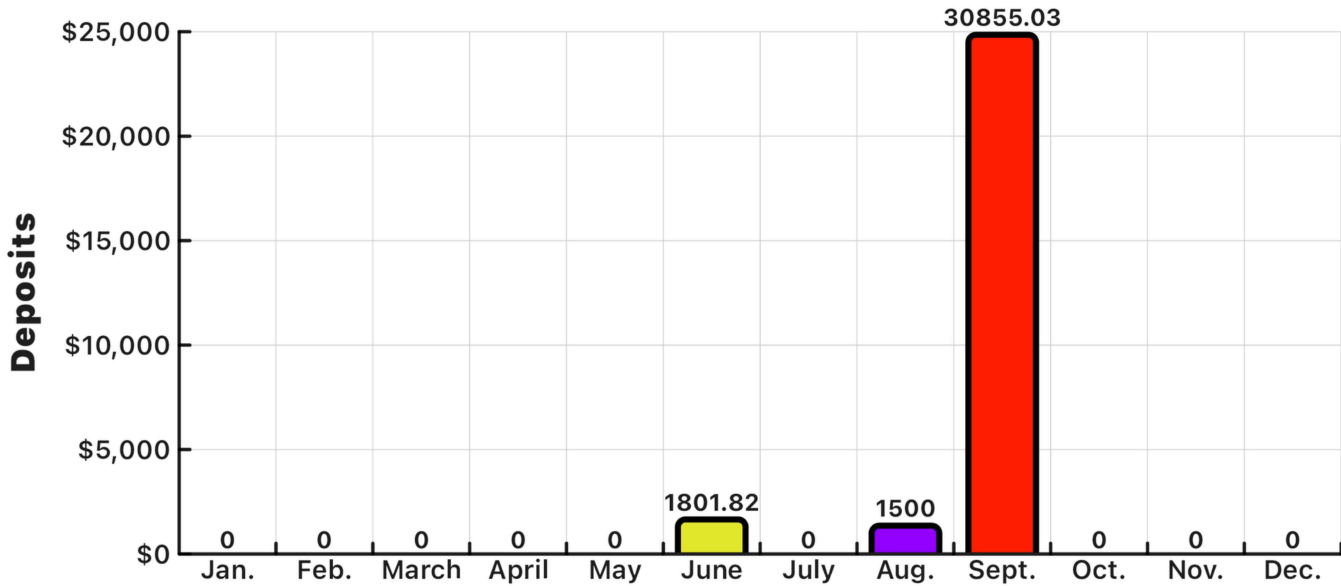
Source: [D]

Analysis: The deposit activity shows a significant increase from April through September 2022, with August having the highest deposit amount. This pattern of increased activity is unusual compared to the account's historical behavior and warrants further investigation.

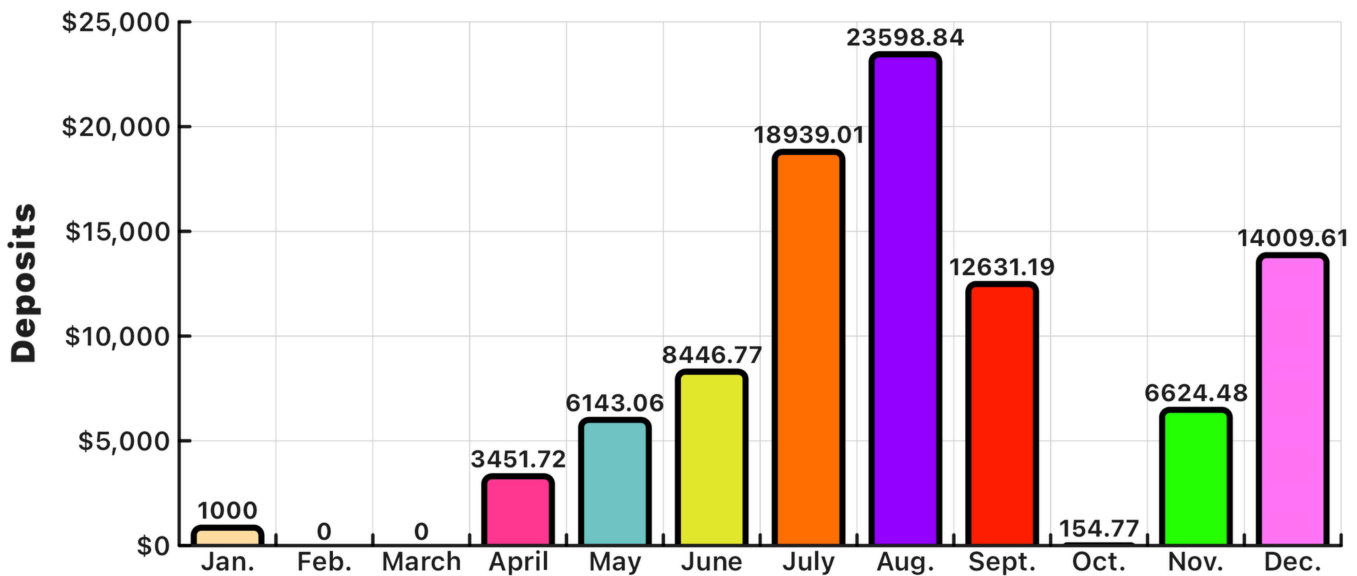
2020 Borough Escrow Checking Acct #4141



2021 Borough Escrow Checking Acct #4141



2022 Borough Escrow Checking Acct #4141



11.2 Impact of RTK Request and Subsequent Activity

RTK Request Filed: September 27, 2022

Immediate Effect: Sharp decline in deposit activity for October 2022

October 2022 Activity: Total deposits: \$154.77 (98.8% decrease from September)

Source: [\[D\]](#)

11.3 Observations and Implications

Pattern of Deposits: Dramatic increase in activity starting April 2022, coinciding with the resignation of the bookkeeper, Marena Rasmus, on April 3, 2022.

Potential Attempt to Rectify Discrepancies: Total deposits from April to December 2022 (\$93,999.45) closely match the combined total of the December 19, 2019, transfers (\$93,567.26).

Response to Scrutiny: Sharp decrease in October deposits following the RTK request suggests a reactive approach to financial management.

11.4 Conclusion

The 2022 escrow account activity reveals unusual financial behavior that raises significant concerns about the Borough's financial management practices. The timing and amounts of deposits, particularly in relation to the RTK request and previous discrepancies, imply potential manipulation of financial records or attempts to obscure earlier irregularities. This activity further underscores the need for a comprehensive forensic audit and improved financial oversight.

12. Statistical Analysis

12.1 Individual Event Probabilities

While it's challenging to assign precise probabilities to specific financial events without extensive historical data, we can assess the likelihood of certain occurrences based on general financial practices and the specific context of Bath Borough:

Two transfers totaling \$93,567.26 on 12/19/2019: The probability of this exact amount on a specific date is low, especially considering the irregular nature of the transactions [[A](#), [M](#)].

Real estate transaction value within \$25.26 of transfer amount: The proximity of these figures is noteworthy and statistically unlikely to occur by chance [[O](#)].

Timing of Borough Manager's house purchase: The close timing (one week after the transfers) warrants attention and is unlikely to be coincidental [[A](#), [O](#)].

Divorce finalization coinciding with transfers: While not directly related to borough finances, the timing adds to the pattern of events [[N](#)].

2022 deposits matching 2019 amount within \$432.19: The closeness of these figures, separated by several years, is statistically improbable without some connecting factor [[D](#), [M](#)].

Timing of deposits relative to RTK request: The dramatic change in deposit patterns following the request is an important observation that is unlikely to be random [[D](#)].

12.2 Combined Probability Analysis

While it's not possible to assign precise probabilities to each event without more detailed historical data, we can make some general observations:

The occurrence of all these events in close temporal proximity is highly unlikely to happen by chance alone.

The matching of financial amounts across different years and accounts, while not impossible, is statistically improbable without some connecting factor.

The timing of personal events (divorce, property purchase) coinciding with significant financial transactions raises questions that merit further investigation.

12.3 Limitations of Statistical Analysis

It's crucial to note that statistical analysis alone cannot prove intent or wrongdoing. Other factors to consider include:

Normal variability in municipal financial transactions.

Potential legitimate explanations for timing coincidences.

The possibility of confirmation bias in identifying patterns.

Limited historical data for comparative analysis.

12.4 Conclusion on Statistical Analysis

While the combined occurrence of these events is statistically unlikely to be purely coincidental, this analysis should be viewed as one piece of a larger investigation. It suggests patterns that warrant thorough examination by financial experts and auditors, but should not be considered conclusive evidence of deliberate misconduct.

The unusual nature of these financial patterns, particularly the matching amounts across different time periods and the timing relative to personal events and the RTK request, indicates a need for a comprehensive forensic audit and detailed review of the Borough's financial practices.

This statistical perspective reinforces the concerns raised in previous sections and underscores the importance of a thorough investigation into Bath Borough's financial management practices.

13. Conclusion and Recommendations

13.1 Summary of Key Findings

The comprehensive analysis of Bath Borough's financial practices from 2019 to 2022 has revealed several significant areas of concern:

Irregular Transfers: A \$86,170.53 transaction on December 19, 2019, was recorded inconsistently across different financial documents [[A](#), [B](#), [C](#)].

Delayed Recording: Significant delays in recording transactions were observed, including the above transaction being recorded 15 months after the fact [[C](#)].

Unusual Escrow Account Activity: Significant increases in deposits into the Borough escrow checking account (#04141) were noted in 2022, with patterns changing after an RTK request [[D](#)].

Multiple Modifications to Transactions: The audit trail shows frequent changes to transaction details [[C](#)].

Discrepancies in Public Statements: The Borough Manager's explanations regarding fund handling and inter-fund transfers show inconsistencies with the financial records [[L](#)].

Potential Violations of Escrow Management Regulations: Observed practices may conflict with Pennsylvania regulations on escrow account management [[P](#), [Q](#)].

Cash Basis Accounting Limitations: The borough's use of cash basis accounting may have contributed to the identified issues by limiting the accuracy and completeness of financial reporting [[Section 7](#)].

13.2 Recommendations

Based on these findings, we recommend the following actions:

Conduct a Forensic Audit:

Engage an independent, qualified forensic accounting firm to perform a comprehensive audit of the Borough's finances, focusing on the periods and transactions highlighted in this report.

Enhance Financial Controls:

Implement stricter internal controls to prevent unauthorized modifications to financial records.

Establish a system of checks and balances to ensure no single individual has unchecked control over financial transactions.

Improve Record Keeping:

Transition to or incorporate elements of accrual basis accounting to provide a more accurate picture of the Borough's financial position.

Implement modern accounting software that provides robust audit trails and prevents unauthorized modifications.

Increase Transparency:

Develop policies for regular, transparent reporting of all financial activities, especially those involving escrow accounts and interfund transfers.

Ensure all financial transactions are promptly and accurately recorded.

Provide Training:

Offer comprehensive training to all staff involved in financial management on proper accounting practices, ethical considerations, and the importance of accurate record-keeping.

Review and Update Policies:

Conduct a thorough review of existing financial management policies.

Develop and implement new policies where gaps are identified, particularly regarding the management of escrow accounts and interfund transfers.

Establish Independent Oversight:

Consider creating an independent financial oversight committee to regularly review the Borough's financial practices and reports.

13.3 Final Thoughts

The financial practices observed in the Borough of Bath between 2019 and 2022 raise significant concerns about the accuracy and integrity of its financial records. The irregular transfers, delayed recordings, and discrepancies in financial statements indicate potential issues in financial management that need to be addressed promptly and thoroughly.

It is crucial to approach these findings with caution and avoid premature conclusions. While the statistical analysis suggests that the observed patterns are unlikely to occur by chance, it does not in itself prove intentional misconduct. A comprehensive forensic audit and expert financial investigation are necessary to draw definitive conclusions and determine appropriate actions.

The primary goal moving forward should be to restore public trust and ensure the Borough's financial integrity. This will require a commitment to transparency, accountability, and the implementation of robust financial management practices. By addressing these issues proactively and implementing the recommended improvements, the Borough of Bath can work towards establishing a strong foundation for sound financial management and public trust.

14. Glossary of Terms

Accrual Basis Accounting: An accounting method where revenues and expenses are recorded when they are earned or incurred, regardless of when cash is received or paid.

Audit Trail: A chronological record of financial transactions that allows for the tracing of a transaction from beginning to end.

Cash Basis Accounting: An accounting method where revenues and expenses are recorded only when cash is received or paid out.

Developer Escrow Account: A trust account held by a municipality to ensure developers complete projects according to approved plans.

Forensic Audit: A detailed examination of financial records to detect and investigate fraudulent activities.

General Fund: The primary operating fund of a municipal entity used to account for all financial resources except those required to be accounted for in another fund.

Interfund Operating Transfers: Movements of resources between different funds within the same government entity.

Right to Know (RTK) Request: A formal request for access to public records under the Right-to-Know Law.

Security Release: The process of releasing funds held in escrow upon the completion of a developer's project as agreed.

15. References

[A] 2019 General Fund Bank Statements

 [2019-GFBankStatements.pdf](#) 3038.1KB

[B] Developer Escrow Account #03435 - Bank Statements

 [Developer Escrow Account #03435 - Bank Statments.pdf](#) 3727.9KB

[C] Developer Escrow #03435 Audit Trail

 [Account xxx03435 Audit Trail.pdf](#) 170.6KB

[D] Bath Borough Escrow #04141 Bank Statements 2019-2022

 [Borough Escrow Checking.pdf](#) 13004.4KB

[E] Interfund Transfers (from) - 2019 Final Budget

 [Interfund transfers \(from\) - Year 2019 DCED-CLGS Municipal Annual Audit & Financial R...](#) 126.5...

[F] Interfund Transfers (from) - Year 2019 DCED-CLGS Municipal Annual Audit & Financial Report

 [Interfund transfers \(from\) - Year 2019 DCED-CLGS Municipal Annual Audit & Financial R...](#) 126.5...

[G] 2019 Inter-fund Transfer (from) Transaction Log

 [2019 Interfund Transfer \(from\) Transaction Log.pdf](#) 102.5KB

[H] SAI_2019 acct #392.00 check stubs

 [SA-I_2019 acct #392.00 check stubs 2_compressed_compressed.pdf](#) 1013.3KB

[I] Audit Trail - Inter-fund Transfers (from) (392.00)

 [Audit Trail - Interfund Transfers \(from\) \(392.00\).pdf](#) 158.9KB

[J] Inter-fund Transfer & Escrow Reimbursement Audit Trails

 [Inter-fund Transfer & Escrow Reimbursement Audit Trails.pdf](#) 165.3KB

[K] December 2019 Deposit Summary and Check Image

 [December 2019 Deposit Summary and Check Image.pdf](#) 306.7KB

[L] Response Letter - Mr. Long 05.06.2024 Inquiries w/ Enclosures

 [Pages from Response Ltr. Mr. Long 05.06.pdf](#) 640.3KB

[M] Year 2020 Communication with Governance - BOROUGH OF BATH

 [Year 2020 Communication with Governance - BOROUGH OF BATH.pdf](#) 491.7KB

[N] Northampton County Prothonotary Case Details - Gower vs. Gower Divorce Finalized

 [property settlement agreement notice.pdf](#) 123.0KB

 [Divorce Finalized.pdf](#) 113.8KB

[O] Flynn Deed and Transfer Tax Records

 [Flynn Deed 1.pdf](#) 769.2KB

[P] 49 Pa. Code § 35.325

 [49 Pa. Code § 35.325.pdf](#) 63.9KB

[Q] Section 35.326 - Prohibition against commingling or misappropriation

 [Section 35.326 - Prohibition against commingling or misappropriation 2.pdf](#) 189.7KB

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	X)OO(X23107	\$179,000.79

NPO Checking-XXXXX23107

Account Summary

Date	Description	Amount
01/01/2019	Beginning Balance	\$283,154.23
	12 Credit(s) This Period	\$19,880.64
	41 Debit(s) This Period	-\$124,034.08
01/31/2019	Ending Balance	\$179,000.79

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$9.53
Interest Paid This Period	\$9.53
Interest Paid Year-to-Date	\$9.53

Deposits

Date	Description	Amount
01/10/2019	DEPOSIT BATH	\$4,942.68
01/18/2019	DEPOSIT BATH	\$60.00
01/18/2019	DEPOSIT BATH	\$2,504.25
01/23/2019	DEPOSIT BATH	\$1,601.58
		<u>4 item(s) totaling \$9,108.51</u>

Electronic Credits

Date	Description	Amount
01/07/2019	KEYSTONE KCG EFILE PPD	\$2,727.68
01/08/2019	KEYSTONE KCG EFILE PPD	\$600.00

NPO Checking-XXXXX23I07 (continued)

Electronic Credits (continued)

Date	Description	Amount
01/09/2019	PLGIT ACH REDEMPTION CCD	\$34.92
01/15/2019	KEYSTONE KCG EFILE PPD	\$2,500.00
01/23/2019	KEYSTONE KCG EFILE PPD	\$1,300.00
01/29/2019	KEYSTONE KCG EFILE PPD	\$2,500.00
01/31/2019	KEYSTONE KCG EFILE PPD	\$1,100.00
		<u>7 item(s) totaling \$10,762.60</u>

Other Credits

Date	Description	Amount
01/31/2019	INTEREST PAID 1/01 THROUGH 1/31	\$9.53
		<u>1 item(s) totaling \$9.53</u>

Other Debits

Date	Description	Amount
01/03/2019	TRANSFER WITHDRAWAL	\$8,250.00
01/18/2019	TRANSFER WITHDRAWAL	\$9,500.00
01/23/2019	TRANSFER WITHDRAWAL	\$14,950.00
		<u>3 item(s) totaling \$32,700.00</u>

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
16584	01/03/2019	\$19,089.00	16662	01/24/2019	\$2,643.45
16632*	01/11/2019	\$100.00	16663	01/23/2019	\$465.86
16637*	01/03/2019	\$1,960.00	16664	01/29/2019	\$2,416.96
16639*	01/02/2019	\$175.00	16665	01/22/2019	\$17.53
16641*	01/02/2019	\$145.00	16666	01/29/2019	\$335.00
16645*	01/03/2019	\$528.00	16667	01/25/2019	\$651.27
16649*	01/03/2019	\$18,689.00	16668	01/25/2019	\$42.93
16650	01/08/2019	\$42.38	16669	01/25/2019	\$123.20
16651	01/08/2019	\$300.27	16670	01/23/2019	\$255.15
16652	01/08/2019	\$138.30	16671	01/25/2019	\$119.14
16653	01/15/2019	\$1,036.71	16672	01/28/2019	\$1,785.00
16654	01/11/2019	\$105.25	16673	01/30/2019	\$474.00
16655	01/15/2019	\$1,633.20	16674	01/29/2019	\$460.79
16656	01/16/2019	\$3,438.00	16675	01/25/2019	\$19,089.00
16657	01/16/2019	\$3,404.58	16676	01/28/2019	\$230.40
16658	01/23/2019	\$118.25	16677	01/28/2019	\$1,296.42
16659	01/24/2019	\$86.37	16678	01/28/2019	\$176.25
16660	01/23/2019	\$5,579.54	16679	01/25/2019	\$1,912.60
16661	01/23/2019	\$1,219.98	16680	01/29/2019	\$1,050.30

* Indicates skipped check number

38 item(s) totaling \$91,334.08

Daily Balances

Date	Amount	Date	Amount	Date	Amount
01/02/2019	\$282,834.23	01/11/2019	\$241,937.31	01/24/2019	\$205,554.52
01/03/2019	\$234,318.23	01/15/2019	\$241,767.40	01/25/2019	\$183,616.38
01/07/2019	\$237,045.91	01/16/2019	\$234,924.82	01/28/2019	\$180,128.31
01/08/2019	\$237,164.96	01/18/2019	\$227,989.07	01/29/2019	\$178,365.26
01/09/2019	\$237,199.88	01/22/2019	\$227,971.54	01/30/2019	\$177,891.26
01/10/2019	\$242,142.56	01/23/2019	\$208,284.34	01/31/2019	\$179,000.79

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXXX23107	\$171,734.61

NPO Checking-XXXXX23107

Account Summary

Date	Description	Amount
02/01/2019	Beginning Balance	\$179,000.79
	18 Credit(s) This Period	\$75,845.65
	34 Debit(s) This Period	-\$83,111.83
02/28/2019	Ending Balance	\$171,734.61

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	28
Interest Earned	\$7.24
Interest Paid This Period	\$7.24
Interest Paid Year-to-Date	\$16.77

Deposits

Date	Description	Amount
02/07/2019	DEPOSIT BATH	\$870.00
02/07/2019	DEPOSIT BATH	\$21,088.83
02/13/2019	DEPOSIT BATH	\$2,679.17
02/13/2019	DEPOSIT BATH	\$375.00
02/19/2019	DEPOSIT BATH	\$487.08
02/19/2019	DEPOSIT BATH	\$310.00
02/20/2019	DEPOSIT BATH	\$160.00
02/20/2019	DEPOSIT BATH	\$350.00
8 item(s) totaling		\$26,320.08

Electronic Credits

Date	Description	Amount
02/04/2019	KEYSTONE KCG EFILE PPD	\$16,200.00
02/05/2019	KEYSTONE KCG EFILE PPD	\$12,300.00
02/05/2019	PLGIT ACH REDEMPTION CCD	\$1,598.41
02/06/2019	KEYSTONE KCG EFILE PPD	\$1,058.70
02/07/2019	KEYSTONE KCG EFILE PPD	\$4,800.00
02/12/2019	KEYSTONE KCG EFILE PPD	\$4,100.00
02/20/2019	KEYSTONE KCG EFILE PPD	\$4,600.00
02/26/2019	KEYSTONE KCG EFILE PPD	\$800.00
02/28/2019	PLGIT ACH REDEMPTION CCD	\$4,061.22
9 item(s) totaling		\$49,518.33

NPO Checking-XXXXX23I07 (continued)

Other Credits

<u>Date</u>	<u>Description</u>	<u>Amount</u>
02/28/2019	INTEREST PAID 2/01 THROUGH 2/28	\$7.24
		<u>1 item(s) totaling \$7.24</u>

Other Debits

<u>Date</u>	<u>Description</u>	<u>Amount</u>
02/05/2019	TRANSFER WITHDRAWAL	\$9,500.00
02/15/2019	TRANSFER WITHDRAWAL	\$9,500.00
		<u>2 item(s) totaling \$19,000.00</u>

Checks Cleared

<u>Check Nbr</u>	<u>Date</u>	<u>Amount</u>	<u>Check Nbr</u>	<u>Date</u>	<u>Amount</u>
16682	02/07/2019	\$4.70	16698	02/22/2019	\$1,815.01
16683	02/07/2019	\$250.00	16699	02/19/2019	\$3,405.45
16684	02/12/2019	\$80.15	16700	02/20/2019	\$39.99
16685	02/20/2019	\$250.00	16701	02/26/2019	\$200.00
16686	02/11/2019	\$1,060.46	16702	02/20/2019	\$1,256.22
16687	02/07/2019	\$300.00	16703	02/20/2019	\$4,786.68
16688	02/13/2019	\$314.86	16704	02/22/2019	\$5.17
16689	02/07/2019	\$58.99	16705	02/19/2019	\$3,594.99
16690	02/11/2019	\$654.87	16706	02/22/2019	\$261.60
16691	02/13/2019	\$43.98	16707	02/25/2019	\$398.83
16692	02/11/2019	\$19,089.00	16708	02/21/2019	\$255.36
16693	02/11/2019	\$3,612.63	16709	02/21/2019	\$4,498.08
16694	02/08/2019	\$3,387.00	16710	02/20/2019	\$5,579.54
16695	02/12/2019	\$6,617.47	16712*	02/20/2019	\$651.25
16696	02/12/2019	\$165.00	16713	02/22/2019	\$59.80
16697	02/20/2019	\$313.41	16714	02/22/2019	\$1,101.34

*Indicates skipped check number

32 item(s) totaling \$64,111.83

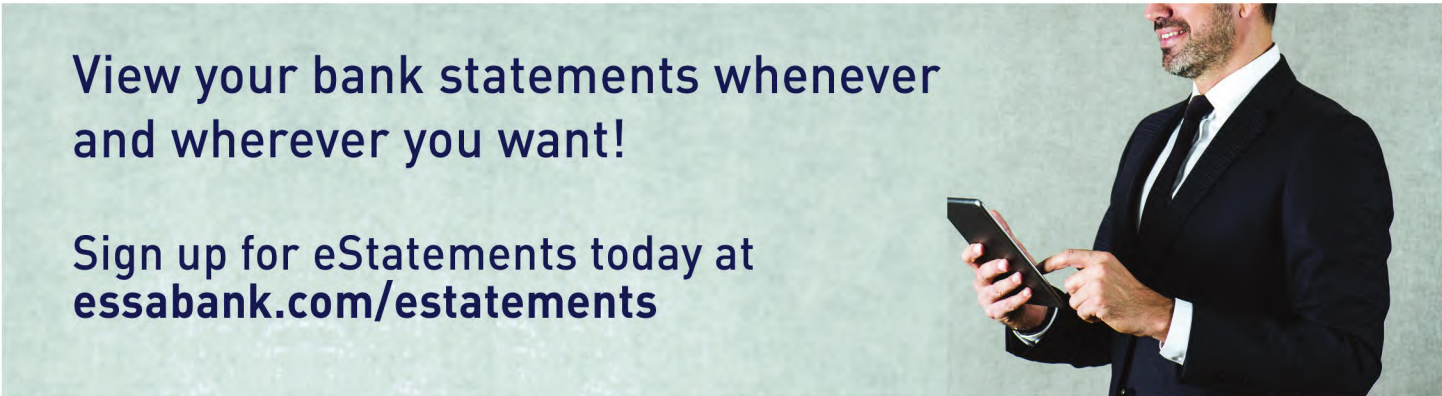
Daily Balances

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
02/04/2019	\$195,200.79	02/12/2019	\$196,236.46	02/22/2019	\$167,464.98
02/05/2019	\$199,599.20	02/13/2019	\$198,931.79	02/25/2019	\$167,066.15
02/06/2019	\$200,657.90	02/15/2019	\$189,431.79	02/26/2019	\$167,666.15
02/07/2019	\$226,803.04	02/19/2019	\$183,228.43	02/28/2019	\$171,734.61
02/08/2019	\$223,416.04	02/20/2019	\$175,461.34		
02/11/2019	\$198,999.08	02/21/2019	\$170,707.90		

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	Email	iBank@essabank.com



Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX23107	\$90,906.37

NPO Checking-XXXXX23107

Account Summary			Interest Summary	
Date	Description	Amount	Description	Amount
03/01/2019	Beginning Balance	\$171,734.61	Annual Percentage Yield Earned	0.05%
	21 Credit(s) This Period	\$81,561.50	Interest Days	29
	33 Debit(s) This Period	-\$162,389.74	Interest Earned	\$6.08
03/29/2019	Ending Balance	\$90,906.37	Interest Paid This Period	\$6.08
			Interest Paid Year-to-Date	\$22.85

Deposits

Date	Description	Amount
03/02/2019	DEPOSIT BATH	\$580.00
03/02/2019	DEPOSIT BATH	\$1,047.49
03/09/2019	DEPOSIT BATH	\$340.00
03/09/2019	DEPOSIT BATH	\$1,021.63
03/09/2019	TRANSFER DEPOSIT	\$36,938.83
03/09/2019	DEPOSIT BATH	\$6,587.61
03/09/2019	DEPOSIT BATH	\$970.00
03/22/2019	REMOTE DEPOSIT	\$240.00
03/22/2019	REMOTE DEPOSIT	\$1,571.10
03/22/2019	REMOTE DEPOSIT	\$2,802.58

NPO Checking-XXXXX23I07 (continued)

Deposits (continued)

Date	Description	Amount
03/29/2019	REMOTE DEPOSIT	\$463.54
03/29/2019	DEPOSIT BATH	\$491.31
03/29/2019	DEPOSIT BATH	\$10.00
03/29/2019	DEPOSIT BATH	\$520.00
		14 item(s) totaling \$53,584.09

Electronic Credits

Date	Description	Amount
03/06/2019	KEYSTONE KCG EFILE PPD	\$6,371.33
03/08/2019	KEYSTONE KCG EFILE PPD	\$19,500.00
03/12/2019	KEYSTONE KCG EFILE PPD	\$100.00
03/19/2019	KEYSTONE KCG EFILE PPD	\$200.00
03/26/2019	KEYSTONE KCG EFILE PPD	\$1,400.00
03/28/2019	COMM OF PA PA VENDOR CCD	\$400.00
		6 item(s) totaling \$27,971.33

Other Credits

Date	Description	Amount
03/29/2019	INTEREST PAID 3/01 THROUGH 3/29	\$6.08
		1 item(s) totaling \$6.08

Other Debits

Date	Description	Amount
03/02/2019	TRANSFER WITHDRAWAL	\$9,750.00
03/15/2019	TRANSFER WITHDRAWAL	\$8,000.00
		2 item(s) totaling \$17,750.00

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
16681	03/21/2019	\$9.00	16730	03/14/2019	\$125.61
16711*	03/25/2019	\$234.00	16731	03/14/2019	\$19,489.00
16715*	03/05/2019	\$15.61	16732	03/15/2019	\$8,286.69
16716	03/06/2019	\$980.00	16733	03/27/2019	\$30,229.57
16718*	03/11/2019	\$703.00	16734	03/13/2019	\$5,126.96
16719	03/08/2019	\$828.11	16735	03/13/2019	\$18.79
16720	03/08/2019	\$72.48	16736	03/19/2019	\$3,482.18
16721	03/06/2019	\$300.00	16737	03/12/2019	\$79.00
16722	03/12/2019	\$35.37	16739*	03/13/2019	\$36,938.83
16723	03/18/2019	\$3,240.00	16740	03/20/2019	\$20,962.00
16724	03/14/2019	\$50.24	16741	03/20/2019	\$2,281.00
16725	03/12/2019	\$1,659.97	16742	03/20/2019	\$111.83
16726	03/14/2019	\$2,150.00	16743	03/21/2019	\$651.61
16727	03/14/2019	\$4,500.00	16744	03/20/2019	\$1,433.50
16728	03/18/2019	\$240.00	16745	03/19/2019	\$255.39
16729	03/12/2019	\$150.00			

* Indicates skipped check number

31 item(s) totaling \$144,639.74

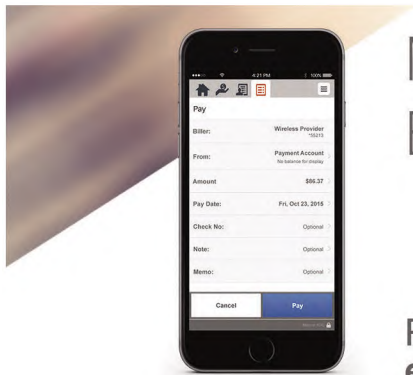
Daily Balances

Date	Amount	Date	Amount	Date	Amount
03/02/2019	\$163,612.10	03/13/2019	\$188,533.38	03/22/2019	\$118,079.01
03/05/2019	\$163,596.49	03/14/2019	\$162,218.53	03/25/2019	\$117,845.01
03/06/2019	\$168,687.82	03/15/2019	\$145,931.84	03/26/2019	\$119,245.01
03/08/2019	\$187,287.23	03/18/2019	\$142,451.84	03/27/2019	\$89,015.44
03/09/2019	\$233,145.30	03/19/2019	\$138,914.27	03/28/2019	\$89,415.44
03/11/2019	\$232,442.30	03/20/2019	\$114,125.94	03/29/2019	\$90,906.37
03/12/2019	\$230,617.96	03/21/2019	\$113,465.33		

RETURN SERVICE REQUESTED

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121 S WALNUT ST
BATH PA 18014-1020

Customer Service Contact		
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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX23107	\$119,621.21

NPO Checking-XXXXX23107

Account Summary			Interest Summary	
Date	Description	Amount	Description	Amount
03/30/2019	Beginning Balance	\$90,906.37	Annual Percentage Yield Earned	0.05%
	14 Credit(s) This Period	\$134,197.95	Interest Days	32
	51 Debit(s) This Period	-\$105,483.11	Interest Earned	\$3.53
04/30/2019	Ending Balance	\$119,621.21	Interest Paid This Period	\$3.53
			Interest Paid Year-to-Date	\$26.38

Deposits

Date	Description	Amount
04/11/2019	REMOTE DEPOSIT	\$330.00
04/11/2019	REMOTE DEPOSIT	\$7,978.10
04/11/2019	DEPOSIT BATH	\$100.00
04/11/2019	DEPOSIT BATH	\$205.00
04/22/2019	REMOTE DEPOSIT	\$2,058.12
04/22/2019	DEPOSIT BATH	\$62,000.00
04/22/2019	DEPOSIT BATH	\$120.00
04/22/2019	DEPOSIT BATH	\$50,000.00

8 item(s) totaling \$122,791.22

NPO Checking-XXXXX23I07 (continued)

Electronic Credits

Date	Description	Amount
04/05/2019	KEYSTONE KCG EFILE PPD	\$3,803.20
04/09/2019	KEYSTONE KCG EFILE PPD	\$2,500.00
04/16/2019	KEYSTONE KCG EFILE PPD	\$1,100.00
04/23/2019	KEYSTONE KCG EFILE PPD	\$2,200.00
04/30/2019	KEYSTONE KCG EFILE PPD	\$1,800.00
		5 item(s) totaling \$11,403.20

Other Credits

Date	Description	Amount
04/30/2019	INTEREST PAID 3/30 THROUGH 4/30	\$3.53
		1 item(s), totaling \$3.53

Other Debits

Date	Description	Amount
04/04/2019	TRANSFER WITHDRAWAL	\$10,000.00
04/12/2019	TRANSFER WITHDRAWAL	\$10,500.00
		2 item(s), totaling \$20,500.00

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
16746	04/08/2019	\$55.32	16772	04/17/2019	\$435.00
16747	04/08/2019	\$98.00	16773	04/16/2019	\$135.00
16748	04/08/2019	\$3,241.93	16774	04/18/2019	\$3,381.82
16749	04/10/2019	\$2,285.00	16775	04/18/2019	\$916.16
16750	04/16/2019	\$13.50	16776	04/18/2019	\$35.80
16751	04/08/2019	\$5,579.54	16777	04/16/2019	\$912.25
16752	04/08/2019	\$1,177.47	16778	04/17/2019	\$887.00
16753	04/09/2019	\$1,239.43	16779	04/18/2019	\$4,387.39
16754	04/08/2019	\$1,760.00	16780	04/17/2019	\$358.20
16755	04/08/2019	\$251.20	16781	04/16/2019	\$19,089.00
16756	04/12/2019	\$7.88	16782	04/18/2019	\$826.54
16757	04/09/2019	\$3,248.88	16783	04/17/2019	\$75.00
16758	04/05/2019	\$59.95	16784	04/29/2019	\$295.70
16759	04/26/2019	\$335.00	16785	04/18/2019	\$6,524.38
16760	04/08/2019	\$561.62	16786	04/18/2019	\$102.00
16761	04/09/2019	\$65.00	16787	04/18/2019	\$3,949.90
16762	04/10/2019	\$843.89	16788	04/29/2019	\$20.00
16763	04/11/2019	\$569.57	16789	04/29/2019	\$210.00
16764	04/10/2019	\$300.00	16790	04/29/2019	\$1,938.72
16765	04/08/2019	\$301.00	16791	04/29/2019	\$75.00
16766	04/09/2019	\$423.89	16792	04/29/2019	\$2,095.57
16768*	04/16/2019	\$106.25	16796*	04/30/2019	\$1,231.20
16769	04/16/2019	\$124.25	16799*	04/29/2019	\$750.00
16770	04/18/2019	\$2,416.96	16801*	04/29/2019	\$2,395.95
16771	04/18/2019	\$8,890.00			

* Indicates skipped check number

49 item(s) totaling \$84,983.11

Daily Balances

Date	Amount	Date	Amount
04/04/2019	\$80,906.37	04/11/2019	\$73,760.98
04/05/2019	\$84,649.62	04/12/2019	\$63,253.10
04/08/2019	\$71,623.54	04/16/2019	\$43,972.85
04/09/2019	\$69,146.34	04/17/2019	\$42,217.65
04/10/2019	\$65,717.45	04/18/2019	\$10,786.70
		04/22/2019	\$124,964.82
		04/23/2019	\$127,164.82
		04/26/2019	\$126,829.82
		04/29/2019	\$119,048.88
		04/30/2019	\$119,621.21

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	Website	essabank.com
	Email	iBank@essabank.com



Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXXX23107	\$541,340.13

NPO Checking-XXXXXX23107

Account Summary

Date	Description	Amount
05/01/2019	Beginning Balance	\$119,621.21
	21 Credit(s) This Period	\$637,249.96
	46 Debit(s) This Period	-\$215,531.04
05/31/2019	Ending Balance	\$541,340.13
	Service Charges	\$12.00

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$22.66
Interest Paid This Period	\$22.66
Interest Paid Year-to-Date	\$49.04

Deposits

Date	Description	Amount
05/07/2019	REMOTE DEPOSIT	\$35.00
05/07/2019	REMOTE DEPOSIT	\$797.00
05/07/2019	REMOTE DEPOSIT	\$2,805.83
05/07/2019	REMOTE DEPOSIT	\$7,226.09
05/08/2019	DEPOSIT BATH	\$19,722.17
05/08/2019	DEPOSIT BATH	\$550,000.00
05/08/2019	DEPOSIT BATH	\$5.00
05/24/2019	REMOTE DEPOSIT	\$220.00
05/24/2019	REMOTE DEPOSIT	\$590.00

NPO Checking-XXXXX23I07 (continued)**Deposits (continued)**

Date	Description	Amount
05/24/2019	REMOTE DEPOSIT	\$784.50
05/24/2019	REMOTE DEPOSIT	\$9,433.38
05/24/2019	DEPOSIT BATH	\$315.00
		<u>12 item(s) totaling \$591,933.97</u>

Electronic Credits

Date	Description	Amount
05/01/2019	PLGIT ACH REDEMPTION CCD	\$1,701.17
05/03/2019	KEYSTONE KCG EFILE PPD	\$26,700.00
05/06/2019	KEYSTONE KCG EFILE PPD	\$3,892.16
05/07/2019	KEYSTONE KCG EFILE PPD	\$900.00
05/09/2019	KEYSTONE KCG EFILE PPD	\$1,800.00
05/14/2019	KEYSTONE KCG EFILE PPD	\$5,600.00
05/21/2019	KEYSTONE KCG EFILE PPD	\$3,900.00
05/29/2019	KEYSTONE KCG EFILE PPD	\$800.00
		<u>8 item(s) totaling \$45,293.33</u>

Other Credits

Date	Description	Amount
05/31/2019	INTEREST PAID 5/01 THROUGH 5/31	\$22.66
		<u>1 item(s) totaling \$22.66</u>

Other Debits

Date	Description	Amount
05/01/2019	TRANSFER WITHDRAWAL	\$10,500.00
05/09/2019	DEPOSIT ITEM RETURNED	\$10.00
05/09/2019	DEPOSIT ITEM RETURNED FEE	\$12.00
05/11/2019	TRANSFER WITHDRAWAL	\$10,750.00
05/24/2019	TRANSFER WITHDRAWAL	\$11,750.00
		<u>5 item(s) totaling \$33,022.00</u>

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
16793	05/01/2019	\$114.35	16823	05/20/2019	\$1,213.18
16794	05/02/2019	\$163.52	16824	05/17/2019	\$71.60
16795	05/29/2019	\$550.00	16825	05/16/2019	\$470.82
16797*	05/01/2019	\$650.85	16828*	05/29/2019	\$11.96
16798	05/01/2019	\$130.35	16832*	05/28/2019	\$157.01
16800*	05/01/2019	\$239.07	16833	05/29/2019	\$300.00
16806*	05/16/2019	\$5,579.54	16834	05/31/2019	\$82.55
16807	05/28/2019	\$316.41	16835	05/24/2019	\$39,719.26
16808	05/16/2019	\$19,089.00	16836	05/24/2019	\$27,858.35
16809	05/22/2019	\$63.94	16837	05/24/2019	\$60,419.04
16811*	05/16/2019	\$609.00	16839*	05/29/2019	\$2,480.00
16812	05/20/2019	\$3,264.42	16840	05/31/2019	\$2,288.82
16813	05/17/2019	\$6,149.56	16841	05/30/2019	\$145.00
16814	05/15/2019	\$100.00	16842	05/29/2019	\$3,311.90
16815	05/22/2019	\$866.00	16843	05/29/2019	\$802.14
16816	05/20/2019	\$210.00	16845*	05/29/2019	\$1,344.25
16817	05/16/2019	\$557.71	16846	05/29/2019	\$184.79
16819*	05/22/2019	\$288.68	16847	05/31/2019	\$1,724.32
16820	05/20/2019	\$80.19	16851*	05/31/2019	\$41.68
16821	05/17/2019	\$66.98	16853*	05/30/2019	\$120.76
16822	05/20/2019	\$672.04			

* Indicates skipped check number

41 item(s) totaling \$182,509.04

Daily Balances

Date	Amount	Date	Amount	Date	Amount
05/01/2019	\$109,687.76	05/03/2019	\$136,224.24	05/07/2019	\$151,880.32
05/02/2019	\$109,524.24	05/06/2019	\$140,116.40	05/08/2019	\$721,607.49

NPO Checking-XXXXX23I07 (continued)

Daily Balances (continued)

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
05/09/2019	\$723,385.49	05/17/2019	\$685,541.28	05/28/2019	\$553,905.64
05/11/2019	\$712,635.49	05/20/2019	\$680,101.45	05/29/2019	\$545,720.60
05/14/2019	\$718,235.49	05/21/2019	\$684,001.45	05/30/2019	\$545,454.84
05/15/2019	\$718,135.49	05/22/2019	\$682,782.83	05/31/2019	\$541,340.13
05/16/2019	\$691,829.42	05/24/2019	\$554,379.06		

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX23107	\$468,475.15

NPO Checking-XXXXX23107

Account Summary

Date	Description	Amount
06/01/2019	Beginning Balance	\$541,340.13
	12 Credit(s) This Period	\$66,092.88
	29 Debit(s) This Period	-\$138,957.86
06/28/2019	Ending Balance	\$468,475.15

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	28
Interest Earned	\$18.11
Interest Paid This Period	\$18.11
Interest Paid Year-to-Date	\$67.15

Deposits

Date	Description	Amount
06/07/2019	DEPOSIT BATH	\$260.00
06/20/2019	DEPOSIT BATH	\$31,521.28
06/21/2019	DEPOSIT BATH	\$990.00
06/21/2019	DEPOSIT BATH	\$375.00
06/21/2019	DEPOSIT BATH	\$2,802.58
		<u>5 item(s) totaling \$35,948.86</u>

Electronic Credits

Date	Description	Amount
06/03/2019	PLGIT ACH REDEMPTION CCD	\$3,936.19

NPO Checking-XXXXX23I07 (continued)

Electronic Credits (continued)

Date	Description	Amount
06/06/2019	KEYSTONE KCG EFILE PPD	\$5,927.58
06/11/2019	KEYSTONE KCG EFILE PPD	\$1,100.00
06/13/2019	KEYSTONE KCG EFILE PPD	\$18,500.00
06/18/2019	KEYSTONE KCG EFILE PPD	\$600.00
06/26/2019	PLGIT ACH REDEMPTION CCD	\$62.14
		<u>6 item(s) totaling \$30,125.91</u>

Other Credits

Date	Description	Amount
06/28/2019	INTEREST PAID 6/01 THROUGH 6/28	\$18.11
		<u>1 item(s) totaling \$18.11</u>

Other Debits

Date	Description	Amount
06/04/2019	TRANSFER WITHDRAWAL	\$8,620.88
06/07/2019	TRANSFER WITHDRAWAL	\$10,750.00
06/20/2019	TRANSFER WITHDRAWAL	\$12,650.00
		<u>3 item(s) totaling \$32,020.88</u>

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
16767	06/10/2019	\$2,090.45	16856*	06/14/2019	\$161.23
16810*	06/05/2019	\$11,811.50	16857	06/17/2019	\$26.00
16818*	06/05/2019	\$37,347.03	16858	06/14/2019	\$454.25
16827*	06/03/2019	\$53.88	16860*	06/17/2019	\$8.00
16829*	06/03/2019	\$455.85	16861	06/13/2019	\$9,421.16
16830	06/03/2019	\$2,048.78	16863*	06/13/2019	\$157.71
16831	06/03/2019	\$195.00	16864	06/19/2019	\$2,164.89
16838*	06/03/2019	\$20,869.13	16865	06/14/2019	\$439.00
16844*	06/03/2019	\$80.19	16866	06/13/2019	\$11,556.65
16848*	06/10/2019	\$1,256.45	16867	06/14/2019	\$71.60
16849	06/03/2019	\$219.96	16870*	06/28/2019	\$5,579.54
16850	06/03/2019	\$33.73	16875*	06/28/2019	\$20.00
16852*	06/03/2019	\$165.00	16885*	06/25/2019	\$250.00

* Indicates skipped check number

26 item(s) totaling \$106,936.98



Daily Balances

Date	Amount	Date	Amount	Date	Amount
06/03/2019	\$521,154.80	06/11/2019	\$456,566.07	06/20/2019	\$470,076.86
06/04/2019	\$512,533.92	06/13/2019	\$453,930.55	06/21/2019	\$474,244.44
06/05/2019	\$463,375.39	06/14/2019	\$452,804.47	06/25/2019	\$473,994.44
06/06/2019	\$469,302.97	06/17/2019	\$452,770.47	06/26/2019	\$474,056.58
06/07/2019	\$458,812.97	06/18/2019	\$453,370.47	06/28/2019	\$468,475.15
06/10/2019	\$455,466.07	06/19/2019	\$451,205.58		

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Customer Service Contact

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	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	iBank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	X)00(X23107	\$234,293.55

NPO Checking-XXXXX23107

Account Summary

Date	Description	Amount
06/29/2019	Beginning Balance	\$468,475.15
	10 Credit(s) This Period	\$14,325.25
	63 Debit(s) This Period	-\$248,506.85
07/31/2019	Ending Balance	\$234,293.55

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	33
Interest Earned	\$15.46
Interest Paid This Period	\$15.46
Interest Paid Year-to-Date	\$82.61

Deposits

Date	Description	Amount
07/12/2019	DEPOSIT BATH	\$455.00
07/20/2019	DEPOSIT BATH	\$3,082.58
		<u>2 item(s) totaling \$3,537.58</u>

Electronic Credits

Date	Description	Amount
07/05/2019	KEYSTONE KCG EFILE PPD	\$2,845.19
07/09/2019	KEYSTONE KCG EFILE PPD	\$700.00
07/16/2019	KEYSTONE KCG EFILE PPD	\$2,400.00
07/18/2019	PORTNOFF ESCROW PAYMENTS CCD	\$114.00
07/23/2019	KEYSTONE KCG EFILE PPD	\$900.00
07/30/2019	KEYSTONE KCG EFILE PPD	\$2,900.00
07/31/2019	PLGITACH REDEMPTION CCD	\$913.02
		<u>7 item(s) totaling \$10,772.21</u>

Other Credits

Date	Description	Amount
07/31/2019	INTEREST PAID 6/29 THROUGH 7/31	\$15.46
		<u>1 item(s) totaling \$15.46</u>

Other Debits

Date	Description	Amount
07/05/2019	TRANSFER WITHDRAWAL	\$10,250.00

NPO Checking-XXXXX23I07 (continued).

Other Debits (continued)

Date	Description	Amount
07/20/2019	TRANSFER WITHDRAWAL	\$9,750.00
		2 item(s) totaling \$20,000.00

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
16826	07/11/2019	\$118.25	16899	07/30/2019	\$335.00
16859*	07/02/2019	\$828.00	16900	07/12/2019	\$300.00
16862*	07/05/2019	\$290.00	16901	07/25/2019	\$85.00
16868*	07/09/2019	\$106,347.28	16902	07/25/2019	\$2,117.76
16869	07/01/2019	\$210.00	16903	07/25/2019	\$24.81
16871*	07/05/2019	\$2,624.85	16904	07/26/2019	\$79.80
16872	07/01/2019	\$1,660.90	16905	07/29/2019	\$1,431.23
16873	07/01/2019	\$2,416.96	16906	07/29/2019	\$210.00
16874	07/10/2019	\$3,026.52	16907	07/25/2019	\$11,159.08
16876*	07/01/2019	\$650.85	16908	07/25/2019	\$1,716.48
16877	07/01/2019	\$365.76	16910*	07/26/2019	\$1,510.28
16878	07/01/2019	\$35.80	16911	07/25/2019	\$151.60
16879	07/03/2019	\$300.00	16912	07/26/2019	\$1,195.00
16880	07/01/2019	\$70.00	16913	07/25/2019	\$19,089.00
16881	07/01/2019	\$202.50	16914	07/26/2019	\$23,488.17
16882	07/02/2019	\$395.00	16915	07/29/2019	\$22.29
16883	07/01/2019	\$81.49	16917*	07/26/2019	\$215.25
16884	07/01/2019	\$33.58	16918	07/25/2019	\$315.00
16886*	07/10/2019	\$106.25	16919	07/29/2019	\$672.15
16887	07/10/2019	\$14.50	16920	07/25/2019	\$7,683.48
16888	07/09/2019	\$874.41	16921	07/24/2019	\$329.21
16889	07/16/2019	\$807.00	16922	07/29/2019	\$391.37
16890	07/10/2019	\$4,535.00	16923	07/29/2019	\$175.00
16891	07/11/2019	\$11.98	16924	07/31/2019	\$1,000.00
16892	07/12/2019	\$19.60	16925	07/24/2019	\$61.00
16893	07/10/2019	\$78.33	16926	07/26/2019	\$16.03
16894	07/09/2019	\$19,089.00	16927	07/25/2019	\$470.82
16895	07/09/2019	\$45.20	16928	07/25/2019	\$33.99
16896	07/11/2019	\$575.00	16929	07/29/2019	\$1,933.55
16897	07/09/2019	\$3,148.37	16930	07/29/2019	\$3,232.50
16898	07/10/2019	\$99.62			

* Indicates skipped check number

61 item(s) totaling \$228,506.85

Daily Balances

Date	Amount	Date	Amount	Date	Amount
07/01/2019	\$462,747.31	07/11/2019	\$313,534.94	07/24/2019	\$309,219.71
07/02/2019	\$461,524.31	07/12/2019	\$313,670.34	07/25/2019	\$266,372.69
07/03/2019	\$461,224.31	07/16/2019	\$315,263.34	07/26/2019	\$239,868.16
07/05/2019	\$450,904.65	07/18/2019	\$315,377.34	07/29/2019	\$231,800.07
07/09/2019	\$322,100.39	07/20/2019	\$308,709.92	07/30/2019	\$234,365.07
07/10/2019	\$314,240.17	07/23/2019	\$309,609.92	07/31/2019	\$234,293.55

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 GENERAL LEDGER
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	iBank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXXX23107	\$63,666.25

NPO Checking-XXXXX23107

Account Summary

Date	Description	Amount
08/01/2019	Beginning Balance	\$234,293.55
	19 Credit(s) This Period	\$92,450.39
	24 Debit(s) This Period	-\$263,077.69
08/30/2019	Ending Balance	\$63,666.25

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	30
Interest Earned	\$8.57
Interest Paid This Period	\$8.57
Interest Paid Year-to-Date	\$91.18

Deposits

Date	Description	Amount
08/01/2019	DEPOSIT BATH	\$385.00
08/01/2019	TRANSFER DEPOSIT	\$3,232.50
08/01/2019	TRANSFER DEPOSIT	\$1,933.55
08/08/2019	DEPOSIT BATH	\$27,007.23
08/16/2019	DEPOSIT BATH	\$2,802.58
08/16/2019	DEPOSIT BATH	\$255.00
08/16/2019	DEPOSIT BATH	\$1,810.61
08/20/2019	REMOTE DEPOSIT	\$100.00
08/20/2019	REMOTE DEPOSIT	\$1,946.71
08/20/2019	REMOTE DEPOSIT	\$3,011.52
08/20/2019	REMOTE DEPOSIT	\$3,062.31
08/20/2019	REMOTE DEPOSIT	\$7,825.62
08/23/2019	DEPOSIT BATH	\$215.00

13 item(s) totaling \$53,587.63

Electronic Credits

Date	Description	Amount
08/02/2019	KEYSTONE KCG EFILE PPD	\$16,200.00
08/06/2019	KEYSTONE KCG EFILE PPD	\$4,454.19
08/06/2019	KEYSTONE KCG EFILE PPD	\$10,600.00
08/13/2019	KEYSTONE KCG EFILE PPD	\$5,900.00
08/20/2019	KEYSTONE KCG EFILE PPD	\$1,700.00

5 item(s) totaling \$38,854.19

NPO Checking-XXXXX23I07 (continued)

Other Credits

<u>Date</u>	<u>Description</u>	<u>Amount</u>
08/30/2019	INTEREST PAID 8/01 THROUGH 8/30	\$8.57
		<u>1 item(s) totaling \$8.57</u>

Other Debits

<u>Date</u>	<u>Description</u>	<u>Amount</u>
08/15/2019	TRANSFER WITHDRAWAL	\$10,750.00
08/15/2019	TRANSFER WITHDRAWAL	\$10,250.00
		<u>2 item(s) totaling \$21,000.00</u>

Checks Cleared

<u>Check Nbr</u>	<u>Date</u>	<u>Amount</u>	<u>Check Nbr</u>	<u>Date</u>	<u>Amount</u>
16909	08/01/2019	\$125.00	16940	08/20/2019	\$28.86
16916*	08/01/2019	\$145.00	16941	08/21/2019	\$22.21
16931*	08/21/2019	\$713.52	16942	08/21/2019	\$33.96
16932	08/22/2019	\$3,735.00	16943	08/21/2019	\$210.00
16933	08/20/2019	\$42.80	16944	08/20/2019	\$19,089.00
16934	08/21/2019	\$16,015.40	16945	08/21/2019	\$289.18
16935	08/19/2019	\$3,573.98	16946	08/22/2019	\$651.26
16936	08/21/2019	\$178,304.01	16947	08/20/2019	\$127.02
16937	08/21/2019	\$8,172.72	16948	08/23/2019	\$527.61
16938	08/21/2019	\$65.52	16949	08/22/2019	\$16.96
16939	08/21/2019	\$9,716.00	16950	08/20/2019	\$472.68

* Indicates skipped check number

22 item(s) totaling \$242,077.69





Daily Balances

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
08/01/2019	\$239,574.60	08/15/2019	\$282,736.02	08/22/2019	\$63,970.29
08/02/2019	\$255,774.60	08/16/2019	\$287,604.21	08/23/2019	\$63,657.68
08/06/2019	\$270,828.79	08/19/2019	\$284,030.23	08/30/2019	\$63,666.25
08/08/2019	\$297,836.02	08/20/2019	\$281,916.03		
08/13/2019	\$303,736.02	08/21/2019	\$68,373.51		

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 GENERAL LEDGER
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	iBank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXXX23107	\$171,156.19

NPO Ch öküüg-XXXXX1/23I07
Account Summary

Date	Description	Amount
08/31/2019	Beginning Balance	\$63,666.25
	14 Credit(s) This Period	\$255,768.54
	31 Debit(s) This Period	-\$148,278.60
09/30/2019	Ending Balance	\$171,156.19

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$5.59
Interest Paid This Period	\$5.59
Interest Paid Year-to-Date	\$96.77

Deposits

Date	Description	Amount
08/31/2019	DEPOSIT BATH	\$1,535.00
09/10/2019	REMOTE DEPOSIT	\$15,712.34
09/10/2019	DEPOSIT BATH	\$145.00
09/12/2019	TRANSFER DEPOSIT	\$51,725.00
09/12/2019	DEPOSIT BATH	\$129,000.00
		5 item(s) totaling \$198,117.34

Electronic Credits

Date	Description	Amount
09/03/2019	PLGIT ACH REDEMPTION CCD	\$4,448.47
09/06/2019	KEYSTONE KCG EFILE PPD	\$4,620.86
09/10/2019	COMM OF PA PA VENDOR CCD	\$600.00
09/10/2019	KEYSTONE KCG EFILE PPD	\$1,000.00
09/16/2019	COMM OF PA PA VENDOR CCD	\$14,152.78
09/17/2019	KEYSTONE KCG EFILE PPD	\$18,300.00
09/18/2019	COMM OF PA PA VENDOR CCD	\$14,223.50
09/24/2019	KEYSTONE KCG EFILE PPD	\$300.00
		8 item(s) totaling \$57,645.61

Other Credits

Date	Description	Amount
09/30/2019	INTEREST PAID 8/31 THROUGH 9/30	\$5.59
		1 item(s) totaling \$5.59

NPO Checking-XXXXX1/23I07 (continued)

Other Debits

Date	Description	Amount
08/31/2019	TRANSFER WITHDRAWAL	\$11,500.00
09/12/2019	TRANSFER WITHDRAWAL	\$11,250.00
		2 item(s) totaling \$22,750.00

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
16951	09/06/2019	\$98.90	16966	09/18/2019	\$50.82
16952	09/06/2019	\$5.64	16967	09/20/2019	\$210.75
16953	09/09/2019	\$4,545.00	16968	09/19/2019	\$1,212.15
16954	09/04/2019	\$210.00	16969	09/17/2019	\$31.15
16955	09/04/2019	\$4,236.04	16970	09/18/2019	\$150.00
16956	09/06/2019	\$1,439.97	16971	09/18/2019	\$314.65
16957	09/10/2019	\$309.31	16972	09/17/2019	\$290.00
16958	09/06/2019	\$19,089.00	16973	09/17/2019	\$4,907.79
16959	09/04/2019	\$3,690.80	16974	09/19/2019	\$652.50
16960	09/16/2019	\$700.36	16975	09/18/2019	\$651.14
16961	09/09/2019	\$278.98	16976	09/18/2019	\$472.68
16962	09/18/2019	\$150.00	16979*	09/17/2019	\$1,362.60
16963	09/09/2019	\$1,486.40	16980	09/23/2019	\$14,320.13
16964	09/10/2019	\$26.56	16981	09/16/2019	\$44,948.00
16965	09/18/2019	\$8,771.28			

* Indicates skipped check number

29 item(s) totaling \$125,528.60

Daily Balances

Date	Amount	Date	Amount	Date	Amount
08/31/2019	\$53,701.25	09/10/2019	\$44,811.32	09/19/2019	\$185,381.48
09/03/2019	\$58,149.72	09/12/2019	\$214,286.32	09/20/2019	\$185,170.73
09/04/2019	\$50,012.88	09/16/2019	\$182,790.74	09/23/2019	\$170,850.60
09/06/2019	\$34,000.23	09/17/2019	\$194,499.20	09/24/2019	\$171,150.60
09/09/2019	\$27,689.85	09/18/2019	\$198,162.13	09/30/2019	\$171,156.19

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 GENERAL LEDGER
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	iBank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXXX23107	\$123,178.59

NPO Checking-XXXXX23107

Account Summary

Date	Description	Amount
10/01/2019	Beginning Balance	\$171,156.19
	13 Credit(s) This Period	\$84,103.00
	47 Debit(s) This Period	-\$132,080.60
10/31/2019	Ending Balance	\$123,178.59

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$6.79
Interest Paid This Period	\$6.79
Interest Paid Year-to-Date	\$103.56

Deposits

Date	Description	Amount
10/02/2019	DEPOSIT BATH	\$2,258.85
10/11/2019	DEPOSIT BATH	\$65,639.07
10/11/2019	DEPOSIT BATH	\$11.25
10/11/2019	DEPOSIT BATH	\$1,451.93
10/25/2019	REMOTE DEPOSIT	\$5,446.33
10/25/2019	DEPOSIT BATH	\$50.00
6 item(s) totaling		\$74,857.43

Electronic Credits

Date	Description	Amount
10/04/2019	PLGIT ACH REDEMPTION CCD	\$833.58
10/07/2019	KEYSTONE KCG EFILE PPD	\$2,705.20
10/08/2019	KEYSTONE KCG EFILE PPD	\$300.00
10/15/2019	KEYSTONE KCG EFILE PPD	\$2,500.00
10/22/2019	KEYSTONE KCG EFILE PPD	\$1,400.00
10/29/2019	KEYSTONE KCG EFILE PPD	\$1,500.00
6 item(s) totaling		\$9,238.78

Other Credits

Date	Description	Amount
10/31/2019	INTEREST PAID 10/01 THROUGH 10/31	\$6.79
1 item(s) totaling		\$6.79

NPO Checking-XXXXX23I07 (continued)

Other Debits

Date	Description	Amount
10/02/2019	TRANSFER WITHDRAWAL	\$11,500.00
10/11/2019	TRANSFER WITHDRAWAL	\$11,250.00
10/25/2019	TRANSFER WITHDRAWAL	\$14,000.00
		3 item(s) totaling \$36,750.00

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
16977	10/04/2019	\$2,610.00	17005	10/18/2019	\$557.98
16978	10/09/2019	\$4,500.00	17006	10/16/2019	\$215.00
16983*	10/16/2019	\$150.00	17007	10/16/2019	\$31.06
16984	10/03/2019	\$25.19	17008	10/17/2019	\$197.24
16985	10/08/2019	\$2,280.00	17010*	10/29/2019	\$210.00
16986	10/10/2019	\$100.00	17011	10/29/2019	\$1,203.72
16987	10/03/2019	\$3,630.00	17012	10/29/2019	\$651.17
16988	10/03/2019	\$4,254.91	17013	10/31/2019	\$589.50
16989	10/07/2019	\$5.15	17014	10/30/2019	\$300.00
16990	10/04/2019	\$3,643.58	17015	10/29/2019	\$472.68
16991	10/04/2019	\$114.31	17017*	10/29/2019	\$72.00
16993*	10/11/2019	\$193.84	17018	10/29/2019	\$2,252.10
16994	10/03/2019	\$84.80	17019	10/29/2019	\$125.00
16995	10/04/2019	\$93.00	17020	10/25/2019	\$158.00
16996	10/07/2019	\$468.33	17021	10/30/2019	\$2,416.96
16997	10/04/2019	\$150.00	17022	10/29/2019	\$19,089.00
16998	10/03/2019	\$1,486.40	17023	10/28/2019	\$294.98
16999	10/04/2019	\$16.83	17024	10/30/2019	\$142.84
17001*	10/17/2019	\$8.35	17026*	10/29/2019	\$70.20
17002	10/18/2019	\$29,176.43	17027	10/29/2019	\$273.64
17003	10/15/2019	\$3,677.80	17028	10/30/2019	\$165.00
17004	10/17/2019	\$9,002.38	17029	10/30/2019	\$171.23

* Indicates skipped check number

44 item(s) totaling \$95,330.60

Daily Balances

Date	Amount	Date	Amount	Date	Amount
10/02/2019	\$161,915.04	10/10/2019	\$142,291.32	10/22/2019	\$158,833.49
10/03/2019	\$152,433.74	10/11/2019	\$197,949.73	10/25/2019	\$150,171.82
10/04/2019	\$146,639.60	10/15/2019	\$196,771.93	10/28/2019	\$149,876.84
10/07/2019	\$148,871.32	10/16/2019	\$196,375.87	10/29/2019	\$126,957.33
10/08/2019	\$146,891.32	10/17/2019	\$187,167.90	10/30/2019	\$123,761.30
10/09/2019	\$142,391.32	10/18/2019	\$157,433.49	10/31/2019	\$123,178.59

RETURN SERVICE REQUESTED

BOROUGH OF BATH
GENERAL LEDGER
121 S WALNUT ST
BATH PA 18014-1020

Customer Service Contact		
	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	iBank@essabank.com



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Holiday Season!*

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	X)00(X23107	\$72,551.79

NPO Checking-XXXXX23 I07

Account Summary

Date	Description	Amount
11/01/2019	Beginning Balance	\$123,178.59
	9 Credit(s) This Period	\$51,740.51
	40 Debit(s) This Period	-\$102,367.31
11/29/2019	Ending Balance	\$72,551.79

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	29
Interest Earned	\$4.51
Interest Paid This Period	\$4.51
Interest Paid Year-to-Date	\$108.07

Deposits

Date	Description	Amount
11/08/2019	DEPOSIT BATH	\$235.50
11/29/2019	DEPOSIT BATH	\$4,256.00
		2 item(s) totaling \$4,491.50

Electronic Credits

Date	Description	Amount
11/01/2019	PLGIT ACH REDEMPTION CCD	\$1,399.16
11/05/2019	KEYSTONE KCG EFILE PPD	\$26,700.00
11/07/2019	KEYSTONE KCG EFILE PPD	\$4,231.75
11/12/2019	KEYSTONE KCG EFILE PPD	\$4,700.00

NPO Checking-XXXXX23 I07 (continued)

Electronic Credits (continued)

Date	Description	Amount
11/19/2019	KEYSTONE KCG EFILE PPD	\$5,700.00
11/27/2019	PLGIT ACH REDEMPTION CCD	\$4,513.59
		6 item(s) totaling \$47,244.50

Other Credits

Date	Description	Amount
11/29/2019	INTEREST PAID 11/01 THROUGH 11/29	\$4.51
		1 item(s) totaling \$4.51

Other Debits

Date	Description	Amount
11/04/2019	DEPOSIT ITEM RETURNED	\$40.00
11/08/2019	TRANSFER WITHDRAWAL	\$11,000.00
		2 item(s) totaling \$11,040.00

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
16992	11/01/2019	\$96.00	17047	11/15/2019	\$300.00
17016*	11/06/2019	\$600.00	17048	11/13/2019	\$472.98
17025*	11/04/2019	\$500.00	17049	11/13/2019	\$34.68
17030*	11/04/2019	\$16.81	17050	11/14/2019	\$2,404.30
17031	11/01/2019	\$45.80	17051	11/26/2019	\$106.25
17032	11/01/2019	\$203.02	17052	11/29/2019	\$21,465.00
17033	11/06/2019	\$14,152.78	17053	11/26/2019	\$9.66
17034	11/12/2019	\$1,375.00	17054	11/27/2019	\$192.80
17035	11/15/2019	\$4,315.00	17055	11/29/2019	\$24.48
17036	11/18/2019	\$545.00	17056	11/27/2019	\$316.41
17037	11/14/2019	\$123.88	17057	11/29/2019	\$559.20
17039*	11/15/2019	\$4.00	17058	11/27/2019	\$200.00
17040	11/13/2019	\$12,132.51	17059	11/26/2019	\$110.49
17041	11/13/2019	\$368.00	17060	11/27/2019	\$175.31
17042	11/12/2019	\$3,468.89	17061	11/26/2019	\$399.00
17043	11/14/2019	\$2,044.14	17062	11/26/2019	\$42.92
17044	11/14/2019	\$8,034.31	17065*	11/29/2019	\$651.03
17045	11/19/2019	\$319.56	17066	11/26/2019	\$98.00
17046	11/14/2019	\$26.85	17068*	11/29/2019	\$15,393.25
				38 item(s) totaling \$91,327.31	

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
11/01/2019	\$124,232.93	11/08/2019	\$129,090.59	11/18/2019	\$98,141.05
11/04/2019	\$123,676.12	11/12/2019	\$128,946.70	11/19/2019	\$103,521.49
11/05/2019	\$150,376.12	11/13/2019	\$115,938.53	11/26/2019	\$102,755.17
11/06/2019	\$135,623.34	11/14/2019	\$103,305.05	11/27/2019	\$106,384.24
11/07/2019	\$139,855.09	11/15/2019	\$98,686.05	11/29/2019	\$72,551.79

RETURN SERVICE REQUESTED

BOROUGH OF BATH
GENERAL LEDGER
121 S WALNUT ST
BATH PA 18014-1020

Customer Service Contact		
	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	iBank@essabank.com

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX23107	\$30,011.44

NPO Checking-XXXXX23107

Account Summary

Date	Description	Amount
11/30/2019	Beginning Balance	\$72,551.79
	14 Credit(s) This Period	\$161,567.59
	52 Debit(s) This Period	-\$204,107.94
12/31/2019	Ending Balance	\$30,011.44

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	32
Interest Earned	\$3.25
Interest Paid This Period	\$3.25
Interest Paid Year-to-Date	\$111.32

Deposits

Date	Description	Amount
12/03/2019	DEPOSIT BATH	\$1,474.50
12/04/2019	REMOTE DEPOSIT	\$3,927.28
12/04/2019	REMOTE DEPOSIT	\$11,458.86
12/13/2019	DEPOSIT BATH	\$440.00
12/18/2019	DEPOSIT BATH	\$80.00
12/19/2019	REMOTE DEPOSIT	\$14,624.11
12/19/2019	DEPOSIT BATH	\$10,803.00
12/19/2019	DEPOSIT BATH	\$86,170.53
12/19/2019	DEPOSIT BATH	\$7,396.73

9 item(s) totalin g \$136,375.01

NPO Checking-XXXXX23I07 (continued)

Electronic Credits

Date	Description	Amount
12/05/2019	KEYSTONE KCG EFILE PPD	\$400.00
12/06/2019	KEYSTONE KCG EFILE PPD	\$4,689.33
12/10/2019	KEYSTONE KCG EFILE PPD	\$19,200.00
12/17/2019	KEYSTONE KCG EFILE PPD	\$900.00
		<u>4 item(s) totaling \$25,189.33</u>

Other Credits

Date	Description	Amount
12/31/2019	INTEREST PAID 11 /30 THROUGH 1 2/31	\$3.25
		<u>1 item(s) totaling \$3.25</u>

Other Debits

Date	Description	Amount
12/03/2019	WITHDRAWAL BATH	\$9,500.00
12/03/2019	WITHDRAWAL BATH	\$11,500.00
12/18/2019	WITHDRAWAL BATH	\$11,000.00
12/19/2019	WITHDRAWAL BATH	\$13,750.00
		<u>4 item(s) totaling \$45,750.00</u>

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
17063	12/04/2019	\$800.79	17093	12/27/2019	\$372.00
17064	12/06/2019	\$60.00	17094	12/30/2019	\$64.97
17067*	12/10/2019	\$60.00	17095	12/27/2019	\$19.84
17069*	12/11/2019	\$9,124.00	17096	12/31/2019	\$5,773.00
17070	12/16/2019	\$64.97	17097	12/27/2019	\$2,478.03
17071	12/20/2019	\$150.00	17098	12/30/2019	\$297.05
17072	12/17/2019	\$4,290.00	17100*	12/27/2019	\$8,795.15
17074*	12/16/2019	\$9,815.58	17101	12/27/2019	\$2,014.92
17075	12/16/2019	\$170.00	17102	12/31/2019	\$3,640.58
17076	12/13/2019	\$299.00	17104*	12/30/2019	\$59.27
17078*	12/16/2019	\$131.94	17105	12/31/2019	\$450.00
17079	12/16/2019	\$295.00	17106	12/30/2019	\$651.02
17080	12/13/2019	\$3,394.77	17107	12/31/2019	\$1,926.00
17081	12/16/2019	\$177.79	17109*	12/30/2019	\$298.46
17083*	12/16/2019	\$136.50	17110	12/27/2019	\$16.29
17084	12/13/2019	\$903.13	17112*	12/30/2019	\$71.60
17085	12/16/2019	\$195.95	17113	12/30/2019	\$262.23
17086	12/17/2019	\$12,280.01	17114	12/27/2019	\$300.00
17087	12/30/2019	\$381.96	17115	12/30/2019	\$79.00
17088	12/16/2019	\$135.78	17116	12/30/2019	\$472.92
17089	12/16/2019	\$300.00	17117	12/27/2019	\$173.19
17090	12/16/2019	\$282.00	17118	12/27/2019	\$136.10
17091	12/31/2019	\$92.80	17119	12/23/2019	\$86,170.53
17092	12/30/2019	\$194.82	17128*	12/30/2019	\$99.00

* Indicates skipped check number

48 item(s) totaling \$158,357.94

Daily Balances

Date	Amount	Date	Amount	Date	Amount
12/03/2019	\$53,026.29	12/13/2019	\$78,500.07	12/23/2019	\$59,128.39
12/04/2019	\$67,611.64	12/16/2019	\$66,794.56	12/27/2019	\$44,822.87
12/05/2019	\$68,011.64	12/17/2019	\$51,124.55	12/30/2019	\$41,890.57
12/06/2019	\$72,640.97	12/18/2019	\$40,204.55	12/31/2019	\$30,011.44
12/10/2019	\$91,780.97	12/19/2019	\$145,448.92		
12/11/2019	\$82,656.97	12/20/2019	\$145,298.92		

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Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$163,786.59

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount	Interest Summary Description	Amount
01/04/2019	Beginning Balance	\$0.00	Annual Percentage Yield Earned	0.05%
	3 Credit(s) This Period	\$163,786.59	Interest Days	28
	0 Debit(s) This Period	\$0.00	Interest Earned	\$6.28
01/31/2019	Ending Balance	\$163,786.59	Interest Paid Year-to-Date	\$6.28





Account Activity

Post Date	Description	Debits	Credits	Balance
01/04/2019	Beginning Balance			\$0.00
01/08/2019	CREDIT MEMO		\$163,731.00	\$163,731.00
01/10/2019	DEPOSIT BATH		\$49.31	\$163,780.31
01/30/2019	INTEREST PAID 01/04 THROUGH 01/31		\$6.28	\$163,786.59
01/31/2019	Ending Balance			\$163,786.59

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Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$163,792.87

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount
02/01/2019	Beginning Balance	\$163,786.59
	1 Credit(s) This Period	\$6.28
	0 Debit(s) This Period	\$0.00
02/28/2019	Ending Balance	\$163,792.87

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	28
Interest Earned	\$6.28
Interest Paid Year-to-Date	\$12.56





Account Activity

Post Date	Description	Debits	Credits	Balance
02/01/2019	Beginning Balance			\$163,786.59
02/27/2019	INTEREST PAID 02/01 THROUGH 02/28		\$6.28	\$163,792.87
02/28/2019	Ending Balance			\$163,792.87

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Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$163,799.82

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount	Interest Summary Description	Amount
03/01/2019	Beginning Balance	\$163,792.87	Annual Percentage Yield Earned	0.05%
	1 Credit(s) This Period	\$6.95	Interest Days	31
	0 Debit(s) This Period	\$0.00	Interest Earned	\$6.95
03/31/2019	Ending Balance	\$163,799.82	Interest Paid Year-to-Date	\$19.51





Account Activity

Post Date	Description	Debits	Credits	Balance
03/01/2019	Beginning Balance			\$163,792.87
03/29/2019	INTEREST PAID 03/01 THROUGH 03/31		\$6.95	\$163,799.82
03/31/2019	Ending Balance			\$163,799.82

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Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$163,806.55

STMT-SAVINGS-XXXXX03435

Account Summary			Interest Summary		
Date	Description	Amount	Description	Amount	
04/01/2019	Beginning Balance	\$163,799.82	Annual Percentage Yield Earned	0.05%	
	1 Credit(s) This Period	\$6.73	Interest Days	30	
	0 Debit(s) This Period	\$0.00	Interest Earned	\$6.73	
04/30/2019	Ending Balance	\$163,806.55	Interest Paid Year-to-Date	\$26.24	





Account Activity

Post Date	Description	Debits	Credits	Balance
04/01/2019	Beginning Balance			\$163,799.82
04/29/2019	INTEREST PAID 04/01 THROUGH 04/30		\$6.73	\$163,806.55
04/30/2019	Ending Balance			\$163,806.55

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Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$108,704.32

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount
05/01/2019	Beginning Balance	\$163,806.55
	1 Credit(s) This Period	\$6.35
	1 Debit(s) This Period	-\$55,108.58
05/31/2019	Ending Balance	\$108,704.32

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$6.35
Interest Paid Year-to-Date	\$32.59





Account Activity

Post Date	Description	Debits	Credits	Balance
05/01/2019	Beginning Balance			\$163,806.55
05/24/2019	Transfer Withdrawal	\$55,108.58		\$108,697.97
05/30/2019	INTEREST PAID 05/01 THROUGH 05/31		\$6.35	\$108,704.32
05/31/2019	Ending Balance			\$108,704.32

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Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$102,585.38

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount
06/01/2019	Beginning Balance	\$108,704.32
	1 Credit(s) This Period	\$4.24
	1 Debit(s) This Period	-\$6,123.18
06/30/2019	Ending Balance	\$102,585.38

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	30
Interest Earned	\$4.24
Interest Paid Year-to-Date	\$36.83





Account Activity

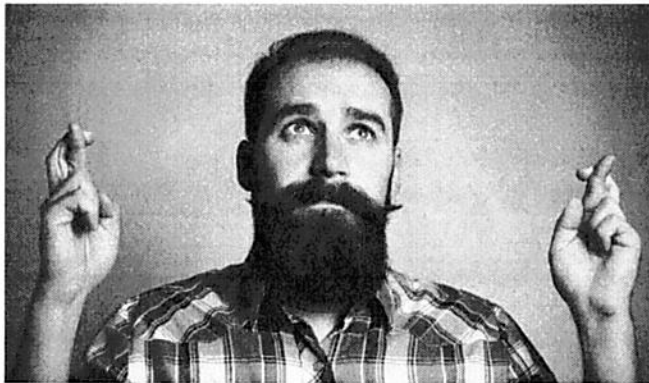
Post Date	Description	Debits	Credits	Balance
06/01/2019	Beginning Balance			\$108,704.32
06/04/2019	Transfer Withdrawal	\$6,123.18		\$102,581.14
06/28/2019	INTEREST PAID 06/01 THROUGH 06/30		\$4.24	\$102,585.38
06/30/2019	Ending Balance			\$102,585.38

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Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$102,589.73

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount
07/01/2019	Beginning Balance	\$102,585.38
	1 Credit(s) This Period	\$4.35
	0 Debit(s) This Period	\$0.00
07/31/2019	Ending Balance	\$102,589.73

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$4.35
Interest Paid Year-to-Date	\$41.18





Account Activity

Post Date	Description	Debits	Credits	Balance
07/01/2019	Beginning Balance			\$102,585.38
07/30/2019	INTEREST PAID 07/01 THROUGH 07/31		\$4.35	\$102,589.73
07/31/2019	Ending Balance			\$102,589.73

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Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$102,594.08

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount
08/01/2019	Beginning Balance	\$102,589.73
	1 Credit(s) This Period	\$4.35
	0 Debit(s) This Period	\$0.00
08/31/2019	Ending Balance	\$102,594.08

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$4.35
Interest Paid Year-to-Date	\$45.53

Account Activity





Post Date	Description	Debits	Credits	Balance
08/01/2019	Beginning Balance			\$102,589.73
08/30/2019	INTEREST PAID 08/01 THROUGH 08/31		\$4.35	\$102,594.08
08/31/2019	Ending Balance			\$102,594.08

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Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$102,598.29

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount
09/01/2019	Beginning Balance	\$102,594.08
	1 Credit(s) This Period	\$4.21
	0 Debit(s) This Period	\$0.00
09/30/2019	Ending Balance	\$102,598.29

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	30
Interest Earned	\$4.21
Interest Paid Year-to-Date	\$49.74

Account Activity

Post Date	Description	Debits	Credits	Balance
09/01/2019	Beginning Balance			\$102,594.08
09/28/2019	INTEREST PAID 09/01 THROUGH 09/30		\$4.21	\$102,598.29
09/30/2019	Ending Balance			\$102,598.29

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Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$102,602.64

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount
10/01/2019	Beginning Balance	\$102,598.29
	1 Credit(s) This Period	\$4.35
	0 Debit(s) This Period	\$0.00
10/31/2019	Ending Balance	\$102,602.64

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$4.35
Interest Paid Year-to-Date	\$54.09

Account Activity

Post Date	Description	Debits	Credits	Balance
10/01/2019	Beginning Balance			\$102,598.29
10/30/2019	INTEREST PAID 10/01 THROUGH 10/31		\$4.35	\$102,602.64
10/31/2019	Ending Balance			\$102,602.64

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Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$102,606.85

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount
11/01/2019	Beginning Balance	\$102,602.64
	1 Credit(s) This Period	\$4.21
	0 Debit(s) This Period	\$0.00
11/30/2019	Ending Balance	\$102,606.85

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	30
Interest Earned	\$4.21
Interest Paid Year-to-Date	\$58.30





Account Activity

Post Date	Description	Debits	Credits	Balance
11/01/2019	Beginning Balance			\$102,602.64
11/29/2019	INTEREST PAID 11/01 THROUGH 11/30		\$4.21	\$102,606.85
11/30/2019	Ending Balance			\$102,606.85

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Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$16,439.14

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount
12/01/2019	Beginning Balance	\$102,606.85
	1 Credit(s) This Period	\$2.82
	1 Debit(s) This Period	-\$86,170.53
12/31/2019	Ending Balance	\$16,439.14

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$2.82
Interest Paid Year-to-Date	\$61.12

Account Activity





Post Date	Description	Debits	Credits	Balance
12/01/2019	Beginning Balance			\$102,606.85
12/19/2019	DEBIT MEMO	\$86,170.53		\$16,436.32
12/30/2019	INTEREST PAID 12/01 THROUGH 12/31		\$2.82	\$16,439.14
12/31/2019	Ending Balance			\$16,439.14

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Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$16,439.83

STMT-SAVINGS-XXXXX03435

Account Summary			Interest Summary	
Date	Description	Amount	Description	Amount
01/01/2020	Beginning Balance	\$16,439.14	Annual Percentage Yield Earned	0.05%
	1 Credit(s) This Period	\$0.69	Interest Days	31
	0 Debit(s) This Period	\$0.00	Interest Earned	\$0.69
01/31/2020	Ending Balance	\$16,439.83	Interest Paid Year-to-Date	\$0.69

Account Activity





Post Date	Description	Debits	Credits	Balance
01/01/2020	Beginning Balance			\$16,439.14
01/30/2020	INTEREST PAID 01/01 THROUGH 01/31		\$0.69	\$16,439.83
01/31/2020	Ending Balance			\$16,439.83

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Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$16,440.48

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount
02/01/2020	Beginning Balance	\$16,439.83
	1 Credit(s) This Period	\$0.65
	0 Debit(s) This Period	\$0.00
02/29/2020	Ending Balance	\$16,440.48

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	29
Interest Earned	\$0.65
Interest Paid Year-to-Date	\$1.34

Account Activity





Post Date	Description	Debits	Credits	Balance
02/01/2020	Beginning Balance			\$16,439.83
02/28/2020	INTEREST PAID 02/01 THROUGH 02/29		\$0.65	\$16,440.48
02/29/2020	Ending Balance			\$16,440.48

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Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$16,441.17

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount
03/01/2020	Beginning Balance	\$16,440.48
	1 Credit(s) This Period	\$0.69
	0 Debit(s) This Period	\$0.00
03/31/2020	Ending Balance	\$16,441.17

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$0.69
Interest Paid Year-to-Date	\$2.03

Account Activity

Post Date	Description	Debits	Credits	Balance
03/01/2020	Beginning Balance			\$16,440.48
03/30/2020	INTEREST PAID 03/01 THROUGH 03/31		\$0.69	\$16,441.17
03/31/2020	Ending Balance			\$16,441.17

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Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$16,441.84

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount
04/01/2020	Beginning Balance	\$16,441.17
	1 Credit(s) This Period	\$0.67
	0 Debit(s) This Period	\$0.00
04/30/2020	Ending Balance	\$16,441.84

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	30
Interest Earned	\$0.67
Interest Paid Year-to-Date	\$2.70

Account Activity





Post Date	Description	Debits	Credits	Balance
04/01/2020	Beginning Balance			\$16,441.17
04/29/2020	INTEREST PAID 04/01 THROUGH 04/30		\$0.67	\$16,441.84
04/30/2020	Ending Balance			\$16,441.84

200 Palmer Street • PO Box L
Stroudsburg, PA 18360-0160

RETURN SERVICE REQUESTED

BOROUGH OF BATH
BATHVIEW/HURATIAKSECURITY
121 S WALNUT ST
BATH PA 18014-1020

Customer Service Contact

-  Phone 855-713-8001
-  Hours 8:00 a.m. - 6:00 p.m. M-F
-  Website essabank.com
-  Email iBank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$11,801.74

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount
05/01/2020	Beginning Balance	\$16,441.84
	1 Credit(s) This Period	\$0.65
	1 Debit(s) This Period	-\$4,640.75
05/31/2020	Ending Balance	\$11,801.74

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$0.65
Interest Paid Year-to-Date	\$3.35



Account Activity

Post Date	Description	Debits	Credits	Balance
05/01/2020	Beginning Balance			\$16,441.84
05/26/2020	TRANSFER BATH	\$4,640.75		\$11,801.09
05/29/2020	INTEREST PAID 05/01 THROUGH 05/31		\$0.65	\$11,801.74
05/31/2020	Ending Balance			\$11,801.74

RETURN SERVICE REQUESTED

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BATHVIEW/HURATIAKSECURITY
121 S WALNUT ST
BATH PA 18014-1020

Customer Service Contact

-  Phone 855-713-8001
-  Hours 8:00 a.m. - 6:00 p.m. M-F
-  Website essabank.com
-  Email iBank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$11,802.22

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount
06/01/2020	Beginning Balance	\$11,801.74
	1 Credit(s) This Period	\$0.48
	0 Debit(s) This Period	\$0.00
06/30/2020	Ending Balance	\$11,802.22

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	30
Interest Earned	\$0.48
Interest Paid Year-to-Date	\$3.83

Account Activity





Post Date	Description	Debits	Credits	Balance
06/01/2020	Beginning Balance			\$11,801.74
06/29/2020	INTEREST PAID 06/01 THROUGH 06/30		\$0.48	\$11,802.22
06/30/2020	Ending Balance			\$11,802.22

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BOROUGH OF BATH
BATHVIEW/HURATIAKSECURITY
121 S WALNUT ST
BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	iBank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
STMT-SAVINGS	XXXXX03435	\$0.00

STMT-SAVINGS-XXXXX03435

Account Summary

Date	Description	Amount
07/01/2020	Beginning Balance	\$11,802.22
	1 Credit(s) This Period	\$0.01
	1 Debit(s) This Period	-\$11,802.23
07/31/2020	Ending Balance	\$0.00

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.03%
Interest Days	1
Interest Earned	\$0.01
Interest Paid Year-to-Date	\$3.84

Account Activity

Post Date	Description	Debits	Credits	Balance
07/01/2020	Beginning Balance			\$11,802.22
07/02/2020	INTEREST CREDIT		\$0.01	\$11,802.23
07/02/2020	DEBIT MEMO	\$11,802.23		\$0.00
07/31/2020	Ending Balance			\$0.00

2:15 PM
06/28/24

BOROUGH OF BATH - DEVELOPERS' ESCROW FUNDS
Audit Trail
Entered/Last Modified January 1, 2019 through June 28, 2024

Num	Entered/Last Modified	Last modified by	State	Date	Name	Memo	Account	Split	Amount
Transactions entered or modified by Admin									
Check 2546									
2546	07/07/2023 13:15:43	Admin	Latest	05/24/2019	Huratiak Ho... Huratiak Ho...	Bond Release #1 ok'd by KCE Amt of unsigned AIA - KCE reviewed open punch list items and assessed amount to rele...	100.00 · ESCROW-CHECKING (4141) 259.00 · BATHVIEW PHS II SECURITY	259.00 · BATHVI... 100.00 · ESCRO...	-55,108.58 55,108.58
2546	03/24/2021 19:28:01	Admin	Prior	05/24/2019	R. Justin Huratiak R. Justin Huratiak	Bond Release #1 ok'd by KCE Amt of unsigned AIA - KCE reviewed open punch list items and assessed amount to rele...	100.00 · ESCROW-CHECKI... 259.00 · BATHVIEW PHS II ...	259.00 · ... 100.00 · ...	-55,108.58 55,108.58
2546	03/24/2021 19:24:52	Admin	Prior	05/24/2019	R. Justin Huratiak R. Justin Huratiak	Bond Release #1 ok'd by KCE Amt of unsigned AIA - KCE reviewed open punch I...	100.20 · ESCROW-CHECKING 119.00 · Huratiak Security	119.00 · Huratia... 100.20 · ESCRO...	-55,108.58 55,108.58
2546	03/24/2021 19:22:11	Admin	Prior	05/24/2019	R. Justin Huratiak R. Justin Huratiak	Bond Release #1 ok'd by KCE Amt of unsigned AIA - KCE reviewed open punch list items and assessed amount to rel...	100.20 · ESCROW-CHECKING 119.00 · Huratiak Security	119.00 · ... 100.20 · ESCRO...	-55,108.58 55,108.58
2546	03/17/2020 15:49:58	Admin	Prior	05/24/2019	R. Justin Huratiak R. Justin Huratiak	Bond Release #1 ok'd by KCE Amt of unsigned AIA - KCE reviewed open punch list items and assessed amount to rel...	100.20 · ESCROW-CHECKING 259.00 · HURATIAKSECURI...	259.00 · ... 100.20 · ESCRO...	-55,108.58 55,108.58
2546	03/17/2020 15:46:40	Admin	Prior	05/24/2019	R. Justin Huratiak R. Justin Huratiak	Bond Release #1 ok'd by KCE Amt of unsigned AIA - KCE reviewed open punch list items and assessed amount to rel...	100.20 · ESCROW-CHECKING 119.00 · Huratiak Security	119.00 · Huratia... 100.20 · ESCRO...	-55,108.58 55,108.58
2546	03/17/2020 15:46:26	Admin	Prior	05/24/2019	R. Justin Huratiak R. Justin Huratiak	Bond Release #1 ok'd by KCE Amt of unsigned AIA - KCE reviewed open punch list items and assessed amount to rel...	100.20 · ESCROW-CHECKI... 119.00 · Huratiak Security	119.00 · ... 100.20 · ...	-55,108.58 55,108.58
2546	03/17/2020 15:19:20	Admin	Prior	05/24/2019	R. Justin Huratiak R. Justin Huratiak	Bond Release #1 ok'd by KCE Amt of unsigned AIA - KCE reviewed open punch list items and assessed amount to rel...	119.00 · Huratiak Security 259.00 · HURATIAKSECURITY	259.00 · HURAT... 119.00 · Huratia...	-55,108.58 55,108.58
Check 2547									
2547	07/07/2023 13:15:43	Admin	Latest	05/28/2019	Huratiak Ho... Huratiak Ho...	Bond Release #1 ok'd by KCE [balance] Balance (retainage) for release #1 - KCE reviewed open punch list items and assessed a...	100.00 · ESCROW-CHECKING (4141) 259.00 · BATHVIEW PHS II SECURITY	259.00 · BATHVI... 100.00 · ESCRO...	-6,123.18 6,123.18
2547	03/24/2021 19:27:45	Admin	Prior	05/28/2019	R. Justin Huratiak R. Justin Huratiak	Bond Release #1 ok'd by KCE [balance] Balance (retainage) for release #1 - KCE reviewed open punch list items and assessed a...	100.00 · ESCROW-CHECKI... 259.00 · BATHVIEW PHS II ...	259.00 · ... 100.00 · ...	-6,123.18 6,123.18
2547	03/24/2021 19:24:43	Admin	Prior	05/28/2019	R. Justin Huratiak R. Justin Huratiak	Bond Release #1 ok'd by KCE [balance] Balance (retainage) for release #1 - KCE reviewed open punch list items and assessed a...	100.20 · ESCROW-CHECKING 119.00 · Huratiak Security	119.00 · Huratia... 100.20 · ESCRO...	-6,123.18 6,123.18
2547	03/24/2021 19:22:58	Admin	Prior	05/28/2019	R. Justin Huratiak R. Justin Huratiak	Bond Release #1 ok'd by KCE [balance] Balance (retainage) for release #1 - KCE reviewed open punch list items and assessed a...	100.20 · ESCROW-CHECKING 119.00 · Huratiak Security	119.00 · ... 100.20 · ESCRO...	-6,123.18 6,123.18
2547	03/17/2020 15:49:39	Admin	Prior	05/28/2019	R. Justin Huratiak R. Justin Huratiak	Bond Release #1 ok'd by KCE [balance] Balance (retainage) for release #1 - KCE reviewed open punch list items and assessed a...	100.20 · ESCROW-CHECKI... 259.00 · HURATIAKSECURITY	259.00 · HURAT... 100.20 · ...	-6,123.18 6,123.18
2547	03/17/2020 15:21:16	Admin	Prior	05/28/2019	R. Justin Huratiak R. Justin Huratiak	Bond Release #1 ok'd by KCE [balance] Balance (retainage) for release #1 - KCE reviewed open punch list items and assessed a...	119.00 · Huratiak Security 259.00 · HURATIAKSECURITY	259.00 · HURAT... 119.00 · Huratia...	-6,123.18 6,123.18
Check Trnsfr GF									
Trnsfr ...	03/24/2021 19:27:04	Admin	Dele...						0.00
Trnsfr ...	03/24/2021 19:26:28	Admin	Prior	12/19/2019	Borough of Bath Borough of Bath	Bond Release #2 per AIA from KCE - transferred to General fund Transfer for release #2 for punch list items - transferred to Gen Fund and paid out of ther...	119.00 · Huratiak Security 119.00 · Huratiak Security	119.00 · ... 119.00 · Huratia...	-86,170.53 86,170.53
Trnsfr ...	03/17/2020 15:44:24	Admin	Prior	12/19/2019	Borough of Bath Borough of Bath	Bond Release #2 per AIA from KCE - transferred to General fund Transfer for release #2 for punch list items - transferred to Gen Fund and paid out of ther...	119.00 · Huratiak Security 259.00 · HURATIAKSECURITY	259.00 · HURAT... 119.00 · Huratia...	-86,170.53 86,170.53
Deposit									
2640	04/04/2019 20:59:23	Admin	Latest	01/08/2019		OPENING DEPOSIT Opening Deposit - Ck \$49.31 short - J. Huratiak will correct [amt required per revised LD ...	119.00 · Huratiak Security 259.00 · BATHVIEW PHS II SECURITY	259.00 · BATHVI... 119.00 · Huratia...	163,731.00 -163,731.00
Deposit									
1128	04/04/2019 21:12:54	Admin	Latest	01/10/201		Deposit Balance owed per LD agreement [also replenished escrow acct]	119.00 · Huratiak Security 259.00 · BATHVIEW PHS II ...	259.00 · ... 119.00 · Huratia...	49.31 -49.31
1128	04/04/2019 21:12:06	Admin	Prior	03/31/2019		Deposit Balance owed per LD agreement [also replenished escrow acct]	119.00 · Huratiak Security 259.00 · HURATIAKSECURITY	259.00 · HURAT... 119.00 · Huratia...	49.31 -49.31

BOROUGH OF BATH - DEVELOPERS' ESCROW FUNDS

Audit Trail

Entered/Last Modified January 1, 2019 through June 28, 2024

Num	Entered/Last Modified	Last modified by	State	Date	Name	Memo	Account	Split	Amount
Deposit	04/04/2019 21:12:56	Admin	Latest	03/31/2019		Interest Interest	119.00 · Huratiak Security 259.00 · BATHVIEW PHS II SECURITY	259.00 · BATHVI... 119.00 · Huratia...	6.28 -6.28
Deposit	04/04/2019 21:13:22	Admin	Latest	04/30/2019		Interest Interest	119.00 · Huratiak Security 259.00 · BATHVIEW PHS II SECURITY	259.00 · BATHVI... 119.00 · Huratia...	6.28 -6.28
Deposit	04/30/2019 19:57:10	Admin	Latest	05/31/2019		Interest Interest	119.00 · Huratiak Security 259.00 · BATHVIEW PHS II SECURITY	259.00 · BATHVI... 119.00 · Huratia...	6.95 -6.95
Deposit	08/12/2019 11:20:01	Admin	Latest	06/30/2019		Interest Interest	119.00 · Huratiak Security 259.00 · BATHVIEW PHS II SECURITY	259.00 · BATHVI... 119.00 · Huratia...	6.73 -6.73
Deposit	03/17/2020 15:22:37	Admin	Latest	07/31/2019		Interest Interest	119.00 · Huratiak Security 259.00 · BATHVIEW PHS II SECURITY	259.00 · BATHVI... 119.00 · Huratia...	6.35 -6.35
Deposit	03/17/2020 15:23:18	Admin	Latest	08/31/2019		Interest Interest	119.00 · Huratiak Security 259.00 · BATHVIEW PHS II SECURITY	259.00 · BATHVI... 119.00 · Huratia...	4.24 -4.24
Deposit	03/17/2020 15:25:38	Admin	Latest	09/30/2019		Interest Interest	119.00 · Huratiak Security 259.00 · BATHVIEW PHS II SECURITY	259.00 · BATHVI... 119.00 · Huratia...	4.35 -4.35
Deposit	03/17/2020 15:26:06	Admin	Latest	10/31/2019		Interest Interest	119.00 · Huratiak Security 259.00 · BATHVIEW PHS II SECURITY	259.00 · BATHVI... 119.00 · Huratia...	4.35 -4.35
Deposit	03/17/2020 15:26:37	Admin	Latest	11/30/2019		Interest Interest	119.00 · Huratiak Security 259.00 · BATHVIEW PHS II SECURITY	259.00 · BATHVI... 119.00 · Huratia...	4.21 -4.21
Deposit	03/17/2020 15:27:35	Admin	Latest	12/31/2019		Interest Interest	119.00 · Huratiak Security 259.00 · BATHVIEW PHS II SECURITY	259.00 · BATHVI... 119.00 · Huratia...	4.35 -4.35
Deposit	03/24/2021 17:35:10	Admin	Dele...						0.00
	03/17/2020 15:27:58	Admin	Prior	01/31/2020		Interest Interest	119.00 · Huratiak Security 259.00 · HURATIAKSECURITY	259.00 · HURAT... 119.00 · Huratia...	4.21 -4.21
Deposit	03/24/2021 17:35:20	Admin	Dele...						0.00
	03/17/2020 15:44:44	Admin	Prior	02/29/2020		Interest Interest	119.00 · Huratiak Security 259.00 · HURATIAKSECURITY	259.00 · HURAT... 119.00 · Huratia...	2.82 -2.82
Transfer	03/17/2020 15:51:59	Admin	Latest	05/24/2019		Funds Transfer for release #1 Funds Transfer for release #1	119.00 · Huratiak Security 100.00 · ESCROW-CHECKI...	100.00 · ... 119.00 · Huratia...	-55,108.58 55,108.58
	03/17/2020 15:50:50	Admin	Prior	05/24/2019		Funds Transfer for release #1 Funds Transfer for release #1	119.00 · Huratiak Security 100.20 · ESCROW-CHECKING	100.20 · ESCRO... 119.00 · Huratia...	-55,108.58 55,108.58
Transfer	03/17/2020 15:52:11	Admin	Latest	05/28/2019		Funds Transfer for release #1 balance Funds Transfer for release #1 balance	119.00 · Huratiak Security 100.00 · ESCROW-CHECKI...	100.00 · ... 119.00 · Huratia...	-6,123.18 6,123.18
	03/17/2020 15:51:35	Admin	Prior	05/28/2019		Funds Transfer for release #1 balance Funds Transfer for release #1 balance	119.00 · Huratiak Security 100.20 · ESCROW-CHECKING	100.20 · ESCRO... 119.00 · Huratia...	-6,123.18 6,123.18
Transfer	03/24/2021 19:36:21	Admin	Latest	12/19/2019		Funds Transfer Funds Transfer	119.00 · Huratiak Security 230.01 · DUE TO GENERAL FUND	230.01 · DUE T... 119.00 · Huratia...	-86,170.53 86,170.53
	03/24/2021 19:31:23	Admin	Prior	12/19/2019		Funds Transfer Funds Transfer	119.00 · Huratiak Security 230.01 · DUE TO GENERAL FUND	230.01 · DUE T... 119.00 · Huratia...	-86,170.53 86,170.53

BOROUGH OF BATH - DEVELOPERS' ESCROW FUNDS

Audit Trail

Entered/Last Modified January 1, 2019 through June 28, 2024

Num	Entered/Last Modified	Last modified by	State	Date	Name	Memo	Account	Split	Amount
Transfer	03/24/2021 19:43:34	Admin	Latest	05/26/2020		Funds Transfer Funds Transfer	119.00 · Huratiak Security 230.01 · DUE TO GENERAL FUND	230.01 · DUE T... 119.00 · Huratia...	-4,640.75 4,640.75
Transfer	03/24/2021 19:44:23	Admin	Latest	07/02/2020		Closure Closure	119.00 · Huratiak Security 230.01 · DUE TO GENERAL FUND	230.01 · DUE T... 119.00 · Huratia...	-11,802.23 11,802.23
Transfer	03/24/2021 19:46:33	Admin	Latest	07/02/2020		Accts has been closed Accts has been closed - 2020 total interest \$3.84	259.00 · BATHVIEW PHS II SECURITY 119.00 · Huratiak Security	119.00 · Huratia... 259.00 · BATHVI...	-10.87 10.87

Filters applied on this Report:





Account: 119.00 · Huratiak Security

Entered/Modified: Custom

RETURN SERVICE REQUESTED

BOROUGH OF BATH
ESCROW ACCOUNT
121 S WALNUT ST
BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	iBank@essabank.com

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$790.35

NPO Checking-XXXXX84141

Account Summary

Date	Description	Amount
01/01/2019	Beginning Balance	\$790.29
	4 Credit(s) This Period	\$5,767.52
	4 Debit(s) This Period	-\$5,767.46
01/31/2019	Ending Balance	\$790.35

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.04%
Interest Days	31
Interest Earned	\$0.06
Interest Paid This Period	\$0.06
Interest Paid Year-to-Date	\$0.06

Deposits

Date	Description	Amount
01/10/2019	TRANSFER DEPOSIT	\$3,293.08
01/10/2019	TRANSFER DEPOSIT	\$147.75
01/18/2019	TRANSFER DEPOSIT	\$2,326.63
		3 item(s) totaling \$5,767.46

Other Credits

Date	Description	Amount
01/31/2019	INTEREST PAID 1/01 THROUGH 1/31	\$0.06
		1 item(s) totaling \$0.06

NPO Checking-XXXXX84141 (continued)

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
2540	01/16/2019	\$1,083.50	2542	01/28/2019	\$45.50
2541	01/16/2019	\$2,357.33	2543	01/25/2019	\$2,281.13

* Indicates skipped check number

4 item(s) totaling \$5,767.46

Daily Balances

Date	Amount	Date	Amount	Date	Amount
01/10/2019	\$4,231.12	01/18/2019	\$3,116.92	01/28/2019	\$790.29
01/16/2019	\$790.29	01/25/2019	\$835.79	01/31/2019	\$790.35





Interest Rate Changes

Interest Rate As Of Date	Interest Rate
01/01/2019	0.0000%
01/10/2019	0.0500%
01/16/2019	0.0000%
01/18/2019	0.0500%
01/25/2019	0.0000%

RETURN SERVICE REQUESTED

BOROUGH OF BATH
ESCROW ACCOUNT
121 S WALNUT ST
BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	iBank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$790.35

NPO Checking-XXXXX84141

Account Summary

Date	Description	Amount
02/01/2019	Beginning Balance	\$790.35
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
02/28/2019	Ending Balance	\$790.35





Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.00%
Interest Days	0
Interest Earned	\$0.00
Interest Paid This Period	\$0.00
Interest Paid Year-to-Date	\$0.06

RETURN SERVICE REQUESTED

BOROUGH OF BATH
ESCROW ACCOUNT
121 S WALNUT ST
BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$790.38

NPO Checking-XXXXX84141

Account Summary

Date	Description	Amount
03/01/2019	Beginning Balance	\$790.35
	3 Credit(s) This Period	\$1,821.38
	2 Debit(s) This Period	-\$1,821.35
03/29/2019	Ending Balance	\$790.38

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.03%
Interest Days	29
Interest Earned	\$0.03
Interest Paid This Period	\$0.03
Interest Paid Year-to-Date	\$0.09

Deposits

Date	Description	Amount
03/09/2019	TRANSFER DEPOSIT	\$714.00
03/09/2019	TRANSFER DEPOSIT	\$1,107.35
		2 item(s) totaling \$1,821.35

Other Credits

Date	Description	Amount
03/29/2019	INTEREST PAID 3/01 THROUGH 3/29	\$0.03
		1 item(s) totaling \$0.03

NPO Checking-XXXXX84141 (continued)

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
2544	03/19/2019	\$1,107.35	2545	03/15/2019	\$714.00

* Indicates skipped check number

2 item(s) totaling \$1,821.35

Daily Balances

Date	Amount	Date	Amount	Date	Amount
03/09/2019	\$2,611.70	03/15/2019	\$1,897.70	03/29/2019	\$790.38
03/11/2019	\$2,611.70	03/19/2019	\$790.35		





Interest Rate Changes

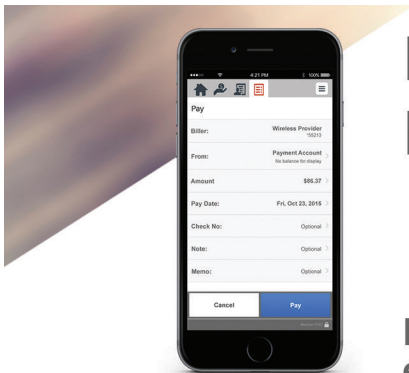
Interest Rate As Of Date	Interest Rate
03/01/2019	0.0000%
03/11/2019	0.0500%
03/19/2019	0.0000%

RETURN SERVICE REQUESTED

BOROUGH OF BATH
ESCROW ACCOUNT
121 S WALNUT ST
BATH PA 18014-1020

Customer Service Contact

-  Phone 855-713-8001
-  Hours 8:00 a.m. - 6:00 p.m. M-F
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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$790.38

NPO Checking-XXXXX84141

Account Summary

Date	Description	Amount
03/30/2019	Beginning Balance	\$790.38
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
04/30/2019	Ending Balance	\$790.38





Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.00%
Interest Days	0
Interest Earned	\$0.00
Interest Paid This Period	\$0.00
Interest Paid Year-to-Date	\$0.09

RETURN SERVICE REQUESTED

BOROUGH OF BATH
ESCROW ACCOUNT
121 S WALNUT ST
BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,305.62

NPO Checking-XXXXX84141

Account Summary

Date	Description	Amount
05/01/2019	Beginning Balance	\$790.38
	3 Credit(s) This Period	\$57,623.82
	1 Debit(s) This Period	-\$55,108.58
05/31/2019	Ending Balance	\$3,305.62

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$0.11
Interest Paid This Period	\$0.11
Interest Paid Year-to-Date	\$0.20

Deposits

Date	Description	Amount
05/08/2019	DEPOSIT BATH	\$2,515.13
05/24/2019	TRANSFER DEPOSIT	\$55,108.58
		2 item(s) totaling \$57,623.71

Other Credits

Date	Description	Amount
05/31/2019	INTEREST PAID 5/01 THROUGH 5/31	\$0.11
		1 item(s) totaling \$0.11

NPO Checking-XXXXX84141 (continued)

Checks Cleared

Check Nbr	Date	Amount
2546	05/24/2019	\$55,108.58

* Indicates skipped check number

1 item(s) totaling \$55,108.58

Daily Balances

Date	Amount	Date	Amount	Date	Amount
05/08/2019	\$3,305.51	05/24/2019	\$3,305.51	05/31/2019	\$3,305.62





Interest Rate Changes

Interest Rate As Of Date	Interest Rate
05/01/2019	0.0000%
05/08/2019	0.0500%

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BOROUGH OF BATH
ESCROW ACCOUNT
121 S WALNUT ST
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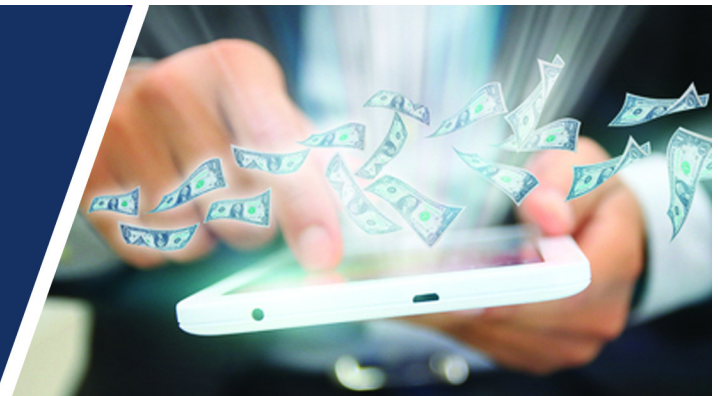
Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,305.76

NPO Checking-XXXXX84141

Account Summary

Date	Description	Amount
06/01/2019	Beginning Balance	\$3,305.62
	2 Credit(s) This Period	\$6,123.32
	1 Debit(s) This Period	-\$6,123.18
06/28/2019	Ending Balance	\$3,305.76

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	28
Interest Earned	\$0.14
Interest Paid This Period	\$0.14
Interest Paid Year-to-Date	\$0.34

Deposits

Date	Description	Amount
06/04/2019	TRANSFER DEPOSIT	\$6,123.18
		1 item(s) totaling \$6,123.18

Other Credits

Date	Description	Amount
06/28/2019	INTEREST PAID 6/01 THROUGH 6/28	\$0.14
		1 item(s) totaling \$0.14

NPO Checking-XXXXX84141 (continued)

Checks Cleared

<u>Check Nbr</u>	<u>Date</u>	<u>Amount</u>
2547	06/05/2019	\$6,123.18

* Indicates skipped check number

1 item(s) totaling \$6,123.18

Daily Balances





<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
06/04/2019	\$9,428.80	06/05/2019	\$3,305.62	06/28/2019	\$3,305.76

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ESCROW ACCOUNT
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Customer Service Contact

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	Website	essabank.com
	Email	iBank@essabank.com

Summary of Accounts

<u>Account Type</u>	<u>Account Number</u>	<u>Ending Balance</u>
NPO Checking	XXXXX84141	\$3,305.91

NPO Checking-XXXXX84141

Account Summary

<u>Date</u>	<u>Description</u>	<u>Amount</u>
06/29/2019	Beginning Balance	\$3,305.76
	1 Credit(s) This Period	\$0.15
	0 Debit(s) This Period	\$0.00
07/31/2019	Ending Balance	\$3,305.91

Interest Summary

<u>Description</u>	<u>Amount</u>
Annual Percentage Yield Earned	0.05%
Interest Days	33
Interest Earned	\$0.15
Interest Paid This Period	\$0.15
Interest Paid Year-to-Date	\$0.49

Other Credits

<u>Date</u>	<u>Description</u>	<u>Amount</u>
07/31/2019	INTEREST PAID 6/29 THROUGH 7/31	\$0.15
		1 item(s) totaling \$0.15





Daily Balances

<u>Date</u>	<u>Amount</u>
07/31/2019	\$3,305.91

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,306.05

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
08/01/2019	Beginning Balance	\$3,305.91
	1 Credit(s) This Period	\$0.14
	0 Debit(s) This Period	\$0.00
08/30/2019	Ending Balance	\$3,306.05

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	30
Interest Earned	\$0.14
Interest Paid This Period	\$0.14
Interest Paid Year-to-Date	\$0.63

Other Credits

Date	Description	Amount
08/30/2019	INTEREST PAID 8/01 THROUGH 8/30	\$0.14
		1 item(s) totaling \$0.14

Daily Balances





Date	Amount
08/30/2019	\$3,306.05

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,306.19

NPO Checking-XXXXX84141

Account Summary

Date	Description	Amount
08/31/2019	Beginning Balance	\$3,306.05
	1 Credit(s) This Period	\$0.14
	0 Debit(s) This Period	\$0.00
09/30/2019	Ending Balance	\$3,306.19

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$0.14
Interest Paid This Period	\$0.14
Interest Paid Year-to-Date	\$0.77

Other Credits

Date	Description	Amount
09/30/2019	INTEREST PAID 8/31 THROUGH 9/30	\$0.14
		1 item(s) totaling \$0.14





Daily Balances

Date	Amount
09/30/2019	\$3,306.19

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,306.33

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
10/01/2019	Beginning Balance	\$3,306.19
	1 Credit(s) This Period	\$0.14
	0 Debit(s) This Period	\$0.00
10/31/2019	Ending Balance	\$3,306.33

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$0.14
Interest Paid This Period	\$0.14
Interest Paid Year-to-Date	\$0.91

Other Credits

Date	Description	Amount
10/31/2019	INTEREST PAID 10/01 THROUGH 10/31	\$0.14
		1 item(s) totaling \$0.14





Daily Balances

Date	Amount
10/31/2019	\$3,306.33

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,306.46

NPO Checking-XXXXX84141

Account Summary

Date	Description	Amount
11/01/2019	Beginning Balance	\$3,306.33
	1 Credit(s) This Period	\$0.13
	0 Debit(s) This Period	\$0.00
11/29/2019	Ending Balance	\$3,306.46

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	29
Interest Earned	\$0.13
Interest Paid This Period	\$0.13
Interest Paid Year-to-Date	\$1.04

Other Credits

Date	Description	Amount
11/29/2019	INTEREST PAID 11/01 THROUGH 11/29	\$0.13
		1 item(s) totaling \$0.13





Daily Balances

Date	Amount
11/29/2019	\$3,306.46

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,306.60

NPO Checking-XXXXX84141

Account Summary

Date	Description	Amount
11/30/2019	Beginning Balance	\$3,306.46
	1 Credit(s) This Period	\$0.14
	0 Debit(s) This Period	\$0.00
12/31/2019	Ending Balance	\$3,306.60

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	32
Interest Earned	\$0.14
Interest Paid This Period	\$0.14
Interest Paid Year-to-Date	\$1.18

Other Credits

Date	Description	Amount
12/31/2019	INTEREST PAID 11/30 THROUGH 12/31	\$0.14
		1 item(s) totaling \$0.14





Daily Balances

Date	Amount
12/31/2019	\$3,306.60

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,306.74

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
01/01/2020	Beginning Balance	\$3,306.60
	1 Credit(s) This Period	\$0.14
	0 Debit(s) This Period	\$0.00
01/31/2020	Ending Balance	\$3,306.74

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$0.14
Interest Paid This Period	\$0.14
Interest Paid Year-to-Date	\$0.14

Other Credits

Date	Description	Amount
01/31/2020	INTEREST PAID 1/01 THROUGH 1/31	\$0.14
		1 item(s) totaling \$0.14





Daily Balances

Date	Amount
01/31/2020	\$3,306.74

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,306.87

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
02/01/2020	Beginning Balance	\$3,306.74
	1 Credit(s) This Period	\$0.13
	0 Debit(s) This Period	\$0.00
02/28/2020	Ending Balance	\$3,306.87

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	28
Interest Earned	\$0.13
Interest Paid This Period	\$0.13
Interest Paid Year-to-Date	\$0.27

Other Credits

Date	Description	Amount
02/28/2020	INTEREST PAID 2/01 THROUGH 2/28	\$0.13
		1 item(s) totaling \$0.13





Daily Balances

Date	Amount
02/28/2020	\$3,306.87

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$5,009.07

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
02/29/2020	Beginning Balance	\$3,306.87
	2 Credit(s) This Period	\$1,702.20
	0 Debit(s) This Period	\$0.00
03/31/2020	Ending Balance	\$5,009.07

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	32
Interest Earned	\$0.18
Interest Paid This Period	\$0.18
Interest Paid Year-to-Date	\$0.45

Deposits

Date	Description	Amount
03/18/2020	DEPOSIT BATH	\$1,702.02
		1 item(s) totaling \$1,702.02

Other Credits

Date	Description	Amount
03/31/2020	INTEREST PAID 2/29 THROUGH 3/31	\$0.18
		1 item(s) totaling \$0.18





Daily Balances

Date	Amount	Date	Amount
03/18/2020	\$5,008.89	03/31/2020	\$5,009.07

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 ESCROW ACCOUNT
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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$5,009.28

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
04/01/2020	Beginning Balance	\$5,009.07
	1 Credit(s) This Period	\$0.21
	0 Debit(s) This Period	\$0.00
04/30/2020	Ending Balance	\$5,009.28

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	30
Interest Earned	\$0.21
Interest Paid This Period	\$0.21
Interest Paid Year-to-Date	\$0.66

Other Credits

Date	Description	Amount
04/30/2020	INTEREST PAID 4/01 THROUGH 4/30	\$0.21
		1 item(s) totaling \$0.21





Daily Balances

Date	Amount
04/30/2020	\$5,009.28

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$5,009.48

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
05/01/2020	Beginning Balance	\$5,009.28
	1 Credit(s) This Period	\$0.20
	0 Debit(s) This Period	\$0.00
05/29/2020	Ending Balance	\$5,009.48

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	29
Interest Earned	\$0.20
Interest Paid This Period	\$0.20
Interest Paid Year-to-Date	\$0.86

Other Credits

Date	Description	Amount
05/29/2020	INTEREST PAID 5/01 THROUGH 5/29	\$0.20
		1 item(s) totaling \$0.20





Daily Balances

Date	Amount
05/29/2020	\$5,009.48

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$5,009.70

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
05/30/2020	Beginning Balance	\$5,009.48
	1 Credit(s) This Period	\$0.22
	0 Debit(s) This Period	\$0.00
06/30/2020	Ending Balance	\$5,009.70

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	32
Interest Earned	\$0.22
Interest Paid This Period	\$0.22
Interest Paid Year-to-Date	\$1.08

Other Credits

Date	Description	Amount
06/30/2020	INTEREST PAID 5/30 THROUGH 6/30	\$0.22
		1 item(s) totaling \$0.22





Daily Balances

Date	Amount
06/30/2020	\$5,009.70

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,307.84

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
07/01/2020	Beginning Balance	\$5,009.70
	1 Credit(s) This Period	\$0.16
	1 Debit(s) This Period	-\$1,702.02
07/31/2020	Ending Balance	\$3,307.84

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$0.16
Interest Paid This Period	\$0.16
Interest Paid Year-to-Date	\$1.24

Other Credits

Date	Description	Amount
07/31/2020	INTEREST PAID 7/01 THROUGH 7/31	\$0.16
		1 item(s) totaling \$0.16

Checks Cleared

Check Nbr	Date	Amount
2550	07/08/2020	\$1,702.02

* Indicates skipped check number

1 item(s) totaling \$1,702.02

Daily Balances





Date	Amount	Date	Amount
07/08/2020	\$3,307.68	07/31/2020	\$3,307.84

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	Email	iBank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,307.98

NPO Checking-XXXXX84141

Account Summary

Date	Description	Amount
08/01/2020	Beginning Balance	\$3,307.84
	1 Credit(s) This Period	\$0.14
	0 Debit(s) This Period	\$0.00
08/31/2020	Ending Balance	\$3,307.98

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$0.14
Interest Paid This Period	\$0.14
Interest Paid Year-to-Date	\$1.38

Other Credits

Date	Description	Amount
08/31/2020	INTEREST PAID 8/01 THROUGH 8/31	\$0.14
		1 item(s) totaling \$0.14





Daily Balances

Date	Amount
08/31/2020	\$3,307.98

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,308.12

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
09/01/2020	Beginning Balance	\$3,307.98
	1 Credit(s) This Period	\$0.14
	0 Debit(s) This Period	\$0.00
09/30/2020	Ending Balance	\$3,308.12

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	30
Interest Earned	\$0.14
Interest Paid This Period	\$0.14
Interest Paid Year-to-Date	\$1.52

Other Credits

Date	Description	Amount
09/30/2020	INTEREST PAID 9/01 THROUGH 9/30	\$0.14
		1 item(s) totaling \$0.14





Daily Balances

Date	Amount
09/30/2020	\$3,308.12

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
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	Website	essabank.com
	Email	iBank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,308.26

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
10/01/2020	Beginning Balance	\$3,308.12
	1 Credit(s) This Period	\$0.14
	0 Debit(s) This Period	\$0.00
10/30/2020	Ending Balance	\$3,308.26

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	30
Interest Earned	\$0.14
Interest Paid This Period	\$0.14
Interest Paid Year-to-Date	\$1.66

Other Credits

Date	Description	Amount
10/30/2020	INTEREST PAID 10/01 THROUGH 10/30	\$0.14
		1 item(s) totaling \$0.14





Daily Balances

Date	Amount
10/30/2020	\$3,308.26

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,308.40

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
10/31/2020	Beginning Balance	\$3,308.26
	1 Credit(s) This Period	\$0.14
	0 Debit(s) This Period	\$0.00
11/30/2020	Ending Balance	\$3,308.40

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$0.14
Interest Paid This Period	\$0.14
Interest Paid Year-to-Date	\$1.80

Other Credits

Date	Description	Amount
11/30/2020	INTEREST PAID 10/31 THROUGH 11/30	\$0.14
		1 item(s) totaling \$0.14





Daily Balances

Date	Amount
11/30/2020	\$3,308.40

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Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,308.54

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
12/01/2020	Beginning Balance	\$3,308.40
	1 Credit(s) This Period	\$0.14
	0 Debit(s) This Period	\$0.00
12/31/2020	Ending Balance	\$3,308.54

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	31
Interest Earned	\$0.14
Interest Paid This Period	\$0.14
Interest Paid Year-to-Date	\$1.94

Other Credits

Date	Description	Amount
12/31/2020	INTEREST PAID 12/01 THROUGH 12/31	\$0.14
		1 item(s) totaling \$0.14





Daily Balances

Date	Amount
12/31/2020	\$3,308.54

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	iBank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,308.67

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
01/01/2021	Beginning Balance	\$3,308.54
	1 Credit(s) This Period	\$0.13
	0 Debit(s) This Period	\$0.00
01/29/2021	Ending Balance	\$3,308.67

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	29
Interest Earned	\$0.13
Interest Paid This Period	\$0.13
Interest Paid Year-to-Date	\$0.13

Other Credits

Date	Description	Amount
01/29/2021	INTEREST PAID 1/01 THROUGH 1/29	\$0.13
		1 item(s) totaling \$0.13





Daily Balances

Date	Amount
01/29/2021	\$3,308.67

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	iBank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,308.80

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
01/30/2021	Beginning Balance	\$3,308.67
	1 Credit(s) This Period	\$0.13
	0 Debit(s) This Period	\$0.00
02/26/2021	Ending Balance	\$3,308.80

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	28
Interest Earned	\$0.13
Interest Paid This Period	\$0.13
Interest Paid Year-to-Date	\$0.26

Other Credits

Date	Description	Amount
02/26/2021	INTEREST PAID 1/30 THROUGH 2/26	\$0.13
		1 item(s) totaling \$0.13





Daily Balances

Date	Amount
02/26/2021	\$3,308.80

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	iBank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,308.95

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
02/27/2021	Beginning Balance	\$3,308.80
	1 Credit(s) This Period	\$0.15
	0 Debit(s) This Period	\$0.00
03/31/2021	Ending Balance	\$3,308.95

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	33
Interest Earned	\$0.15
Interest Paid This Period	\$0.15
Interest Paid Year-to-Date	\$0.41

Other Credits

Date	Description	Amount
03/31/2021	INTEREST PAID 2/27 THROUGH 3/31	\$0.15
		1 item(s) totaling \$0.15





Daily Balances

Date	Amount
03/31/2021	\$3,308.95

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	iBank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,309.09

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
04/01/2021	Beginning Balance	\$3,308.95
	1 Credit(s) This Period	\$0.14
	0 Debit(s) This Period	\$0.00
04/30/2021	Ending Balance	\$3,309.09

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	30
Interest Earned	\$0.14
Interest Paid This Period	\$0.14
Interest Paid Year-to-Date	\$0.55

Other Credits

Date	Description	Amount
04/30/2021	INTEREST PAID 4/01 THROUGH 4/30	\$0.14
		1 item(s) totaling \$0.14





Daily Balances

Date	Amount
04/30/2021	\$3,309.09

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	iBank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,309.22

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
05/01/2021	Beginning Balance	\$3,309.09
	1 Credit(s) This Period	\$0.13
	0 Debit(s) This Period	\$0.00
05/28/2021	Ending Balance	\$3,309.22

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	28
Interest Earned	\$0.13
Interest Paid This Period	\$0.13
Interest Paid Year-to-Date	\$0.68

Other Credits

Date	Description	Amount
05/28/2021	INTEREST PAID 5/01 THROUGH 5/28	\$0.13
		1 item(s) totaling \$0.13





Daily Balances

Date	Amount
05/28/2021	\$3,309.22

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	iBank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,309.44

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
05/29/2021	Beginning Balance	\$3,309.22
	2 Credit(s) This Period	\$1,601.99
	1 Debit(s) This Period	-\$1,601.77
06/30/2021	Ending Balance	\$3,309.44

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	33
Interest Earned	\$0.17
Interest Paid This Period	\$0.17
Interest Paid Year-to-Date	\$0.85

Deposits

Date	Description	Amount
06/22/2021	DEPOSIT BATH	\$1,601.82
		1 item(s) totaling \$1,601.82

Other Credits

Date	Description	Amount
06/30/2021	INTEREST PAID 5/29 THROUGH 6/30	\$0.17
		1 item(s) totaling \$0.17

Checks Cleared

Check Nbr	Date	Amount
2576	06/30/2021	\$1,601.77

* Indicates skipped check number

1 item(s) totaling \$1,601.77





Daily Balances

Date	Amount	Date	Amount
06/22/2021	\$4,911.04	06/30/2021	\$3,309.44

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$3,309.58

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
07/01/2021	Beginning Balance	\$3,309.44
	1 Credit(s) This Period	\$0.14
	0 Debit(s) This Period	\$0.00
07/30/2021	Ending Balance	\$3,309.58

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	30
Interest Earned	\$0.14
Interest Paid This Period	\$0.14
Interest Paid Year-to-Date	\$0.99

Other Credits

Date	Description	Amount
07/30/2021	INTEREST PAID 7/01 THROUGH 7/30	\$0.14
		1 item(s) totaling \$0.14





Daily Balances

Date	Amount
07/30/2021	\$3,309.58

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$4,809.62

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
07/31/2021	Beginning Balance	\$3,309.58
	2 Credit(s) This Period	\$1,500.04
	0 Debit(s) This Period	\$0.00
08/31/2021	Ending Balance	\$4,809.62

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.01%
Interest Days	32
Interest Earned	\$0.04
Interest Paid This Period	\$0.04
Interest Paid Year-to-Date	\$1.03

Deposits

Date	Description	Amount
08/27/2021	REMOTE DEPOSIT	\$1,500.00
		1 item(s) totaling \$1,500.00

Other Credits

Date	Description	Amount
08/31/2021	INTEREST PAID 7/31 THROUGH 8/31	\$0.04
		1 item(s) totaling \$0.04

Daily Balances

Date	Amount	Date	Amount
08/27/2021	\$4,809.58	08/31/2021	\$4,809.62





Interest Rate Changes

Interest Rate As Of Date	Interest Rate
07/31/2021	0.0500%
08/02/2021	0.0100%

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$11,322.16

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
09/01/2021	Beginning Balance	\$4,809.62
	4 Credit(s) This Period	\$30,855.11
	1 Debit(s) This Period	-\$24,342.57
09/30/2021	Ending Balance	\$11,322.16

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.01%
Interest Days	30
Interest Earned	\$0.08
Interest Paid This Period	\$0.08
Interest Paid Year-to-Date	\$1.11

Deposits

Date	Description	Amount
09/10/2021	DEPOSIT BATH	\$24,355.03
09/23/2021	REMOTE DEPOSIT	\$1,500.00
09/30/2021	REMOTE DEPOSIT	\$5,000.00
		3 item(s) totaling \$30,855.03

Other Credits

Date	Description	Amount
09/30/2021	INTEREST PAID 9/01 THROUGH 9/30	\$0.08
		1 item(s) totaling \$0.08

Checks Cleared

Check Nbr	Date	Amount
2577	09/15/2021	\$24,342.57

* Indicates skipped check number

1 item(s) totaling \$24,342.57





Daily Balances

Date	Amount	Date	Amount
09/10/2021	\$29,164.65	09/23/2021	\$6,322.08
09/15/2021	\$4,822.08	09/30/2021	\$11,322.16

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$11,322.25

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
10/01/2021	Beginning Balance	\$11,322.16
	1 Credit(s) This Period	\$0.09
	0 Debit(s) This Period	\$0.00
10/29/2021	Ending Balance	\$11,322.25

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.01%
Interest Days	29
Interest Earned	\$0.09
Interest Paid This Period	\$0.09
Interest Paid Year-to-Date	\$1.20

Other Credits

Date	Description	Amount
10/29/2021	INTEREST PAID 10/01 THROUGH 10/29	\$0.09
		1 item(s) totaling \$0.09





Daily Balances

Date	Amount
10/29/2021	\$11,322.25

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$11,322.35

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
10/30/2021	Beginning Balance	\$11,322.25
	1 Credit(s) This Period	\$0.10
	0 Debit(s) This Period	\$0.00
11/30/2021	Ending Balance	\$11,322.35

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.01%
Interest Days	32
Interest Earned	\$0.10
Interest Paid This Period	\$0.10
Interest Paid Year-to-Date	\$1.30

Other Credits

Date	Description	Amount
11/30/2021	INTEREST PAID 10/30 THROUGH 11/30	\$0.10
		1 item(s) totaling \$0.10





Daily Balances

Date	Amount
11/30/2021	\$11,322.35

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$11,322.45

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
12/01/2021	Beginning Balance	\$11,322.35
	1 Credit(s) This Period	\$0.10
	0 Debit(s) This Period	\$0.00
12/31/2021	Ending Balance	\$11,322.45

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.01%
Interest Days	31
Interest Earned	\$0.10
Interest Paid This Period	\$0.10
Interest Paid Year-to-Date	\$1.40

Other Credits

Date	Description	Amount
12/31/2021	INTEREST PAID 12/01 THROUGH 12/31	\$0.10
		1 item(s) totaling \$0.10





Daily Balances

Date	Amount
12/31/2021	\$11,322.45

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$10,822.54

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
01/01/2022	Beginning Balance	\$11,322.45
	2 Credit(s) This Period	\$1,000.09
	1 Debit(s) This Period	-\$1,500.00
01/31/2022	Ending Balance	\$10,822.54

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.01%
Interest Days	31
Interest Earned	\$0.09
Interest Paid This Period	\$0.09
Interest Paid Year-to-Date	\$0.09

Deposits

Date	Description	Amount
01/19/2022	REMOTE DEPOSIT	\$1,000.00
		1 item(s) totaling \$1,000.00

Other Credits

Date	Description	Amount
01/31/2022	INTEREST PAID 1/01 THROUGH 1/31	\$0.09
		1 item(s) totaling \$0.09

Checks Cleared

Check Nbr	Date	Amount
2578	01/19/2022	\$1,500.00
		1 item(s) totaling \$1,500.00

* Indicates skipped check number





Daily Balances

Date	Amount	Date	Amount
01/19/2022	\$10,822.45	01/31/2022	\$10,822.54

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$10,822.62

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
02/01/2022	Beginning Balance	\$10,822.54
	1 Credit(s) This Period	\$0.08
	0 Debit(s) This Period	\$0.00
02/28/2022	Ending Balance	\$10,822.62

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.01%
Interest Days	28
Interest Earned	\$0.08
Interest Paid This Period	\$0.08
Interest Paid Year-to-Date	\$0.17

Other Credits

Date	Description	Amount
02/28/2022	INTEREST PAID 2/01 THROUGH 2/28	\$0.08
		1 item(s) totaling \$0.08





Daily Balances

Date	Amount
02/28/2022	\$10,822.62

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$10,822.71

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
03/01/2022	Beginning Balance	\$10,822.62
	1 Credit(s) This Period	\$0.09
	0 Debit(s) This Period	\$0.00
03/31/2022	Ending Balance	\$10,822.71

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.01%
Interest Days	31
Interest Earned	\$0.09
Interest Paid This Period	\$0.09
Interest Paid Year-to-Date	\$0.26

Other Credits

Date	Description	Amount
03/31/2022	INTEREST PAID 3/01 THROUGH 3/31	\$0.09
		1 item(s) totaling \$0.09





Daily Balances

Date	Amount
03/31/2022	\$10,822.71

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$10,822.81

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
04/01/2022	Beginning Balance	\$10,822.71
	2 Credit(s) This Period	\$3,451.72
	1 Debit(s) This Period	-\$3,451.62
04/29/2022	Ending Balance	\$10,822.81

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.01%
Interest Days	29
Interest Earned	\$0.10
Interest Paid This Period	\$0.10
Interest Paid Year-to-Date	\$0.36

Deposits

Date	Description	Amount
04/07/2022	DEPOSIT BATH	\$3,451.62
		1 item(s) totaling \$3,451.62

Other Credits

Date	Description	Amount
04/29/2022	INTEREST PAID 4/01 THROUGH 4/29	\$0.10
		1 item(s) totaling \$0.10

Checks Cleared

Check Nbr	Date	Amount
2579	04/19/2022	\$3,451.62

* Indicates skipped check number

1 item(s) totaling \$3,451.62





Daily Balances

Date	Amount	Date	Amount	Date	Amount
04/07/2022	\$14,274.33	04/19/2022	\$10,822.71	04/29/2022	\$10,822.81

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$1,412.29

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
04/30/2022	Beginning Balance	\$10,822.81
	3 Credit(s) This Period	\$6,143.06
	5 Debit(s) This Period	-\$15,553.58
05/31/2022	Ending Balance	\$1,412.29

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.01%
Interest Days	32
Interest Earned	\$0.08
Interest Paid This Period	\$0.08
Interest Paid Year-to-Date	\$0.44

Deposits

Date	Description	Amount
05/23/2022	INTERNET TFR FRM SAV 0228804383 <i>LEGAL INVOICES 0107; 3880; 7493;</i>	\$6,103.23
05/24/2022	INTERNET TFR FRM SAV 0228805034 <i>SEO ADMIN; HANOVER ENGINEERING IN</i>	\$39.75
		2 item(s) totaling \$6,142.98

Other Credits

Date	Description	Amount
05/31/2022	INTEREST PAID 4/30 THROUGH 5/31	\$0.08
		1 item(s) totaling \$0.08

Other Debits

Date	Description	Amount
05/25/2022	INTERNET TFR TO SAV 0228805034 <i>REFUND; HANOVER EXPENSE DUE FROM</i>	\$39.75
		1 item(s) totaling \$39.75

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
2580	05/18/2022	\$2,577.98	2583	05/27/2022	\$5,942.18
2582*	05/20/2022	\$1,258.82	2584	05/27/2022	\$5,734.85
				4 item(s) totaling \$15,513.83	

* Indicates skipped check number

NPO Checking-XXXXX84141 (continued)





Daily Balances

Date	Amount	Date	Amount	Date	Amount
05/18/2022	\$8,244.83	05/24/2022	\$13,128.99	05/31/2022	\$1,412.29
05/20/2022	\$6,986.01	05/25/2022	\$13,089.24		
05/23/2022	\$13,089.24	05/27/2022	\$1,412.21		

RETURN SERVICE REQUESTED

BOROUGH OF BATH
ESCROW ACCOUNT
121 S WALNUT ST
BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$7,289.59

NPO Checking-XXXXX84141

Account Summary

Date	Description	Amount
06/01/2022	Beginning Balance	\$1,412.29
	5 Credit(s) This Period	\$8,446.77
	2 Debit(s) This Period	-\$2,569.47
06/30/2022	Ending Balance	\$7,289.59

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.13%
Interest Days	30
Interest Earned	\$0.20
Interest Paid This Period	\$0.20
Interest Paid Year-to-Date	\$0.64

Deposits

Date	Description	Amount
06/03/2022	INTERNET TFR FRM CHK 0560223107 <i>STABILIZE ESCR. CHKING TO \$1500;</i>	\$2,622.18
06/29/2022	INTERNET TFR FRM SAV 0228805050 <i>LEGAL SERVICES RENDERED THRU MAY</i>	\$110.00
06/29/2022	INTERNET TFR FRM SAV 0228804383 <i>LEGAL SERVICES RENDERED THRU MAY</i>	\$5,679.39
		3 item(s) totaling \$8,411.57

Other Credits

Date	Description	Amount
06/30/2022	INTEREST PAID 6/01 THROUGH 6/30	\$0.20
		1 item(s) totaling \$0.20

Other Debits

Date	Description	Amount
06/03/2022	OVERDRAFT/NSF CHG 3001	\$35.00
06/07/2022	OVERDRAFT/NSF CHG <i>CORRECTION</i>	\$35.00
		2 item(s) totaling \$70.00

Checks Cleared

Check Nbr	Date	Amount
3001	06/02/2022	\$2,534.47

NPO Checking-XXXXX84141 (continued)

* Indicates skipped check number

1 item(s) totaling \$2,534.47

Daily Balances

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
06/02/2022	-\$1,122.18	06/07/2022	\$1,500.00	06/30/2022	\$7,289.59
06/03/2022	\$1,465.00	06/29/2022	\$7,289.39		





Interest Rate Changes

<u>Interest Rate As Of Date</u>	<u>Interest Rate</u>
06/01/2022	0.0100%
06/02/2022	0.0000%
06/03/2022	0.0100%
06/07/2022	0.1500%

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$1,984.82

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
07/01/2022	Beginning Balance	\$7,289.59
	8 Credit(s) This Period	\$18,939.01
	7 Debit(s) This Period	-\$24,243.78
07/29/2022	Ending Balance	\$1,984.82

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.15%
Interest Days	29
Interest Earned	\$1.32
Interest Paid This Period	\$1.32
Interest Paid Year-to-Date	\$1.96

Deposits

Date	Description	Amount
07/07/2022	INTERNET TFR FRM SAV 0228804383 <i>ENGINEERING SERVICES RENDERED THR</i>	\$2,228.02
07/07/2022	INTERNET TFR FRM SAV 0228805026 <i>ENGINEERING SERVICES RENDERED THR</i>	\$269.70
07/07/2022	INTERNET TFR FRM SAV 0228805050 <i>ENGINEERING SERVICES RENDERED THR</i>	\$3,185.05
07/18/2022	INTERNET TFR FRM SAV 0228805034 <i>HANOVER ENGINEERING SEO WORK - MO</i>	\$422.02
07/20/2022	INTERNET TFR FRM CHK 0560223107 <i>FM BATHWICK DEPOSIT OF 06/24/22;</i>	\$8,889.53
07/21/2022	DEPOSIT BATH	\$668.40
07/21/2022	DEPOSIT BATH	\$3,274.97
		7 item(s) totaling \$18,937.69

Other Credits

Date	Description	Amount
07/29/2022	INTEREST PAID 7/01 THROUGH 7/29	\$1.32
		1 item(s) totaling \$1.32

Other Debits

Date	Description	Amount
07/21/2022	STOP PAYMENT FEE	\$35.00
		1 item(s) totaling \$35.00

NPO Checking-XXXXX84141 (continued)**Checks Cleared**

Check Nbr	Date	Amount	Check Nbr	Date	Amount
3003	07/13/2022	\$5,682.77	3006	07/27/2022	\$8,371.23
3004	07/26/2022	\$422.02	3007	07/29/2022	\$668.40
3005	07/26/2022	\$5,789.39	3008	07/29/2022	\$3,274.97

* Indicates skipped check number

6 item(s) totaling \$24,208.78





Daily Balances

Date	Amount	Date	Amount	Date	Amount
07/07/2022	\$12,972.36	07/20/2022	\$16,601.14	07/27/2022	\$5,926.87
07/13/2022	\$7,289.59	07/21/2022	\$20,509.51	07/29/2022	\$1,984.82
07/18/2022	\$7,711.61	07/26/2022	\$14,298.10		

RETURN SERVICE REQUESTED

BOROUGH OF BATH
ESCROW ACCOUNT
121 S WALNUT ST
BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$14,986.97

NPO Checking-XXXXX84141

Account Summary

Date	Description	Amount
07/30/2022	Beginning Balance	\$1,984.82
	9 Credit(s) This Period	\$23,598.84
	2 Debit(s) This Period	-\$10,596.69
08/31/2022	Ending Balance	\$14,986.97

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.15%
Interest Days	33
Interest Earned	\$1.33
Interest Paid This Period	\$1.33
Interest Paid Year-to-Date	\$3.29

Deposits

Date	Description	Amount
08/05/2022	DEPOSIT BATH	\$10,486.29
08/17/2022	INTERNET TFR FRM SAV 0228804383 TO REIMBURSE BOB FOR PMT TO STEVE	\$2,577.98
08/23/2022	INTERNET TFR FRM CHK 0560223107 BATHWICK- TO REIMBURSE FOR S&L MA	\$3,577.51
08/23/2022	INTERNET TFR FRM CHK 0560223107 BATHWICK- COLLIER'S INV #751143	\$1,258.82
08/23/2022	DEPOSIT BATH	\$834.36
08/23/2022	DEPOSIT BATH	\$3,207.53
08/23/2022	DEPOSIT BATH	\$1,544.62
08/23/2022	DEPOSIT BATH	\$110.40
		8 item(s) totaling \$23,597.51

Other Credits

Date	Description	Amount
08/31/2022	INTEREST PAID 7/30 THROUGH 8/31	\$1.33
		1 item(s) totaling \$1.33

Other Debits

Date	Description	Amount
08/17/2022	INTERNET TFR TO SAV 0228804383 TO MOVE FUNDS PAID IN CHECK #2289	\$10,486.29
		1 item(s) totaling \$10,486.29

NPO Checking-XXXXX84141 (continued)**Checks Cleared**

<u>Check Nbr</u>	<u>Date</u>	<u>Amount</u>
3011	08/31/2022	\$110.40

* Indicates skipped check number

1 item(s) totaling \$110.40





Daily Balances

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
08/05/2022	\$12,471.11	08/23/2022	\$15,096.04
08/17/2022	\$4,562.80	08/31/2022	\$14,986.97

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$6,863.39

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
09/01/2022	Beginning Balance	\$14,986.97
	9 Credit(s) This Period	\$12,631.19
	8 Debit(s) This Period	-\$20,754.77
09/30/2022	Ending Balance	\$6,863.39

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.15%
Interest Days	30
Interest Earned	\$1.34
Interest Paid This Period	\$1.34
Interest Paid Year-to-Date	\$4.63

Deposits

Date	Description	Amount
09/07/2022	DEPOSIT BATH	\$1,020.00
09/09/2022	INTERNET TFR FRM SAV 0228805034 MOYER TRANSFER TO COVER HANOVER I	\$392.00
09/09/2022	INTERNET TFR FRM SAV 0228805050 COLLIER'S INV #773718. S&L INV #9	\$4,251.98
09/09/2022	INTERNET TFR FRM SAV 0228805026 COLLIER'S #773716 & #779668. S&L	\$1,139.45
09/09/2022	INTERNET TFR FRM SAV 0228804383 COLLIER'S #773716 & #779670. S&L	\$1,023.54
09/15/2022	DEPOSIT BATH	\$3,763.78
09/30/2022	INTERNET TFR FRM SAV 0228804383 STEVENS & LEE INV #99112829-00209	\$686.20
09/30/2022	INTERNET TFR FRM SAV 0228805026 STEVENS & LEE INV #99112829-00215	\$352.90
		8 item(s) totaling \$12,629.85

Other Credits

Date	Description	Amount
09/30/2022	INTEREST PAID 9/01 THROUGH 9/30	\$1.34
		1 item(s) totaling \$1.34

Other Debits

Date	Description	Amount
09/09/2022	INTERNET TFR TO SAV 0228805050	\$3,577.51

NPO Checking-XXXXX84141 (continued)**Other Debits (continued)**

Date	Description	Amount
	TO RECORD MOYER PMT RECEIVED ON 0	
		1 item(s) totaling \$3,577.51

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
3009	09/01/2022	\$4,041.89	3014	09/16/2022	\$392.00
3010	09/07/2022	\$1,544.62	3015	09/16/2022	\$5,248.79
3012*	09/22/2022	\$1,020.00	3016	09/27/2022	\$3,763.78
3013	09/19/2022	\$1,166.18			

* Indicates skipped check number

7 item(s) totaling \$17,177.26





Daily Balances

Date	Amount	Date	Amount	Date	Amount
09/01/2022	\$10,945.08	09/15/2022	\$17,413.70	09/22/2022	\$9,586.73
09/07/2022	\$10,420.46	09/16/2022	\$11,772.91	09/27/2022	\$5,822.95
09/09/2022	\$13,649.92	09/19/2022	\$10,606.73	09/30/2022	\$6,863.39

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$5,825.06

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
10/01/2022	Beginning Balance	\$6,863.39
	3 Credit(s) This Period	\$154.77
	2 Debit(s) This Period	-\$1,193.10
10/31/2022	Ending Balance	\$5,825.06

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.15%
Interest Days	31
Interest Earned	\$0.77
Interest Paid This Period	\$0.77
Interest Paid Year-to-Date	\$5.40

Deposits

Date	Description	Amount
10/14/2022	INTERNET TFR FRM SAV 0228805026 STEVENS & LEE INV #99118689-00215	\$66.00
10/14/2022	INTERNET TFR FRM SAV 0228804383 STEVENS & LEE INV #99118688-00209	\$88.00
		2 item(s) totaling \$154.00

Other Credits

Date	Description	Amount
10/31/2022	INTEREST PAID 10/01 THROUGH 10/31	\$0.77
		1 item(s) totaling \$0.77

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
3017	10/06/2022	\$1,039.10	3018	10/21/2022	\$154.00
					2 item(s) totaling \$1,193.10

* Indicates skipped check number





Daily Balances

Date	Amount	Date	Amount
10/06/2022	\$5,824.29	10/21/2022	\$5,824.29
10/14/2022	\$5,978.29	10/31/2022	\$5,825.06

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$5,941.13

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
11/01/2022	Beginning Balance	\$5,825.06
	3 Credit(s) This Period	\$6,624.48
	1 Debit(s) This Period	-\$6,508.41
11/30/2022	Ending Balance	\$5,941.13

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.34%
Interest Days	30
Interest Earned	\$2.27
Interest Paid This Period	\$2.27
Interest Paid Year-to-Date	\$7.67

Deposits

Date	Description	Amount
11/11/2022	INTERNET TFR FRM SAV 0228804383 COLLIER'S ENGINEERING INV #798254	\$6,508.41
11/18/2022	INTERNET TFR FRM SAV 0228804383 S&L INV #99120386-00209	\$113.80
		2 item(s) totaling \$6,622.21

Other Credits

Date	Description	Amount
11/30/2022	INTEREST PAID 11/01 THROUGH 11/30	\$2.27
		1 item(s) totaling \$2.27

Checks Cleared

Check Nbr	Date	Amount
3019	11/21/2022	\$6,508.41

* Indicates skipped check number

1 item(s) totaling \$6,508.41

Daily Balances

Date	Amount	Date	Amount	Date	Amount
11/11/2022	\$12,333.47	11/18/2022	\$12,447.27	11/30/2022	\$5,941.13
11/15/2022	\$12,333.47	11/21/2022	\$5,938.86		





NPO Checking-XXXXX84141 (continued)**Interest Rate Changes**

Interest Rate As Of Date	Interest Rate
11/01/2022	0.1500%
11/15/2022	0.5000%

RETURN SERVICE REQUESTED

 BOROUGH OF BATH
 ESCROW ACCOUNT
 121 S WALNUT ST
 BATH PA 18014-1020

Customer Service Contact

	Phone	855-713-8001
	Hours	8:00 a.m. - 6:00 p.m. M-F
	Website	essabank.com
	Email	contactcenter@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX84141	\$16,933.34

NPO Checking-XXXXX84141
Account Summary

Date	Description	Amount
12/01/2022	Beginning Balance	\$5,941.13
	11 Credit(s) This Period	\$14,009.61
	6 Debit(s) This Period	-\$3,017.40
12/30/2022	Ending Balance	\$16,933.34

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.50%
Interest Days	30
Interest Earned	\$4.08
Interest Paid This Period	\$4.08
Interest Paid Year-to-Date	\$11.75

Deposits

Date	Description	Amount
12/09/2022	INTERNET TFR FRM SAV 0228805034 COLLIERS ENGINEERING INV #802663-	\$130.43
12/09/2022	INTERNET TFR FRM SAV 0228804383 COLLIERS ENGINEERING INV #802662-	\$1,317.96
12/21/2022	INTERNET TFR FRM SAV 0228805026 COLLIERS ENGINEERING INV #798252-	\$8,982.15
12/21/2022	INTERNET TFR FRM SAV 0228805026 STEVENS & LEE INV #99120386-00215	\$639.50
12/21/2022	INTERNET TFR FRM SAV 0228805050 COLLIERS ENGINEERING INV #802663-	\$130.43
12/21/2022	INTERNET TFR FRM SAV 0228805034 TO REIMBURSE FOR COLLIERS INVOICE	\$130.43
12/21/2022	INTERNET TFR FRM SAV 0228804383 STEVENS & LEE INV #99124496-00209	\$509.80
12/21/2022	INTERNET TFR FRM SAV 0228805050 STEVENS & LEE INV #99124496-00216	\$45.05
12/28/2022	INTERNET TFR FRM SAV 0228805026 COLLIERS ENGINEERING INV #785987-	\$219.78
12/28/2022	INTERNET TFR FRM SAV 0228804383 COLLIERS ENGINEERING INV #808378-	\$1,900.00

10 item(s) totaling \$14,005.53

NPO Checking-XXXXX84141 (continued)**Other Credits**

Date	Description	Amount
12/30/2022	INTEREST PAID 12/01 THROUGH 12/30	\$4.08
		1 item(s) totaling \$4.08

Other Debits

Date	Description	Amount
12/21/2022	INTERNET TFR TO SAV 0228805034 TO REIMBURSE FOR COLLIERS INVOICE	\$130.43
12/21/2022	INTERNET TFR TO SAV 0228805050 COLLIERS ENGINEERING INV #802663-	\$130.43
		2 item(s) totaling \$260.86

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
3020	12/06/2022	\$113.80	3022	12/21/2022	\$1,317.96
3021	12/23/2022	\$130.43	3024*	12/28/2022	\$1,194.35
					4 item(s) totaling \$2,756.54

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
12/06/2022	\$5,827.33	12/21/2022	\$16,134.26	12/28/2022	\$16,929.26
12/09/2022	\$7,275.72	12/23/2022	\$16,003.83	12/30/2022	\$16,933.34

BATH BORO, NORTHAMPTON County
STATEMENT OF REVENUES AND EXPENDITURES

December 31, 2019

Governmental Funds				Proprietary Funds		Fiduciary Fund	Total
General Fund	Special Revenue (Including State Liquid Fuels)	Capital Projects	Debt Service	Enterprise	Internal Service	Trust and Agency	Memorandum Only

REVENUES

Charges for Service								
369.00	Bars							
370.00	Cemeteries							
372.00	Electric System							
373.00	Gas System							
374.00	Housing System							
375.00	Markets							
377.00	Transit Systems							
378.00	Water System							
379.00	All Other Charges for Service							
Total Charges for Service		385,310						385,310

Unclassified Operating Revenues								
383.00	Special Assessments							
386.00	Escheats (sale of personal property)							
387.00	Contributions and Donations from Private Sectors							
388.00	Fiduciary Fund Pension Contributions					1,815		1,815
389.00	All Other Unclassified Operating Revenues	3,326						3,326
Total Unclassified Operating Revenues		3,326				1,815		5,141

Other Financing Sources								
391.00	Proceeds of General Fixed Asset Disposition	403,000						403,000
392.00	Interfund Operating Transfers	64,023		285,319				349,342
393.00	Proceeds of General Long-Term Debt							
394.00	Proceeds of Short Term-Debt							

Final Profit v Loss shows \$7,396,73

BATH BORO, NORTHAMPTON County
STATEMENT OF REVENUES AND EXPENDITURES

December 31, 2019

Governmental Funds				Proprietary Funds		Fiduciary Fund	Total
General Fund	Special Revenue (Including State Liquid Fuels)	Capital Projects	Debt Service	Enterprise	Internal Service	Trust and Agency	Memorandum Only

REVENUES

Charges for Service								
369.00	Bars							
370.00	Cemeteries							
372.00	Electric System							
373.00	Gas System							
374.00	Housing System							
375.00	Markets							
377.00	Transit Systems							
378.00	Water System							
379.00	All Other Charges for Service							
Total Charges for Service		385,310						385,310

Unclassified Operating Revenues								
383.00	Special Assessments							
386.00	Escheats (sale of personal property)							
387.00	Contributions and Donations from Private Sectors							
388.00	Fiduciary Fund Pension Contributions					1,815		1,815
389.00	All Other Unclassified Operating Revenues	3,326						3,326
Total Unclassified Operating Revenues		3,326				1,815		5,141

Other Financing Sources								
391.00	Proceeds of General Fixed Asset Disposition	403,000						403,000
392.00	Interfund Operating Transfers	64,023		285,319				349,342
393.00	Proceeds of General Long-Term Debt							
394.00	Proceeds of Short Term-Debt							

Final Profit v Loss shows \$7,396.73

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02/02/24

Cash Basis

BOROUGH OF BATH - OPERATING "GENERAL" FUND
Account QuickReport
 January through December 2019

Type	Date	Num	Name	Memo	Split	Original Amount	Paid Amount	
300 · REVENUES								
392.00 · INTERFUND OPER'G TRNSFRS (FROM)								
Check	12/19/2019	17119	Huratiak Homes, LLC	Security Release per AIA dated 12.17.19 - ok'd by legal and engineering transfer from Prof/Dev S...	100.00 · CASH-...	-86,170.53	-86,170.53	
Deposit	12/19/2019			Portion of Security Release per AIA dated 12.17.19 - ok'd by legal and engineering - pd by GF ck...	100.00 · CASH-...	86,170.53	86,170.53	
Deposit	12/19/2019			GF Reimbursement from Mayors Fund for Paw Park Expenses - topsoil, stone, seeding	100.00 · CASH-...	7,396.73	7,396.73	
Total 392.00 · INTERFUND OPER'G TRNSFRS (FROM)								7,396.73
Total 300 · REVENUES								7,396.73
TOTAL								7,396.73

11:31 AM

02/02/24

Cash Basis

BOROUGH OF BATH - OPERATING "GENERAL" FUND

Account QuickReport

January through December 2019

Filters applied on this Report:

Account: 392.00 · INTERFUND OPER'G TRNSFRS (FROM)

Date: Custom

BOROUGH OF BATH - OPERATING "GENERAL" FUND

Account QuickReport

January through December 2019

Type	Date	Num	Name	Memo	Split	Original Amount	Paid Amount	
300 · REVENUES								
392.00 · INTERFUND OPER'G TRNSFRS (FROM)								
Check	12/19/2019	17119	Huratiak Homes, LLC	Security Release per AIA dated 12.17.19 - ok'd by legal and engineering transfer from Prof/Dev S...	100.00 · CASH...	-86,170.53	-86,170.53	
Deposit	12/19/2019			Portion of Security Release per AIA dated 12.17.19 - ok'd by legal and engineering - pd by GF ck...	100.00 · CASH...	86,170.53	86,170.53	
Deposit	12/19/2019			GF Reimbursement from Mayors Fund for Paw Park Expenses - topsoil, stone, seeding	100.00 · CASH...	7,396.73	7,396.73	
Total 392.00 · INTERFUND OPER'G TRNSFRS (FROM)								7,396.73
Total 300 · REVENUES								7,396.73
TOTAL								7,396.73

BOROUGH OF BATH
GENERAL ACCOUNT
215 EAST MAIN ST., SUITE 1
BATH, PA 18014-1597
PH 610-837-6525 • FAX 610-837-8989

ESSA BANK & TRUST

1711

60-7224/2313

12/19/2019

VOID IF NOT CASHED WITHIN 6 MONTHS

PAY TO THE ORDER OF
Huratiak Homes, LLC

\$ **86,170.53

Eighty-Six Thousand One Hundred Seventy and 53/100***** DOLLARS
Huratiak Homes, LLC

MP
MP
MP

MEMO

Security Release per AIA dated 12.17.19

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE. RED IMAGE DISAPPEARS WITH HEAT.
⑈017119⑈ ⑆231372248⑆ 0560223107⑈

BOROUGH OF BATH - GENERAL ACCOUNT

Huratiak Homes, LLC

17119

392.00 · INTERFUND OPER'G TRNSFR Security Release per AIA dated 12.17.19 - ok'd by leg 12/19/2019

86,170.53

Recorded as 392.00
interfund transfer but
doesn't appear there in
2019 audit or final budget

CASH-UNRESTRICT Security Release per AIA dated 12.17.19

86,170.53

BOROUGH OF BATH - GENERAL ACCOUNT

Huratiak Homes, LLC

17119

392.00 · INTERFUND OPER'G TRNSFR Security Release per AIA dated 12.17.19 - ok'd by leg 12/19/2019

86,170.53

CASH-UNRESTRICT Security Release per AIA dated 12.17.19

86,170.53

BOROUGH OF BATH - OPERATING "GENERAL" FUND Audit Trail

Entered/Last Modified January 2019 through December 2022

Num	Entered/Last Modified	Last modified by	State	Date	Name	Memo	Account	Split	Amount
Transactions entered or modified by Admin									
Check 17119									
17119	12/18/2019 18:40:55	Admin	Latest	12/19/2019	Huratiak Homes, LLC Huratiak Homes, LLC	Security Release per AIA dated 12.17.19 Security Release per AIA dated 12.17.19 - ok'd by legal an...	100.00 · CASH-UNRESTRICTED (3107) 392.00 · INTERFUND OPER'G TRNSFRS (FROM)	392.00 · INTER... 100.00 · CASH-...	-86,170.53 86,170.53
Deposit	12/18/2019 18:43:37	Admin	Latest	12/19/2019		TRANSFER Portion of Security Release per AIA dated 12.17.19 - ok'd b...	100.00 · CASH-UNRESTRICTED (3107) 392.00 · INTERFUND OPER'G TRNSFRS (FROM)	392.00 · INTER... 100.00 · CASH-...	86,170.53 -86,170.53
Deposit	02/25/2020 12:21:19	Admin	Latest	12/19/2019		Deposit GF Reimbursement from Mayors Fund for Paw Park Expen...	100.00 · CASH-UNRESTRICTED (3107) 392.00 · INTERFUND OPER'G TRNSFRS (FROM)	392.00 · INTER... 100.00 · CASH-...	7,396.73 -7,396.73
Deposit	03/24/2021 20:22:35	Admin	Latest	05/26/2020		DEPOSIT BATH Huratiak security disbursement	100.00 · CASH-UNRESTRICTED (3107) 392.00 · INTERFUND OPER'G TRNSFRS (FR...	392.00 · ... 100.00 · ...	4,640.75 -4,640.75
	01/15/2021 13:36:52	Admin	Prior	05/26/2020		DEPOSIT BATH	100.00 · CASH-UNRESTRICTED 49900 · Uncategorized Income	49900 · Uncate... 100.00 · CASH-...	4,640.75 -4,640.75
Deposit	03/13/2022 14:39:15	Admin	Latest	12/17/2021		Deposit	100.00 · CASH-UNRESTRICTED (3107)	-SPLIT-	14,665.64
1011					Borough of Bath	2021 Road Projects from Capital Improvement fund [0483] 616 E Main Permit 6 meters for 12 mos HH phase III trailer permit	331.13 · State Police Fines 392.00 · INTERFUND OPER'G TRNSFRS (FROM) 362.41 · Building & Zoning Permit Fees 331.14 · Parking Violation Fines 363.23 · Parking Lot Permits 331.10 · Fines from District Court 342.21 · 121 Center Street (Ambul Dept) 362.41 · Building & Zoning Permit Fees	100.00 · CASH-... 100.00 · CASH-... 100.00 · CASH-... 100.00 · CASH-... 100.00 · CASH-... 100.00 · CASH-... 100.00 · CASH-...	-500.15 -10,213.12 -1,316.00 -140.00 -760.00 -369.37 -1,100.00 -217.00
Deposit	08/02/2022 08:49:37	Admin	Latest	04/29/2022		Deposit	100.00 · CASH-UNRESTRICTED (3107)	392.10 · ...	508.34
1384						Remaining Balance of Moyer Feasibility SALDO #2021-004...	392.10 · Devlprs Escrow Fund	100.00 · CASH-...	-508.34
	04/28/2022 14:37:04	boroughmgr	Prior	04/29/2022		Deposit	100.00 · CASH-UNRESTRICTED (3107)	300 · REVENU... 100.00 · CASH-...	508.24 -508.24
						Remaining Balance of Moyer Feasibility SALDO #2021-004...	300 · REVENUES:392.00 · INTERFUND OPER'G TRNSFRS (FROM):392.10 ...	100.00 · CASH-...	
Transactions entered or modified by boroughmgr									
Check									
	05/03/2022 15:05:27	boroughmgr	Del...						0.00
	05/03/2022 14:54:18	boroughmgr	Prior	05/03/2022		Reimb General Fund Chk #18065 from FD Bldg Impv Fund...	101.70 · FD BLDG IMPVT FUND (2345) 300 · REVENUES:392.00 · INTERFUND OPER'G TRNSFRS (FROM):392.20 ...	300 · REVENU... 101.70 · FD BL...	-5,325.00 5,325.00
Deposit	04/28/2022 12:01:09	boroughmgr	Latest	04/26/2022	Justin Huratiak	Deposit Reimb. for Legal/Engineering Services; Phase III Dvlpr Esc...	100.00 · CASH-UNRESTRICTED (3107) 392.10 · Devlprs Escrow Fund	392.10 · Devlpr... 100.00 · CASH-...	7,500.76 -7,500.76
Deposit	08/02/2022 08:49:37	Admin	Latest	04/29/2022		Deposit	100.00 · CASH-UNRESTRICTED (3107)	392.10 · ...	508.34
1384						Remaining Balance of Moyer Feasibility SALDO #2021-004...	392.10 · Devlprs Escrow Fund	100.00 · CASH-...	-508.34
	04/28/2022 14:37:04	boroughmgr	Prior	04/29/2022		Deposit	100.00 · CASH-UNRESTRICTED (3107)	300 · REVENU... 100.00 · CASH-...	508.24 -508.24
						Remaining Balance of Moyer Feasibility SALDO #2021-004...	300 · REVENUES:392.00 · INTERFUND OPER'G TRNSFRS (FROM):392.10 ...	100.00 · CASH-...	
Deposit	05/03/2022 15:09:20	boroughmgr	Del...						0.00
	05/03/2022 14:56:08	boroughmgr	Prior	05/03/2022		Deposit Reimbursement from Fire Department Building Fund; to co...	100.00 · CASH-UNRESTRICTED (3107) 300 · REVENUES:392.00 · INTERFUND OPER'G TRNSFRS (FROM):392.20 ...	300 · REVENU... 100.00 · CASH-...	5,325.00 -5,325.00

9:55 AM

01/31/24

BOROUGH OF BATH - OPERATING "GENERAL" FUND

Audit Trail

Entered/Last Modified January 2019 through December 2022

Filters applied on this Report:

Account: 392.00 · INTERFUND OPER'G TRNSFRS (FROM)

Entered/Modified: Custom

BOROUGH OF BATH - OPERATING "GENERAL" FUND

Audit Trail

Entered/Last Modified January 2019 through December 2022

Filters applied on this Report:

Account: 389.40 · Escrow Reimbursement

Entered/Modified: Custom

BOROUGH OF BATH - OPERATING "GENERAL" FUND

Audit Trail

Entered/Last Modified January 2019 through December 2022

Num	Entered/Last Modified	Last modified by	State	Date	Name	Memo	Account	Split	Amount
Transactions entered or modified by Admin									
Check 17119									
17119	12/18/2019 18:40:55	Admin	Latest	12/19/2019	Huratiak Homes, LLC Huratiak Homes, LLC	Security Release per AIA dated 12.17.19 Security Release per AIA dated 12.17.19 - ok'd by legal an...	100.00 · CASH-UNRESTRICTED (3107) 392.00 · INTERFUND OPER'G TRNSFRS (FROM)	392.00 · INTER... 100.00 · CASH-...	-86,170.53 86,170.53
Deposit	12/18/2019 18:43:37	Admin	Latest	12/19/2019		TRANSFER Portion of Security Release per AIA dated 12.17.19 - ok'd b...	100.00 · CASH-UNRESTRICTED (3107) 392.00 · INTERFUND OPER'G TRNSFRS (FROM)	392.00 · INTER... 100.00 · CASH-...	86,170.53 -86,170.53
Deposit	02/25/2020 12:21:19	Admin	Latest	12/19/2019		Deposit GF Reimbursement from Mayors Fund for Paw Park Expen...	100.00 · CASH-UNRESTRICTED (3107) 392.00 · INTERFUND OPER'G TRNSFRS (FROM)	392.00 · INTER... 100.00 · CASH-...	7,396.73 -7,396.73
Deposit	03/24/2021 20:22:35	Admin	Latest	05/26/2020		DEPOSIT BATH Huratiak security disbursement	100.00 · CASH-UNRESTRICTED (3107) 392.00 · INTERFUND OPER'G TRNSFRS (FR...	392.00 · ... 100.00 · ...	4,640.75 -4,640.75
	01/15/2021 13:36:52	Admin	Prior	05/26/2020		DEPOSIT BATH	100.00 · CASH-UNRESTRICTED 49900 · Uncategorized Income	49900 · Uncate... 100.00 · CASH-...	4,640.75 -4,640.75
Deposit	03/13/2022 14:39:15	Admin	Latest	12/17/2021		Deposit	100.00 · CASH-UNRESTRICTED (3107)	-SPLIT-	14,665.64
1011					Borough of Bath	2021 Road Projects from Capital Improvement fund [0483] 616 E Main Permit 6 meters for 12 mos HH phase III trailer permit	331.13 · State Police Fines 392.00 · INTERFUND OPER'G TRNSFRS (FROM) 362.41 · Building & Zoning Permit Fees 331.14 · Parking Violation Fines 363.23 · Parking Lot Permits 331.10 · Fines from District Court 342.21 · 121 Center Street (Ambul Dept) 362.41 · Building & Zoning Permit Fees	100.00 · CASH-... 100.00 · CASH-... 100.00 · CASH-... 100.00 · CASH-... 100.00 · CASH-... 100.00 · CASH-... 100.00 · CASH-...	-500.15 -10,213.12 -1,316.00 -140.00 -760.00 -399.37 -1,100.00 -217.00
Deposit	08/02/2022 08:49:37	Admin	Latest	04/29/2022		Deposit	100.00 · CASH-UNRESTRICTED (3107)	392.10 · ...	508.34
1384						Remaining Balance of Moyer Feasibility SALDO #2021-004...	392.10 · Devlprs Escrow Fund	100.00 · CASH-...	-508.34
	04/28/2022 14:37:04	boroughmgr	Prior	04/29/2022		Deposit	100.00 · CASH-UNRESTRICTED (3107)	300 · REVENU... 100.00 · CASH-...	508.24 -508.24
						Remaining Balance of Moyer Feasibility SALDO #2021-004...	300 · REVENUES:392.00 · INTERFUND OPER'G TRNSFRS (FROM):392.10 ...	100.00 · CASH-...	
Transactions entered or modified by boroughmgr									
Check									
	05/03/2022 15:05:27	boroughmgr	Del...						0.00
	05/03/2022 14:54:18	boroughmgr	Prior	05/03/2022		Reimb General Fund Chk #18065 from FD Bldg Impv Fund...	101.70 · FD BLDG IMPVT FUND (2345) 300 · REVENUES:392.00 · INTERFUND OPER'G TRNSFRS (FROM):392.20 ...	300 · REVENU... 101.70 · FD BL...	-5,325.00 5,325.00
Deposit	04/28/2022 12:01:09	boroughmgr	Latest	04/26/2022	Justin Huratiak	Deposit Reimb. for Legal/Engineering Services; Phase III Dvlpr Esc...	100.00 · CASH-UNRESTRICTED (3107) 392.10 · Devlprs Escrow Fund	392.10 · Devlpr... 100.00 · CASH-...	7,500.76 -7,500.76
Deposit	08/02/2022 08:49:37	Admin	Latest	04/29/2022		Deposit	100.00 · CASH-UNRESTRICTED (3107)	392.10 · ...	508.34
1384						Remaining Balance of Moyer Feasibility SALDO #2021-004...	392.10 · Devlprs Escrow Fund	100.00 · CASH-...	-508.34
	04/28/2022 14:37:04	boroughmgr	Prior	04/29/2022		Deposit	100.00 · CASH-UNRESTRICTED (3107)	300 · REVENU... 100.00 · CASH-...	508.24 -508.24
						Remaining Balance of Moyer Feasibility SALDO #2021-004...	300 · REVENUES:392.00 · INTERFUND OPER'G TRNSFRS (FROM):392.10 ...	100.00 · CASH-...	
Deposit	05/03/2022 15:09:20	boroughmgr	Del...						0.00
	05/03/2022 14:56:08	boroughmgr	Prior	05/03/2022		Deposit Reimbursement from Fire Department Building Fund; to co...	100.00 · CASH-UNRESTRICTED (3107) 300 · REVENUES:392.00 · INTERFUND OPER'G TRNSFRS (FROM):392.20 ...	300 · REVENU... 100.00 · CASH-...	5,325.00 -5,325.00

9:55 AM

01/31/24

BOROUGH OF BATH - OPERATING "GENERAL" FUND

Audit Trail

Entered/Last Modified January 2019 through December 2022

Filters applied on this Report:

Account: 392.00 · INTERFUND OPER'G TRNSFRS (FROM)

Entered/Modified: Custom

86,170.53

ATTACHMENT B1

12/19/2019

86,170.53

01

\$86,170.53

Deposit Summary BOROUGH OF BATH - OPERATING "GENERAL" FUND

5/6/2024

Summary of Deposits to 100.00 · CASH-UNRESTRICTED (3107) on 12/19/2019

Chk No.	PmtMethod	Rcd From	Memo	Amount
	EFT		Portion of Security Release per AIA...	86,170.53
			Deposit Subtotal:	86,170.53
			Less Cash Back:	
			Deposit Total:	86,170.53

ATTACHMENT B2

17119

BOROUGH OF BATH
GENERAL ACCOUNT
215 EAST MAIN ST., SUITE 1
BATH, PA 18014-1597
PH 610-837-6525 • FAX 610-837-8989

ESSA BANK & TRUST

60-7224/2313

12/19/2019

VOID IF NOT CASHED WITHIN 6 MONTHS

PAY TO THE
ORDER OF

Huratiak Homes, LLC

\$ **86,170.53

Eighty-Six Thousand One Hundred Seventy and 53/100*****DOLLARS

Huratiak Homes, LLC

MP
MP
MP

MEMO

Security Release per AIA dated 12.17.19

TOUCH TOP PRESS HERE - RED IMAGE DISAPPEARS WITH HEAT

⑈017119⑈ ⑆231372248⑆ 0560223107⑈



Borough of Bath

*121 South Walnut Street, Bath, PA 18014
Phone: 610-837-6525 Fax: 610-837-8989*

Tuesday, May 21, 2024

Mr. Michael Long
220 Creek Road
Bath, PA 18014

RE: Response to May 6, 2024, Inquiries

Dear Mr. Long:

Enclosed please find Attachments A thru G and please note the following in response to your email of May 6, 2024, at 4:12 PM that you sent to me and Solicitor Kratz:

Stage 1

- 1) You asked for transaction records, logs, or other relevant documents detailing an outbound 'other debits' transfer out of the General Fund 'Cash Unrestricted' account (3107) on January 23, 2019, in the amount of \$14,950, including the specific borough account that was the destination of this transfer.

The amount of \$14,950 was transferred from the General Fund to the Fire Department Bldg. Improvements Fund (last four account ending #2345). The Borough receives a lease payment from Bethlehem Township EMS each month for use of a garage bay within the Bath Fire Department building. The lease payments are split 50/50 between the Borough General Fund and a Fire Department Building Fund (a non-developers' escrow account) that the Borough maintains for this money. At the time, Marena was completing a 'catch-up' transfer because she had not been separating out half of the lease payments as directed by me to do so. The transfer included 2 years and 2 months' worth of lease payments and was made on January 23, 2019. See **Attachment A**. See also a screen shot of the Transfer Funds entry into QuickBooks, **Attachment A1**.

- 2) You asked for all transaction details, records, and relevant documents related to the \$86,170.53 deposit into the General Fund 'Cash Unrestricted' account (3107) on December 19, 2019, including the specific funding source accounts from which these funds were drawn.

This transfer was from a developers escrow account established for Huratiak Homes, LLC (developer), entitled, 'Bathview Phs II Security.' From prior Right-to-Know Requests, you have a copy of this transaction per the 2019 Transaction

"Bath, History Nestled With Friendship"

Report for General Fund ledger line #392.00. **Attachment B** is another copy of this report. **Attachment B1** is a copy of the fund-to-fund transfer slip of \$86,170.53. **Attachment B2** is a copy of the cancelled check issued to Huratiak Homes, LLC for the Security Release in the amount of \$86,170.53. You also have a copy of the General Fund Bank Statement dated December 31, 2019, indicating \$86,170.53 was transferred into the account, and was also cleared out of the account in the same month, check #17119, cleared December 23, 2019. The activity represents a pass-through transaction.

It is likely Marena wrote out a General Fund check to Huratiak Homes, LLC, because of the amount of the cash being returned and it was easier for her to issue a General Fund check instead of trying to write out, by hand, a manual check from the Developer's Escrow checking account.

- 3) You asked for all transaction details, records, and relevant documents related to the \$12,262.30 remote deposit into the General Fund 'Cash Unrestricted' account (3107) on January 2, 2020, including the specific funding source accounts from which these funds were drawn.

The remote deposit is actually in the amount of \$12,262.34, not \$12,262.30 as stated in your email. The deposit was comprised of the following checks:

- Verizon Wireless Monopole Royalty	\$1,833.33
- Real Estate Transfer Tax Revenue	\$5,144.51
- UCC Fees	\$14.50
- 2018 Act 101 Recycling Grant	\$4,170
- January Bethlehem Township EMS Rent	\$1,100

TOTAL **\$12,262.34**

Please see **Attachment C**, remote deposit is enclosed. Bank account numbers have been redacted.

- 4) You asked for all records showing the inbound transfers to the General Fund 'Cash Unrestricted' account (3107) related to account line 392.00 in the 2019 audit, which shows the full breakdown and sources of the recorded \$64,023.

I am not legally required to provide you with work papers underlying an audit and I will not do so. That said, I am explaining to you how the \$64,023 was determined by the Borough's Auditor. First, the Auditor isolates the Borough's debt servicing real estate millage. For the Auditors to do that, it looks at the total millage rate and the millage rate set aside for debt servicing. The Auditor then divides the total debt millage rate into the total millage rate. The quotient is 0.83333333 (truncated seven spaces after the decimal). This 'rate' is multiplied by the property tax revenue collected. In 2019, the property tax revenue collected

was reported as \$768,274.13. The product is \$64,022.84, rounded to the nearest dollar resulting in the reported total of \$64,023.

Derivative

$$1.25 \text{ (Debt Service Millage)} / 15 \text{ (Real Estate Millage)} = 0.83333333$$

$$0.83333333 \text{ (Rate)} \times \$768,274.13 \text{ (R.E. Taxes Collected)} = \mathbf{\$64,022.84}$$

\$64,023

Stage 2

- 1) You asked for bank statements for the Capital Improvement Fund account (Account #0228802064) from 2019 to 2022. Please see **Attachment D**.
- 2) You asked for bank statements for the Capital Improvement Projects account (Account #0227700483) from 2019 to 2022. Please see **Attachment E**.
- 3) You asked for bank statements, financial records, and other relevant documents related to the “Developers Escrow” line item referenced in the 2020 budget (Section 3 – Fund Summary) and the Bath Borough Escrow Account (Account #0570284141) from 2019 to 2022, including clarification on whether these are the same or separate accounts.

First, the Section 3 – Fund Summary is merely a way of representing to Borough Council and the public how much money the Borough manages in Developer Escrow funds. There are many different private funds in escrow. During a Subdivision Land Development application, professional services rendered by the Borough (example: legal and engineering) are generally paid for out of the Developers Escrow Checking Account, #0570284141, using developer escrow funds (private deposits within separate saving accounts).

See also **Attachment F** for bank statements relative to (last four account ending #4141) from 2019 through 2022.

Stage 3

- 1) You asked for all transaction records, logs, or other relevant documents that detail the complete list of transactions used to record account line 454.00 (Parks) in the 2019 audit, which shows a total of \$38,804.

I am not legally required to provide you with work papers underlying an audit and I will not do so. That said, the following is the list of line items that amount to the \$38,804 value:

“Bath, History Nestled With Friendship”

- 452.00 Participation Recreation & Culture	\$4,500.00
- 452.10 Professional Fees (HARB Consult)	\$300.00
- 454.00 Parks	\$1,475.00
- 454.10 Parks-Repairs & Maintenance	\$6,049.85
- 454.30 Electricity	\$2,205.93
- 454.60 Park Improve/Equipment Purchase	\$16,725.90
- 457.25 Repairs & Maintenance Supplies	\$1,844.39
- 457.26 Minor Equipment	\$95.84
- 457.36 Electric for Holiday Lighting	\$5,126.96
- 459.05 Mayor's Special Event Expense	\$480.00
TOTAL	\$38,803.87

The total of \$38,803.87 is then reported to the nearest dollar value of \$38,804.

- 2) You asked for all financial records, reports, or other relevant documents related to the reported charges against the Secretary – Health Ins. line item (405.18) on October 2, 2019 Treasurer's Report (\$2,803.16) and the 2021 preliminary budget (\$4,500.80), despite the absence of this line item in the 2019 Final Profit vs. Loss statement.

As you know, Tanya Lamparter was paying for her own health insurance for a period. The October 2, 2019, Treasurer's Report does indicate, under General Fund ledger line 405.18, an amount of \$2,803.16. This amount accounts for two billed amounts of Tanya's health insurance in the amount of \$1,401.58 each, at the time the report was run. The 2019 Final Profit vs. Loss statement does not show a value under ledger line 405.18 at the end of the year because Tanya timely reimbursed the Borough for her health insurance premiums, therefore the account 'zeroed' out. Please see **Attachment G** relative to the account activity for ledger line 405.18 January through December 2019.

As to your statement about the 2021 preliminary budget showing \$4,500.80 for the Secretary – Health Ins.; this was simply a preliminary budget placeholder at the time the preliminary budget was created.

Sincerely,



Bradford T. Flynn, Borough Manager
Borough of Bath

encls

cc: James F. Kratz, Esq. Borough Solicitor (via email)

11:31 AM

02/02/24

Cash Basis

BOROUGH OF BATH - OPERATING "GENERAL" FUND
Account QuickReport
 January through December 2019

Type	Date	Num	Name	Memo	Split	Original Amount	Paid Amount
300 · REVENUES							
392.00 · INTERFUND OPER'G TRNSFRS (FROM)							
Check	12/19/2019	17119	Huratiak Homes, LLC	Security Release per AIA dated 12.17.19 - ok'd by legal and engineering transfer from Prof/Dev S...	100.00 · CASH-...	-86,170.53	-86,170.53
Deposit	12/19/2019			Portion of Security Release per AIA dated 12.17.19 - ok'd by legal and engineering - pd by GF ck...	100.00 · CASH-...	86,170.53	86,170.53
Deposit	12/19/2019			GF Reimbursement from Mayors Fund for Paw Park Expenses - topsoil, stone, seeding	100.00 · CASH-...	7,396.73	7,396.73
Total 392.00 · INTERFUND OPER'G TRNSFRS (FROM)							<u>7,396.73</u>
Total 300 · REVENUES							<u>7,396.73</u>
TOTAL							<u><u>7,396.73</u></u>

11:31 AM

02/02/24

Cash Basis

BOROUGH OF BATH - OPERATING "GENERAL" FUND

Account QuickReport

January through December 2019

Filters applied on this Report:

Account: 392.00 · INTERFUND OPER'G TRNSFRS (FROM)

Date: Custom

86,170.53

ATTACHMENT B1

12/19/2019

86,170.53

01

\$86,170.53

Deposit Summary BOROUGH OF BATH - OPERATING "GENERAL" FUND

5/6/2024

Summary of Deposits to 100.00 · CASH-UNRESTRICTED (3107) on 12/19/2019

Chk No.	PmtMethod	Rcd From	Memo	Amount
	EFT		Portion of Security Release per AIA...	86,170.53
			Deposit Subtotal:	86,170.53
			Less Cash Back:	
			Deposit Total:	86,170.53

ATTACHMENT B2

17119

BOROUGH OF BATH

GENERAL ACCOUNT

215 EAST MAIN ST., SUITE 1

BATH, PA 18014-1597

PH 610-837-6525 • FAX 610-837-8989

ESSA BANK & TRUST

60-7224/2313

12/19/2019

VOID IF NOT CASHED WITHIN 6 MONTHS

PAY TO THE
ORDER OF

Huratiak Homes, LLC

\$ **86,170.53

Eighty-Six Thousand One Hundred Seventy and 53/100 ***** DOLLARS

Huratiak Homes, LLC

[Signature]

[Signature]

[Signature]

MP
MP
MP

MEMO

Security Release per AIA dated 12.17.19

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION. TOUCH OR PRESS HERE. RED IMAGE DISAPPEARS WITH HEAT.

⑈017119⑈ ⑆231372248⑆ 0560223107⑈

○ ENDORSE HERE



CHECK HERE AFTER
MOBILE OR REMOTE DEPOSIT DATE _____

POSTAL LIFE

0920672336
2019-12-23

48002248808080

COMMUNICATION WITH THOSE CHARGED WITH GOVERNANCE

December 7, 2022

To the Members of the Borough Council
Borough of Bath
Bath, PA

We have audited the financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the Borough of Bath for the year ended December 31, 2020. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards and *Government Auditing Standards* as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our letter to you dated December 29, 2020. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Matters

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Borough of Bath are described in Note 2 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during 2020. We noted no transactions entered into by the Borough of Bath during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected.

The financial statement disclosures are neutral, consistent, and clear.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatements. The following material misstatement detected as a result of audit procedures was corrected by management:

- Decreased escrow revenue accounts and increased related escrow net asset accounts by \$13,089 to correct posting of custodial activity.

The Borough also relies on Campbell, Rappold & Yurasits LLP to propose all necessary GASB 34 journal entries, which are then approved by Borough Management.

Disagreements with Management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Management Representations

We have requested certain representations from management that are included in the management representation letter dated December 7, 2022.

Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to Borough of Bath's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Other Audit Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Borough of Bath's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

Other Matters

We were engaged to report on budgetary comparison and combining schedules, which accompany the financial statements. With respect to this supplementary information, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with the modified cash basis of accounting, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

Restriction on Use

This information is intended solely for the information and use of the members of Borough Council and management of the Borough of Bath and is not intended to be, and should not be, used by anyone other than these specified parties.

Very truly yours,

Campbell, Rappold & Yusaite LLP



Date

Category

DIVORCE

DOCKET ENTRY DETAILS



Entered: 11/07/2019

Category: PROPERTY SETTLEMENT AGRMT

Notes:

PROPERTY SETTLEMENT AGREEMENT BETWEEN PARTIES DATED NOVEMBER 6, 2019 FILED BY RICKY GOWER, PLAINTIFF. (CONFIDENTIAL DOCUMENT FORM FILED)

[View](#)

[View](#)

[View](#)

[View](#)

ENI

CASE DISPOSITIONS

	Category	Result
19/2019	Divorce	U - Uncontested Divorce

DOCKET ENTRY DETAILS



Entered: 12/19/2019

Category: ENTRY OF DIVORCE DECREE

Notes:

ENTRY OF DIVORCE DECREE GRANTED, NO-FAULT. DALLY, JUDGE.

[View](#)

12/19/2019

ENTRY OF DIVORCE DECREE

[View](#)

11/25/2019

PRAECIPE TO TRANSMIT

[View](#)

COUNTY OF NORTHAMPTON

RECORDER OF DEEDS
 NORTHAMPTON COUNTY GOVERNMENT CENTER
 669 WASHINGTON STREET
 EASTON, PENNSYLVANIA 18042-7486
 Area Code (610) 829-6210

Andrea F. Suter - Recorder
 Dorothy J. Edelman - Lead Deputy
 Barbara L. Manieri - Deputy



AFFIDAVIT FILED

Book - 2019-1 Starting Page - 291759
 *Total Pages - 6

Instrument Number - 2019035481
 Recorded On 12/26/2019 At 3:17:05 PM

NCGIS Registry UPI Certification
 On December 26, 2019 By SRM

- * Instrument Type - DEED
- Invoice Number - 940405
- * Grantor - GOWER, RICKY C JR
- * Grantee - GOWER, SARAH L
- User - KABE
- * Customer - FIRST UNITED LAND TRANSFER, INC.

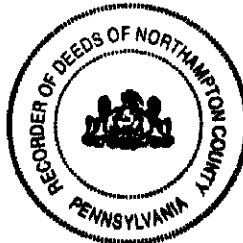
*** FEES**

STATE TRANSFER TAX	\$935.42
STATE WRIT TAX	\$0.50
JCS/ACCESS TO JUSTICE	\$40.25
RECORDING FEES	\$15.50
AFFORDABLE HOUSING	\$14.02
AFFORDABLE HOUSING -	\$2.48
ADMIN FEE	
COUNTY RECORDS	\$2.00
IMPROVEMENT FEE	
DEEDS RECORDS	\$3.00
IMPROVEMENT FEE	
UPI CERTIFICATION FEE	\$10.00
BETHLEHEM AREA SCHOOL	\$467.71
REALTY TAX	
HANOVER TOWNSHIP	\$467.71
TOTAL PAID	\$1,958.59

***RECORDED BY:**

FIRST UNITED LAND TRANSFER, INC.
 3500 WINCHESTER RD., SUITE 20
 ALLENTOWN, PA 18104

I hereby CERTIFY that this document is recorded in the
 Recorder's Office Of Northampton County, Pennsylvania



Andrea F. Suter

Andrea F. Suter
 Recorder of Deeds

THIS IS A CERTIFICATION PAGE

Do Not Detach

THIS PAGE IS NOW THE FIRST PAGE
 OF THIS LEGAL DOCUMENT

Book: 2019-1 Page: 291759

00FXEK



* - Information denoted by an asterisk may change during the verification process and may not be reflected on this page.

Prepared by and Return to:

First United Land Transfer, Inc.
3500 Winchester Road, Suite 202
Allentown, PA 18104
File No. 191538
Parcel ID: N6NW4-8-8 0214

This Indenture, made the 12th day of December, 2019,

Between

Ricky C. Gower Jr and Sarah L. Gower f/k/a Sarah L. Leiby, husband and wife

(hereinafter called the Grantor), of the one part, and

Sarah L. Gower, a married woman and Bradford Flynn, an unmarried man

(hereinafter called the Grantees), of the other part,

Witnesseth, that the said Grantor for and in consideration of the sum of **ONE AND 00/100 DOLLAR \$1.00** lawful money of the United States of America, unto them well and truly paid by the said Grantees, at or before the sealing and delivery hereof, the receipt whereof is hereby acknowledged, have granted, bargained and sold, released and confirmed, and by these presents do grant, bargain and sell, release and confirm unto the said Grantees as joint tenants with right of survivorship.

Street Address: 2632 Winston Road, Bethlehem, PA 18017-3543

Tract No. 1:

ALL THAT CERTAIN lot or piece of ground, together with the one-story brick dwelling house thereon erected, situate on the Eastern side of Winston Road, North of West Gate Drive, in the Township of Hanover, County of Northampton and State of Pennsylvania, being further known as the Southern 40.50 feet of Lot No. 68 and the Northern 26.50 of Lot No. 69, as shown on Plan of West Gate Hills, said Plan being recorded in the Recorder's Office of Northampton County, in Book of Maps Volume 1, Page 68, more particularly bounded and described as follows, to wit:

BEGINNING at a point in the Eastern side of Winston Road, 330.00 feet North of the North property line of West Gate Drive; thence along the Eastern side of Winston Road, North 01 degree 53 minutes 30 seconds East, a distance of 67.00 feet to a point; thence along the remaining portion of Lot No. 68, South 88 degrees 06 minutes 30 seconds East, a distance of 120.00 feet to a point; thence South 01 degree 53 minutes 30 seconds West, a distance of 67.00 feet to a point; thence along the remaining portion of Lot No. 69, North 88 degrees 06 minutes 30 seconds West, a distance of 120.00 feet to a point in the Eastern side of Winston Road, the place of

beginning.

Tract No. 2:

ALL THAT CERTAIN message, tenement, and lot or parcel of ground situate in the Township of Hanover, County of Northampton, State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point on the division line between West Gate Hills and land now or late of a previous grantor, said point being South 01 degree 53 minutes 30 seconds West, 139.00 feet from the Southern side of Wynnewood Drive; thence extending along the same division line, South 01 degree 53 minutes 30 seconds West, a distance of 67.00 feet to a point; thence South 88 degrees 06 minutes 30 seconds East, a distance of 50.00 feet to a point; thence North 01 degree 53 minutes 30 seconds East, a distance of 67.00 feet to a point; thence North 88 degrees 06 minutes 30 seconds West, a distance of 50.00 feet to a point, the place of beginning.

BEING a fifty (50) foot deep plot or strip of ground having a width of sixty-seven (67) feet located directly East and to the rear of Tract No. 1.

For Informational Purposes Only - Tract No. 1 and Tract No. 2, together, are known as 2632 Winston Road, Bethlehem, Pennsylvania.

BEING the same premises which John H. Arnold, Jr., Executor under the Will of Clara I. Arnold, Deceased, by Deed dated 5/30/2006 and recorded 6/27/2006 in the Office of the Recorder of Deeds of Northampton County, in Record Book 2006-1 Page 260368, granted and conveyed unto Ricky C. Gower, Jr. and Sarah L. Leiby, as joint tenants with the right of survivorship, in fee.

And the said Ricky C. Gower, Jr. and Sarah L. Leiby have since intermarried. The said Sarah L. Leiby is now known as Sarah L. Gower.

This is a transaction between husband and self to self and an unrelated individual and is therefore exempt from 50% realty transfer tax.

Together with all and singular the buildings and improvements, ways, streets, alleys, driveways, passages, waters, water-courses, rights, liberties, privileges, hereditaments and appurtenances, whatsoever unto the hereby granted premises belonging, or in anywise appertaining, and the reversions and remainders, rents, issues, and profits thereof; and all the estate, right, title, interest, property, claim and demand whatsoever of them, the said grantor, as well at law as in equity, of, in and to the same.

To have and to hold the said lot or piece of ground described above, with the buildings and improvements thereon erected, hereditaments and premises hereby granted, or mentioned and intended so to be, with the appurtenances, unto the said Grantees, their heirs and assigns, to and for the only proper use and behoof of the said Grantees, their heirs and assigns, forever.


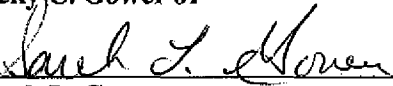
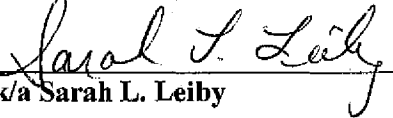
And the said Grantor, for themselves and their heirs, executors and administrators, do, by these presents, covenant, grant and agree, to and with the said Grantees, their heirs and assigns, that they, the said Grantor,

and their heirs, all and singular the hereditaments and premises herein described and granted, or mentioned and intended so to be, with the appurtenances, unto the said Grantees, their heirs and assigns, against them, the said Grantor, and their heirs, will warrant and defend against the lawful claims of all persons claiming by, through or under the said Grantor but not otherwise.

Warrant and Forever Defend

In Witness Whereof, the party of the first part have hereunto set their hands and seals. Dated the day and year first above written.

**Sealed and Delivered
in the Presence of Us:**

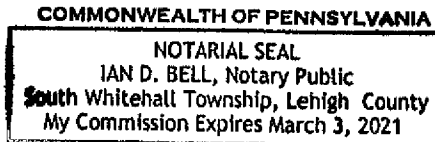
_____	
	Ricky C. Gower Jr
_____	
	Sarah L. Gower
_____	
	f/k/a Sarah L. Leiby

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF LEHIGH

On this, the 12th day of December, 2019, before me Ian D. Bell, the undersigned officer, personally appeared **Ricky C. Gower Jr**, known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged that he executed the same for the purposes therein contained.

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

[Signature]
Signature
Notary
Title of Office

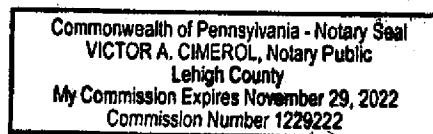


COMMONWEALTH OF PENNSYLVANIA
COUNTY OF ~~LEHIGH~~ Northampton

On this, the 16 day of December, 2019, before me December 2019, the undersigned officer, personally appeared **Sarah L. Gower f/k/a Sarah L. Leiby**, known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged that she executed the same for the purposes therein contained.

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

[Signature]
Signature
Notary
Title of Office



The precise residence and the complete post office address of the above-named Grantees is:

**2632 Winston Road
Bethlehem, PA 18017 - 35413**

[Signature]
On behalf of the Grantees

pennsylvania
 DEPARTMENT OF REVENUE (EX) MOD 04-19
REV-183
 Bureau of Individual Taxes
 Po Box 280603
 Harrisburg, Pa 17128-0603

1830019105

**REALTY TRANSFER TAX
 STATEMENT OF VALUE**
 COMPLETE EACH SECTION

RECORDER'S USE ONLY
 State Tax Paid: 935.42
 Book: Page:
 Instrument Number:
 Date Recorded:

SECTION I TRANSFER DATA

Date of Acceptance of Document
 12/16/2019

Grantor(s)/Lessor(s) f/k/a Sarah L. Leiby	Telephone Number (610) 417-1365	Grantee(s)/Lessee(s) Bradford Flynn	Telephone Number (610) 417-1365
Mailing Address 2632 Winston Road		Mailing Address 2632 Winston Road	
City Bethlehem	State PA	ZIP Code 18017-3543	City Bethlehem
	State PA	ZIP Code 18017	

SECTION II REAL ESTATE LOCATION

Street Address 2632 Winston Road	City, Township, Borough Bethlehem
County Northampton	School District Bethlehem School District
	Tax Parcel Number N6NW4-8-8 0214

SECTION III VALUATION DATA

Was transaction part of an assignment or relocation? YES NO

1. Actual Cash Consideration 1.00	2. Other Consideration + 0.00	3. Total Consideration = 1.00
4. County Assessed Value 53,300.00	5. Common Level Ratio Factor x 3.51	6. Computed Value = 187,083.00

SECTION IV EXEMPTION DATA - Refer to instructions for exemption status.

1a. Amount of Exemption Claimed \$ 1870.83	1b. Percentage of Grantor's Interest in Real Estate 50%	1c. Percentage of Grantor's Interest Conveyed 50%
---	--	--

2. Check Appropriate Box Below for Exemption Claimed.
- Will or intestate succession. _____
 (Name of Decedent) (Estate File Number)
 - Transfer to a trust. (Attach complete copy of trust agreement and all amendments.)
 - Transfer from a trust. (Attach complete copy of trust agreement and all amendments.)
 - Transfer between principal and agent/straw party. (Attach complete copy of agency/straw party agreement.)
 - Transfers to the commonwealth, the U.S. and instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)
 - Transfer from mortgagor to a holder of a mortgage in default. (Attach copy of mortgage and note/assignment.)
 - Corrective or confirmatory deed. (Attach complete copy of the deed to be corrected or confirmed.)
 - Statutory corporate consolidation, merger or division. (Attach copy of articles.)
 - Other (Provide a detailed explanation of exemption claimed. If more space is needed attach additional sheets.)

This is a transaction between husband and self to self and an unrelated individual and is therefore exempt from 50% realty transfer tax.

SECTION V CORRESPONDENT INFORMATION - All inquiries may be directed to the following person:

Name Sarah L. Gower f/k/a Sarah L. Leiby	Telephone Number 610-417-1365
Mailing Address 2632 Winston Road	City Bethlehem
	State PA
	ZIP Code 18017

Under penalties of law, I declare that I have examined this statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct and complete.

Signature of Correspondent or Responsible Party: *[Signature]* Date: 12/16/19

FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH REQUESTED DOCUMENTATION MAY RESULT IN THE RECORDER'S REFUSAL TO RECORD THE DEED.



1830019105

1830019105

§ 35.325. Escrow account.

- (a) An escrow account shall:
- (1) Be maintained in a Federally- or State-insured bank or recognized depository.
 - (2) Designate the broker as trustee.
 - (3) Provide for the withdrawal of funds without prior notice.
 - (4) Be used exclusively for escrow purposes.
- (b) A broker who is a sole proprietor or broker of record may give an employee written authority to deposit money into an escrow account and may give a licensed employee written authority to withdraw funds from the escrow account for payments that are properly chargeable to the account.
- (c) If money is expected to be held in escrow for more than 6 months, the broker is encouraged to deposit the money into an interest-bearing escrow account. Interest earned on an escrow account shall be held and disbursed, pro rata, in the same manner as the principal amount, unless the parties to the transaction direct otherwise by agreement. A broker may not claim the interest earned on an escrow account, unless the broker is a lessor as provided in section 511.2 of the Landlord and Tenant Act (68 P. S. § 250.511b).
- (d) A broker shall provide the Commission or its authorized representatives, upon written request or under an office inspection under § 35.246 (relating to inspection of office), a letter addressed to the bank or depository where the escrow account is maintained authorizing the release of records pertaining to the account.

Authority

The provisions of this § 35.325 issued under the Real Estate Licensing and Registration Act (63 P. S. §§ 455.101—455.902); amended under sections 201, 501, 601, 602 and 604 of the Real Estate Licensing and Registration Act (63 P. S. §§ 455.201, 455.501, 455.601, 455.602 and 455.604).

Source

The provisions of this § 35.325 adopted February 24, 1989, effective February 25, 1989, 19 Pa.B. 781; amended August 19, 2005, effective August 20, 2005, 35 Pa.B. 4711. Immediately preceding text appears at serial page (201874).

§ 35.326. Prohibition against commingling or misappropriation.

- (a) Except as provided in subsection (b), a broker may not commingle money that is required to be held in escrow—or interest earned on an escrow account—with business, personal or other funds.
- (b) A broker may deposit business or personal funds into an escrow account to cover service charges assessed to the account by the bank or depository where the account is located or to maintain a minimum balance in the account as required by the regulations of the bank or depository.

(c) A broker may not misappropriate money that is required to be held in escrow—or interest earned on an escrow account—for business, personal or other purposes.

Authority

The provisions of this § 35.326 issued under the Real Estate Licensing and Registration Act (63 P. S. §§ 455.101—455.902).

Source

The provisions of this § 35.326 adopted February 24, 1989, effective February 25, 1989, 19 Pa.B. 781; amended June 10, 1994, effective June 11, 1994, 24 Pa.B. 2904. Immediately preceding text appears at serial page (135767).

§ 35.327. Procedure when entitlement to money held in escrow is disputed.

If a dispute arises between the parties to a real estate transaction over entitlement to money that is being held in escrow by a broker, the broker shall retain the money in escrow until the dispute is resolved. If resolution of the dispute appears remote without legal action, the broker may, following 30 days' notice to the parties, petition the county court having jurisdiction in the matter to interplead the rival claimants.

Authority

The provisions of this § 35.327 issued under the Real Estate Licensing and Registration Act (63 P. S. §§ 455.101—455.902).

Source

The provisions of this § 35.327 adopted February 24, 1989, effective February 25, 1989, 19 Pa.B. 781.

§ 35.328. Escrow records.

A broker shall keep records of monies received by him that are required to be held in escrow and shall produce the records for examination by the Commission or its authorized representatives upon written request or pursuant to an office inspection under § 35.246 (relating to inspection of office). The records shall contain:

- (1) The name of the party from whom the broker received the money.
- (2) The name of the party to whom the money belongs.
- (3) The name of the party for whose account the money is deposited.
- (4) The date the broker received the money.
- (5) The date the broker deposited the money into the escrow account.
- (6) The date the broker withdrew the money from the escrow account.

Authority

The provisions of this § 35.328 issued under the Real Estate Licensing and Registration Act (63 P. S. §§ 455.101—455.902).

Source

The provisions of this § 35.328 adopted February 24, 1989, effective February 25, 1989, 19 Pa.B. 781.

REAL ESTATE DOCUMENTS**§ 35.331. Written agreements generally.**

(a) A written agreement between a broker and a principal or between a broker and a consumer whereby the consumer is or may be committed to pay a fee, commission or other valuable consideration shall contain the following:

(1) Notification that a Real Estate Recovery Fund exists to reimburse a person who has obtained a final civil judgment against a Commonwealth real estate licensee owing to fraud, misrepresentation or deceit in a real estate transaction and who has been unable to collect the judgment after exhausting legal and equitable remedies. Details about the Fund may be obtained by calling the Commission at (717) 783-3658.

(2) Notification that payments of money received by the broker on account of a sale—regardless of the form of payment and the person designated as payee (if payment is made by an instrument)—shall be held by the broker in an escrow account pending consummation of the sale or a prior termination thereof.

(3) Notification that the broker's commission and the duration of the agreement have been determined as a result of negotiations between the broker, or a licensee employed by the broker, and the seller/landlord or buyer/tenant.

(4) A description of the services to be provided and the fees to be charged.

(5) Notification about the possibility that the broker or any licensee employed by the broker may provide services to more than one party in a single transaction, and an explanation of the duties owed to the other party and the fees which the broker may receive for those services.

(6) Notification of the licensee's continuing duty to disclose in a reasonably practicable period of time any conflict of interest.

(7) In an agreement between a broker and a seller/landlord, a statement regarding cooperation with subagents and buyers agents, a disclosure that a buyer agent, even if compensated by the listing broker or seller/landlord will represent the interests of the buyer/tenant and a disclosure of any potential for the broker to act as a dual agent.

(8) In an agreement between a broker and a buyer/tenant, an explanation that the broker may be compensated based upon a percentage of the purchase price, the broker's policies regarding cooperation with listing brokers willing to pay buyer's brokers, a disclosure that the broker, even if compensated by the listing broker or seller/landlord will represent the interests of the buyer/tenant and a disclosure of any potential for the broker to act as a dual agent.

49 Pa. Code § 35.326

Section 35.326 - Prohibition against commingling or misappropriation

(a) Except as provided in subsection (b), a broker may not commingle money that is required to be held in escrow-or interest earned on an escrow account-with business, personal or other funds.

(b) A broker may deposit business or personal funds into an escrow account to cover service charges assessed to the account by the bank or depository where the account is located or to maintain a minimum balance in the account as required by the regulations of the bank or depository.

(c) A broker may not misappropriate money that is required to be held in escrow-or interest earned on an escrow account-for business, personal or other purposes.

49 Pa. Code § 35.326

The provisions of this § 35.326 adopted February 24, 1989, effective 2/25/1989, 19 Pa.B. 781; amended June 10, 1994, effective 6/11/1994, 24 Pa.B. 2904.

The provisions of this § 35.326 issued under the Real Estate Licensing and Registration Act (63 P. S. §§ 455.101-455.902).
