



SHERIFF OF COLUMBIA COUNTY
 COURT HOUSE - P.O. BOX 380
 BLOOMSBURG, PA 17815
 FAX: (570) 784-0257

PHONE
 (570) 389-3622

24 HOUR PHONE
 (570) 784-6300

FIRST SUSQUEHANNA BANK & TRUST

Docket # 131ED2003

VS

EXECUTION

ANANDA K. PANIKKAR
 LINGA D. PANIKKAR

AFFIDAVIT OF SERVICE

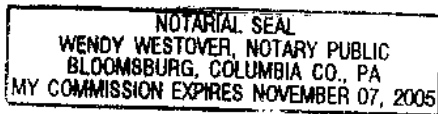
NOW, THIS MONDAY, OCTOBER 27, 2003, AT 12:40 PM, SERVED THE WITHIN EXECUTION UPON M&T BANK AT 225 COLUMBIA MALL DRIVE, BLOOMSBURG BY HANDING TO MANDY COULTER, TELLER, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
 THIS TUESDAY, MARCH 02, 2004

Wendy Westover

 NOTARY PUBLIC



Timothy T. Chamberlain

X _____
 TIMOTHY T. CHAMBERLAIN
 ACTING SHERIFF

X _____
~~T. CHAMBERLAIN~~
 DEPUTY SHERIFF

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/15/2003

SERVICE# 1 - OF - 3 SERVICES
DOCKET # 131ED2003

PLAINTIFF FIRST SUSQUEHANNA BANK & TRUST

DEFENDANT ANANDA K. PANIKKAR
LINGA D. PANIKKAR

PERSON/CORP TO SERVED	PAPERS TO SERVED
ANANDA K. PANIKKAR	EXECUTION
38 MILLERTOWN ROAD	
BLOOMSBURG	

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ MILEAGE _____ OTHER _____

Race ___ Sex ___ Height ___ Weight ___ Eyes ___ Hair ___ Age ___ Military ___

- TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ___ POB ___ POE ___ CCSO ___
 B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
 C. CORPORATION MANAGING AGENT
 D. REGISTERED AGENT
 E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS	DATE	TIME	OFFICER	REMARKS

DEPUTY _____ DATE _____

WRIT OF EXECUTION – (MONEY JUDGMENTS) Rules P.R.C.P. 3101 to 3149

FIRST SUSQUEHANNA BANK & TRUST,
Plaintiff

VS

ANANDA K. PANIKKAR and
LINGA D. PANIKKAR,
Defendants

* IN THE COURT OF COMMON PLEAS OF
* THE 26th JUDICIAL DISTRICT OF PA.
* COLUMBIA COUNTY BRANCH
* NO. CV-03-773
*
*
* CIVIL ACTION – LAW
* *2003-ED-131*

VS

M & T BANK,
GARNISHEE

COMMONWEALTH OF PENNSYLVANIA; COUNTY OF COLUMBIA
TO THE SHERIFF OF COLUMBIA COUNTY, PENNA.

To satisfy the judgment, interest and costs against Ananda K. Panikkar and Linga D. Panikkar, Defendants;

(1) You are directed to levy upon the property of the Defendants and to sell their interest therein, including, but not limited to and all personality located at 38 Millerstown Road, Bloomsburg, Columbia County, Pennsylvania 17815, including, household furnishings, furniture, antiques, appliances, cash, securities or other negotiable instruments, and seize all vehicles, including a 2000 Mercedes Benz E320 Sedan bearing a serial number WDBJF82J9YXD38951;

(2) You are also directed to attach the property and accounts of the defendants not levied upon in the possession of:

M & T Bank
225 Columbia Mall Drive
Bloomsburg, PA 17815

as garnishee, of accounts held by Garnishee, for the benefit of Defendants, either individually or jointly;

and to notify the Garnishees that

(a) an attachment has been issued;

(b) the garnishees are enjoined from paying any debt to or for the account of the defendants and from delivering any property of the defendants or otherwise disposing thereof.

(3) If property of the defendants not levied upon and subject to attachment is found in the possession of anyone other than the named garnishees, you are directed to notify him that he has been added as a garnishee and is enjoined as above stated.

Amount due	\$64,351.96
Interest to 10/1/03	\$ 1,071.60
Total	\$65,423.56 + interest as it accrues thereon at the rate of \$14.1 per day. Plus costs of suit.

Dated October 15, 2003

(SEAL)

Sami B. Kline

Prothonotary

Deputy

FIRST SUSQUEHANNA BANK & TRUST,
Plaintiff

VS

ANANDA K. PANIKKAR and
LINGA D. PANIKKAR,
Defendants

VS

M & T BANK,
GARNISHEE

* IN THE COURT OF COMMON PLEAS OF
* THE 26th JUDICIAL DISTRICT OF PA.
* COLUMBIA COUNTY BRANCH
* NO. CV-03-773

*

*

* CIVIL ACTION - LAW

*

2003 ED 111

WRIT OF EXECUTION

NOTICE

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached claim form and demand for a prompt hearing. (2) Deliver the form or mail it to the Sheriff's Office at the address noted. You should come to court ready to explain your exemption. If you do not come to court and prove your exemption, you may lose some of your property.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

**COURT ADMINISTRATOR'S OFFICE
COLUMBIA COUNTY COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17851
TELEPHONE: (570) 389-5667**

ADDRESS OF COUNSEL SERVING NOTICE:

240-246 Market Street, P.O. Box 791
Sunbury, Pennsylvania 17801
Telephone: (570) 286-7777

WIEST, MUOLO, NOON & SWINEHART

BY: 

William R. Swinehart, Esquire
Attorney for Plaintiffs

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300 statutory exemption
2. Bibles, school books, sewing machines, uniforms and equipment
3. Most wages and unemployment compensation
4. Social Security benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

FIRST SUSQUEHANNA BANK & TRUST,
Plaintiff

VS

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LINGA D. PANIKKAR,
Defendants

VS

M & T BANK,
GARNISHEE

* IN THE COURT OF COMMON PLEAS OF
* THE 26th JUDICIAL DISTRICT OF PA.
* COLUMBIA COUNTY BRANCH
* NO. CV-03-773
*
*
* CIVIL ACTION - LAW
*

CLAIM FOR EXEMPTION

To the Sheriff:

I, the above-named defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300 statutory exemption be

(i) set aside in kind (specify property to be set aside in kind):

(ii) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption (specify property and basis of exemption):

(2) From my property which is in the possession of a third party, I claim the following exemptions:

(a) my \$300 statutory exemption: in cash; in kind (specify property):

_____;

(b) Social Security benefits on deposit in the amount of \$_____;

(c) other (specify amount and basis of exemption): _____

I request a prompt court hearing to determine the exemption. Notice of the hearing should be given to me at _____, (Address)

_____. (Telephone Number)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. § 4904 relating to unsworn falsification to authorities.

Date: _____

Ananda K. Panikkar

Linga D. Panikkar

THIS CLAIM TO BE FILED WITH THE
OFFICE OF THE SHERIFF OF
COLUMBIA COUNTY:
P.O. Box 380
Bloomsburg, PA 17815

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/15/2003

SERVICE# 2 - OF - 3 SERVICES
DOCKET # 131ED2003

PLAINTIFF FIRST SUSQUEHANNA BANK & TRUST
DEFENDANT ANANDA K. PANIKKAR
LINGA D. PANIKKAR

PERSON/CORP TO SERVED	PAPERS TO SERVED
LINGA D. PANIKKAR	EXECUTION
38 MILLERTOWN ROAD	
BLOOMSBURG	

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ MILEAGE _____ OTHER _____

Race ___ Sex ___ Height ___ Weight ___ Eyes ___ Hair ___ Age ___ Military ___

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ___ POB ___ POE ___ CCSO ___
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS DATE	TIME	OFFICER	REMARKS
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY _____ DATE _____

WRIT OF EXECUTION – (MONEY JUDGMENTS) Rules P.R.C.P. 3101 to 3149

FIRST SUSQUEHANNA BANK & TRUST,
Plaintiff

VS

ANANDA K. PANIKKAR and
LINGA D. PANIKKAR,
Defendants

* IN THE COURT OF COMMON PLEAS OF
* THE 26th JUDICIAL DISTRICT OF PA.
* COLUMBIA COUNTY BRANCH
* NO. CV-03-773
*
*
* CIVIL ACTION – LAW
* *2003-ED-131*

VS

M & T BANK,
GARNISHEE

COMMONWEALTH OF PENNSYLVANIA; COUNTY OF COLUMBIA
TO THE SHERIFF OF COLUMBIA COUNTY, PENNA.

To satisfy the judgment, interest and costs against Ananda K. Panikkar and Linga D. Panikkar, Defendants;

(1) You are directed to levy upon the property of the Defendants and to sell their interest therein, including, but not limited to and all personality located at 38 Millerstown Road, Bloomsburg, Columbia County, Pennsylvania 17815, including, household furnishings, furniture, antiques, appliances, cash, securities or other negotiable instruments, and seize all vehicles, including a 2000 Mercedes Benz E320 Sedan bearing a serial number WDBJF82J9YXD38951;

(2) You are also directed to attach the property and accounts of the defendants not levied upon in the possession of:

M & T Bank
225 Columbia Mall Drive
Bloomsburg, PA 17815

as garnishee, of accounts held by Garnishee, for the benefit of Defendants, either individually or jointly;

and to notify the Garnishees that

- (a) an attachment has been issued;
- (b) the garnishees are enjoined from paying any debt to or for the account of the defendants and from delivering any property of the defendants or otherwise disposing thereof.

(3) If property of the defendants not levied upon and subject to attachment is found in the possession of anyone other than the named garnishees, you are directed to notify him that he has been added as a garnishee and is enjoined as above stated.

Amount due	\$64,351.96
Interest to 10/1/03	\$ 1,071.60
Total	\$65,423.56 + interest as it accrues thereon at the rate of \$14.1 per day. Plus costs of suit.

Dated October 15, 2003

(SEAL)

Tammi B. Klevre

Prothonotary

Deputy

FIRST SUSQUEHANNA BANK & TRUST,
Plaintiff

VS

ANANDA K. PANIKKAR and
LINGA D. PANIKKAR,
Defendants

VS

M & T BANK,
GARNISHEE

* IN THE COURT OF COMMON PLEAS OF
* THE 26th JUDICIAL DISTRICT OF PA.
* COLUMBIA COUNTY BRANCH
* NO. CV-03-773

*

*

* CIVIL ACTION - LAW

*

2003-ED-171

WRIT OF EXECUTION

NOTICE

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached claim form and demand for a prompt hearing. (2) Deliver the form or mail it to the Sheriff's Office at the address noted. You should come to court ready to explain your exemption. If you do not come to court and prove your exemption, you may lose some of your property.

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**COURT ADMINISTRATOR'S OFFICE
COLUMBIA COUNTY COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17851
TELEPHONE: (570) 389-5667**

ADDRESS OF COUNSEL SERVING NOTICE:

240-246 Market Street, P.O. Box 791
Sunbury, Pennsylvania 17801
Telephone: (570) 286-7777

WIEST, MUOLO, NOON & SWINEHART

BY: 

William R. Swinehart, Esquire
Attorney for Plaintiffs

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300 statutory exemption
2. Bibles, school books, sewing machines, uniforms and equipment
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8. Such other exemptions as may be provided by law

FIRST SUSQUEHANNA BANK & TRUST.
Plaintiff

VS

ANANDA K. PANIKKAR and
LINGA D. PANIKKAR,
Defendants

VS

M & T BANK,
GARNISHEE

* IN THE COURT OF COMMON PLEAS OF
* THE 26th JUDICIAL DISTRICT OF PA.
* COLUMBIA COUNTY BRANCH
* NO. CV-03-773
*
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* CIVIL ACTION – LAW
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CLAIM FOR EXEMPTION

To the Sheriff:

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I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. § 4904 relating to unsworn falsification to authorities.

Date: _____

Ananda K. Panikkar

Linga D. Panikkar

THIS CLAIM TO BE FILED WITH THE
OFFICE OF THE SHERIFF OF
COLUMBIA COUNTY:
P.O. Box 380
Bloomsburg, PA 17815

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/15/2003

SERVICE# 3 - OF - 3 SERVICES
DOCKET # 131ED2003

PLAINTIFF FIRST SUSQUEHANNA BANK & TRUST
DEFENDANT ANANDA K. PANIKKAR
LINGA D. PANIKKAR

PERSON/CORP TO SERVED
M&T BANK
225 COLUMBIA MALL DRIVE
BLOOMSBURG

PAPERS TO SERVED
EXECUTION

SERVED UPON Mandy Coulter

RELATIONSHIP Keller IDENTIFICATION _____

DATE 10-27-03 TIME 1240 MILEAGE _____ OTHER _____

Race ___ Sex ___ Height ___ Weight ___ Eyes ___ Hair ___ Age ___ Military ___

- TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ___ POB ___ POE ___ CCSO ___
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ATTEMPTS	DATE	TIME	OFFICER	REMARKS

DEPUTY TC DATE _____

147100

WRIT OF EXECUTION – (MONEY JUDGMENTS) Rules P.R.C.P. 3101 to 3149

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ANANDA K. PANIKKAR and
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* IN THE COURT OF COMMON PLEAS OF
* THE 26th JUDICIAL DISTRICT OF PA.
* COLUMBIA COUNTY BRANCH
* NO. CV-03-773

*

*

* CIVIL ACTION – LAW

*

2003-ED-131

VS

M & T BANK,
GARNISHEE

COMMONWEALTH OF PENNSYLVANIA; COUNTY OF COLUMBIA
TO THE SHERIFF OF COLUMBIA COUNTY, PENNA.

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Dated October 15, 2003

(SEAL)

Lami D. Klein

Prothonotary

Deputy

WRIT OF EXECUTION – (MONEY JUDGMENTS) Rules P.R.C.P. 3101 to 3149

FIRST SUSQUEHANNA BANK & TRUST,
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VS

M & T BANK,
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* IN THE COURT OF COMMON PLEAS OF
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* COLUMBIA COUNTY BRANCH
* NO. CV-03-773

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* CIVIL ACTION – LAW

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2003-ED-131

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Lauri B. Klewi

Prothonotary

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* IN THE COURT OF COMMON PLEAS OF
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*

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* CIVIL ACTION LAW

*

2003-ED 111

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Telephone: (570) 286-7777

WIEST, MUOLO, NOON & SWINEHART

BY: 

William R. Swinchart, Esquire
Attorney for Plaintiffs

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

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Date: _____

Ananda K. Panikkar

Linga D. Panikkar

THIS CLAIM TO BE FILED WITH THE
OFFICE OF THE SHERIFF OF
COLUMBIA COUNTY:
P.O. Box 380
Bloomsburg, PA 17815

FIRST SUSQUEHANNA BANK & TRUST,
Plaintiff

VS

ANANDA K. PANIKKAR and
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Defendants

VS

M & T BANK,
GARNISHEE

* IN THE COURT OF COMMON PLEAS OF
* THE 26th JUDICIAL DISTRICT OF PA.
* COLUMBIA COUNTY BRANCH
* NO. CV-03-773

*

*

* CIVIL ACTION – LAW

*

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FILED 131

DIRECTIONS TO SHERIFF

TO THE SHERIFF OF COLUMBIA COUNTY:

1. Please levy upon all personal property and household goods of the Defendants located at 38 Millerstown Road, Bloomsburg, PA 17815 for the purpose of satisfying the Judgment.
2. Please levy and seize the Defendants 2000 Mercedes Benz E320 automobile.
3. Please serve the Interrogatories in Attachment and Writ of Execution, upon the Garnishee, M & T Bank at its office located at the Columbia Mall, 225 Columbia Mall Drive, Bloomsburg, PA 17815.

Please contact James R. Seltzer, Assistant Vice-President of First Susquehanna Bank & Trust at 570-898-2373 to inform him of the time of the levy upon all personal property of the Defendant so that as a representative of the Plaintiff he may be present at the time of the levy.

If you have any questions regarding the foregoing directions please do not hesitate to contact the undersigned.

Respectfully submitted,

WIEST, MUOLO, NOON & SWINEHART

BY: 

William R. Swinehart, Esquire
240-246 Market Street, P.O. Box 791
Sunbury, PA 17801
(570) 286-7777
Attorney for Plaintiff

FIRST SUSQUEHANNA BANK & TRUST,
Plaintiff

VS

ANANDA K. PANIKKAR and
LINGA D. PANIKKAR,
Defendants

VS

M & T BANK,
GARNISHEE

* IN THE COURT OF COMMON PLEAS OF
* THE 26th JUDICIAL DISTRICT OF PA.
* COLUMBIA COUNTY BRANCH
* NO. CV-03-773

*

*

* CIVIL ACTION - LAW

*

203-2D-131

INTERROGATORIES IN ATTACHMENT

TO: M & T Bank
225 Columbia Mall Drive
Bloomsburg, PA 17815

You are required to file Answers to the following Interrogatories within twenty (20) days after service upon you. Failure to do so may result in judgment against you:

1. At the time you were served or at any subsequent time did you owe either Defendant any money or were you liable to either Defendant on any negotiable or other written instrument or did either Defendant claim that you owed the Defendant any money or were liable to the Defendant for any reason?

2. At the time you were served or at any subsequent time was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by either Defendant?

3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or in part by either Defendant or in which either Defendant held or claimed any interest?

4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which either Defendant had an interest?

5. At any time before or after you were served did either Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and if so what was the consideration therefore?

6. At any time after you were served did you pay, transfer or deliver any money or property to either Defendant or to any person or place pursuant to either Defendant's direction or otherwise discharge any claim of either Defendant against you?

Respectfully submitted,

WIEST, MUOLO, NOON & SWINEHART

BY: 

William R. Swinehart, Esquire
240-246 Market Street, P.O. Box 791
Sunbury, PA 17801
(570) 286-7777

Attorney for Plaintiff

FOR SECURITY PURPOSES, THE BORDER OF THIS DOCUMENT CONTAINS MICROPRINTING

WIEST, MUOLO, NOON & SWINEHART

60-376/313

6568

CLEARING ACCOUNT
240 - 246 Market Street
Sunbury, Pennsylvania 17801

PAY TO THE ORDER OF Columbia County Sheriff

DATE October 1, 2003

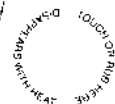
Two Hundred Dollars and 0/100

\$ 200.00

DOLLARS



[Handwritten Signature]



AUTHORIZED SIGNATURE

For Ananda & Linga Panikkar

⑈006568⑈ ⑆031303763⑆ 00 801410 01⑈

THIS DOCUMENT INCLUDES A SECURITY SCREEN ON BACK OF THE CHECK

FS-5T