

# Erie County Legal Journal

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# Erie County Legal Journal

*Reporting Decisions of the Courts of Erie County  
The Sixth Judicial District of Pennsylvania*

Managing Editor: Heidi M. Weismiller

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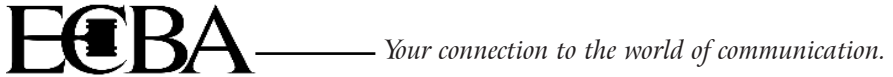
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# MARKETING SERVICE AGREEMENTS VIOLATE RESPA

---

*Brett Woodburn, Esq.*  
*Oct. 6, 2014*

In previous articles, I have questioned whether marketing services agreements (MSA) can be developed in such a way as to comply with the limitations found in Section 8 of the Real Estate Settlement Procedures Act (RESPA). While some have criticized my approach as too conservative, I offer you 200,000 reasons why approaching MSAs conservatively is sound.

On September 30, Lighthouse Title, Inc. (title company), a Michigan-based title insurance company, was fined \$200,000 by the Consumer Financial Protection Bureau (CFPB) when it concluded that the MSAs that the title company entered violated RESPA. What did the title company do?

The title company entered MSAs with various real estate brokers asking the brokers and their agents to:

- Market the title company's services to its own employees
- 'Endorse' the title company
- Market the title company to clients
- Include the title company in advertisements and mass emails to clients.

Does this sound familiar? What did the title company do wrong?

The CFPB concluded that the title company entered these MSAs because it anticipated that title work would be referred predominantly to those title companies that participated in a MSA. Additionally, the CFPB determined that neither the title company nor the brokers made any efforts to value the "marketing services" identified in the MSAs. Further, the title company did not provide any metrics to determine whether it was receiving the benefit of the marketing services. In fact, the fees paid under the MSAs were determined by the anticipated quantity of referrals that would be generated; the fees that competitors were paying in the market place; or a combination of these two factors. The CFPB noted that the title company enjoyed a statistically significant increase in title work after it signed the MSAs.

Section 8(a) provides "No person shall give and no person shall accept any fee, kickback, or thing of value pursuant to any agreement or understanding... that business incident to or a part of a real estate settlement service... shall be referred to any person." The CFPB readily concluded these MSAs were poorly disguised payments for referrals.

There's more... and it's a biggie!

The CFPB concluded that “entering a contract is a ‘thing of value’ within the meaning of Section 8, even if the fees paid under the contract are fair market value for the goods or services provided.” (emphasis added). Think about what this means. If you enter into a contract with another settlement service provider, even if the payment is for fair market value, and there is an understanding that settlement services will be referred because of the contract, you have violated RESPA. In other words, a successful business arrangement could be your downfall!

The \$200,000 fine is probably enough to get your attention but there are some other aspects of the Consent Agreement that warrant mention. The title company was ordered to:

- Terminate all existing MSAs.
- Document the exchange of any ‘thing of value’ that is valued at more than \$5.00.
- Not enter into any other MSAs.
- Maintain records for five years.

Two other major areas of concern are evolving: (1) will the CFPB begin prosecuting the real estate brokers who are paid as part of the MSA; and (2) what impact does this order have on the leases that so often accompany MSAs? The general tenor in the industry is the CFPB will begin targeting the “other side” (e.g., brokers) of the MSA, and soon.

As for the leases... take a close look and make sure that the rental value is objectively accurate. If you pay rent at \$15 per square foot, you better be charging \$15 per square foot. Another take away from this decision is the lease better be for a defined space; i.e. an office. If your business model is to support an open floor plan, leasing space to a mortgage broker or title company is probably a dangerous row to hoe.



About the Author:

**Brett Woodburn, Esq.**

*Brett Woodburn, Esq. is an attorney with Caldwell & Kearns and serves as general counsel to PAR. A substantial portion of his practice is dedicated to providing advice and counsel to real estate licensees and representing and defending real estate salespersons and brokers in civil lawsuits and licensing claims across the Commonwealth. He routinely counsels employers on employee relations issues as one of the voices of the PAR Legal Hotline.*

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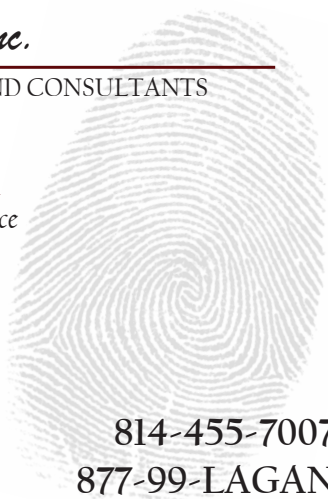
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**DISSOLUTION NOTICE**

**NOTICE OF DISSOLUTION  
- ERIE LABOR TEMPLE  
CORPORATION**

1701 State St., Erie, PA 16501  
After majority approval of the members of the Erie Labor Temple Corporation the entity as of present date is filing Articles of Dissolution. All proceedings for winding up the affairs of the Erie Labor Temple Corporation are being complied with under the laws of the Commonwealth of PA.

Oct. 24

**FICTITIOUS NAME NOTICE**

Pursuant to Act 295 of December 16, 1982 notice is hereby given of the intention to file with the Secretary of the Commonwealth of Pennsylvania a "Certificate of Carrying On or Conducting Business under an Assumed or Fictitious Name." Said Certificate contains the following information:

**FICTITIOUS NAME NOTICE**

Notice is hereby given that an Application for Registration of Fictitious Name was filed in the Department of State of the Commonwealth of Pennsylvania on September 18, 2014 for New Age Floors located at 9900 Peach Street, Waterford PA 16441. The name and addresses of each individual interested in the business is Gregory B. McAtee, 9900 Peach Street, Waterford, PA 16441. This was filed in accordance with 54 PaC.S. 311.

Oct. 24

**INCORPORATION NOTICE**

JEM Charitable Foundation has been incorporated under the provisions of the Pennsylvania Non-Profit Corporation Law of 1988.

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Erie, PA 16501

Oct. 24

**LEGAL NOTICE**

**IN THE COURT OF COMMON  
PLEAS OF ERIE COUNTY,  
PENNSYLVANIA  
CIVIL ACTION – LAW**

NO.: 13670-13

**NOTICE OF ACTION IN  
MORTGAGE FORECLOSURE**  
Wells Fargo Bank, NA Successor  
by Merger to Wells Fargo Home  
Mortgage, Inc. Formerly Known as  
Norwest Mortgage, Inc., Plaintiff  
vs.

The Unknown Heirs and or  
Administrators of the Estate  
Howard L Ellis, et al, Defendant(s)  
TO: The Unknown Heirs and  
or Administrators of the Estate  
Howard L Ellis

PRESENTLY OR FORMERLY  
of 2601 Jackson Avenue, Erie,  
PA 16504-2863. A lawsuit has  
been filed against you in mortgage  
foreclosure and against your real  
estate at 2601 Jackson Avenue, Erie,  
PA 16504-2863 because you have  
failed to make the regular monthly  
payments on your mortgage loan  
and the loan is in default. The  
lawsuit is an attempt to collect a  
debt from you owed to the plaintiff,  
Wells Fargo Bank, NA Successor  
by Merger to Wells Fargo Home  
Mortgage, Inc. Formerly Known as  
Norwest Mortgage, Inc.. A detailed  
notice to you of your rights under  
the Fair Debt Collection Practices  
Act (15 U.S.C. §1692, et. seq.) is  
included in the Complaint filed in  
the lawsuit. The lawsuit is filed in  
the Erie County Court of Common  
Pleas, at the above term and number.  
A copy of the Complaint filed in  
the lawsuit will be sent to you  
upon request to the Attorney for  
the Plaintiff, Scott A. Dietterick,  
Esquire, P.O. Box 1024,  
Mountainside, NJ 07092. Phone  
(908) 233-8500.

IF YOU WISH TO DEFEND,  
YOU MUST ENTER A WRITTEN  
APPEARANCE PERSONALLY  
OR BY AN ATTORNEY AND  
FILE YOUR DEFENSES OR  
OBJECTIONS IN WRITING  
WITH THE COURT. YOU ARE  
WARNED THAT IF YOU FAIL  
TO DO SO THE CASE MAY  
PROCEED WITHOUT YOU  
AND A JUDGMENT MAY BE  
ENTERED AGAINST YOU  
WITHOUT FURTHER NOTICE  
FOR RELIEF REQUESTED  
BY THE PLAINTIFF. YOU

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NOTICE TO YOUR LAWYER AT  
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Oct. 24



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RVM's Director of Forensics, Greg Cancilla, was recently named Best Individual Expert Witness in Technology for Litigation Support by the *New York Law Journal* Reader Rankings Survey. Greg has performed countless digital forensic investigations and has been called to offer expert testimonies in numerous cases, one of which rendered the largest single plaintiff verdict in the State of Ohio's history - *Ronald Luri v. Republic Services, Inc., et al.*



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AUDIT LIST  
NOTICE BY  
PATRICK L. FETZNER

Clerk of Records,  
Register of Wills and Ex-Officio Clerk of  
the Orphans' Court Division, of the  
Court of Common Pleas of Erie County, Pennsylvania

The following Executors, Administrators, Guardians and Trustees have filed their Accounts in the Office of the Clerk of Records, Register of Wills and Orphans' Court Division and the same will be presented to the Orphans' Court of Erie County at the Court House, City of Erie, on **October 27, 2014** and confirmed Nisi.

**November 20, 2014** is the last day on which Objections may be filed to any of these accounts.

Accounts in proper form and to which no Objections are filed will be audited and confirmed absolutely. A time will be fixed for auditing and taking of testimony where necessary in all other accounts.

<u>2014 ESTATE</u>	<u>ACCOUNTANT</u>	<u>ATTORNEY</u>
240. Richard Harry Hime, a/k/a Richard H. Hime .....	Richelle R. Volgstadt, Administratrix .....	Robert E. McBride, Esq.
241. Harold V. Wiser .....	Christina M. Mohr, Executrix .....	Nicholas J. Holland, Esquire and Michael P. Thomas, Esquire
242. Harriet N. Hirsch, a/k/a .....	Mary Ann Curtze and James L. Hirsch, Co-Executors .....	Pro Se
243. Marjorie O. Benjamin, a/k/a Marjorie Ostheimer Benjamin .....	Bonnie Benjamin Debacker, Co-Trustee .....	Kari A. Froess, Esquire
244. Stephen B. McGarvey .....	Keith T. McGarvey and James Voss .....	Thomas C. Hoffman, II, Esquire and Guy C. Fustine, Esquire

PATRICK L. FETZNER  
Clerk of Records  
Register of Wills &  
Orphans' Court Division

Oct. 17, 24

**ESTATE NOTICES**

Notice is hereby given that in the estates of the decedents set forth below the Register of Wills has granted letters, testamentary or of administration, to the persons named. All persons having claims or demands against said estates are requested to make known the same and all persons indebted to said estates are requested to make payment without delay to the executors or their attorneys named below.

**FIRST PUBLICATION**

**EBBRECHT, LUCINDA S.,  
deceased**

Late of the Township of Millcreek, County of Erie, Commonwealth of Pennsylvania  
*Executor:* Overton Day, c/o Quinn, Buseck, Leemhuis, Toohey & Kroto, Inc., 2222 West Grandview Blvd., Erie, PA 16506  
*Attorney:* Colleen R. Stumpf, Esq., Quinn, Buseck, Leemhuis, Toohey & Kroto, Inc., 2222 West Grandview Blvd., Erie, PA 16506

**GIDOS, EMERY J.,  
deceased**

Late of the City of Erie, Erie County, PA  
*Executrix:* Margaret M. Fries, 2916 Berkley Road, Erie, PA 16506  
*Attorney:* Michael J. Visnosky, Esq., Knox McLaughlin Gornall & Sennett, P.C., 120 West Tenth Street, Erie, PA 16501

**GUSTAFSON, DONNA L.,  
deceased**

Late of the City of Erie  
*Executor:* Robert V. Kutterna, Jr., c/o Attorney Terrence P. Cavanaugh, 3336 Buffalo Road, Erie, PA 16510  
*Attorney:* Terrence P. Cavanaugh, Esq., 3336 Buffalo Road, Erie, PA 16510

**PERINO, EILEEN a/k/a  
EILEEN A. PERINO,  
deceased**

Late of the Township of Millcreek  
*Executor:* Robert A. Whitney  
*Attorney:* Michael G. Nelson, Esquire, Marsh, Spaeder, Baur, Spaeder & Schaaf, LLP, 300 State Street, Suite 300, Erie, Pennsylvania 16507

**RYS, JOSEPH T.,  
deceased**

Late of the Township of Summit, County of Erie, Commonwealth of Pennsylvania  
*Co-Executors:* Mary Kiehl and Joseph V. Rys, c/o Quinn, Buseck, Leemhuis, Toohey & Kroto, Inc., 2222 West Grandview Blvd., Erie, PA 16506-4508  
*Attorney:* Colleen R. Stumpf, Esq., Quinn, Buseck, Leemhuis, Toohey & Kroto, Inc., 2222 West Grandview Blvd., Erie, PA 16506-4508

**SHADE, WILLIAM L.,  
deceased**

Late of Harborecreek Township, Erie County, PA  
*Executor:* William Lee Shade, c/o Jerome C. Wegley, Esq., Knox McLaughlin Gornall & Sennett, P.C., 120 West Tenth Street, Erie, PA 16501  
*Attorney:* Jerome C. Wegley, Esq., Knox McLaughlin Gornall & Sennett, P.C., 120 West Tenth Street, Erie, PA 16501

**STEUDLER, MARIAN  
CAROLINE,  
deceased**

Late of Erie, PA, Erie County, PA  
*Administrator:* Thomas F. Morris  
*Attorney:* Gerald J. Villella, Esquire, 900 State Street, Suite 103, Erie, PA 16501.

**TARVER, TERRI R.,  
deceased**

Late of the City of Erie, Erie County, Pennsylvania  
*Administrator:* Carl Tarver  
*Attorney:* Thomas Brasco, Jr., Esq., 305 West Sixth Street, Erie, PA 16507

**WALKER, ROBERT J.,  
deceased**

Late of the City of Erie, County of Erie, Commonwealth of Pennsylvania  
*Executrix:* Anne Marie Walker, c/o Quinn, Buseck, Leemhuis, Toohey & Kroto, Inc., 2222 West Grandview Blvd., Erie, PA 16506  
*Attorney:* Colleen R. Stumpf, Esq., Quinn, Buseck, Leemhuis, Toohey & Kroto, Inc., 2222 West Grandview Blvd., Erie, PA 16506

**SECOND PUBLICATION**

**BORTNER, MARIAN  
VIRGINIA,  
deceased**

Late of the City of Erie, County of Erie and Commonwealth of Pennsylvania  
*Administrator D.B.N.C.T.A.:* Honorable Michael M. Palmisano, Esquire, c/o 3305 Pittsburgh Avenue, Erie, Pennsylvania 16508  
*Attorney:* Darlene M. Vlahos, Esquire, 3305 Pittsburgh Avenue, Erie, Pennsylvania 16508

**GASS, KAREN M.,  
deceased**

Late of Erie, Erie County, PA  
*Administrator:* Gary D. Gass  
*Attorney:* Richard R. Morelli, Esq., 1901 Wilmington Road, New Castle, PA 16105

**GOSS, KATHRYN L.,  
deceased**

Late of the City of Erie, County of Erie  
*Executor:* Norman Goss, 1713 West 14th Street, Erie, PA 16505  
*Attorney:* John C. Melaragno, Esquire, Melaragno, Placidi, Parini & Veitch, 502 West Seventh Street, Erie, Pennsylvania 16502

**GUSTAFSON, CAROLYN A.,  
deceased**

Late of the Township of Summit,  
County of Erie, Commonwealth  
of Pennsylvania

*Executor:* David J. Gustafson,  
6067 Morning Glory Court, Erie,  
PA 16509-8219

*Attorneys:* MacDonald, Illig,  
Jones & Britton LLP, 100  
State Street, Suite 700, Erie,  
Pennsylvania 16507-1459

**McCALLION, JOAN C.,  
deceased**

Late of the City of Erie, County  
of Erie and Commonwealth of  
Pennsylvania

*Administratrix:* Kathleen A.  
Vitale, c/o 504 State Street, 3rd  
Floor, Erie, PA 16501

*Attorney:* Michael J. Nies,  
Esquire, 504 State Street, 3rd  
Floor, Erie, PA 16501

**MERCH, MARIAN L., a/k/a  
MARIAN MERCH,  
deceased**

Late of the Township of  
Springfield, County of Erie, State  
of Pennsylvania

*Executor:* Ralph Shaffer, Jr., 5555  
Miller Hill Road, Sugar Grove,  
PA 16350

*Attorney:* James R. Steadman,  
Esq., 24 Main St. E., PO Box 87,  
Girard, PA 16417

**RODEMOYER, ELVA MAE,  
a/k/a ELVA M. RODEMOYER,  
deceased**

Late of Millcreek Township, Erie  
County, Pennsylvania

*Executrix:* Kristie L. Wilson,  
4532 Amherst Road, Erie,  
Pennsylvania 16506

*Attorney:* John R. Falcone, Esq.,  
4845 West Lake Road, Erie,  
Pennsylvania 16505

**SILKA, CONSTANCE P.,  
deceased**

Late of the City of Erie

*Executrix:* JoAnn Klein, 14321  
Murray Road, Union City, PA  
16438

*Attorney:* Michael A. Fetzner,  
Esq., Knox McLaughlin Gornall  
& Sennett, P.C., 120 West Tenth  
Street, Erie, PA 16501

**SMITH, JEROME,  
deceased**

Late of the City of Erie, County  
of Erie, Commonwealth of  
Pennsylvania

*Administrator:* Lisa A.  
Batkiewicz

*Attorney:* Stephen Bushinski,  
Esq., Office of Chief Council,  
Commonwealth of Pennsylvania,  
Department of Military &  
Veterans Affairs, Bldg. 7-36, Fort  
Indiantown Gap, Annville, PA  
17003-5002

**UNDERWOOD, AVERYL W.,  
deceased**

Late of the North East Borough

*Executrix:* Sheryl D. Collins, c/o  
Attorney Terrence P. Cavanaugh,  
3336 Buffalo Road, Erie, PA  
16510

*Attorney:* Terrence P. Cavanaugh,  
Esq., 3336 Buffalo Road, Erie, PA  
16510

**WASYL, BONNIE L.,  
deceased**

Late of Millcreek Township,  
County of Erie, Commonwealth  
of Pennsylvania

*Administrator:* Stephen R. Wasyl,  
c/o Quinn, Buseck, Leemhuis,  
Toohey & Kroto, Inc., 2222 West  
Grandview Blvd., Erie, PA 16506

*Attorney:* Valerie H. Kuntz,  
Esq., Quinn, Buseck, Leemhuis,  
Toohey & Kroto, Inc., 2222 West  
Grandview Blvd., Erie, PA 16506

**THIRD PUBLICATION****BARCZAK, RAYMOND R.,  
deceased**

Late of the City of Erie, Erie  
County, Erie, Pennsylvania

*Executor:* Joseph B.  
Shallenberger, c/o Robert J.  
Jeffery, Esq., 33 East Main Street,  
North East, Pennsylvania 16428  
*Attorneys:* Orton & Jeffery, P.C.,  
33 East Main Street, North East,  
Pennsylvania 16428

**BIRKNER, MARGARET E.,  
deceased**

Late of Lake City, County of Erie,  
Commonwealth of Pennsylvania

*Executor:* Mark L. Birkner,  
c/o Quinn, Buseck, Leemhuis,  
Toohey & Kroto, Inc., 2222  
West Grandview Blvd., Erie, PA  
16506-4508

*Attorney:* Colleen R. Stumpf,  
Esq., Quinn, Buseck, Leemhuis,  
Toohey & Kroto, Inc., 2222  
West Grandview Blvd., Erie, PA  
16506-4508

**BLYSTONE, MILDRED S., a/k/a  
MILDRED BERDINA  
BLYSTONE, a/k/a MILDRED  
BLYSTONE,  
deceased**

Late of the Township of  
Fairview, County of Erie, State of  
Pennsylvania

*Executrix:* Dorothy Grettler,  
11050 Cross Station Road,  
Girard, PA 16417

*Attorney:* James R. Steadman,  
Esq., 24 Main St. E., PO Box 87,  
Girard, PA 16417

**DARR, DANNY W., a/k/a  
DANNY WILLIAM DARR,  
deceased**

Late of the City of Erie, Erie  
County, PA

*Administrator:* Jessica M. Darr,  
c/o Jerome C. Wegley, Esq., Knox  
McLaughlin Gornall & Sennett,  
P.C., 120 West Tenth Street, Erie,  
PA 16501

*Attorney:* Jerome C. Wegley,  
Esq., Knox McLaughlin Gornall  
& Sennett, P.C., 120 West Tenth  
Street, Erie, PA 16501

**ELLIOTT, DANIEL J.,  
deceased**

Late of Erie County, Pennsylvania

*Administrator:* Anna Marie  
Elliott, c/o David W. Bradford,  
Esq., 731 French Street, Erie, PA  
16501

*Attorney:* David W. Bradford,  
Esq., 731 French Street, Erie, PA  
16501

**FAIRCHILD, LYLE C., a/k/a  
LYLE FAIRCHILD,  
deceased**

Late of the Township of Fairview, County of Erie, State of Pennsylvania

*Administratrix:* Shelly Rossey, 1410 Fairfax Avenue, East Springfield, PA 16441

*Attorney:* Grant M. Yochim, Esq., 24 Main St. E., PO Box 87, Girard, PA 16417

**GLENN, RICHARD A.,  
deceased**

Late of the Boro of Albion, County of Erie, Commonwealth of Pennsylvania

*Executrix:* Peggy Hornaman Muck, 6120 Bridlewood Drive, Fairview, PA 16415-2708

*Attorneys:* MacDonald, Illig, Jones & Britton LLP, 100 State Street, Erie, Pennsylvania 16507-1459

**HANNOLD, ERIKA,  
deceased**

Late of the Borough of North East, County of Erie, State of Pennsylvania

*Executrix:* Marjorie R. Thompson, c/o 78 East Main Street, North East, PA 16428

*Attorney:* John C. Brydon, Esq., Brydon Law Office, 78 East Main Street, North East, PA 16428

**KNAUSS, RUTH M.,  
deceased**

Late of the City of Erie, Erie County, PA

*Administrator CTA:* Christina C. Brown, c/o Thomas C. Hoffman, II, Esq., Knox McLaughlin Gornall & Sennett, P.C., 120 West Tenth Street, Erie, PA 16501

*Attorney:* Thomas C. Hoffman, II, Esq., Knox McLaughlin Gornall & Sennett, P.C., 120 West Tenth Street, Erie, PA 16501

**McKENNA, MARY LOUISE,  
deceased**

Late of Millcreek Township

*Executor:* Robert J. McKenna, c/o 246 West 10th Street, Erie, PA 16501

*Attorney:* Evan E. Adair, Esq., 246 West 10th Street, Erie, PA 16501

**NELSON, WILLIAM J.,  
deceased**

Late of the City of Erie, County of Erie, State of Pennsylvania

*Executor:* Timothy W. Nelson, 3551 Sheramy Drive, Fairview, PA 16415

*Attorney:* Grant M. Yochim, Esq., 24 Main St. E., PO Box 87, Girard, PA 16417

**PULAKOS, JOY P.,  
deceased**

Late of the Township of Millcreek, County of Erie and Commonwealth of Pennsylvania

*Executor:* George A. Pulakos

*Attorney:* Gery T. Nietupski, Esq., The Law Offices of Gery T. Nietupski, Esquire, LLC, 818 State Street, Erie, Pennsylvania 16501

**RUHLING, BARBARA JEAN,  
deceased**

Late of the Township of Harborcreek, County of Erie and Commonwealth of Pennsylvania

*Administratrix D.B.N.C.T.A.:* Darlene M. Vlahos, Esquire, c/o 3305 Pittsburgh Avenue, Erie, Pennsylvania 16508

*Attorney:* Darlene M. Vlahos, Esquire, 3305 Pittsburgh Avenue, Erie, Pennsylvania 16508

**SPROVERI, LOUIS E.,  
deceased**

Late of the City of Corry, Erie County, Pennsylvania

*Executor:* Dean L. Sproveri, PO Box 283, Corry, PA 16407

*Attorney:* William E. Barney, Esq., 200 North Center Street, Corry, Pennsylvania 16407

**VICTOR, MARGARET E.,  
deceased**

Late of the Township of Millcreek, County of Erie, Commonwealth of Pennsylvania

*Co-Executors:* Michael T. Victor, 4851 Wolf Road, Erie, PA 16505-1337; and Frank B. Victor, 5152 Wolf Road, Erie, PA 16505-1344

*Attorneys:* MacDonald, Illig, Jones & Britton LLP, 100 State Street, Suite 700, Erie, Pennsylvania 16507-1459

**WATKINS, ELIZABETH a/k/a  
BEA WATKINS,  
deceased**

Late of Greene Township, Erie County, Commonwealth of Pennsylvania

*Co-Executors:* Mary Dean and Richard Watkins, c/o Leigh Ann Orton, Esq., Knox Law Firm, 11 Park Street, North East, PA 16428

*Attorney:* Leigh Ann Orton, Esq., Knox McLaughlin Gornall & Sennett, P.C., 120 West Tenth Street, Erie, PA 16501

**WILE, DALE A.,  
deceased**

Late of the Township of Elk Creek, County of Erie, State of Pennsylvania

*Executor:* James Dunda, c/o David R. Devine, Esq., 201 Erie Street, Edinboro, PA 16412

*Attorney:* David R. Devine, Esq., 201 Erie Street, Edinboro, PA 16412



## CHANGES IN CONTACT INFORMATION OF ECBA MEMBERS

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MELISSA H. SHIREY ----- *mhshirey@eriefamilylaw.com*

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