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RE/MAX REAL ESTATE

Lehigh Valley

Relocation Guide

Welcome to RE/MAX Real Estate and Pennsylvania's beautiful Lehigh Valley! Your decision to relocate to this area at this time brings you to a place of prosperity, culture, and strong values.

The Lehigh Valley is richly embedded in our nation's history. Once a principle gateway to the west, our canals moved coal and people to fill an ever-growing frontier. Later, Bethlehem became the second-largest producer of steel in the world, helping build an industrialized nation. Silk, other fabrics, and clothing were manufactured here. Mack trucks, long a symbol of the strength of a nation, are still made here. Binney and Smith's Crayola crayons color the world.

Lehigh Valley public and private schools are among the best in the nation; with more than two-thirds of their graduates continuing their education. Community colleges offer varied programs, specialty centers offer vocational and technical career training, and our colleges and universities are nationally ranked.

The Lehigh Valley's 690,000 residents comprise city, suburban, and country living. A diversity of home styles, including townhouses, singles, and duplexes offer the home buyer a full range of choices.

The RE/MAX Real Estate business ethic is supremely suited to this dynamic community. Founded in 1984, RE/MAX has become the #1 real estate office in the Lehigh Valley.

Our associates average three times as many transactions per year as other real estate salespeople. Our broad range of financing sources means more potential buyers for each home, and a higher mortgage approval rate, resulting in affordable mortgages for more people.

RE/MAX REAL ESTATE

Our conveniently located office gives us easy access to the entire Lehigh Valley. Our professional staff coordinate all activities and are ready to answer any questions you may have. While you are making your community and home selection and preparing to move, our RE/MAX Real Estate team is working to make your relocation to the Lehigh Valley as smooth as possible by coordinating your:

- ◆ Properly prepared agreements of sale
- ◆ Mortgage appointment
- ◆ Appraisal
- ◆ Credit report
- ◆ Escrow of deposit money
- ◆ Mortgage approval and notification of parties
- ◆ Title search and title insurance
- ◆ Homeowner's insurance
- ◆ New deed preparation
- ◆ Inspections
- ◆ Reminder of utilities notification
- ◆ Coordination of settlement
- ◆ Pre-settlement inspection
- ◆ Settlement

We also have an onsite title company, Hometown Abstract, as well as an onsite mortgage company, Hometown Mortgage.

Your relocation to Pennsylvania's beautiful Lehigh Valley will be a satisfying experience because RE/MAX Real Estate knows how to smooth the way. We're certain that you will find the Lehigh Valley a wonderful place to live.

Thank you for choosing RE/MAX Real Estate to be your relocation expert.



PENNSYLVANIA OVERVIEW

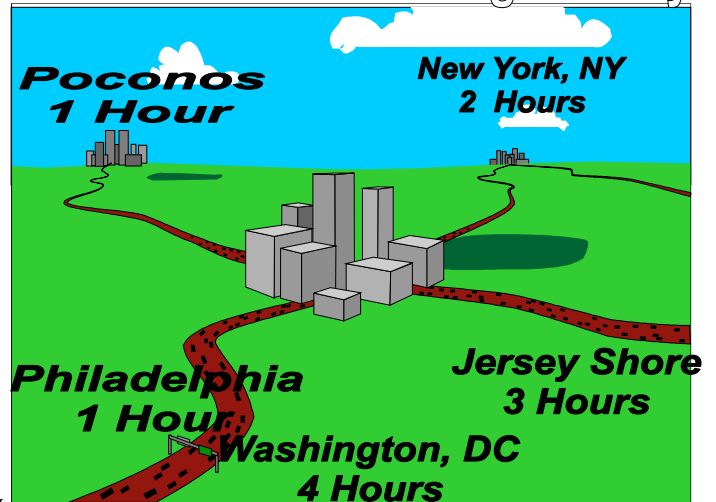
Pennsylvania, the second state admitted to the Union, is rich in natural splendor, historical significance, cultural diversity, and industrial strength.

One of the mid-Atlantic States, Pennsylvania is bordered by the states of New Jersey, New York, Ohio, West Virginia, and Maryland. With a land area of 44,820 square miles, Pennsylvania ranks 33rd in area among the 50 states. The state has 67 counties.

Lehigh County in eastern Pennsylvania is dominated by the skyline of the PPL building in Allentown, the County's largest city. Allentown's location also affords easy access to the major metropolitan areas of the Northeast.

Also centrally located in Lehigh County is the office of **RE/MAX Real Estate**, which services the Lehigh Valley area. Our office is located at 3021 College Heights Boulevard, Allentown, with easy access using I-78 or Route 22. If you are traveling by air, Philadelphia International Airport is only an hour's drive to and from the Lehigh Valley and the Lehigh Valley International Airport is only minutes away from any part of the Valley.

Drive Time From Lehigh Valley



Northampton County is dominated by the Homer Research Center atop South Mountain in Bethlehem, the County's largest city. Easton, the County seat, is the County's second largest city.

HISTORY

The first occupants of Pennsylvania were some 15,000 Delaware, Shawnee, Susquehanna, and Iroquois Indians. In 1609, English explorer Henry Hudson charted the coasts along the Delaware River, and in 1643 New Sweden governor Johan Printz established a colony north of the Wilmington, Delaware area on Tinicum Island near Chester. The settlement fell into Dutch hands in 1655 and was claimed by the English in 1664.

PENNSYLVANIA GOVERNMENT

In 1681 King Charles II granted William Penn a huge tract of land to be called Penn's Woods, or Pennsylvania. Penn was a troublesome young Quaker to whose father King Charles II owed a huge debt. The 37-year-old Penn immediately sailed to establish his "city of brotherly love" which is now known as Philadelphia.

Pennsylvania attracted increasing numbers of European immigrants in the 1700s. Joining the English, Welsh and Dutch Quakers were Rhineland Germans and the Scotch-Irish.

By 1774 Pennsylvania had become the military, economic and political center of the colonies. The First Continental Congress convened in Philadelphia in 1774 and the Second Continental Congress in 1775-76, where the Declaration of Independence was drafted and approved on July 4, 1776. When the Articles of Confederation were endorsed in York in 1777, the 13 Colonies effectively became one nation. On December 2, 1787, Pennsylvania became the second colony to ratify the U.S. Constitution—drafted at the Pennsylvania State House in Philadelphia—thus becoming the nation's second state. Philadelphia was the national capital 1790-1800.

GOVERNMENT



The Executive Branch of Pennsylvania Government includes the Governor's Office, Lieutenant Governor's Office, Attorney General, Auditor General, and State Treasurer.

The State Agencies are: Aging, Agriculture, Banking, Community and Economic Development, Corrections, Conservation and Natural Resources, Education, Environmental Protection, General Services, Health, Insurance, Labor and Industry, Military and Veterans Affairs, Public Welfare, Revenue, State Police, State, and Transportation.

The Boards and Commissions are: Commission on Crime and Delinquency, Fish and Boat Commission, Historical and Museum Commission, Liquor Control Board, Milk Marketing Board, Public Television Network Commission, Port of Pittsburgh Commission, Public Utility Commission, Securities Commission, and Turnpike Commission.

The Legislative Branch is represented by the Pennsylvania Senate and House of Representatives.

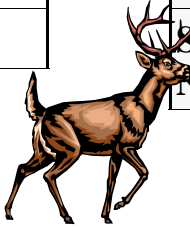
The Judicial Branch is the Administrative Office of the Pennsylvania Courts.

PENNSYLVANIA DEMOGRAPHICS

Area	Population	Square Miles
Lehigh Valley	642,033	728.7
Lehigh County	306,864	348.9
Northampton County	269,269	379.8

State Bird	Ruffed Grouse
State Tree	Hemlock
State Bug	Firefly

State Flower	Mountain Laurel
State Animal	White Tailed Deer
State Nickname	The Keystone State



More Facts...

- Pennsylvania was one of the original 13 colonies.
- Pennsylvania was named after William Penn, a young Quaker who was given the land by King Charles II of England.
- Pennsylvania is the fifth largest state in population in the United States.
- Pennsylvania was at the forefront of America’s Industrial Revolution. The world’s first oil well was drilled in Titusville in 1859, marking the birth of the petroleum industry. Andrew Carnegie established the forerunner of the U.S. Steel Corporation.
- Tourism is Pennsylvania’s second largest industry, surpassed only by agriculture. Other industries include heavy manufacturing, lumber, and coal.
- Pennsylvania’s wooded mountains provide the setting for most outdoor recreation. The main vacation areas are the Poconos, Allegheny National Forest and the Laurel Highlands.
- Pennsylvania has many historical spots, including Philadelphia, where the Declaration of Independence was drafted and approved; Valley Forge, where George Washington headquartered during the American Revolution; and Gettysburg, where the 3-day battle marked the beginning of the end for the Confederacy.



VEHICLE OWNERSHIP IN PA

Driver's License

Pennsylvania motor vehicle operators must be licensed. Cars, mini-vans, light trucks, and sport utility vehicles require one type of license. Motorcycles require a separate license. New drivers must take an eye test, written exam, and a road (course) test. A Pennsylvania driver's license is good for 4 years and expires at the end of the holder's birthday month.



If a driver's license is held from another state, application must be made to the State within 60 days after moving to Pennsylvania. All necessary forms may be obtained at the State web site at www.dmv.state.pa.us or at Driver's License Centers and most notaries, auto clubs and messenger service centers.

Vehicle Registration

All new residents are required to make application for Pennsylvania title and registration of their vehicle(s) within 20 days of entry into the Commonwealth when establishing residency in Pennsylvania.

Motor vehicle registration is accomplished by applying for vehicle registration at a AAA office, Magistrate (Justice of the Peace), or a commercial license/tags service.

The following documents are required at time of registration:

- ◆ A valid title for all of the vehicles you want to register in Pennsylvania, issued in your name, from the state you left; and
- ◆ Proof of Pennsylvania insurance, such as a valid insurance identification card, declaration page of an insurance policy, a copy of a valid binder or a copy of an application for insurance to the Pennsylvania Assigned Risk Plan for all of the vehicles you will be registering. These documents must indicate both effective and expiration dates.
- ◆ Form of personal identification
- ◆ A tracing of the vehicle identification number (VIN) or the verification of the VIN by an inspection mechanic or notary at a dealership.

Motor vehicle registrations are renewed annually. Visit the state's website on Driver Services for more information at: www.dmv.state.pa.us

NEW RESIDENT INFORMATION

UTILITIES AND SERVICES

New residents should arrange for utility service prior to moving into a new residence. Information should be secured directly from the utility companies listed below:

Gas

UGI Utilities, Inc.
2121 City Line Rd., Bethlehem
Phone: 1-800-322-4429



Electric

Pennsylvania Power & Light (PPL)
2 North 9th, Allentown
Phone: 1-800-342-5775

Metropolitan Easton - service to parts of Northampton County
2121 Sullivan Trail, Easton
Phone: (610) 258-6161

Telephone

Verizon
Residential: 1-800-660-2215
Some communities in the Lehigh Valley have a different local telephone company providing service for their areas.



Trash Disposal

Trash disposal service is handled differently in the various communities. To find out about this service in your community, contact your community Public Works Department or the City/Borough Office.

Water & Sewer

To find out about water and sewer service in your community, contact your community Public Works Department or the City/Borough Office.

AT-A-GLANCE TAX RATE INFORMATION

TYPE OF TAX	<u>DELAWARE</u> Taxpayer Assistance (302) 577-3300	<u>PENNSYLVANIA</u> Department of Revenue 800-362-2050	<u>MARYLAND</u> State Taxpayers Information (410) 333-4630	<u>NEW JERSEY</u> State Taxpayers Information (609) 588-2200
INCOME	Graduated, based on net income \$25,000-\$30,000: \$1,276 + 7.0% \$30,000-\$40,000: \$1,626 + 7.6% \$40,000-More = \$2,386 + 7.7% of amount over \$40,000.00	2.8%. Personal property tax, primarily on value of security investments.	\$90 on first \$3,000 of gross income plus 5% on amount over \$3,000; married, 6% on amount over \$150,000 and single, 6% on amount over \$100,000. County tax is 50% of state tax in most counties.	Married, Joint Return, Head of household \$0 - 20,000 - 2% of taxable income \$20,001 - \$50,000 - 2 1/2% of less \$100.00 \$50,001 - \$70,000 - 3 1/2% of less \$600.00 \$70,001 - \$80,000 - 5% less \$1,650.00 \$80,000 - 150,000 - 6 1/2 less \$2,850.00 \$150,001 or more - 7% less \$3,600.00
INCOME TAX	Delaware allows residents credit for income taxes paid to other states, which are subject to certain limitations. Personal exemption: \$1,250. Additional exemption over age 60. Split income on Delaware return permitted for two-income couples.	Reciprocity agreement between Maryland and Pennsylvania. None between Delaware & Pennsylvania. Some credit for taxes paid to Delaware on Pennsylvania returns. No exemptions. No split income. No allowable capital losses.	Reciprocity agreement between Maryland and Pennsylvania. None between Delaware & Maryland. Some credit for taxes paid to Delaware on Maryland returns. Personal exemption: \$1,200. \$1,000 over 65 or blind	Reciprocity agreement between Philadelphia and New Jersey. Credit for taxes paid to Philadelphia & Delaware. Personal exemption: \$1,000 No split income.
WAGE	1.25% if you work or live in the City of Wilmington.	Most Lehigh Valley municipalities - 1%	None	None
SALES	None	6% City of Philadelphia 7%	5%	6%
REAL ESTATE TRANSFER	3% of purchase price split between buyer and seller. First time buyers are exempt from 1/2% of transfer tax.	2% of sales price split equally between buyer and seller.	\$5.00 per \$1,000 of sales price split equally between buyer and seller. Documentary stamps paid by buyer: \$4.40 per \$1,000.	\$3.50 per \$1,000 up to \$150,000 sales price. \$5.00 per \$1,000 over \$150,000 sales price.
CAPITAL GAINS	Follows Federal guidelines.	Capital gain is not subject to tax up to \$250,000 for individuals or \$500,000 for married couples if the property has been owned and used by the taxpayer as his or her primary residence for two (2) years or more of the five (5) years prior to the sale.	Follows Delaware and Federal guidelines.	Follows Federal guidelines.

COMMUNITIES

LEHIGH COUNTY

COMMUNITY	TELEPHONE #	POPULATION	*MILLAGE	SCHOOL DISTRICT
ALBURTIS	(610) 966-4777	1,500	53.35	East Penn
ALLENTOWN CITY	(610) 437-7516	103,400	Bldg. 55.514 Land: 88.534 Bldg. 50.29 Land: 83.31 Bldg. 52.645 Land: 85.665	Allentown Parkland Salisbury
CATASAUQUA	(610) 264-0571	6,600	50.79	Catasauqua
COOPERSBURG	(610) 282-3307	2,700	51.99	Southern Lehigh
COPLAY	(610) 262-6088	3,200	44.87	Whitehall-Coplay
EMMAUS	(610) 965-9292	11,300	53.90	East Penn
FOUNTAIN HILL	(610) 867-0301	4,500	56.30	Bethlehem
HANOVER TWP.	(610) 264-1069	2,700	42.29	Catasauqua
HEIDELBERG TWP.	(610) 767-1344	4,000	47.15	Northwestern Lehigh
LOWER MACUNGIE	(610) 966-4343	20,000	45.95	East Penn
LOWER MILFORD	(610) 967-4949	3,900	44.99	Southern Lehigh
LOWHILL TWP.	(610) 298-2607	2,000	47.75	Northwestern Lehigh
LYNN TWP.	(610) 298-2645	4,300	47.05	Northwestern Lehigh
MACUNGIE	(610) 966-2503	2,800	49.90	East Penn
NORTH WHITEHALL	(610) 799-3411	12,200	42.11	Parkland
SALISBURY	(610) 797-4000	13,600	47.695	Salisbury
SLATINGTON	(610) 767-2131	4,800	68.71	Northern Lehigh
SOUTH WHITEHALL	(610) 398-0401	19,400	46.26	Parkland

COMMUNITIES

LEHIGH COUNTY CONTINUED

COMMUNITY	TELEPHONE #	POPULATION	*MILLAGE	SCHOOL DISTRICT
UPPER MACUNGIE	(610) 395-4892	10,900	42.36	Parkland
UPPER MILFORD	(610) 966-3223	7,700	46.20	East Penn
UPPER SAUCON	(610) 282-1171	11,200	47.19	Southern Lehigh
WASHINGTON TWP.	(610) 767-8108	7,100	58.78	Northern Lehigh
WEISENBERG TWP.	(610) 285-6660	4,000	47.45	Northwestern Lehigh
WHITEHALL TWP.	(610) 437-5524	24,100	46.62	Whitehall-Coplay

NORTHAMPTON COUNTY

COMMUNITY	TELEPHONE #	POPULATION	*MILLAGE	SCHOOL DISTRICT
ALLEN TWP.	(610) 262-7012	2,600	41.24	Northampton
BANGOR	(610) 588-2216	5,300	57.30	Bangor
BATH	(610) 837-1648	2,700	44.74	Nazareth
BETHLEHEM CITY	(610) 865-7100	71,400	51.66 (Northampton) 56.55 (Lehigh)	Bethlehem
BETHLEHEM TWP.	(610) 865-4012	21,200	44.90	Bethlehem
BUSHKILL TWP.	(610) 759-1250	7,000	46.97	Nazareth
CHAPMAN	—	230	37.49	Northampton
EASTON	(610) 250-6600	26,300	54.31	Easton

COMMUNITIES

NORTHAMPTON COUNTY CONTINUED

COMMUNITY	TELEPHONE #	POPULATION	*MILLAGE	SCHOOL DISTRICT
EAST ALLEN TWP.	(610) 262-7961	4,900	38.88	Northampton
EAST BANGOR	(610) 588-9880	1,000	52.80	Bangor
FORKS TWP.	(610) 252-0785	8,400	46.91	Easton
FREEMANSBURG	(610) 866-2220	1,900	49.42	Bethlehem
GLENDON	(610) 253-1577	400	47.95	Wilson
HANOVER TWP.	(610) 866-1140	9,600	44.41	Bethlehem
HELLERTOWN	(610) 838-7041	5,600	55.63	Lower Saucon
LEHIGH TWP.	(610) 767-6771	9,700	38.95	Northampton
LOWER MT. BETHEL TWP.	(610) 252-5074	3,200	45.41 (E) 47.40 (B)	Easton Bangor
LOWER NAZARETH	(610) 759-7434	5,300	46.86	Nazareth
LOWER SAUCON	(610) 865-3291	9,900	48.17	Lower Saucon
MOORE TWP.	(610) 759-9449	8,700	37.74	Northampton
NAZARETH	(610) 759-0202	6,000	52.91	Nazareth
NORTHAMPTON	(610) 262-2576	9,400	43.65	Northampton
NO. CATASAUQUA	(610) 264-1504	2,800	44.44	Catasauqua
PALMER TWP.	(610) 253-7191	16,900	47.56	Easton
PEN ARGYL	(610) 863-4121	3,600	44.51	Pen Argyl
PLAINFIELD	(610) 759-6944	5,700	38.68	Pen Argyl

COMMUNITIES

NORTHAMPTON COUNTY CONTINUED

COMMUNITY	TELEPHONE #	POPULATION	*MILLAGE	SCHOOL DISTRICT
PORTLAND	—	600	53.62	Bangor
ROSETO	(610) 588-0695	1,600	49.05	Pen Argyl
STOCKERTOWN	(610) 759-8393	700	53.21	Nazareth
TATAMY	(610) 252-7123	900	52.21	Nazarreth
UPPER MT. BETHEL	—	6,000	47.55	Bangor
UPPER NAZARETH	(610) 759-5341	4,400	45.71	Nazareth
WALNUTPORT	(610) 767-1322	2,000	58.92	Whitehall-Coplay
WASHINGTON TWP.	—	4,100	46.06	Bangor
WEST EASTON	(610) 252-6651	1,100	48.20	Wilson
WILLIAMS TWP.	(610) 258-6788	4,500	44.45	Wilson
WILSON BOROUGH	(610) 258-6142	7,700	54.20	Wilson
WIND GAP	—	2,800	43.43	Pen Argyl

EDUCATION

The Lehigh Valley offers a full range of educational opportunities: public and private schools; community, state and private colleges; colleges and universities; and vocational/trade schools. High standards are the hallmark across the board.

Both urban and suburban school districts provide public education and prepare their students for further education and successful careers.



Many of the public school districts provide adult education programs featuring a wide variety of courses, from academic through special interest. The area's colleges and universities offer challenging continuing education programs in addition to their regular course of study.

The Lehigh Valley offers educational opportunities to suit most everyone's needs.

LEHIGH COUNTY

SCHOOL DISTRICT	ENROLLMENT	% COLLEGE-BOUND	FACULTY/STUDENT	AVERAGE TEACHER SERVICE (YEARS)	YEARLY \$ PER STUDENT	COMMUNITIES INCLUDED
ALLENTOWN (610) 821-2600	16,424	62	21.4 to 1	16.0	\$7,345	Allentown
CATASAUQUA AREA (610) 264-5571	1,756	99	15.8 to 1	17.2	\$7,656	Catasauqua Hanover Twp.-Lehigh North Catasauqua
EAST PENN (610) 530-5300	6,687	74	17.7 to 1	16.0	\$9,413	Alburtis, Emmaus, Lower Macungie Twp., Macungie, Trexlerstown, Upper Milford Twp.
NORTHERN LEHIGH (610) 767-9800	2,156	73	18 to 1	17.0	\$7,831	Washington Twp., Slatington, Walnutport
NORTHWESTERN LEHIGH (610) 298-8661	2,255	66	15.8 to 1	15.6	\$8,476	Lowhill Twp., Lynn Twp., Weisenberg Twp., Heidelberg Twp.
PARKLAND (610) 366-1910	7,924	71	19.5 to 1	17.5	\$9,896	North Whitehall Twp., Orefield, Schnecksville, South Whitehall Twp., Upper Macungie
SALISBURY (610) 797-2062	1,800	69	15.5 to 1	18.3	\$11,751	Salisbury Twp.
SOUTHERN LEHIGH (610) 282-3121	2,735	74	17.5 to 1	17.7	\$10,419	Coopersburg, Center Valley, Lower Milford Twp., Upper Saucon Twp.
WHITEHALL-COPLAY (610) 439-1431	3,856	67	18.4 to 1	18.3	\$7,606	Coplay, Whitehall Twp.

NORTHAMPTON COUNTY

SCHOOL DISTRICT	ENROLLMENT	% COLLEGE-BOUND	FACULTY/STUDENT	AVERAGE TEACHER SERVICE (YEARS)	YEARLY \$ PER STUDENT	COMMUNITIES INCLUDED
BANGOR (610) 250-0127	3,461	53	17.8 to 1	18.9	\$9,061	Bangor, Portland, East Bangor, Roseto, Upper Mount Bethel, Lower Mount Bethel, Washington Twp.
BETHLEHEM (610) 861-0500	14,165	80	16.5 to 1	16.0	\$9,206	Bethlehem, Bethlehem Twp., Fountain Hill, Freemansburg, Hanover Twp-
EASTON (610) 250-2400	7,940	79	15.9 to 1	18.9	\$8,732	Easton, Forks Twp., Palmer Twp.
NAZARETH (610) 759-1170	4,059	85	17.6 to 1	17.7	\$9,462	Nazareth, Upper Nazareth Twp., Lower Nazareth Twp., Bushkill, Stockertown, Tatamy
NORTHAMPTON (610) 262-7811	5,444	60	17.1 to 1	18.2	\$9,935	Northampton, Bath, Allen Twp., East Allen Twp., Lehigh Twp., Chapman, Moore Twp.
PEN ARGYL (610) 863-9093	1,903	83	17.1 to 1	20.9	\$8,000	Plainfield Twp., Wind Gap, Pen Argyl
SAUCON VALLEY (610) 838-7026	2,272	70	16.5 to 1	15.9	\$11,054	Hellertown, Lower Saucon Twp.
WILSON (610) 258-0841	2,265	72	18.3 to 1	18.4	\$9,946	Wilson, Glendon, West Easton, Williams Twp.

EDUCATION

PRIVATE SCHOOLS

This is an abridged list. Check the telephone book for complete listings.

Allentown Central Catholic High School, 4th and Chew Sts., Allentown (610) 437-4601
Allentown Christian School, 3436 Winchester Road, Allentown (610) 398-3101
Bethlehem Catholic H.S., Madison & Dewberry Aves. Bethlehem (610) 866-0791
The Hillside School, 2697 Brookside Road, Macungie (610) 967-3701
Jewish Day School, 2313 Pennsylvania Street, Allentown (610) 437-0721
Lehigh Christian Academy, 619 Schantz Road, Allentown (610) 366-1626
Lehigh Valley Lutheran School, 1335 Old Carriage Rd., Northampton (610) 261-0822
Lehigh Valley Seventh Day Adventist, Mechanicsville Road, Whitehall (610) 799-2341
Mercy Day School (special education), 830 S. Woodward St., Altn (610) 797-8242
Moravian Academy, 4313 Green Pond Road, Bethlehem (610) 691-1600
Perkiomen School, 200 Seminary Avenue, Pennsburg (215) 679-9511
The Swain School, 1100 S. 24th Street, Allentown (610) 433-4542

Parochial schools: Diocese of Allentown, 202 N. 17th St., Allentown (610) 437-0755

BUSINESS/TRADE SCHOOLS

Allentown Bartender School, 1541 Alta Drive, Whitehall (610) 821-9450
Allentown Business School, 1501 Lehigh Street, Allentown (610) 791-5100
Empire Beauty Schools, 544 Hamilton Street, Allentown (610) 432-4545
Lehigh Valley Dental Assisting Institute, 1633 Allen Street, Allentown (610) 439-8077
Lincoln Technical Institute, 5151 Tilghman Street, Allentown (610) 398-5301
Star Technical Institute, 2102 Union Boulevard, Allentown (610) 434-9963

COLLEGES AND UNIVERSITIES

Allentown College of St. Francis de Sales, Center Valley (610) 282-1100
Cedar Crest College, 100 College Drive, Allentown (610) 437-4471
Kutztown University, Kutztown (610) 683-4000
Lafayette College, College Hill, Easton (610) 250-5000
Lehigh University, Bethlehem (610) 758-3000
Lehigh-Carbon Community College, Education Park Dr., Schnecksville (610) 79902121
Moravian College, 1200 Main Street, Bethlehem (61) 861-1300
Muhlenberg College, 2400 Chew Street, Allentown (610) 821-3100
Northampton Community College, 3835 Green Pond Road, Bethlehem (610) 861-5300
Penn State University-Allentown Campus, Fogelsville (610) 285-4811

EDUCATION

PRE-SCHOOL/DAY CARE

There are many pre-school and day care centers in the Lehigh Valley.
For a complete list, consult the telephone book.

Academy of Little Learners, 6516 Lower Macungie Road, Macungie (610) 398-1082
Alphabet Inc., 675 N. Brookside Road, Wescosville (610) 481-9955
Belles & Beaus Child Care, 719 Roble Road, Allentown (610) 264-0440
Carefree Learning Center, 1550 Valley Center Parkway, Bethlehem (610) 974-9100
Children's Center, 4480 Spring Hill Drive, Schnecksville (610) 799-2345
Cityspace, 625 Chew Street, Allentown (610) 432-2632
Creative Kids Club, 90 S. Commerce Way, Bethlehem (610) 868-3533
Cuddle Zone Learning Center, 445 Allentown Drive, Allentown (610) 434-2644
Day Care in the Park Inc., 951 Marcon Boulevard, Allentown (610) 264-8707
Discovery Pre-School Inc., 225 North Street, Emmaus (610) 967-1441
Early Bloomers Inc., 36 S. 6th Street, Allentown (610) 820-9848
Gantz Day Care & Learning Center, 3119 Seiples Station Rd., Whitehall (610) 799-3635
Gentle Care Child Development Center, 23-31 N. 14th St., Catasauqua (610) 266-9799
The Growing Connection, 625 Chew Street, Allentown (610) 434-6065
Growing Tree Child Care Center Inc., 3000 3rd Street, Whitehall (610) 264-1177
Hillcrest Academy for Child Develop., 6594 Hamilton Bl., Wescosville (610) 395-1000
Kralik's Kampus Early Learning Center, 2148 Hanover Ave., Allentown (610) 435-1310
Jewish Community Center, 702 N. 22nd St., Allentown (610) 435-3571
Lifespan Day Care, 1503 N. Cedar Crest Blvd., Allentown (610) 435-7833
Lifespan School and Daycare, 1255 S. Cedar Crest Blvd., Allentown (610) 820-0544
Little People Day Care School, 2310 S. 12th Street, Allentown (610) 791-4554
Magic Years Child Care & Learning Cntrs., 224 N. 17th St., Allentown (610) 402-2949
Magical Tot Spot, Inc., 2918 MacArthur Road, Whitehall, (610) 433-6747
Montessori Datzyk School, Inc. 3300 Broadway, Allentown (610) 395-6344
Pat-A-Cake Corners, 4119 S. Church Street, Whitehall (610) 262-6062
Precious People Inc., 2203 N. 1st Ave., Whitehall (610) 264-3800
Rainbow Discovery Center, 1575 Pond Road, Allentown (610) 395-3373
Rotherham Child Care Center, 1022 S. Hall Street, Allentown (610) 439-8280
Small Beginnings Daycare Center, 828 Ridge Street, Emmaus (610) 965-3244
Small Wonders Child Care, 2532 Berly, Whitehall (610) 439-1779
Teddy Bear Day Care, Routes 248 & 946, Walnutport, (610) 767-9240
Twinings Day Nursey, 2304 S. 5th Street, Allentown (610) 797-5687



HEALTH CARE

One mark of a good community is the quality of the health care it affords its citizens. High quality health care abounds in the Lehigh Valley. From easily-accessible, nationally-renowned hospitals to experts in preventive medicine, the Lehigh Valley offers expert medical advice and care for the entire family.

The following medical care referral services will help you find the hospital, clinic, or specialist that you need:

EPHN Physical Finder - (610) 954-EPHN (3746)

LV Hospital Physician Referral Service - (610) 402-CARE (2273)

Physician Referral Service - (610) 770-8338

The following are full-service hospitals for surgery, long-term treatment, and emergency care clinics:

The Lehigh Valley Hospital Center is the #1 trauma center in the Tri-state area. In addition, it is also known for its cancer center, open heart surgery, and Medivac units. Its locations are at:

Cedar Crest & I-78, Allentown 18105-7017 (610) 402-8000
17th & Chew Streets, Allentown 18105-1556 (610) 402-8000

St. Luke's Hospital

1736 Hamilton Street, Allentown 18104
(610) 770-8300

Easton Hospital

250 S. 21st Street, Easton 18042
(610) 250-4000

Muhlenburg - Lehigh Valley Hospital

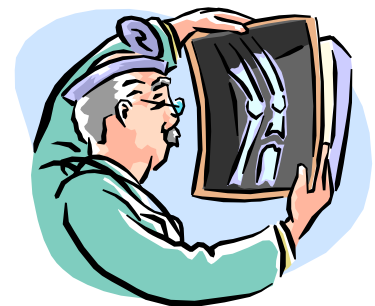
2545 Schoenersville Road, Bethlehem 18017
(610) 861-2200

Sacred Heart Hospital

421 Chew Street, Allentown 18103
(610) 776-4500

St. Luke's Hospital

801 Ostrum Street, Bethlehem 18015
(610) 954-4000



HEALTH CARE

REHABILITATION & PHYSICAL THERAPY



Good Shepherd/Health Works

1243 S. Cedar Crest Blvd.
Allentown 18103
(610) 402-9200

Aquatic and Physical Therapy Center

3735 Nazareth Road
Easton 18042
(610) 252-2700

Coordinated Health Systems

1401 N. Cedar Crest Blvd.
Allentown 18104
(610) 433-8080

ProRehab

4825 Tilghman Street, Allentown 18104
(610) 398-2060

2775 Schoenersville Road
Bethlehem 18017
(610) 861-8080

17th & Liberty Streets, Allentown 18104
(610) 439-8500

400 S. Greenwood Avenue
Easton 18042
(610) 515-8080

803 N. Wahneta Street, Allentown 18103
(610) 433-4477

2014 Laubach Avenue, Northampton 18067
(610) 262-1662

Good Shepherd Rehabilitation Hospital

501 St. John Street
Allentown 18103
(610) 776-3299

1174 Illicks Mill Road, Bethlehem 18017
(610) 866-5600

1040 Chestnut Street, Emmaus 18049
(610) 967-6466

CHILDREN'S SERVICES

Florence Child Guidance Center
402 N. Fulton, Allentown 18102
(610) 432-0521

National Hospital for Kids in Crisis (KidsPeace)
5300 KidsPeace Drive, Orefield 18069-9101
1-800-MY-KID (446-9543)

520 E. Broad Street, Bethlehem 1801
(610) 691-5860

Pinebrook Services
402 N. Fulton, Allentown, 18102
(610) 432-3919

Valley Youth House
829 Linden Street, Allentown 18102
(610) 820-0166

SHOPPING

The Lehigh Valley has what you are looking for when you shop. There are over two dozen malls and shopping centers and countless independently-placed specialty shops offering both shopping ease and convenience. Less than one hour to the South is one of the largest regional shopping malls on the East Coast—King of Prussia.

Lehigh Valley's largest shopping center is the Lehigh Valley Mall. With over 130 stores, this mall is located at MacArthur Road and Grape Street (just north of Route 22), Whitehall. Other shopping centers in the Valley are as follows:



Allentown Area

Allentown Fairgrounds Farmers Market, 17th and Chew Streets
American Plaza Shopping Center, 2nd and Hamilton Streets
Crest Plaza, 1500 Cedar Crest Boulevard (Route 22 and Cedar Crest Blvd.)
K-Mart Shopping Center, MacArthur Road
K-Mart Plaza, Tilghman Street and Cetronia Road
King's Plaza Mall, Cedar Crest Boulevard and Hamilton Boulevard
Mountainville Shopping Center, S. 4th Street at West Federal Street
South Mall, 3300 Lehigh Street
Tilghman Square Shopping Center, Tilghman Street and Cetronia Road
Trexler Mall, Route 222 and Lower Macungie Road, Trexlertown
Village West Shopping Center, Tilghman Street and Cedar Crest Boulevard
Wal-Mart and Sam's Club, MacArthur Road
Whitehall Mall, MacArthur Road and Grape Street
Whitehall Square Shopping Center, MacArthur Road

Bethlehem Area

Bethlehem Square Shopping Center, Nazareth Pike and Route 22
K-Mart Shopping Center, Nazareth Pike and Route 22
Lehigh Shopping Center, Union Boulevard and Eaton Avenue
Westgate Shopping Center, 2285 Schoenersville Road

Easton Area

Northampton Crossings, Routes 248 and 33
Palmer Park Mall, Route 248 and Park Avenue
25th Street Shopping Center, 25th Street and Route 22

SHOPPING

Less than one hour's drive away to the West is the Outlet Capital of the World—Reading! Vanity Fair started it with its Lee Jeans Outlet, and many other outlets followed. A short 45 minute drive to the North is Crossings Outlet in Tannersville with its many outlet stores.

For food shopping, the Lehigh Valley's major chains—Giant, Redners, Weis-Kings, and Wegmans—and a host of independent grocers offer staples, ethnic, specialty, and health-conscious foods. For a really unique experience, don't miss the Allentown Fairgrounds Farmers' Market at 17th and Chew Streets where they have over 40 booths that offer the area's fresh farm bounty.



NEWSPAPERS

- ◆ The Morning Call: Allentown, (610) 820-6500
Bethlehem, (610) 861-3600
Easton, (610) 258-3000
- ◆ The Express-Times, Easton (610) 258-7171
- ◆ East Penn Press, Allentown (610) 740-0944
- ◆ Home News, Bath, (610) 837-0107
- ◆ Nazareth Key, Nazareth, (610) 759-5000
- ◆ Northwestern Press, Allentown, (610) 740-0944
- ◆ Parkland Press, Allentown, (610) 740-0944
- ◆ Whitehall-Coplay Press, Whitehall/Coplay, (610) 740-0944

ACTIVITIES

The Lehigh Valley has whatever you are looking for—action or relaxation, history or music, art or exercise. We have our own world-class amusement park, a nationally-respected music festival, theaters, museums, one of only a dozen operating velodromes in the United States, plenty of parks and green grass for picnicking, and an abundance of covered bridges!

The Lehigh Valley is near the Poconos, the seashore, Atlantic City, Dutch Country, New York City, Philadelphia, and Washington, D.C. Within a 30 mile radius, antique shops and flea markets abound. New Hope and Peddler's Village in Lakasa, offer many antique shops and the Bucks County Playhouse.

The Pocono Mountains offer nationally renowned skiing, camping, hiking, dining of all types, mountain biking, rafting and canoeing, golf, shopping, hunting, and more! Thousands of acres of forest provide a nearby get-away-from-it-all vacation spot. You can explore Hickory Run State Park, boat on Lake Wallenpaupak, enjoy the scenery of Delaware Water Gap, and ski at Blue Mountain and Doe Mountain Ski areas. Many hotels in the Poconos specialize in honeymoons.

Within a three-hour radius, Lehigh Valley residents can find some of the best beaches and seashore vacationing available anywhere in the continental United States. New Jersey, Delaware, and Maryland all offer outstanding oceanside vacation spots; many of which are nationally famous. Atlantic City, in addition to its seashore reputation, is the gambling mecca of the East. The Jersey Shore is famous for its wonderful family spots. Extending from Rehoboth Beach, Delaware, to Ocean City, Maryland, is a strip of seashore towns catering to young and old. Sand, surf, and sightseeing abound along the Mid-Atlantic Coast, and Lehigh Valley residents have easy access to all three.

Pennsylvania Dutch Country presents a bit of unique Americana centering in Lancaster. Experience the Plain Folks' way of life at The Amish Farm, view a failed communal living experiment at Ephrata Cloister, visit Dutch Wonderland, the Choo Choo Barn, and Roadside America. See how some of the world's best candy is made in Hershey—and enjoy the amusement park while you are there. Step into a different time as the horse and buggies trot up the roads. Shop at the many gift and souvenir stores, check out the outlets, and don't miss the Renaissance Faire. There is something for every member of your family in the Dutch Country!

ACTIVITIES

PUBLIC PARKS

The Lehigh Valley offers an outstanding array of public parks for outdoor activities and pleasure. Walk, cycle, picnic, photograph, cross-country ski, rollerblade, or sun yourself in Allentown's Lehigh Parkway or Cedar Beach, Rodale Cycling and Fitness Park, or Trexler Park. Enjoy Easton's Hugh Moore Park and Louise W. Moore County Park. Meander through Bethlehem's Monocacy Park, Illick's Mill Park, South Mountain Park or Rose and Old-Fashioned gardens. Macungie's Memorial Park, Allentown's West Park, Emmaus' Community Park and Bethlehem's Rose Garden have bandshells and open-air concerts. Our cities and towns open their parks to you.

RECREATION

Cycling/Mountain Biking - Home of the Lehigh Valley Velodrome and Rodale's Bicycling and Mountain Biking magazines, Valley streets and roads, the Bob Rodale Cycling and Fitness Park, Trexler Park, and Jim Thorpe offer great cycling for all.

Hiking and Camping - Hiking awaits in the myriad parks, natural areas, and on the Appalachian Trail. Private campgrounds are open in the Lehigh Valley, and Hickory Run State Park offers tent and RV campsites.

Hunting and Fishing - Pennsylvania has a proud reputation as a sportsman's paradise. Plenty of State Game Lands and lakes, rivers, and streams are available for the avid fisherman and big- and small-game hunter. Licensing is required.

SPORTS

The Lehigh Valley has many golf courses. Athletic clubs feature tennis and racquetball. Skiing is available locally and in the Poconos. Baseball, softball, and bowling leagues are plentiful. Several paintball fields are nearby.

Numerous communities sponsor many youth leagues from intramural through advanced competition levels in the following sports: baseball, softball, football, basketball, volleyball, soccer, swimming, diving, la crosse, field hockey, and gymnastics.

ACTIVITIES

HEALTH CLUBS

Allentown Racquetball & Fitness Club, 601 Union St., Allentown
(610) 821-1300

Allentown Sports Medicine & Human Performance Center,
1243 S. Cedar Crest Blvd., Allentown (610) 439-1788

Bethlehem Racquetball & Fitness Club, 1441 Schoenersville
Road, Bethlehem (610) 691-3100

Body Dynamics, 2299 Brodhead Road, Bethlehem (610) 882-3710

Fitness Plaza at Iron Run, 1124 Glenlevette Dr., Allentown (610) 481-0100

Westend Racquet Swim & Fitness Club, Rts. 22 & 309, Altn (610) 395-3337



PUBLIC GOLF COURSES

Bethlehem Golf Club, Illicks Mill Road, Bethlehem (610) 691-9393

Center Valley Club, 3300 Center Valley Parkway, Center Valley (610) 791-5580

Golf Club at Shepherd Hills, 1160 S. Krocks Road, Wescosville (610) 391-0644

Green Pond Golf Course, 3604 Farmersville Road, Bethlehem (610) 691-9453

Indian Creek Golf Course, 1449 Chestnut Street, Emmaus (610) 965-8486

Twin Lakes Golf Club, 3625 Shankweiler Road, Allentown (610) 395-3369



Wedgewood Golf Course, 4875 Limeport Pike,
Coopersburg (610) 797-4551

Woodland Hills Country Club, RD 1, Hellertown
(610) 838-7192

ACTIVITIES

LOCAL EVENTS

Bach Festival, Packer Chapel at Lehigh University, Bethlehem (610) 866-4382
Presented by the Bach Choir of Bethlehem

Celtic Classic, Bethlehem (610) 868-9599
Celebrating all we owe to the culture of our Celtic ancestors. Authentic ethnic entertainment, food music, athletic contests. September

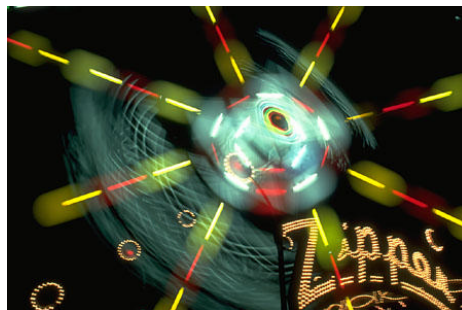
Christkindlmarkt, Main and Spring Streets, Bethlehem (610) 861-0678
A family holiday event held over 17 days beginning the Saturday after Thanksgiving. Entertainment, juried crafts, food. Admission fee.

Das Awkscht Fescht, Macungie Memorial Park, Macungie (610) 967-2371
One of the largest antique and classic car shows in America.
Entertainment, food. First weekend in August. Admission fee.

Gardenfest, Rodale Experimental Farm, 611 Sigfriedale Rd., outside Kutztown (610) 683-1400
Learn effective gardening and natural-materials craft skills.
1st Saturday in August. Admission fee.

Great Allentown Fair, Allentown Fairgrounds, Allentown (610) 433-7541
Big name entertainment, games of chance, great steak sandwiches, rides, farm animals, crafts, and much more! Named the Number One Fair in Pennsylvania! Prior Tuesday through Labor Day Monday. Admission fee.

Kempton Fair, Kempton
Annual fair



ACTIVITIES

Kutztown German Festival 1-800-963-8824

Folk art, ethnic food, pagentry of Pennsylvania German culture. First week of July.

Mayfair Festival of the Arts, Allentown Park System. (610) 437-6900

Five-day arts festival features over 200 free events, national and regional performers. Memorial Day weekend.

Musikfest, Bethlehem (610) 861-0678

Over 600 free performances on 13 outdoor stages. 9-day event begins second Saturday of August.

PA Shakespeare Festival, Allentown College, Center Valley (610) 282-3192

Professional presentations of Shakespearean-era theatre in a festival setting. June through August.

Rose Garden Children's Festival, Bethlehem Rose Garden (610) 868-1513

First weekend in June.



Shad Festival, 18th Century Industrial area,
Bethlehem (610) 691-0603
May

Valley Vivaldi, Cedar Crest College, Allentown (610) 434-7811.

The PA Sinfonia Orchestra's annual summer celebration of Vivaldi's music.

ACTIVITIES

MAJOR PARK/RECREATIONS AREAS

Cedar Crest Parkway West - Allentown, PA (610) 437-7627

Activities: Field sports, playground, picnicking, soccer

Hugh Moore Historical Park - Wilson, PA (610) 250-6700

Activities: Historic area, hiking, biking, canal boat rides

Jacobsburg Environmental Education Center - Bushkill Township (610) 759-7616

Activities: Fishing, hiking, picnicking, nature study, cross-country skiing

Jordan Creek Parkway - Allentown, PA (610) 437-7627

Activities: Fishing, nature study, tennis, walking, jogging, biking

Leaser Lake - Lynn Township, PA (610) 820-3129

Activities: Hunting, hiking, nature study, boating, fishing

Lehigh Uplands Reserve - Fountain Hill, PA

Activities: Hiking, nature study

Little Lehigh Parkway - Allentown, PA (610) 437-7627

Activities: Trout fishing, picnicking, passive recreation, horseback riding

Moore Park - Bethlehem, PA (610) 865-7081

Activities: Picnic and play areas, tennis, field sports, ice skating

Monocacy Complex - Bethlehem, PA (610) 865-7081

Activities: Swimming, active recreation, ice skating, golf

Palmer & Bethlehem Bikeway - Bethlehem & Palmer Twp. (610) 865-7081

Activities: Bike trail, walking

Saucon Park - Bethlehem, PA (610) 865-7081

Activities: Fishing, field sports, swimming, walking

Trexler Memorial Park - Allentown, S. Whitehall, PA (610) 437-7627

Activities: Jogging, walking, biking, passive recreation

Trout Creek Parkway - Allentown, PA (610) 437-7627

Activities: Swimming, picnicking, intensive recreation, field sports

ACTIVITIES

Allentown Fairgrounds' Agricultural Hall

Home to the Lehigh Valley's major trade shows and expositions year-round. Acres of free parking. (Most shows/expositions have an admission fee.)

Appalachian Trail

The Pinnacle, between Eckville and Hamburg, and Bake Oven Knob, west of Blue Mountain's Route 309 crossing, offer memorable views of the Lehigh Valley.

Bushkill Falls

Enjoy a leisurely walk through the woods as you view eight splendid waterfalls. Picnic area. Off Route 209 near Bushkill. Open days, April through November. Admission fee.

Bushkill Park (Park Avenue, Easton)

An old-fashioned, family-oriented amusement park, featuring a hand-painted carousel. Rides, food, entertainment, picnicking. No admission fee.



Crayola Factory at Two Rivers Landing (Downtown Easton)

Learn about Crayola history and see Crayola crayons and markers actually being made. More than a dozen interactive exhibits with projects and activities. Admission fee.

Crystal Cave (Kutztown)

Tour this spectacular natural wonder, and then picnic on 125 wooded acres. Play miniature golf, and enjoy PA Dutch fast food and hand-dipped ice cream. Admission fee.

Dorney Park/Wildwater Kingdom

(Hamilton Blvd., Allentown) Over 100 rides, waterslides, and attractions for the entire family. Admission fee.

ACTIVITIES

Leaser Lake

A man-made lake situated at the foot of Blue Mountain. Fishing, boating, and plenty of wooded and open picnic areas. Day use only. Open year- round.

Lost Rivers Caverns (Durham Street, Hellertown)

30-minute guided tour highlights beautiful crystal formations. Admission fee.

Trexler-Lehigh County Game Preserve (Schnecksville)

Native and exotic animals on 1,200 acres. Picnicking. Admission fee.

THEATER, CONCERTS, CULTURAL PROGRAMS



Allentown Symphony Orchestra
23 N. 6th Street, Allentown
(610) 432-6715

Bach Choir of Bethlehem Season Concerts

First Presbyterian Church
2344 Center Street, Bethlehem
(610) 866-4382

Cedar Crest College Stage Company

Cedar Crest College
100 College Drive, Allentown
(610) 606-4608

Civic Little Theatre

527 N. 19th Street, Allentown
(610) 432-8943

ACTIVITIES

Munopco (Municipal Opera Company of Allentown)
2671 Mosser Street, Allentown
(610) 437-2441

PA Sinfonia Orchestra
1524 W. Linden Street, Allentown
(610) 434-7811

Pennsylvania Playhouse
Illick's Mill Road, Bethlehem
(610) 865-1192

State Theater
453 Northampton Street,
Easton (610) 252-3132

Touchstone Theater
321 E. 4th Street, Bethlehem
(610) 867-1689



MUSEUMS

Allentown Art Museum, 5th and Court Streets, Allentown (610) 432-4333
Permanent exhibitions range from 14th-17th Century European paintings and sculpture to the architecture of Frank Lloyd Wright, and 200 years of American art.

Asa Packer (Founder of Lehigh University) Mansion
Jim Thorpe

ACTIVITIES

1803 House Museum, 55 S. Keystone Avenue, Emmaus (610) 965-0152

Haines Mill Museum, 3600 Dorney Park Road, Allentown (610) 435-4664
Operating grist mill built in 1760 and restored in 1909, showing farming and milling techniques at the turn of the century.

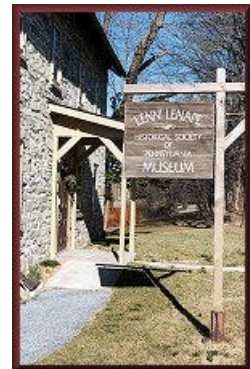
Kemerer Museum of Decorative Arts, 427 N. New St., Bethlehem (610) 868-6868
Highlights include more than 250 years of folk art, furnishings, paintings and historical fine arts.

Lehigh County Museum, Old Courthouse, 501 Hamilton Street, Allentown (610) 435-4664, (610) 435-1074.
Highlights include exhibits on the area's original Indian inhabitants, local history and PA German tradition, and the growth of Allentown.

Martin Guitar Company, 510 Sycamore Street, Nazareth (610) 759-2837
Museum features a collection of unusual and vintage Martin guitars.

Moravian Museum of Bethlehem, Inc.,
66 W. Church Street, Bethlehem (610) 867-0173
The Moravians built the 1741 Gemeinhaus (Community House).
Now a museum, 12 exhibits interpret the ideals, arts and culture of the early Moravians.

Museum of Indian Culture, 2825 Fish Hatchery Rd., Allentown (610) 797-2121 Experience local Indian culture in the beautiful Little Lehigh Parkway.



ACTIVITIES

National Canal Museum, 30 Centre Square, Easton (610) 250-6700
Interesting story lines and interactive exhibits show America's canal heritage.

Saylor Cement Industry Museum, 245 N. 2nd Street, Coplay, (610) 435-4664
or 261-1200

Slate Belt Museum, Rte. 611, Mt. Bethel (570) 897-6181 or (570) 897-6862

Whitefield House, 214 E. Center Street, Nazareth (610) 759-5070
The site where Nazareth began in 1740 is a museum which features special exhibits and local and Colonial history.

HISTORIC SITES

Burnside Plantation, 1461 Schoenersville Road, Bethlehem (610) 868-5044
Restored farm showing period furniture and equipment.

Claussville One-Room Schoolhouse, 2917 Route 100, Claussville
(610) 435-4664
Built in 1893, this was one of the last one-room schoolhouses in operation in Lehigh County when it closed its doors in 1956.



Covered Bridges

Lehigh and Northampton Counties boast 7 of these historic structures, and the surrounding 6 counties offer an additional 22. No two are alike, but they all remind us of the early days of our area.

Delaware/Lehigh Canals

These canals played an important role in the development of America.

ACTIVITIES

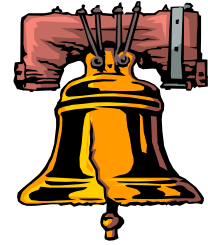
18th Century Industrial Quarter, 459 Old York Road, Bethlehem (610) 691-5300
Features the restored 1761 tannery, 1869 Luckenbach Mill and the 1762 waterworks—the first pumped municipal water system in the Colonies.

George Taylor House, Lehigh and Poplar Streets, Catasauqua (610) 435-4664 or 264-4367
1768 National Historic Landmark home of one of the signers of The Declaration of Independence.

Historic Bethlehem, area surrounding Main and West Market Streets, Bethlehem
Founded by Moravians, Historic Bethlehem stands as a reminder and tribute to their determination and beliefs.

Liberty Bell Shrine, 622 Hamilton Mall, Allentown
(610) 435-4232

In 1777, when the British threatened Philadelphia, the symbol of our struggle for independence was hidden here.



Lock Ridge Furnace, Franklin Street, Alburtis (610) 435-4664
Exhibits depict the growth of the iron industry in this restored anthracite iron furnace. Pleasant grounds for picnicking.

Trout Hall, Walnut Street, Allentown (610) 435-4664
Listed in the National Historic register, built in 1770 as summer home for the Allen family. Furnished in period style.

Troxell-Steckel House, 4229 Reliance Street, Egypt (610) 435-4664 or 262-8991
Built in 1755 in German Medieval style, the stone farmhouse is adjoined by a bank barns with carriages, sleighs, and farm tools.

TRANSPORTATION

AIRLINE

Lehigh Valley International Airport

Provides direct and connecting flights to anywhere in the world.

Travelers can make airline connections at LaGuardia, Kennedy, Newark, and Philadelphia airports via local airports and/or bus service. Visit the airport online at www.lvia.org

BUS

For local bus transportation, LANTA METRO at (610) 776-7433 services the Lehigh Valley.

The following companies provide out-of-area bus service:

- ◆ Bieber Tourways (610) 435-6691 or (610) 683-7333
- ◆ Greyhound Bus Lines (610) 434-6188, (610) 867-3988, or (610) 253-4126
- ◆ Trans Bridge Lines, Inc. (610) 868-6001 or (800) 962-9135



TAXI CABS

Lehigh Valley Taxi
(610) 867-6000
(610) 867-5855

Quick Service Taxi Co.
(610) 434-8132

(610) 435-8294

RAIL

Amtrak

Provides service to all areas of the United States and certain areas of Canada via New York City and Philadelphia. For more information on your travel needs, call (800) USA-RAIL.

BUYING A HOME IN PENNSYLVANIA



Buyer makes offer using PAR Agreement of Sale:

A. Agreement of Sale

The preprinted *Agreement of Sale* used by most area Realtors is produced by the PA Association of Realtors in conjunction with the Lehigh Valley Association of Realtors and should be completed with an Agent's assistance.

B. Customary Provisions

1. Customary Deposit

The earnest money or good faith deposit that accompanies the offer is customarily in the range of up to ten percent (10%) of the purchase price. The Buyer's personal check is made payable to the Listing Broker who must deposit the check in a separate escrow account when the offer is accepted.

2. Mortgage Contingency

Any conditions regarding new financing or loan assumptions are written in the *Agreement of Sale*. As a rule, a Buyer is given four to five weeks to obtain a firm loan commitment. A Buyer has ten (10) banking days to apply for a mortgage after signing of an Agreement by a Seller.

3. Adjustments and Prorations

Unless otherwise provided, the following items shall be prorated and adjusted between the parties or paid at closing:

- (a) Taxes on real property shall be prorated on a fiscal year or calendar year basis to the date of closing.
- (b) Any remaining fuel or propane gas left with the property.
- (c) Rents/security deposits, if any, for the property shall be prorated at closing.
- (d) Accrued, but unpaid, interest and other charges to Seller, if any, shall be computed to the date of closing, and paid by the Seller. Interest and other charges pre-paid by Seller shall be credited to the Seller at closing, and paid by the Buyer. Other charges to the Buyer may include HA mortgage insurance premiums, and private mortgage insurance premiums.

4. Conveyance of Title

Seller agrees to convey title by Special Warranty Deed at closing. The average time from execution of contract to closing varies, but is typically 60 days.

C. Contingency Clauses

1. Professional Home Inspection

A Buyer has the option to have (at Buyer's expense) a professional house inspection to verify that there are no major defects in the structure, electrical, plumbing, mechanical, roof, and the heating/cooling systems before the contract becomes final. Other property inspection items may include Radon, Pool, Well and Septic.

BUYING A HOME IN PENNSYLVANIA

2. Wood Destroying Insect Infestation Report

See Wood Destroying Insect Infestation Report contained in the *Agreement of Sale*.

3. Sale of Present Home

Occasionally, the purchase of a new home is contingent upon the sale of the Buyer's present home, which is conditioned upon the acceptance by the Seller. In this case, there is usually a time limit on the contract, and the Seller's home is kept on the market during this period. The Buyer is given 24 to 48 hours in which to remove the contingency in the event of an acceptable offer from a new, qualified Buyer.

D. Financial Information

With the *Agreement of Sale*, Buyers are asked to fill out a Financial Information Form. The information is then reviewed by the Seller in order to determine the Buyer's ability to purchase the home.



Sales Agreement is presented to Seller, and if acceptable, is signed by Seller, becoming a binding contract.

Buyer makes mortgage loan application to the lending institution.

A. Application

The Buyer completes an application with the loan officer, supplying necessary information such as past and present employment, credit history, assets and liabilities. Accurate name, address, account numbers and balances are important for expedient lender verification. The Buyer generally pays appraisal and credit report fees at time of application.

B. Processing

Lender orders verification of all information supplied by borrower (Buyer), and a credit report. Lender orders appraisal of subject property. When the loan package is complete, the loan officer submits the package to the loan committee for review and approval.



Lender approves the application and issues commitment to Borrower.

Buyer should instruct the mortgage lending institution to provide his/her Realtor and the Seller's Realtor with a copy of the mortgage commitment document.



Lender submits closing instructions to the closing agent, who completes preparation for closing.

The closing agent performs a title examination, title insurance, mortgage insurance (if necessary), prepares a new deed, closing statement, calculations, and preparation of necessary

BUYING A HOME IN PENNSYLVANIA

Buyer exercises right of pre-settlement inspection, and completes arrangements for closing and moving.

A. Property Insurance

Buyer arranges appropriate property homeowners insurance for coverage of real estate and personal effects.

B. Pre-settlement Inspection

The Buyer exercises the right of pre-settlement inspection prior to closing.

C. Utilities

The parties involved notify the utilities (gas, electric, water, etc.) to change billing from Seller to Buyer, effective as of the date of closing or occupancy, if occupancy precedes settlement.

Fuel oil proration at time of settlement, if applicable.



The closing settlement takes place to complete transfer of title, loan documentation, and cash settlement.

A. Location

The closing settlement is usually held at the office of the lending institution, or the Title Company, or attorney who will also conduct the settlement.

B. Procedures

1. The closing Agent will review the closing statement with the Buyer and Seller to itemize all receipts and expenditures including prorated adjustments.
2. The Buyer's usual closing costs when a new loan has been obtained include fees for loan origination, credit report, and appraisal (usually prepaid), title insurance, documentation, recording, and transfer tax.
3. The closing Agent obtains necessary signatures on all documents, including the deed.
4. The Buyer pays the balance due on the purchase price, and the closing expenses with either a personal or certified check.
5. Seller receives proceeds for sale of property and conveys title by Special Warranty Deed to Buyer.
6. Pertinent documents are recorded in the public records at the courthouse by the closing Agent.



Buyer takes possession of property! 38

MOVING TIME CHECKLIST

ONE MONTH BEFORE MOVE:

- * Arrange for moving your furniture and personal belongings by hiring a moving company or renting a truck.
- * Accumulate moving supplies such as boxes, tape, rope, and anything else you might need.
- * Plan your travel route if you are driving to your new home.
- * Some moving expenses are tax deductible, so you should save all moving related expenses including meals, lodging, and gasoline.
- * Develop a plan for packing, such as packing last the things you use the most.
- * Notify the Post Office of your move by using the Change of Address form.
- * Notify friends, family and businesses of your move.
- * Notify federal and state taxing authorities or any other government agency needed.

TWO WEEKS BEFORE MOVE:

- * Notify utilities like gas, electric, water, cable TV, and phone companies. Arrange for services at new address.
- * Notify long distance phone company and arrange for service at your new address.
- * Have your car serviced if you are driving to your new home.
- * Recruit people to help you on moving day.
- * Arrange for someone to take care of pets during move.
- * Confirm moving company or rental truck arrangements.
- * If leaving the city, notify your bank about moving.

ONE DAY BEFORE MOVE:

- * Keep moving materials separate so they don't get packed until you are finished.
- * Pick up rental truck if you are doing it yourself.
- * Fill up your car with gas and check oil and tires.
- * Try to get a good night's rest.

