

00-68-CD
NATIONAL CITY BANK s/i/i/t -vs- ANNA M. NEIDIG et al

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

(16) NATIONAL CITY BANK, SUCCESSOR IN
INTEREST TO BENEFICIAL SAVINGS BANK

Plaintiff No. 00-48-00

vs. COMPLAINT IN CIVIL ACTION

(16) ANNA M. NEIDIG and
(5) JOSEPH SPILLIA, JR.

Defendants FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Lori A. Gibson, Esquire
PA I.D.#68013
WELTMAN, WEINBERG & REIS, CO., L.P.A.
2601 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955

WWR#01720301

FILED

JAN 19 2000

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK, SUCCESSOR IN
INTEREST TO BENEFICIAL SAVINGS BANK

Plaintiff No.

No.

vs.

ANNA M. NEIDIG and
JOSEPH SPILLIA, JR.

Defendants

COMPLAINT IN CIVIL ACTION AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

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

LAWYER REFERRAL SERVICE
PA BAR ASSOCIATION
P.O. BOX 186
HARRISBURG, PA 17108
(800) 692-7375

COMPLAINT

1. Plaintiff is a corporation with offices in Kalamazoo, Michigan 49009-8002.
2. Defendants are adult individuals residing at Box 88, Route 53, Drifiting, Clearfield County, Pennsylvania 16834. Defendants are hereinafter referred to as "Defendant".
3. Defendant applied for and received a Visa credit card issued by Plaintiff bearing the account number 4489-0002-8701-7372. A true and correct copy of the Visa credit card Application executed by Defendant is attached hereto, marked as Exhibit "1" and made a part hereof.
4. Defendant made use of said Visa credit card and has currently a balance due and owing to Plaintiff , as of June 22, 1999, in the amount of \$8,657.27. A true and correct copy of Plaintiff's Statement of Account dated February 16, 1999 is attached hereto, marked as Exhibit "2" and made a part hereof.
5. Subsequently, the Defendant made a partial payment of \$50.00 received on June 22, 1999 and a match pay was don~~t~~at that time which reduced his balance by \$100.00 leaving a principal balance of \$8,557.27
6. Defendant is in default of the terms of the parties' Agreement having not made payment to Plaintiff as promised since June 22, 1999, thereby rendering the entire balance immediately due and payable.

7. Plaintiff avers that it is entitled to the addition of finance charges at the rate of 23.650% per annum on the unpaid balance.

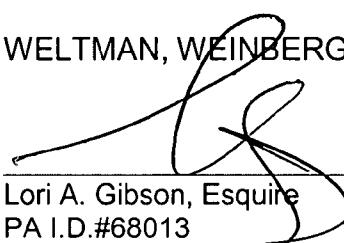
8. Plaintiff avers that finance charges calculated at the aforesaid rate from June 22, 1999 to November 22, 1999 amount to \$674.60.

9. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges, or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendant, Anna M. Neidig and Joseph Spillia, Jr., jointly and severally, in the amount of \$9,231.87 with continuing finance charges thereon at the rate of 23.650% per annum plus costs.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

WELTMAN, WEINBERG & REIS, CO., L.P.A.


Lori A. Gibson, Esquire
PA I.D.#68013

WELTMAN, WEINBERG & REIS, CO., L.P.A.
2601 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955

WWR#:01720301

ROL 019048 00477 P
 APP 013432394
 *PHEO BO3 KNAPP KA162B
 PETE DYSKERHOUSE
 MONETARY INPUT
 616-376-
 K-AL6-0M

08/13/1999
 02:57 PM
 MON

al Fee

Acceptance Certificate

Pre-Approved

Line 5, PR, Fixed Introductory APR

No Annual Fee

YES, Please send my pre-qualified VISA card

with the special low 5.9% introductory APR,
 no annual fee and free trial membership in

Shoppers Advantage! (See letter for full details.)

I want to save money right away.

Please transfer the balances listed below
 to my new card at the special 5.9% APR.

(See other side for easy instructions.)

Please contact as necessary. One is non-transferable.

Social Security No. 7-13-655-2374
 Home Phone 514-345-5154
 Employer Local Mgmt
 Employer Phone 514-235-9356
 Mother's Maiden Name Jean

I have read and agree to the enclosed terms and conditions.

X Alanna D. Dohing 10/9/97
 Co-Applicant if Joint Account (Please Print)
 Name TOE-DO Doh Signature TR
 Social Security No. 7-13-655-2374 Date of Birth 10/13/1967
 X Alanna D. Dohing 10/9/97 Signature Co-Applicant Signature

TRANSFER HIGH COST BALANCE AND SAVE (Up to two accounts)

Please print clearly and in complete. See other side for easy instructions.
 Please print clearly and in complete. See other side for easy instructions.

1. Card Number _____

Payments Address _____
 City _____ State _____ Zip _____
 Account No. _____

2. Card Number _____
 Payment Address _____
 City _____ State _____ Zip _____
 Account No. _____

Acceptance C

YES, Please send my pre-qualified VISA card
 with the special low 5.9%
 no annual fee and free trial
 Shoppers Advantage! (See
 letter for full details.)

I want to save money right away.

Please transfer the balances listed below
 to my new card at the special 5.9% APR.

(See other side for easy instructions.)

Please contact as necessary. One is non-transferable.

MITCH Morales
 4611 Linda St.
 Steel City, PA 15113-21

CIO 2000/MAR06/1/00/CDI=

CDI 2000/MAR06/1/00/CDI=

CDI 2000/MAR06/1/00/CDI=

CDI 2000/MAR06/1/00/CDI=

**EX-
Beneficial**
BUSINESS BANK

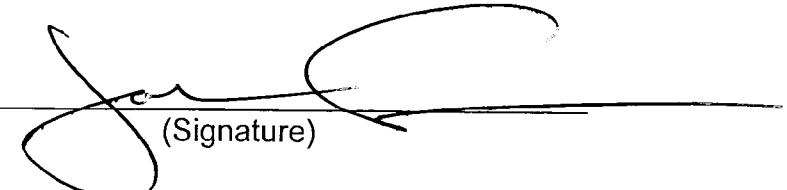
Heidi

01720301

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. §4904
relating to unsworn falsifications to authorities, that he/she is JOHN STUART
RECOVERY SUPERVISOR of NATIONAL CITY BANK, plaintiff herein, that
(Title) (Company) (Name)

he/she is duly authorized to make this Verification, and that the facts set forth in the foregoing
Complaint are true and correct to the best of his/her knowledge, information and belief.



(Signature)

11 May 60 Document
Reinstated/~~Reinstated~~ to Sheriff/~~Attorney~~
for service.

John J. Shaw
Deputy Prothonotary

02-26-01 Document
Reinstated/~~Reinstated~~ to Sheriff/~~Attorney~~
for service.

John J. Shaw
Deputy Prothonotary

FILED

John J. Shaw
JAN 19 2000
OR 2000
William A. Shaw
Prothonotary
at the Sheriff pd
\$80.00

LORI GIBSON

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
NATIONAL CITY BANK, SUCCESSOR
VS
NEIDIG, ANNA M.

00-68-CD

COMPLAINT

SHERIFF RETURNS

NOW FEBRUARY 15, 2000 AT 9:28 AM EST SERVED THE WITHIN
COMPLAINT ON JOSEPH SPILLIA, JR., DEFENDANT AT RESIDENCE,
BOX 88, RT. 53, DRITING, CLEARFIELD COUNTY, PENNSYLVANIA BY
HANDING TO JOSEPH SPILLIA JR. A TRUE AND ATTESTED COPY OF
THE ORIGINAL COMPLAINT AND MADE KNOWN TO HIM THE CONTENTS
THEREOF.

SERVED BY: NEVLING.

NOW FEBRUARY 22, 2000 AFTER DILIGENT SEARCH IN MY BAILIWICK
I RETURN THE WITHIN COMPLAINT "NOT FOUND" AS TO ANNA M.
NEIDIG, DEFENDANT. ACCORDING TO MOTHER OF CO-DEFENDANT ANNA
M. NEIDIG NOW RESIDES IN SNOW SHOE AREA.

FILED

FEB 29 2000

OB:OS

William A. Shaw
Prothonotary

80.20 SHFF. HAWKINS PAID BY: *atty*
20.00 SURCHARGE PAID BY: ATTY.

SWORN TO BEFORE ME THIS

29th DAY OF February 2000
William A. Shaw

SO ANSWERS,
Chester A. Hawkins
by Marilyn Harr
CHESTER A. HAWKINS
SHERIFF

WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2002
Clearfield Co., Clearfield, PA.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK, SUCCESSOR IN
INTEREST TO BENEFICIAL SAVINGS BANK

Plaintiff

No. 00-68-CD

vs.

COMPLAINT IN CIVIL ACTION

ANNA M. NEIDIG and
JOSEPH SPILLIA, JR.

Defendants

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Lori A. Gibson, Esquire
PA I.D.#68013
WELTMAN, WEINBERG & REIS, CO., L.P.A.
2601 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955

WWR#01720301

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JAN 19 2000

Attest:

William L. Flanagan
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK, SUCCESSOR IN
INTEREST TO BENEFICIAL SAVINGS BANK

Plaintiff No. _____

vs.

ANNA M. NEIDIG and
JOSEPH SPILLIA, JR.

Defendants

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LAWYER REFERRAL SERVICE
PA BAR ASSOCIATION
P.O. BOX 186
HARRISBURG, PA 17108
(800) 692-7375

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THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

WELTMAN, WEINBERG & REIS, CO., L.P.A.

Lori A. Gibson, Esquire
PA I.D.#68013
WELTMAN, WEINBERG & REIS, CO., L.P.A.
2601 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955

WWR#:01720301

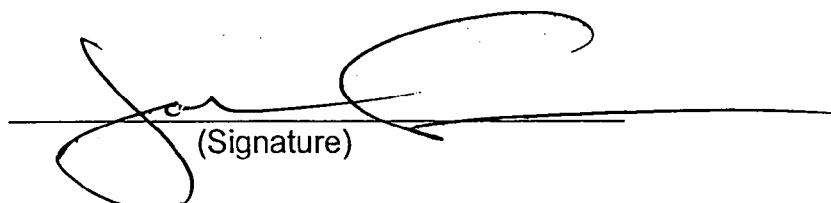
Heidig

01/20/2021

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 P.A.C.S. §4904
relating to unsworn falsifications to authorities, that he/she is JOHN STUART
RECOVERY SUPERVISOR of NATIONAL CITY BANK, plaintiff herein, that
(Title) (Company) (Name)

he/she is duly authorized to make this Verification, and that the facts set forth in the foregoing
Complaint are true and correct to the best of his/her knowledge, information and belief.



(Signature)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK, SUCCESSOR IN
INTEREST TO BENEFICIAL SAVINGS BANK

Plaintiff No. 00-68-CD

vs. PRAECIPE FOR DEFAULT JUDGMENT
AS TO JOSEPH SPILLIA

ANNA M. NEIDIG and
JOSEPH SPILLIA, JR.

Defendants

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Lori A. Gibson, Esquire
PA I.D.#68013
WELTMAN, WEINBERG & REIS, CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955

WWR#01720301

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL
BE USED FOR THAT PURPOSE.

FILED

MAR 28 2000

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK, SUCCESSOR IN
INTEREST TO BENEFICIAL SAVINGS BANK

Plaintiff

vs.

Civil Action No. 00-68-CD

ANNA M. NEIDIG and
JOSEPH SPILLIA, JR.
Defendants

PRAECIPE FOR DEFAULT JUDGMENT AS TO JOSEPH SPILLIA, JR.

TO THE PROTHONOTARY:

Kindly enter Judgment against the Defendant, Joseph Spillia, Jr., above named, in the default of an Answer, in the amount of \$9,959.65 computed as follows:

Amount claimed in Complaint	\$9,231.87
Interest from 11/23/99 to 3/23/00 at the contract interest rate of 23.650% per annum	\$727.78
TOTAL	\$9,959.65

I hereby certify that appropriate Notices of Default, as attached have been mailed in accordance with PA R.C.P. 237.1 on the dates indicated on the Notices.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: Lori A. Gibson, Esquire
PA I.D.#68013

WELTMAN, WEINBERG & REIS, CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955
WWR#01720301

Plaintiff's address is: c/o Weltman, Weinberg & Reis Co., L.P.A., 2718 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219

And that the last known address of the Defendant is: P.O. Box 88, Route 53, Drifting, PA 16834

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK, SUCCESSOR IN
INTEREST TO BENEFICIAL SAVINGS BANK

Plaintiff

vs.

Civil Action No. 00 68 CD

ANNA M. NEIDIG and
JOSEPH SPILLIA, JR.

Defendants

IMPORTANT NOTICE

TO: Joseph Spillia, Jr.
P.O. Box 88, Route 53
Drifting, PA 16834

Date of Notice: March 15, 2000

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF YOU IN THIS CASE. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

LAWYER REFERRAL SERVICE
PA BAR ASSOCIATION
P.O. BOX 186
HARRISBURG, PA 17108
(800) 692-7375

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: _____

Lori A. Gibson, Esquire
WELTMAN, WEINBERG & REIS, CO., L.P.A.
2601 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955
WWR #01720301

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED
SHALL BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK, SUCCESSOR IN
INTEREST TO BENEFICIAL SAVINGS BANK

Plaintiff

vs.

Civil Action No. 00-68-CD

ANNA M. NEIDIG and
JOSEPH SPILLIA, JR.

Defendants

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff
 Defendant
 Garnishee

You are hereby notified that the following
Order or Judgment was entered against
you on _____

Assumpsit Judgment in the amount
of \$ _____ plus costs.

Trespass Judgment in the amount
of \$ _____ plus costs.

If not satisfied within sixty (60)
days, your motor vehicle operator's license and/or registration will be
suspended by the Department of Transportation, Bureau of Traffic Safety,
Harrisburg, PA.

Entry of Judgment of
 Court Order
 Non-Pro
 Confession
 Default
 Verdict
 Arbitration
Award

Prothonotary

Joseph Spillia, Jr.
P.O. Box 88, Route 53
Drifting, PA 16834

By: _____
PROTHONOTARY (OR DEPUTY)

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL
BE USED FOR THAT PURPOSE.**

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that the parties against whom Judgment is to be entered according to the Praeclipe attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: _____
Lori A. Gibson, Esquire
PA I.D.#68013

WELTMAN, WEINBERG & REIS, CO., L.P.A.
2601 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955

WWR#01720301

100-1000

Oct. 18/44 Atty Gibson pd
Furniture \$20.00

Not to Dr. Spilla
Statement to Atty Gibson
for
Chas

COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
STATEMENT OF JUDGMENT

NATIONAL CITY BANK, SUCCESSOR

IN INTEREST TO BENEFICIAL SAVINGS

BANK,

Plaintiff

No. 00-382-CD

vs.

ANNA M. NEIDIG and JOSEPH SPILLA,

JR.

Defendant(s)

Costs _____

Int. From _____

Entry \$ 20.00 _____

Instrument Default Judgment _____

Date of Entry March 28, 2000 _____

Expires March 28, 2005 _____

Certified from the record this 28th day of March, 2000 _____

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, 20 ____, of defendant full satisfaction of this Judgment, Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
STATEMENT OF JUDGMENT

NATIONAL CITY BANK, SUCCESSOR

CORRECTED STATEMENT

IN INTEREST TOBENEFICIAL SAVINGS

BANK,

Plaintiff

No. 00-382-CD

vs.

JOSEPH SPILLA, JR.

Real Debt \$9,231.87

Atty's Comm _____

Defendant(s)

Costs _____

Int. From _____

Entry \$ 20.00

Instrument Default Judgment

Date of Entry March 28, 2000

Expires March 28, 2005

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Plaintiff/Attorney

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK, SUCCESSOR IN
INTEREST TO BENEFICIAL SAVINGS BANK

Plaintiff No. 00-68 CD

vs. PRAECIPE TO REINSTATE COMPLAINT
AS TO ANNA M. NEIDIG

ANNA M. NEIDIG AND
JOSEPH SPILLIA, JR.

Defendants FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON
PA I.D. #68013
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
(412) 434-7955

FILED

MAY 11 2003

WWR#01720301

William A. Shaw
Prothonotary

5.11.00

Document
Reissued to Sheriff's Attorney

Retained/Reissued for service

William A. Shaw

Deputy Prothonotary

FILED

MAY 11 2000
M 1336 / Attn: Wilson PD
William A. Shaw
Prothonotary
\$ 7.00

Complaint reinstated
to Sheriff

EAD

LORI GIBSON

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
NATIONAL CITY BANK, SUCCESSOR
VS
NEIDIG, ANNA M.

COMPLAINT

SHERIFF RETURNS

NOW JUNE 12, 2000 RETURN THE WITHIN COMPLAINT "NOT SERVED,
TIME EXPIRED" AS TO ANNA M. NEIDIG, DEFENDANT. NEVER
RECEIVED ADVANCE COST FOR CENTRE COUNTY SHERIFF.

5.66 SHFF. HAWKINS PAID BY: ATTY.

SWORN TO BEFORE ME THIS

12th DAY OF June 2000
William A. Shaw

WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2002
Clearfield, PA.

SO ANSWERS

Chester A. Hawkins
by Maury Harr
CHESTER A. HAWKINS
SHERIFF

FILED

JUN 12 2000
01:48 PM
William A. Shaw
Prothonotary
KAB

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK, SUCCESSOR IN
INTEREST TO BENEFICIAL SAVINGS BANK

Plaintiff

No. 00-68-CO

vs.

COMPLAINT IN CIVIL ACTION

ANNA M. NEIDIG and
JOSEPH SPILLIA, JR.

Defendants

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Lori A. Gibson, Esquire
PA I.D.#68013
WELTMAN, WEINBERG & REIS, CO., L.P.A.
2601 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955

WWR#01720301

5-11-00 Document

Reinstated/Reissued to Sheriff/Attorney
for service.

William J. Hen
Deputy Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK, SUCCESSOR IN
INTEREST TO BENEFICIAL SAVINGS BANK

Plaintiff No.

vs.

ANNA M. NEIDIG and
JOSEPH SPILLIA, JR.

Defendants

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COMPLAINT

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8. Plaintiff avers that finance charges calculated at the aforesaid rate from June 22, 1999 to November 22, 1999 amount to \$674.60.

9. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges, or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendant, Anna M. Neidig and Joseph Spillia, Jr., jointly and severally, in the amount of \$9,231.87 with continuing finance charges thereon at the rate of 23.650% per annum plus costs.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

WELTMAN, WEINBERG & REIS, CO., L.P.A.

Lori A. Gibson, Esquire
PA I.D.#68013

WELTMAN, WEINBERG & REIS, CO., L.P.A.
2601 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955

WWR#:01720301

ROL 017066 00477 P
 APP 043602094
 *PHDO BOB KNAPP KA162B
 PETE DYSKERHOUSE
 MONETARY INPUT
 616-376-
 K-A16-3M

X
 08/13/1999
 02:57 PM
 MON

At Fee

Acceptance Certificate

Pre-Approved

Low 5.9% Fixed Introductory APR

No Annual Fee

YES, Please send my pre-approved VISA card with the special low 5.9% introductory APR, no annual fee and free trial membership in Shoppers Advantage! (See letter for full details.)

I want to save money right away. Please transfer the balances listed below to my new card at the special 5.9% APR. (See other side for easy instructions.)

Please cancel or necessary other arrangements.

Social Security No. 743-35-254 Offer expires
 Home Phone 514-251-5154 November 15, 1997
 Employer Land O'Lakes
 Employer Phone 514-251-5154
 Mother's Maiden Name Anna Knapp
 I have read and agree to the enclosed terms and conditions.

X Anna Knapp Signature
 Co-Applicant If Joint Account (Please Print)
 Name Tom Knapp Social Security No. 542-44-1123 Date of Birth 10/9/1952
 X Tom Knapp Date 10/9/1952
Convenience Signature

TRANSFER HIGH COST BALANCE AND SAVE (Up to two accounts)
 Please print clearly and in ink only. See other side for easy instructions.
 Keeping making payments until you are notified of the transfer.

1. Cardholder

Cardholder Name Anna Knapp
 Payment Address 519 Forest Ave.
 City Bellefonte State PA
 Account No. 6102-028/2428/00/7001-01272100/002-2826

2. Cardholder

Cardholder Name Tom Knapp
 Payment Address 514-251-5154
 City Land O'Lakes State WI
 Account No. 6102-028/2428/00/7001-01272100/002-2826

Acceptance

YES, Please send my pre-approved VISA card with the special low 5.9% introductory APR, no annual fee and free trial membership in Shoppers Advantage!

I want to save money. Please transfer the balance to my new card at the special 5.9% APR. (See other side for easy instructions.)

Please cancel or necessary other arrangements.

Mr. Tom Knapp Mrs. Anna Knapp
 461 Forest Ave. Land O'Lakes
 Bellefonte, PA 17113
 6102-028/2428/00/7001-01272100/002-2826

EX-18
Benefit
 DIVISIONS 800



ONE NCC PKWY KA152B
KALAMAZOO, MI 49009-8002



CLASSIC CARD SUMMARY

New Balance 8,657.27	Minimum Payment 1,230.00	Due Date 02/16/99
-------------------------	-----------------------------	----------------------

Account number 4489 0002 8701 7372

Address change? Place an "X" in the box below.
Print new address on back of statement.

Amount Enclosed \$ _____
TO AVOID ADDITIONAL FINANCE CHARGES
ON PURCHASES, PAY YOUR ENTIRE NEW
BALANCE BY THE DUE DATE SHOWN ABOVE.

PLEASE MAKE CHECK PAYABLE TO:

BENEFICIAL SAVINGS BANK
P.O. BOX 85440
LOUISVILLE, KY 40285-5440

ANNA M NEIDIG
JOSEPH SPILLIA JR
PO BOX 88 RT 53
DRIFTING PA 16834-0088

.....

4489000287017372000865727000123000



Account number 4489 0002 8701 7372
Credit Limit \$7,500.00
Available Credit \$0.00
Available for Cash Advance \$0.00
Days in Billing Cycle 31
Statement Closing Date 01/22/99

ACCOUNT SUMMARY: Previous Balance \$8,452.42
Payments/Credits \$0.00
Purchases/Debits \$0.00
Cash Advances \$0.00
Finance Charges \$154.85
Other Charges \$50.00
New Balance \$8,657.27
Past Due Balance \$1,013.00

CONTINUED DELINQUENCY WILL ADVERSELY AFFECT
YOUR CREDIT RATING. TO AVOID FURTHER
COLLECTION ACTION, PAY THE TOTAL AMOUNT DUE.

TRANSACTIONS

Tran	Post	Reference Number	Description	Amount
Date	Date			
01/22	01/22		OVERLIMIT FEE	25.00
01/22	01/22		LATE FEE	25.00
01/22	01/22	"FINANCE CHARGE"		154.85

FINANCE CHARGES SUMMARY

Rate Type	MONTHLY PERIODIC RATE*	CORRESPONDING ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AVERAGE DAILY BALANCE
Current Purchases	1.971%	23.650%	\$114.99	\$5,833.92
Current Cash Advances	1.971%	23.650%	\$39.86	\$2,022.44

BLENDED ANNUAL PERCENTAGE RATE: 23.65%

*THIS RATE MAY VARY

EXHIBIT "2"

CUSTOMER SERVICE 1-800-282-7541

CUSTOMER SERVICE PO BOX 2349 KALAMAZOO MI 49003-2349

Notice: See reverse side for important information on your account and its renewal.

Heidig

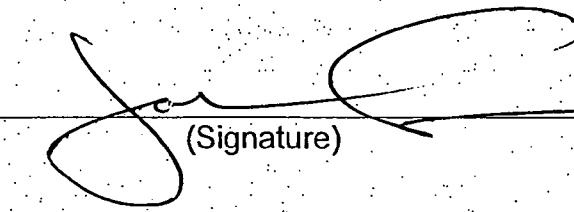
01/20/2011

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 P.A.C.S. §4904
relating to unsworn falsifications to authorities, that he/she is JOHN STUART
(Name)

RECOVERY SUPERVISOR of NATIONAL CITY BANK, plaintiff herein, that
(Title) (Company)

he/she is duly authorized to make this Verification, and that the facts set forth in the foregoing
Complaint are true and correct to the best of his/her knowledge, information and belief.


(Signature)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK

Plaintiff

No. 00-68 CD

vs.

PRAECIPE TO REINSTATE COMPLAINT
AS TO ANNA M. NEIDIG, ONLY

ANNA M. NEIDIG AND
JOSEPH SPILLIA, JR.

Defendants

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

JAMES McNALLY
PA I.D. #78341
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#01720301

FILED

FEB 26 2001

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATONAL CITY BANK

Plaintiff

vs.

Civil Action No. 00-68 CD

ANNA M. NEIDIG AND
JOSEPH SPILLIA, JR.

Defendants

PRAECIPE TO REINSTATE COMPLAINT

Kindly reinstate the Complaint in the above captioned matter, as to Anna M. Neidig only.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By _____
JAMES McNALLY
PA I.D. #78341
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR #01720301

FILED

FEB 26 2001

MJ330
Secty

William A. Shaw

Prothonotary Mc Nally

pd \$7.00

Comp. Reinstated to Sheriff

Inde 01 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

W.H. Shaw
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 9163

NATIONAL CITY BANK, SUCCESSOR

00-68-CD

VS.

NEIDIG, ANNA M.

COMPLAINT

SHERIFF RETURNS

NOW FEBRUARY 27, 2001, DENNY NAU, SHERIFF OF CENTRE COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT ON ANNA M. NEIDIG, DEFENDANT.

NOW MARCH 6, 2001 SERVED THE WITHIN COMPLAINT ON ANNA M. NEIDIG, DEFENDANT BY DEPUTIZING THE SHERIFF OF CENTRE COUNTY. THE RETURN OF SHERIFF NAU IS HERETO ATTACHED AND MADE A PART OF THIS RETURN.

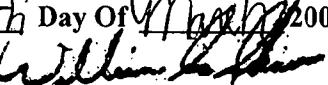
Return Costs

Cost	Description
18.55	SHFF. HAWKINS PAID BY: ATTY.
31.50	SHFF. NAU PAID BY: ATTY.

FILED

MAR 14 2001
Old 50 pm EDS
William A. Shaw
Prothonotary

Sworn to Before Me This

14th Day Of March 2001

WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2002
Clearfield Co. Clearfield, PA.

So Answers,


Chester A. Hawkins
Sheriff

SHERIFF'S OFFICE

CENTRE COUNTY

Rm 101 Court House, Bellefonte, Pennsylvania, 16823 (814) 355-6803

WELTMAN, WEINBERG & REIS

Co., L.P.A.

ATTORNEYS AT LAW
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, Pennsylvania 15219

(412) 434-7955 FAX (412) 434-7959

CLEVELAND • COLUMBUS • CINCINNATI • PITTSBURGH • DETROIT

February 19, 2001

RE: NATIONAL CITY BANK vs. ANNA M. NEIDIG

COURT #: 00-68 CD

TO THE SHERIFF OF CENTRE COUNTY:

**PLEASE SERVE THE DEFENDANT(S) AT THE FOLLOWING
ADDRESS(ES):**

ANNA M. NEIDIG
110 RAIL ROAD STREET, BOX 78
SNOW SHOE, PA 16874

PLEASE CONFIRM SERVICE BY SENDING NOTICE TO:

WELTMAN, WEINBERG & REIS, CO., L.P.A.
2718 KOPPERS BUILDING
436 SEVENTH AVENUE
PITTSBURGH, PA 15219
(412) 434-7955



354
OFFICE (814) 765-2841
AFTER 4:00 P.M. (814) 765-1533

CLEARFIELD COUNTY FAX
(814) 765-6089

Sheriff's Office Clearfield County

SUITE 116
1 NORTH SECOND STREET - COURTHOUSE
CLEARFIELD, PENNSYLVANIA 16830

CHESTER A. HAWKINS
SHERIFF

DARLENE SHULTZ
CHIEF DEPUTY
MARGARET PUTT
OFFICE MANAGER

MARILYN HAMM
DEPT. CLERK
PETER F. SMITH
SOLICITOR

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NATIONAL CITY BANK

NO. 00-68-CD

VS

ACTION: COMPLAINT

ANNA M. NEIDIG

SERVE BY: 3/27/01

Or

HEARING DATE:

SERVE: ANNA M. NEIDIG

ADDRESS: 110 Railroad St. Box 78, Snow Shoe, Pa.

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF of CLEARFIELD COUNTY, State of Pennsylvania, do hereby deputize the SHERIFF of CENTRE COUNTY Pennsylvania to execute this writ.

This Deputation being made at the request and risk of the Plaintiff this 27th day of FEBRUARY 2001.

Respectfully,

CHESTER A. HAWKINS
SHERIFF OF CLEARFIELD COUNTY

MAKE REFUND PAYABLE TO: WELTMAN, WEINBERG & REIS, Attorneys

109-1544-AA
75160

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK, SUCCESSOR IN
INTEREST TO BENEFICIAL SAVINGS BANK

Plaintiff No. 00-68 CD

vs. PRAECIPE FOR DEFAULT JUDGMENT
ANNA M. NEIDIG and AS TO ANNA M. NEIDIG ONLY

JOSEPH SPILLIA, JR.

Defendants

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James McNally, Esquire
PA I.D. #78341
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#01720301

FILED

MAY 11 2001

William A. Shaw
Prothonotary

THIS LAW FIRM IS ATTEMPTING TO COLLECT THIS DEBT FOR ITS CLIENT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

1

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK, SUCCESSOR IN
INTEREST TO BENEFICIAL SAVINGS BANK

Plaintiff

vs.

Civil Action No. 00-68 CD

ANNA M. NEIDIG and
JOSEPH SPILLIA, JR.

Defendants

PRAECIPE FOR DEFAULT JUDGMENT AS TO ANNA NEIDIG ONLY

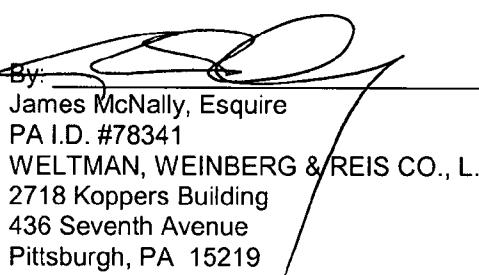
TO THE PROTHONOTARY:

Kindly enter Judgment against the Defendant, Anna M. Neidig, above named, in the default of an Answer, in the amount of \$9,959.65 computed as follows:

Amount claimed in Complaint	\$9,231.87
Interest from 11/23/99 to 3/23/00 at the contract interest rate of 23.650% per annum	\$727.78
TOTAL	\$9,959.65

I hereby certify that appropriate Notices of Default, as attached have been mailed in accordance with PA R.C.P. 237.1 on the dates indicated on the Notices.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 
James McNally, Esquire
PA I.D. #78341
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#01720301

Plaintiff's address is: c/o Weltman, Weinberg & Reis Co., L.P.A., 2601 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219

And that the last known address of the Defendant is: 110 Rail Road Street, Box 78, Snow Shoe, PA 16874

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK, SUCCESSOR IN
INTEREST TO BENEFICIAL SAVINGS BANK

Plaintiff

vs.

Civil Action No. 00-68 CD

ANNA M. NEIDIG AND
JOSEPH SPILLIA, JR.

Defendant

IMPORTANT NOTICE

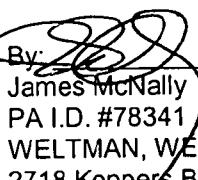
TO: Anna M. Neidig
110 Rail Road Street, Box 78
Snow Shoe, PA 16874

Date of Notice: 3/30/01

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF
YOU IN THIS CASE. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A
JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR
PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER
AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE
THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

LAWYER REFERRAL SERVICE
PA BAR ASSOCIATION
P.O. BOX 186
HARRISBURG, PA 17108
(800) 692-7375

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 
James McNally
PA I.D. #78341
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR #01720301

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that the parties against whom Judgment is to be entered according to the Praecipe attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

WELTMAN, WEINBERG & REIS CO., L.P.A.


By: _____
James McNally, Esquire
PA I.D. #78341
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#01720301

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK, SUCCESSOR IN
INTEREST TO BENEFICIAL SAVINGS BANK

Plaintiff

vs.

Civil Action No. 00-68 CD

ANNA M. NEIDIG and
JOSEPH SPILLIA, JR.

Defendants

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff
 Defendant
 Garnishee

You are hereby notified that the following
Order or Judgment was entered against
you on _____

Assumpsit Judgment in the amount
of \$9,959.65 plus costs.

Trespass Judgment in the amount
of \$_____ plus costs.

If not satisfied within sixty (60)
days, your motor vehicle operator's license and/or registration will be
suspended by the Department of Transportation, Bureau of Traffic Safety,
Harrisburg, PA.

Entry of Judgment of
 Court Order
 Non-Pro
 Confession
 Default
 Verdict
 Arbitration
Award

Prothonotary

Anna M. Neidig
110 Rail Road Street, Box 78
Snow Shoe, PA 16874

By: _____
PROTHONOTARY (OR DEPUTY)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY ,
PENNSYLVANIA
STATEMENT OF JUDGMENT

National City Bank
Beneficial Savings Bank
Plaintiff(s)

No.: 2000-00068-CD

Real Debt: \$9,959.65

Atty's Comm:

Vs.

Costs: \$

Int. From:

Anna M. Neidig
Joseph Spillia Jr.
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment as to
Anna M. Neidig only

Date of Entry: May 11, 2001

Expires: May 11, 2006

Certified from the record this 11th of May, 2001



William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment, Debt,
Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney

FILED

MAY 11 2001
1711,541474 McNALLY
William A. Shaw pd \$20.00
Prothonotary

Notice to Det:
Statement to Det:
Goss