

00-281-CD
CORNING FEDERAL CREDIT UNION vs BRYAN O. BILLINGS

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CORNING FEDERAL CREDIT UNION

CIVIL DIVISION

No. 00-281-CO

Plaintiff

vs.

COMPLAINT

BRYAN O. BILLINGS

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

PETER C. WYMARD, ESQ.
PA I.D. #76595
P. WILLIAM BERCIK, ESQ.
PA I.D. #59174
Bernstein Bernstein Krawec & Wymard, P.C.
Firm #718
1133 Penn Avenue
Pittsburgh, PA 15222
412-456-8100

FILED

MAR 6 2000

William A. Shaw
Prothonotary

BERNSTEIN FILE NO. RP001368

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

CORNING FEDERAL CREDIT UNION

Plaintiff,

vs.

Civil Action No.

BRYAN O. BILLINGS

Defendant

NOTICE AND COMPLAINT

NOTICE

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 upon you, by entering a written appearance personally or by 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
1-800-692-7375

COMPLAINT

1. Corning Federal Credit Union is a lending institution with offices located in Corning, NY 14830 and is hereinafter referred to as "Plaintiff".
2. Defendant is an adult individual who resides at 23 Post Office Box 23A, Shawville, Clearfield County, Pennsylvania 16873
3. On or about the 18th day of July, 1996, Defendant executed and delivered to Plaintiff a LoanLiner Application for a QwikLoan open-end loan, a true and correct copy of which is attached hereto, marked Exhibit "1" and made a part hereof.
4. On or about the 2nd day of August, 1996, Defendant delivered to the Plaintiff an Advance Request Voucher and Security Agreement to pay off the balance due on an automobile, a true and correct copy of which is attached hereto, marked Exhibit "2".
5. By the terms of said Agreement, Defendant agreed to repay to Plaintiff the sum of \$5,648.54 plus interest in monthly installments of \$152.39 beginning August 25, 1996.
6. The Defendant gave, as security for the aforementioned loan, a security interest in a 1991 Chevy Cavalier, Vin #1G1JC14G2MJ126586.

7. Plaintiff avers that Defendant is in default under the terms of the Agreement by having not made payments as agreed, thereby rendering the entire balance immediately due and payable.

8. Plaintiff avers that all conditions precedent to the Defendant's duty of performance under said Agreement have occurred.

9. Upon default of the Agreement, as provided by the terms of said Agreement, Plaintiff repossessed the collateral.

10. After repossession and a commercially reasonable resale of the collateral, Plaintiff avers that the deficiency balance amounts to \$3,338.93.

11. Plaintiff avers that it is entitled to continuing interest at the rate of 10.95 percent per annum.

12. Plaintiff is entitled to interest from September 20, 1999 to March 15, 2000, in the amount of \$177.00.

13. The agreement between the parties provides that Defendant will pay Plaintiff's reasonable attorney fees.

14. Plaintiff avers that such attorneys fees will amount to \$1,111.86.

15. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and refused to pay the aforesaid balance, interest, or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands judgment against Defendant in the amount of \$4,627.79 plus interest at the contract rate and costs.

BERNSTEIN BERNSTEIN KRAWEC & WYMARD, P.C.

By: 
Attorneys for Plaintiff
1133 Penn Avenue
Pittsburgh, PA 15222
(412) 456-8100
BERNSTEIN FILE NO. RP001368

\$		
\$		
\$		
\$		

8
REFERENCE
Please include
street, city, state
and zip.

NAME AND ADDRESS OF NEAREST RELATIVE
NOT LIVING WITH YOU
Jennifer Billings Sister
RELATIONSHIP
RD#1 RTE 879 LeGates Mills, PA 17655-5965
HOME PHONE

NAME AND ADDRESS OF NEAREST RELATIVE
NOT LIVING WITH YOU
Jane Le Forte Grandmother
RELATIONSHIP
RD#1 Box 127 Woodland Rd 16881
16881
HOME PHONE

9
**FINANCIAL
INFORMATION**
These questions
apply to both
Applicant and
Co-applicant.

IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET

DO YOU HAVE ANY OUTSTANDING JUDGMENTS?

HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13 IN THE PAST 10 YEARS?

HAVE YOU HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS?

ARE YOU A PARTY IN A LAWSUIT?

ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?

IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?

ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED IN ITEM 6 DEBT SECTION?

FOR WHOM (Name of Others Obligated on Loan):

TO WHOM (Name of Creditor):

BALANCE

PAYMENTS

APPLICANT		CO-APPLICANT	
YES	NO	YES	NO
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓

10
SIGNATURES

It is important
that you read all
the provisions
of the credit
agreement and
addendum
thoroughly
before you sign.

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and

deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions.

You Have Received And Read The Agreement For Each Service
You Have Applied For, Permanent Security Agreement And The Addendum. By signing below, you agree to be bound by the terms of your agreements for each service checked on the front of this application.

Karen Kelly 7-18-96
APPLICANT'S SIGNATURE DATE

Karen Kelly 7-12-96
CO-APPLICANT SIGNATURE DATE

11
**CREDIT
INSURANCE
APPLICATION/
SCHEDULE**
You must sign
whether or not
insurance is
elected.

"You" or "Your" means the member and the joint insured (if applicable). Credit insurance is voluntary and not required in order to obtain this loan. You may select any insurer of your choice. You can get this insurance only if you check the "yes" box below and sign your name and write in the date. The rate you are charged for the insurance is subject to change. You will receive written notice before any increase goes into effect. You have the right to stop this insurance by notifying your credit union in writing. Your signature below means you agree that:

- If you elect insurance, you authorize the credit union to add the charges for insurance to your loan each month.
- You are eligible for disability insurance only if you are working for wages or profit 25 hours a week or more on the date of the loan. If you are off work because of temporary layoff, strike or vacation, but soon to resume, you will be considered at work.
- You are eligible for insurance up to the Maximum Age.

YOU ELECT THE FOLLOWING INSURANCE COVERAGE(S)	LOANLINER® ACCOUNT YES NO	COST PER \$1000 OF YOUR MONTHLY LOAN BALANCE	INSURANCE MAXIMUMS	DISABILITY	LIFE
SINGLE CREDIT DISABILITY	✓	SEE ADDENDUM FOR RATES	MAX. INSURABLE BALANCE PER LOAN ACCT.	\$30,000	\$55,000
SINGLE CREDIT LIFE	✓		MAXIMUM ELIGIBILITY AGE FOR INSURANCE	NONE	70
JOINT CREDIT LIFE	✓				
MEMBER	ACCOUNT NUMBER		SECONDARY BENEFICIARY (If you desire to name one)		

If you are totally disabled for more than 30 days, then the Disability Benefit will begin with the 31st day of disability.
DATE DATE OF BIRTH DATE DATE OF BIRTH

APP. 821-1291NY/Rev.

X
SIGNATURE OF BORROWER ELIGIBLE TO BE INSURED
(Be sure to check the boxes above.)

X
SIGNATURE OF JOINT INSURED (CO-BORROWER)
(Only required if JOINT CREDIT LIFE coverage is selected)

**CREDIT
UNION
INFORMATION**
Do not write in
this section—
for credit union
use only.
Check applicable
box(es).

Open End Plan Approved:	Joint/Single <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Limits Approved:	Line of Credit: Signature - \$ _____ VISA - \$ _____ Other \$ _____
Request Approved:	Number of Cards: Applicant _____ Co-Applicant _____ <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Counter Offer
Notes/Conditions:	\$ _____

<input type="checkbox"/> LOAN OFFICER X <u>Theresa Miller</u>	NO. _____ DATE _____	<u>X</u> _____	NO. _____ DATE _____
SIGNATURE	SIGNATURE		
<input type="checkbox"/> L.O.C.C. X <u>Theresa Miller</u>	NO. _____ DATE _____	<u>X</u> _____	NO. _____ DATE _____
SIGNATURE	SIGNATURE		

LINE OF CREDIT PERMANENT SECURITY AGREEMENT

In this Agreement, the words, "you" and "your" refer to all those persons signing this Agreement, including all borrowers and co-borrowers. The words "credit union" refer to Corning Federal Credit Union.

SECURITY — To protect the credit union if you default on any debt you owe the credit union, you give the credit union what is known as a security interest in any property listed on any check or draft constituting or receipt evidencing a secured advance made under this Agreement or listed on an Advance Request Voucher and Security Agreement you sign. This Agreement and the check, draft, receipt or Advance Request Voucher and Security Agreement together make up your entire security agreement with the credit union.

The debts secured by the security interest you are giving the credit union include all debts you currently owe the credit union and all debts you may owe the credit union in the future, whether or not the debts arise under this Line of Credit Agreement and whether or not you expressly refer to this security interest when you incur the debt. However, a security interest in your dwelling or household goods, if any, secures only the advance for which it is given. This security interest covers the Secured Property together with any additions to it or replacements for it acquired within 10 days of the advance, and proceeds from any sale or other disposition of it.

OWNERSHIP OF SECURED PROPERTY — You promise that you are the only owner of the Secured Property. No security interests or other interests such as mortgages exist against the Secured Property except for those you give the credit union by this Agreement. If the loan advance is made to provide you with funds to purchase the secured property, you promise to use the advance for that purpose. You own the Secured Property free and clear and will not allow anyone else to obtain any interest in it. You will pay all costs and expenses, including reasonable attorney fees, necessary to assure that no one else can make any claim to the Secured Property.

PROTECTION OF THE CREDIT UNION'S SECURED INTEREST — You authorize the credit union to take any action the credit union decides is necessary to protect the credit union's security interest. The credit union may file financing statements and other official documents relating to the Secured Property in any appropriate public office. The credit union may file such financing statements without your signature on them. You will make sure that no financing statements or other notices of interest in the Secured Property will be on file at any public office except those the credit union files. You will make sure that the credit union is listed as the only lien holder on any certificate of title to a motor vehicle which is collateral under this Agreement. You will provide the credit union with all documents necessary to create and protect its security interest.

TRANSFERS OF SECURED PROPERTY — You will not sell, transfer or offer to sell or transfer the Secured Property without first getting the credit union's written consent.

INSURANCE — You will keep insurance the credit union approves on the Secured Property. You may obtain insurance from anyone you want that is acceptable to the credit union. The insurance will cover normal risks such as fire, theft, and so-called extended coverage. If the Secured Property includes motor vehicles, you will obtain collision insurance. Your insurance will show the credit union's interest in the property. The insurance will provide for payment to the credit union in the amount of your debt. You authorize us to make settlements with the insurance company and to take any money paid by it. We will give you 10 days written notice before the insurance policies are cancelled.

MAINTENANCE — You will keep the Secured Property in good order and repair. You will not do anything to decrease the value of the Secured Property. You will not violate any laws in using the Secured Property. The credit union may inspect the Secured Property at any time no matter where it is located.

TAXES — You will pay all taxes related to the Secured Property or this Agreement.

RIGHTS OF THE CREDIT UNION — The credit union may pay any taxes relating to the Secured Property at any time. The credit union may also make payments or take any other steps to remove any other interests in the Secured Property. The credit union may insure or maintain and protect the Secured Property if it believes it to be necessary. You will promptly reimburse the credit union for any costs or payments they make under this section and you will pay interest on those payments at the rate then being charged by the

credit union for unsecured advances from the date the credit union makes the payment until the date you reimburse us.

YOUR RIGHTS — You may keep and use the Secured Property unless you default under this Agreement.

FAILURE TO KEEP THE AGREEMENT (DEFAULT) — Without giving you notice, the credit union can require that you repay all your obligations immediately if:

You do not make any payments on time, or

You fail to keep any agreement with the credit union, or

You fail to remain a member in good standing of the credit union due to your failure to maintain at least the minimum amount required in your share account or otherwise, or

Any bankruptcy petition is filed by or against you or anyone is appointed to take charge of your property for creditors, or

Any person tries to legally take any of your property in the credit union's possession, or

You did not tell the entire truth, or did not list all your debts, in obtaining credit from the credit union, or

You die or become legally unable to handle your affairs, or

The credit union honestly believes you cannot repay your obligations on time, or

You fail to give the credit union notice within ten (10) days after you change or terminate your employment or your income is reduced for any reason other than retirement.

These events are called "defaults". The credit union is not required to use any security it has before enforcing its rights against you or any co-borrower.

OUR REMEDIES UPON DEFAULT — If you default, the credit union can demand immediate payment of all your debts to us. The credit union may also exercise any other legal rights such as repossessing the Secured Property and on ten days prior notice, selling it to pay part or all of your debts to the credit union. If the advance on which you defaulted was used for the purpose of financing your motor vehicle, this section does not alter any right of redemption you may have under New York Law. If you leave any property that is not covered by this Agreement in the secured property, the credit union will not be responsible for that property and if you do not claim it within 10 days of repossession, you will be deemed to have abandoned it. You will have to pay the credit union any amount that remains unpaid after the money from the sale is applied to pay the loans and other amounts you owe the credit union. If there is any money left over after paying all amounts you owe the credit union, the credit union will pay that money to you.

COLLECTION COSTS — If you default and the credit union has to sue you or take other action to collect what you owe, you will pay the credit union's costs and its reasonable attorneys' fees.

FAILURE TO EXERCISE RIGHTS — You understand that the credit union may accept partial or late payments (even marked "paid in full") without losing any of its rights on default. The credit union may also delay or fail to exercise any rights under this Agreement without losing its ability to exercise those rights any other time.

SUCCESSORS — Anyone taking your place such as your heirs, legal representatives, successors, or persons taking assignments of your rights under this Agreement, shall have the same obligations as you have under this Agreement.

CO-BORROWERS — If you sign as a co-borrower, you agree to be equally responsible with the borrower. The credit union does not have to notify you if debts are not paid. The credit union can change the terms of any agreement with the borrower and release any Secured Property without notifying you and you will not be released from responsibility.

STATE LAW — This Agreement will be interpreted according to and enforced under New York State and Federal Laws.

DO NOT WRITE BELOW — FOR CREDIT UNION USE ONLY

CHECK APPLICABLE BOX(ES)

Request Approved: Yes No Counter Offer \$ 5648.54 Originator: _____
Limits Approved: Line of Credit - \$ _____ Signature - \$ _____ Secured - \$ _____
VISA - \$ _____ Other - \$ 45 618 (1) I/D Ratio - 33 %
Co-Signer(s): Name _____ Member # _____ Name _____ Member # _____

Notes/Conditions: _____

LOAN OFFICER M. M. M. 8-2-96 X NO. DATE SIGNATURE NO. DATE
SIGNATURE

L.O.C.C. X NO. DATE SIGNATURE NO. DATE
SIGNATURE

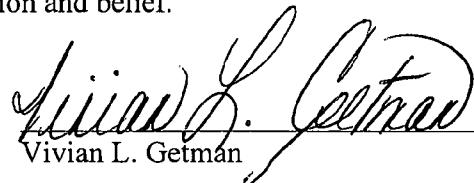


CORNING CREDIT UNION

The advantage is yours!

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities, that she is **Assistant Treasurer** of **Corning Federal Credit Union**, Plaintiff herein, that 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 her knowledge, information and belief.



Vivian L. Getman

卷之三

MAR 9 2000
O 11:30 AM
William A. Shaw
Prothonotary
Cathy Wymand
pd. 80.00

1cc Sherryb
flask

(2)

P. WILLIAM BERCIK

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CORNING FEDERAL CREDIT UNION
VS
BILLINGS, BRYAN O.

00-281-CD

COMPLAINT

SHERIFF RETURNS

NOW MARCH 9, 2000 AT 11:14 AM EST SERVED THE WITHIN
COMPLAINT ON BRYAN O. BILLINGS, DEFENDANT AT RESIDENCE 23 PO
BOX 23A, SHAWVILLE, CLEARFIELD COUNTY, PENNSYLVANIA BY
HANDING TO BRYAN O. BILLINGS A TRUE AND ATTESTED COPY OF THE
ORIGINAL COMPLAINT AND MADE KNOWN TO HIM THE CONTENTS
THEREOF.

SERVED BY: DAVIS/MORGILLO

21.12 SHFF. HAWKINS PAID BY: ATTY
10.00 SURCHARGE PAID BY: ATTY

SWORN TO BEFORE ME THIS

13th DAY OF March 2000

Wm. A. Shaw

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

SO ANSWERS,

Chester A. Hawkins
Deputy Marilyn Harr

CHESTER A. HAWKINS
SHERIFF

FILED

MAR 13 2000
0/11/00 am
William A. Shaw
Prothonotary
EKA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CORNING FEDERAL CREDIT UNION

Plaintiff

281
No. 00-218-CD

vs.

PRAECIPE FOR DEFAULT JUDGMENT

BRYAN O. BILLINGS

Defendant

FILED ON BEHALF OF
Plaintiff
COUNSEL OF RECORD OF
THIS PARTY:

PETER C. WYMARD, ESQUIRE
PA ID#76595
P. WILLIAM BERCIK, ESQUIRE
PA ID#59174
Bernstein Bernstein Krawec & Wymard, P.C.
Firm #718
1133 Penn Avenue
Pittsburgh, PA 15222
412-456-8100

BERNSTEIN FILE NO. RP001368
DIRECT DIAL: (412) 456-8100

NOTICE

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

FILED

APR 17 2000

William A. Shaw
Prothonotary

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

CORNING FEDERAL CREDIT UNION

Plaintiff

vs.

281
Civil Action No. 00-218-CD

BRYAN O. BILLINGS

Defendant

PRAECIPE FOR JUDGMENT

To the Prothonotary:

Kindly enter Judgment against the defendant above named and in favor of the Plaintiff, in the default of an Answer, in the amount of \$4,675.11, plus continuing interest at the rate of 10.95% per annum on the declining balance computed as follows:

Amount claimed in Complaint	\$4,627.79
Interest from 3-15-00 to 4-12-00 on \$3,338.93 at the rate of 10.95% per annum	\$ 47.32
TOTAL	\$4,675.11

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.

BERNSTEIN BERNSTEIN KRAWEC & WYMARD, P.C.

By: *[Signature]*
Attorney for Plaintiff

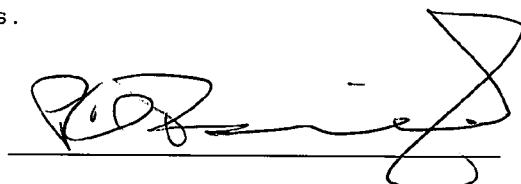
1133 Penn Avenue
Pittsburgh, PA 15222
(412) 456-8100

Plaintiff: c/o Bernstein Bernstein Krawec & Wymard, P.C., 1133 Penn Avenue,
Pittsburgh, PA 15222

Defendant: 23 Post Office Box 23A, Shawville, PA 16873

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.

A handwritten signature in black ink, appearing to read "R. D. B. - 1987", is written over a horizontal line. The signature is fluid and cursive, with a large, stylized 'B' at the end.

FILE COPY

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

CORNING FEDERAL CREDIT UNION

Plaintiff

vs.

²⁸¹
Civil Action No. 00-210-CD

BRYAN O. BILLINGS

Defendant

IMPORTANT NOTICE

TO: BRYAN O. BILLINGS
23 Post Office Box 23A
Shawville, PA 16873

Date of Notice: March 30, 2000

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. 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
1-800-692-7375

BERNSTEIN BERNSTEIN KRAWEC & WYMARD, P.C.

BY: /s/ Peter C. Wymard, Esq.
Attorney for Plaintiff
1133 Penn Avenue
Pittsburgh, PA 15222
412-456-8100
NOTICE

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

FILED

APR 17 2000
MJS/Atty Wyoming
William A. Shaw
Prothonotary
PD \$20.00

Not to Dep. B. Billings
Statement to Atty Wyoming
EJ
mrs

COPY

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

CORNING FEDERAL CREDIT UNION

Plaintiff

No. 00-218-CD

vs.

Real Debt \$4,675.11

BRYAN O. BILLINGS

Defendant(s)

Costs

Int. From

Entry \$ 20.00

Instrument District Justice

Date of Entry April 17, 2000

Expires April 17, 2005

Certified from the record this 17th day of April, 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

COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION
CORNING FEDERAL CREDIT UNION

Plaintiff

vs.
BRYAN O. BILLINGS

Civil Action No. 00-²⁶¹218-CD

Defendant

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff
 Defendant
 Garnishee

Your are hereby notified that the
following Order or Judgment was
entered against you on April 17, 2000.

Assumpsit Judgment in the amount
of \$4,675.11 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

By: William H. Brown
PROTHONOTARY (OR DEPUTY)

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

CORNING FEDERAL CREDIT UNION

Plaintiff No. 00-281-CD

vs.

BRYAN O. BILLINGS

Defendant(s)

Costs _____

Int. From _____

Entry \$ 20.00 _____

Instrument Default Judgment _____

Date of Entry April 17, 2000 _____

Expires April 17, 2005 _____

Certified from the record this 17th day of April, 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