

00-885-CD  
FIRST SELECT CORPORATION -vs- CHRISTINE M. MCGONIGAL

①  
VALERIE ROSENBLUTH PARK, ESQUIRE  
Attorney I.D. #72094  
PARK LAW ASSOCIATES, P.C.  
25 East State Street  
P.O. Box 1779  
Doylestown, PA 18901  
(215) 348-5200  
ATTORNEY FOR PLAINTIFF

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

FILED

JUL 31 2000

William A. Shaw  
Prothonotary

④ FIRST SELECT CORPORATION

Plaintiff

VS.

③ CHRISTINE M MCGONIGAL

Defendant

NO. 00-885-CO

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, 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 other claims 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.

David S. Meholic, Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
(814) 765-2641, Ext. 32

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

VALERIE ROSENBLUTH PARK  
ATTORNEY I.D. # 72094  
PARK LAW ASSOCIATES, P.C.  
25 EAST STATE STREET, P.O. BOX 1779  
DOYLESTOWN, PA 18901  
(215) 348-5200  
ATTORNEY FOR PLAINTIFF  
ACT#:4168100007422890

**CLEARFIELD COUNTY COURT OF COMMON PLEAS**

FIRST SELECT, INC.  
4460 ROSEWOOD DRIVE  
PLEASANTON, CA 94588

PLAINTIFF

VS

CHRISTINE M MCGONIGAL  
PO BOX 205  
GORMONT DR.  
FRENCHVILLE, PA 16836-0205

DEFENDANT

NO.

**CIVIL ACTION**

1. The Plaintiff, First Select, Inc. is a Delaware corporation organized and existing under the laws of the State of Delaware with its principal place of business at 4460 Rosewood Drive, Pleasanton, CA 94588. Plaintiff is the owner of this account, which is the subject matter of this action.

2. The Defendant, CHRISTINE M MCGONIGAL, is an individual who resides at PO BOX 205, FRENCHVILLE, PA 16836-0205.

3. The Defendant is indebted to Plaintiff on the credit account by virtue of charges or cash advances incurred by the Defendant or authorized by the Defendant on a credit card or line of credit, bearing account number 4168100007422890.

4. The terms of said account are stated in the documentation attached hereto as Exhibit "A".

5. The Defendant has failed to pay the amount owed in accordance with the Account Agreement and has failed to pay the outstanding debt as agreed.

6. The Defendant is indebted to the Plaintiff in the amount of \$3,807.02 as of 02/16/2000, plus pre-judgment contractual interest at the rate of 12.00% per annum, less payments made.

7. In accordance with the documentation attached as Exhibit "A," Plaintiff is entitled to reasonable attorney's fees, and Plaintiff will incur attorney's fees in the amount of \$761.40.

WHEREFORE, Plaintiff demands that judgment be rendered in favor of the Plaintiff, FIRST SELECT, INC. and against the Defendant in the amount of \$3,807.02, plus pre-judgment interest at the contractual rate of 12.00% per annum from 02/16/2000 until the date of the judgment herein, plus reasonable attorney's fees in the amount of \$761.40, less payments made, plus costs and any other such relief as this Court deems reasonable and just.

COUNT II

8. Plaintiff hereby incorporates paragraphs 1 through 7 above as though set forth in full.

9. The Defendant received a monetary benefit, which was in fact appreciated by the Defendant.

10. The Defendant accepted the benefits.

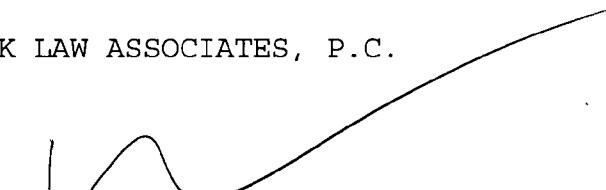
11. By virtue of the circumstances surrounding the request for funds made, the Defendant knowingly requested the funds at issue and/or knowingly and voluntarily accepted the benefits bestowed.

12. It would be inequitable for this Court to allow the Defendant to retain the benefits of the funds or to be unjustly enriched at the expense of the Plaintiff or allow the Defendant to retain the value of the funds at issue without repaying the Plaintiff the value of same.

WHEREFORE, Plaintiff demands that Judgment be rendered in favor of the Plaintiff, First Select, Inc. and against the Defendant in the amount of \$3,807.02, plus pre-judgment interest at the contractual rate of 12.00% per annum from 02/16/2000 until the date of the judgment herein, plus reasonable attorney's fees in the amount of \$761.40, less payments made, plus costs and any other such relief as this Court deems reasonable and just.

PARK LAW ASSOCIATES, P.C.

BY:

  
VALERIE ROSENBLUTH PARK, ESQUIRE

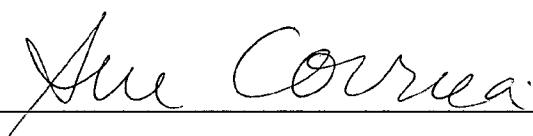
PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, IT IS REQUIRED THAT WE STATE THE FOLLOWING TO YOU: THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

**VERIFICATION**

I, \_\_\_\_\_, declare that as of March 1, 2000: I am a designated agent of FIRST SELECT CORPORATION, the Plaintiff in this action, and I am duly authorized to make this verification on its behalf. I have read the foregoing complaint and know the contents thereof; that the same is true of my own knowledge, except as to those matters stated on information and belief and, as to those matters, I believe them to be true. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

I declare under penalty of perjury that the foregoing are true and correct.

Executed at Alameda County, in the State of California.

  
\_\_\_\_\_  
Designated Agent

5040 JOHNSON DRIVE  
P.O. BOX 9104  
PLEASANTON, CA 94566  
888-964-4000



## ACCOUNT AGREEMENT

Your DISCOVER account has been transferred to First Select Corporation. Your DISCOVER account was closed at the time of this transfer, and will therefore continue to be closed. This Account Agreement contains the terms that govern your First Select account (the "Account"). In this Agreement, "you" and "your" mean each person who is liable for payment on the Account. "We," "our," "ours," and "us" mean First Select Corporation or its assignee. Because your Account has been transferred to us, you are now obligated to repay the Account to us instead of DISCOVER. If the Account was opened as a joint account, we may act on the instructions of any joint accountholder.

Payments / Finance Charges. As long as you have a balance outstanding on your Account, finance charges are calculated as follows:

To figure the finance charges for each billing cycle, we multiply the average daily balance on your Account by a daily periodic rate. The daily periodic rate we apply is your Account's Annual Percentage Rate divided by 365. The Annual Percentage Rate will be calculated as disclosed in your most recent DISCOVER account terms (the "Original Terms"). If your Original Terms provided for different Annual Percentage Rates to be applied to different components of your outstanding balance, we will apply the lowest such Annual Percentage Rate to your entire outstanding balance.

We may accept late or partial payments, or payments marked "paid in full" or marked with other restrictions, without losing our right to collect all amounts owing under this Agreement.

Fees. We will charge your Account a fee for each billing cycle within which your Account is delinquent (late charge). The amount of the late charge will be as disclosed in your Original Terms or the maximum late charge permitted by the law of your state of residence, whichever is lower.

We will charge your Account a fee for each returned payment check (returned check charge). The amount of the returned check charge will be as disclosed in your Original Terms, or the maximum returned check charge permitted by the law of your state of residence, whichever is lower.

To the extent provided in your Original Terms, and to the extent permitted by applicable law, in addition to your obligation to pay the outstanding balance on your Account, plus interest and fees as disclosed herein, we may also charge you for any collection costs we incur, including but not limited to reasonable attorneys' fees and court costs. If your Original Terms provided for an award of attorneys' fees and court costs, such provision as incorporated herein shall apply reciprocally to the prevailing party in any lawsuit arising out of this Agreement.

Non-Waiver of Certain Rights. We may delay or waive enforcement of any provision of this Agreement without losing our right to enforce it or any other provision later.

Applicable Law; Severability; Assignment. No matter where you live, this Agreement and your Account are governed by federal law and by the law of the state designated as the applicable law in your Original Terms. If your Original terms did not contain an applicable law provision, then this Agreement and your Account are governed by federal law and the law of your state of residence. This Agreement is a final expression of the agreement between you and us and may not be contradicted by evidence of any alleged oral agreement. If any provision of this Agreement is held to be invalid or unenforceable, you and we will consider that provision modified to conform to applicable law, and the rest of the provisions in the Agreement will still be enforceable. We may transfer or assign our right to all or some of your payments. If state law requires that you receive notice of such an event to protect the purchaser or assignee, we may give you such notice by filing a financing statement with the state's Secretary of State.

Credit Reporting. If you fail to fulfill the terms of your credit obligation, a negative credit report reflecting on your credit record may be submitted to a credit reporting agency. In order to dispute any information we are reporting about your Account, you must write to us at the following address: First Select Corporation, P.O. Box 9104, Pleasanton, California, 94566.

### YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

#### Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about an entry on your bill, write us, on a separate sheet, at the following address: First Select Corporation, P.O. Box 9104, Pleasanton, CA 94566. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

#### Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect or report you as delinquent as to any amount you question, including finance charges. We can apply any unpaid amount against your credit line. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of the bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charge related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up the missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you question your bill. And we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we do not follow these rules, we cannot collect the first \$50 of the questioned amount even if your bill was correct.

#### Special Rule for Credit Card Purchases

If you have a problem with the quality of goods and services that you purchased with your DISCOVER credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. There are two limitations to this right: (a) you must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) the purchase price must have been more than \$50. These limitations do not apply if either we or DISCOVER own or operate the merchant, or if we or DISCOVER mailed you the advertisement for the property or services.

10/30/00 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service  
William A. Shaw  
Deputy Prothonotary

FILED

2000  
JUL 3 2000  
3:24 P.M. '00  
William A. Shaw  
Prothonotary  
PQ

\$80.00

ICC Sheriff

MAR 07 2000

VALERIE ROSENBLUTH PARK (2)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

FIRST SELECT CORPORATION  
VS  
MCGONIGAL, CHRISTINE M.

00-885-CD

COMPLAINT

SHERIFF RETURNS

NOW AUGUST 31, 2000 RETURN THE WITHIN COMPLAINT "NOT SERVED,  
TIME EXPIRED" AS TO CHRISTINE M. MCGONIGAL, DEFENDANT.  
ATTEMPTED NOT HOME.

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

SWORN TO BEFORE ME THIS

7th DAY OF September 2000

William A. Shaw

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

SO ANSWERS,

*Chester A. Hawkins  
by Marilyn Harry*

CHESTER A. HAWKINS  
SHERIFF

FILED

SEP 07 2000  
011:50 am  
William A. Shaw  
Prothonotary *WAS*

VALERIE ROSENBLUTH PARK, ESQUIRE  
Attorney I.D. #72094  
PARK LAW ASSOCIATES, P.C.  
25 East State Street  
P.O. Box 1779  
Doylestown, PA 18901  
(215) 348-5200  
ATTORNEY FOR PLAINTIFF

~~S~~ VALERIE ROSENBLUTH PARK  
ATTORNEY FOR PLAINTIFF/DEFENDANT

I HEREBY CERTIFY THAT THE WITHIN  
IS A TRUE AND CORRECT COPY OF  
THE ORIGINAL ON FILE.

FIRST SELECT CORPORATION

Plaintiff

VS.

CHRISTINE M MCGONIGAL

Defendant

NO. 00-885-CO

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, 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 other claims 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.

David S. Meholic, Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
(814) 765-2641, Ext. 32

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

JUL 31 2000

Attest:

*William A. Shaw*  
Prothonotary

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

VALERIE ROSENBLUTH PARK  
ATTORNEY I.D. # 72094  
PARK LAW ASSOCIATES, P.C.  
25 EAST STATE STREET, P.O. BOX 1779  
DOYLESTOWN, PA 18901  
(215) 348-5200  
ATTORNEY FOR PLAINTIFF  
ACT#:4168100007422890

CLEARFIELD COUNTY COURT OF COMMON PLEAS

FIRST SELECT, INC.  
4460 ROSEWOOD DRIVE  
PLEASANTON, CA 94588

PLAINTIFF

VS

CHRISTINE M MCGONIGAL  
PO BOX 205  
GORMONT DR.  
FRENCHVILLE, PA 16836-0205

DEFENDANT

NO.

CIVIL ACTION

1. The Plaintiff, First Select, Inc. is a Delaware corporation organized and existing under the laws of the State of Delaware with its principal place of business at 4460 Rosewood Drive, Pleasanton, CA 94588. Plaintiff is the owner of this account, which is the subject matter of this action.

2. The Defendant, CHRISTINE M MCGONIGAL, is an individual who resides at PO BOX 205, FRENCHVILLE, PA 16836-0205.

3. The Defendant is indebted to Plaintiff on the credit account by virtue of charges or cash advances incurred by the Defendant or authorized by the Defendant on a credit card or line of credit, bearing account number 4168100007422890.

4. The terms of said account are stated in the documentation attached hereto as Exhibit "A".
5. The Defendant has failed to pay the amount owed in accordance with the Account Agreement and has failed to pay the outstanding debt as agreed.
6. The Defendant is indebted to the Plaintiff in the amount of \$3,807.02 as of 02/16/2000, plus pre-judgment contractual interest at the rate of 12.00% per annum, less payments made.
7. In accordance with the documentation attached as Exhibit "A," Plaintiff is entitled to reasonable attorney's fees, and Plaintiff will incur attorney's fees in the amount of \$761.40.

WHEREFORE, Plaintiff demands that judgment be rendered in favor of the Plaintiff, FIRST SELECT, INC. and against the Defendant in the amount of \$3,807.02, plus pre-judgment interest at the contractual rate of 12.00% per annum from 02/16/2000 until the date of the judgment herein, plus reasonable attorney's fees in the amount of \$761.40, less payments made, plus costs and any other such relief as this Court deems reasonable and just.

COUNT II

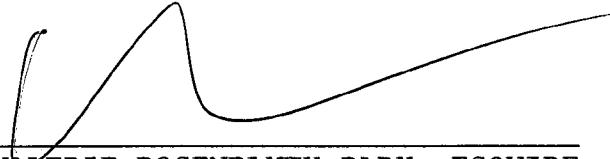
8. Plaintiff hereby incorporates paragraphs 1 through 7 above as though set forth in full.
9. The Defendant received a monetary benefit, which was in fact appreciated by the Defendant.
10. The Defendant accepted the benefits.
11. By virtue of the circumstances surrounding the request for funds made, the Defendant knowingly requested the funds at issue and/or knowingly and voluntarily accepted the benefits bestowed.

12. It would be inequitable for this Court to allow the Defendant to retain the benefits of the funds or to be unjustly enriched at the expense of the Plaintiff or allow the Defendant to retain the value of the funds at issue without repaying the Plaintiff the value of same.

WHEREFORE, Plaintiff demands that Judgment be rendered in favor of the Plaintiff, First Select, Inc. and against the Defendant in the amount of \$3,807.02, plus pre-judgment interest at the contractual rate of 12.00% per annum from 02/16/2000 until the date of the judgment herein, plus reasonable attorney's fees in the amount of \$761.40, less payments made, plus costs and any other such relief as this Court deems reasonable and just.

PARK LAW ASSOCIATES, P.C.

BY:

  
VALERIE ROSENBLUTH PARK, ESQUIRE

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, IT IS REQUIRED THAT WE STATE THE FOLLOWING TO YOU: THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

VERIFICATION

I, \_\_\_\_\_, declare that as of March 1, 2000: I am a designated agent of FIRST SELECT CORPORATION, the Plaintiff in this action, and I am duly authorized to make this verification on its behalf. I have read the foregoing complaint and know the contents thereof; that the same is true of my own knowledge, except as to those matters stated on information and belief and, as to those matters, I believe them to be true. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

I declare under penalty of perjury that the foregoing are true and correct.

Executed at Alameda County, in the State of California.

Sue Correa

Designated Agent

**EXHIBIT****A**

5040 JOHNSON DRIVE  
P.O. BOX 9104  
PLEASANTON, CA 94566  
888-964-4000

**FIRST SELECT**  
CORPORATION

tables

**ACCOUNT AGREEMENT**

Your DISCOVER account has been transferred to First Select Corporation. Your DISCOVER account was closed at the time of this transfer, and will therefore continue to be closed. This Account Agreement contains the terms that govern your First Select account (the "Account"). In this Agreement, "you" and "your" mean each person who is liable for payment on the Account. "We," "our," "ours," and "us" mean First Select Corporation or its assignees. Because your Account has been transferred to us, you are now obligated to repay the Account to us instead of DISCOVER. If the Account was opened as a joint account, we may act on the instructions of any joint accountholder.

**Payments / Finance Charges.** As long as you have a balance outstanding on your Account, finance charges are calculated as follows:

To figure the finance charges for each billing cycle, we multiply the average daily balance on your Account by a daily periodic rate. The daily periodic rate we apply is your Account's Annual Percentage Rate divided by 365. The Annual Percentage Rate will be calculated as disclosed in your most recent DISCOVER account terms (the "Original Terms"). If your Original Terms provided for different Annual Percentage Rates to be applied to different components of your outstanding balance, we will apply the lowest such Annual Percentage Rate to your entire outstanding balance.

We may accept late or partial payments, or payments marked "paid in full" or marked with other restrictions, without losing our right to collect all amounts owing under this Agreement.

**Fees.** We will charge your Account a fee for each billing cycle within which your Account is delinquent (late charge). The amount of the late charge will be as disclosed in your Original Terms or the maximum late charge permitted by the law of your state of residence, whichever is lower.

We will charge your Account a fee for each returned payment check (returned check charge). The amount of the returned check charge will be as disclosed in your Original Terms, or the maximum returned check charge permitted by the law of your state of residence, whichever is lower.

To the extent provided in your Original Terms, and to the extent permitted by applicable law, in addition to your obligation to pay the outstanding balance on your Account, plus interest and fees as disclosed herein, we may also charge you for any collection costs we incur, including but not limited to reasonable attorneys' fees and court costs. If your Original Terms provided for an award of attorneys' fees and court costs, such provision as incorporated herein shall apply reciprocally to the prevailing party in any lawsuit arising out of this Agreement.

**Non-Waiver of Certain Rights.** We may delay or waive enforcement of any provision of this Agreement without losing our right to enforce it or any other provision later.

**Applicable Law; Severability; Assignment.** No matter where you live, this Agreement and your Account are governed by federal law and by the law of the state designated as the applicable law in your Original Terms. If your Original terms did not contain an applicable law provision, then this Agreement and your Account are governed by federal law and the law of your state of residence. This Agreement is a final expression of the agreement between you and us and may not be contradicted by evidence of any alleged oral agreement. If any provision of this Agreement is held to be invalid or unenforceable, you and we will consider that provision modified to conform to applicable law, and the rest of the provisions in the Agreement will still be enforceable. We may transfer or assign our right to all or some of your payments. If state law requires that you receive notice of such an event to protect the purchaser or assignee, we may give you such notice by filing a financing statement with the state's Secretary of State.

**Credit Reporting.** If you fail to fulfill the terms of your credit obligation, a negative credit report reflecting on your credit record may be submitted to a credit reporting agency. In order to dispute any information we are reporting about your Account, you must write to us at the following address: First Select Corporation, P.O. Box 9104, Pleasanton, California, 94566.

**YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

**Notify Us in Case of Errors or Questions About Your Bill**

If you think your bill is wrong, or if you need more information about an entry on your bill, write us, on a separate sheet, at the following address: First Select Corporation, P.O. Box 9104, Pleasanton, CA 94566. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

**Your Rights and Our Responsibilities After We Receive Your Written Notice**

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect or report you as delinquent as to any amount you question, including finance charges. We can apply any unpaid amount against your credit line. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of the bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charge related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up the missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you question your bill. And we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we do not follow these rules, we cannot collect the first \$50 of the questioned amount even if your bill was correct.

**Special Rule for Credit Card Purchases**

If you have a problem with the quality of goods and services that you purchased with your DISCOVER credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. There are two limitations to this right: (a) you must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) the purchase price must have been more than \$50. These limitations do not apply if either we or DISCOVER own or operate the merchant, or if we or DISCOVER mailed you the advertisement for the property or services.

VALERIE ROSENBLUTH PARK, ESQUIRE  
Attorney I.D. #72094  
PARK LAW ASSOCIATES, P.C.  
25 E. State Street  
Doylestown, PA 18901  
(215) 348-5200  
ATTORNEY FOR PLAINTIFF

FIRST SELECT CORPORATION	:	CLEARFIELD COUNTY
Plaintiff	:	COURT OF COMMON PLEAS
VS.	:	
CHRISTINE M MCGONIGAL	:	
Defendant	:	NO. 00-885-CD

ORDER

AND NOW, this 9<sup>th</sup> day of October, 2000, upon consideration of the Plaintiff's Petition and upon Motion of Valerie Rosenbluth Park, Esquire, it is ORDERED and DECREED that the Defendant may be served in accordance with Pennsylvania Rules of Civil Procedure, by mailing a true and correct copy of the Complaint to the Defendant at the Defendant's last known address by both certified mail, return receipt requested, and by first class mail, postage paid. A Verification of Service shall be filed by Plaintiff's attorney showing service of the Complaint as set forth herein.

BY THE COURT:

J.

**FILED**

OCT 09 2000

William A. Shaw  
Prothonotary

**FILED**

OCT 06 2000

VALERIE ROSENBLUTH PARK, ESQUIRE  
Attorney I.D. #72094  
PARK LAW ASSOCIATES, P.C.  
25 E. State Street  
Doylestown, PA 18901  
(215) 348-5200  
ATTORNEY FOR PLAINTIFF

William A. Shaw  
Prothonotary

FIRST SELECT CORPORATION	:	CLEARFIELD COUNTY
Plaintiff	:	COURT OF COMMON PLEAS
VS.	:	
CHRISTINE M MCGONIGAL	:	
Defendant	:	NO. 00-885-CD

**PETITION FOR SERVICE OF PROCESS IN  
ACCORDANCE WITH PA RULES OF CIVIL PROCEDURE**

TO THE HONORABLE, THE JUDGES OF THE SAID COURT:

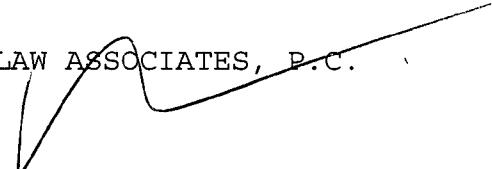
The Petition of the Plaintiff by its attorneys, PARK LAW ASSOCIATES, P.C., respectfully represents that:

1. The Complaint was filed on 07/31/00.
2. The Sheriff of CLEARFIELD County made a "Not Found" return of service of the Complaint on 08/31/00. A true and correct of the sheriff's return of service is attached hereto, made a part hereof and marked Exhibit "P-1".
3. The last known address of the Defendant is PO BOX 205, GORMONT DR, FRENCHVILLE, PA 16836-0205.
4. Subsequent to the Plaintiff's attorneys' receipt of the Sheriff's "Not Found" return, Plaintiff's attorney made the described efforts to locate the whereabouts of the Defendant as indicated in the attached Affidavit of Investigation.
5. Despite Plaintiff's attorneys' inquiries, the Plaintiff has been unable to locate the Defendant.

6. The Plaintiff believes the Defendant is either obstructing or concealing the Defendant's whereabouts.

WHEREFORE, Plaintiff prays the Court enter an Order allowing the Plaintiff to serve the Defendant in the same manner as set forth in Pennsylvania Rule of Civil Procedure No. 403 and service shall be attempted by both Certified Mail, Return Receipt Requested, and by First Class Mail, Postage Paid. Plaintiff's attorney shall file an affidavit of service showing service of the Complaint as set forth herein.

PARK LAW ASSOCIATES, P.C.

BY: 

VALERIE ROSENBLUTH PARK, ESQUIRE  
ATTORNEY FOR PLAINTIFF

VALERI ROSENBLUTH PARK

**COPY**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

FIRST SELECT CORPORATION  
VS  
MCGONIGAL, CHRISTINE M.

00-885-CD

COMPLAINT

SHERIFF RETURNS

NOW AUGUST 31, 2000 RETURN THE WITHIN COMPLAINT "NOT SERVED,  
TIME EXPIRED" AS TO CHRISTINE M. MCGONIGAL, DEFENDANT.  
ATTEMPTED NOT HOME.

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

SWORN TO BEFORE ME THIS

SO ANSWERS,

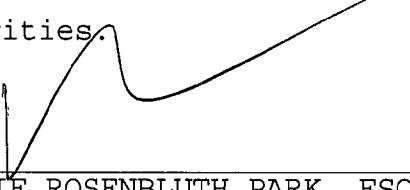
\_\_\_\_\_  
\_\_\_\_\_  
DAY OF \_\_\_\_\_ 2000

CHESTER A. HAWKINS  
SHERIFF

**EXHIBIT P-1**

COMMONWEALTH OF PENNSYLVANIA:  
COUNTY OF BUCKS :

Valerie Rosenbluth Park, Esquire, being duly sworn according to law deposes and says that she is the attorney for the Plaintiff in the foregoing matter; that she is authorized to take this affidavit on its behalf; and that the facts contained in the foregoing Petition are true and correct to the best of her knowledge, information and belief. Valerie Rosenbluth Park, Esquire further understands that false statements made herein are subject to the penalties of 18 Pa.C.S., Section 4904, relating to unsworn falsification to authorities.

  
VALERIE ROSENBLUTH PARK, ESQUIRE

VALERIE ROSENBLUTH PARK, ESQUIRE  
Attorney I.D. #72094  
PARK LAW ASSOCIATES, P.C.  
25 E. State Street  
Doylestown, PA 18901  
(215) 348-5200  
ATTORNEY FOR PLAINTIFF

FIRST SELECT CORPORATION	:	CLEARFIELD COUNTY
Plaintiff	:	COURT OF COMMON PLEAS
VS.	:	:
CHRISTINE M MCGONIGAL	:	
Defendant	:	NO. 00-885-CD

CERTIFICATION OF INVESTIGATION

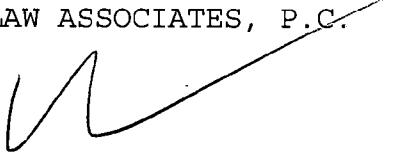
Valerie Rosenbluth Park, Esquire, being duly sworn according to law deposes and says that as counsel for the Plaintiff, made the following efforts to locate the within named Defendant.

- a) A check of the local telephone directory shows that CHRISTINE MCGONIGAL does have a telephone number listing at the address of PO BOX 205, GORMONT DR, FRENCHVILLE, PA 16836-0205.
- b) A letter addressed to the Defendant with the notation typed thereon, "Address Correction Requested, Do Not Forward" was not returned by the Post Office.
- c) A letter addressed to the Office of Voter's Registration shows CHRISTINE MCGONIGAL is a registered voter with an address of PO BOX 205, GORMONT DR, FRENCHVILLE, PA 16836-0205. The Office's response is attached hereto, made a part hereof and marked as Exhibit "A".
- d) A letter addressed to the Office of the Board of Assessment could not determine if CHRISTINE MCGONIGAL is the owner of the property at PO BOX 205, GORMONT DR, FRENCHVILLE, PA 16836-0205. The Office's response is attached hereto, made a part hereof and marked as Exhibit "B".

e) A letter addressed to the Postmaster shows that mail addressed to CHRISTINE MCGONIGAL at PO BOX 205, GORMONT DR, FRENCHVILLE, PA 16836-0205 is delivered. The Postmaster's response is attached hereto, made a part hereof and marked as Exhibit "C".

Valerie Rosenbluth Park, Esquire further understands that false statements made herein are subject to the penalties of 18 Pa.C.S., Section 4904, relating to unsworn falsification to authorities.

PARK LAW ASSOCIATES, P.C.

BY: 

VALERIE ROSENBLUTH PARK, ESQUIRE  
ATTORNEY FOR PLAINTIFF

# PARK LAW ASSOCIATES

PROFESSIONAL CORPORATION

25 EAST STATE STREET, SUITE 101  
P.O. BOX 1779  
DOYLESTOWN, PENNSYLVANIA 18901

VALERIE ROSENBLUTH PARK\*

ROBERT E. ANGST\*

\*ALSO MEMBER NJ BAR

+ALSO MEMBER FL BAR

TELEPHONE (215) 348-5200

FACSIMILE (215) 348-4015

September 12, 2000

Voters Registration Office  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

RE: CHRISTINE M MCGONIGAL  
PO BOX 205  
GORMONT DR.  
FRENCHVILLE, PA 16836-0205  
OUR FILE NO: 11972-1

Dear Sir/Madam:

I would appreciate your checking the Voters Registration in order to determine whether the above-referenced person is registered to vote in Clearfield County. I would also appreciate your advising me of the address for which he/she is registered to vote.

For your convenience, kindly note the bottom of this letter and return the same in the enclosed self-addressed stamped envelope.

Very truly yours,

PARK LAW ASSOCIATES, P.C.

  
BY: Lisa Scott

Legal Assistant

Enclosure

Name of Person: CHRISTINE M MCGONIGAL  
Current Address: PO Box 205 Frenchville  
Date of Registration: 7/31/85  
Date of Birth: 7/27/65  
Previous Registration Address: Same as above

EXHIBIT

A

# PARK LAW ASSOCIATES

A PROFESSIONAL CORPORATION

25 EAST STATE STREET, SUITE 101  
P.O. BOX 1779  
DOYLESTOWN, PENNSYLVANIA 18901

*pull*

VALERIE ROSENBLUTH PARK\*

TELEPHONE (215) 348-5200

ROBERT E. ANGST\*

FACSIMILE (215) 348-4015

\*ALSO MEMBER NJ BAR

+ALSO MEMBER FL BAR

September 12, 2000

Office of the Tax Assessor of Clearfield County  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

RE: CHRISTINE M MCGONIGAL

Dear Sir/Madam:

I would appreciate your providing me with the identity of the owner of the real estate listed at the following address:

PO BOX 205  
GORMONT DR.  
FRENCHVILLE, PA 16836-0205

Please note the name and address of the owner below and return this letter to me in the enclosed self-addressed stamped envelope.

Thank you for your cooperation.

Very truly yours,

PARK LAW ASSOCIATES, P.C.

BY: *Lisa Scott*  
Lisa Scott

Enclosure

Property Address: PO BOX 205, GORMONT DR., FRENCHVILLE, PA 16836-0205

Name of Owner: \_\_\_\_\_

Address of Owner: *Nothing found* \_\_\_\_\_

Deed Book and Page No.: \_\_\_\_\_

**EXHIBIT**

*B*

# QARK LAW ASSOCIATE

A PROFESSIONAL CORPORATION  
25 EAST STATE STREET, SUITE 101

P.O. BOX 1779

DOYLESTOWN, PENNSYLVANIA 18901

TELEPHONE (215) 348-5200  
FACSIMILE (215) 348-4015

VALERIE ROSENBLUTH PARK\*  
ROBERT E. ANGST\*

\*ALSO MEMBER NJ BAR  
+ALSO MEMBER FL BAR

Postmaster  
United States Post Office  
FRENCHVILLE, PA 16836-0205

September 12, 2000

## REQUEST FOR CHANGE OF ADDRESS OR BOXHOLDER INFORMATION NEEDED FOR SERVICE OF LEGAL PROCESS

Please furnish the new address or the name and street address (if a boxholder) for the following:

Our file #: 11972

NAME: CHRISTINE M MCGONIGAL  
ADDRESS: PO BOX 205  
GORMONT DR.  
FRENCHVILLE, PA 16836-0205

NOTE: The name and last known address are required for change of address information. The name, if known, and post office box address are required for boxholder information.

The following information is provided in accordance with 39 CFR 265.6(d)(6)(ii). There is no fee for providing boxholder information. The fee for providing change of address information is **waived** in accordance with 39 CFR 265.6(d)(1) and (2) and corresponding Administrative Support Manual 352.44a and b.

1. Capacity of requester: Attorney
2. Statute or regulation that empowers me to serve process (not required when requester is an attorney):
3. The names of all known parties to the litigation: FIRST SELECT CORPORATION VS. CHRISTINE M MCGONIGAL
4. The Court in which the case has been or will be heard: CLEARFIELD COURT OF COMMON PLEAS
5. The docket or other identifying number if one has been issued: 00-885-CD
6. The capacity in which this individual is to be served: Defendant

### WARNING

THE SUBMISSION OF FALSE INFORMATION TO OBTAIN AND USE CHANGE OF ADDRESS INFORMATION OR BOXHOLDER INFORMATION FOR ANY PURPOSE OTHER THAN THE SERVICE OF LEGAL PROCESS IN CONNECTION WITH ACTUAL OR PROSPECTIVE LITIGATION COULD RESULT IN CRIMINAL PENALTIES INCLUDING A FINE OF UP TO \$10,000 OR IMPRISONMENT OR (2) TO AVOID PAYMENT OF THE FEE FOR CHANGE OF ADDRESS INFORMATION OF NOT MORE THAN 5 YEARS. (TITLE 18 U.S.C. SECTION 1001).

I certify that the above information is true and that the address information is needed and will be used solely for service of legal process in connection with actual or prospective litigation.

Valerie K Park  
Valerie Rosenbluth Park, Esquire

25 East State Street  
Doylestown, PA 18901

### FOR POST OFFICE USE ONLY

No change of address order on file.

NEW ADDRESS OR BOXHOLDER'S  
REGISTERED ADDRESS

Not known at address given

Gormont Drive

Moved, left no forwarding address.

POSTMARK:

No such address

WHAT COUNTY IS THIS ADDRESS IN?

C63

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

EXHIBIT

C

VALERIE ROSENBLUTH PARK, ESQUIRE  
Attorney I.D. #72094  
PARK LAW ASSOCIATES, P.C.  
25 E. State Street  
Doylestown, PA 18901  
(215) 348-5200  
ATTORNEY FOR PLAINTIFF

FIRST SELECT CORPORATION  
Plaintiff

VS.

CHRISTINE M MCGONIGAL  
Defendant

: CLEARFIELD COUNTY  
: COURT OF COMMON PLEAS

:

:

:

:

:

:

:

: NO. 00-885-CD

PRAECIPE TO REINSTATE COMPLAINT

TO THE PROTHONOTARY:

Kindly reinstate the Complaint in the above captioned matter.

PARK LAW ASSOCIATES, P.C.

BY:

  
VALERIE ROSENBLUTH PARK, ESQUIRE  
ATTORNEY FOR PLAINTIFF

**FILED**

OCT 30 2000

William A. Shaw  
Prothonotary

10:30:00

Document

Reinstated/Rescued to Sheriff/Attorney  
for service.

William A. Shaw

Deputy Prothonotary

**FILED**

OCT 3 0 2000

10/13/2000

OK PD

William A. Shaw

Prothonotary

\$7.00

Complaint unfiled  
to atty

EAK

VALERIE ROSENBLUTH PARK, ESQUIRE  
PARK LAW ASSOCIATES, P.C.  
ATTORNEY I.D. #72094  
25 E. State Street  
P.O. Box 1779  
Doylestown, PA 18901  
(215) 348-5200  
ATTORNEY FOR PLAINTIFF

FIRST SELECT CORPORATION	:	CLEARFIELD COUNTY
Plaintiff	:	COURT OF COMMON PLEAS
VS.	:	
CHRISTINE MCGONIGAL	:	
Defendant	:	NO. 00-885-CD

VERIFICATION OF SERVICE

COMMONWEALTH OF PENNSYLVANIA:  
COUNTY OF BUCKS :

Valerie Rosenbluth Park, Esquire, being duly sworn according to law deposes and says that she did serve the Defendant, CHRISTINE MCGONIGAL, at HER last known address located at PO BOX 205, GORMONT DRIVE, FRENCHVILLE, PA 16836, by United States certified mail on 11/01/00, Article No. 7099 3220 0008 4402 4206, Return Receipt Requested, Postage Paid, with a true and correct copy of the Complaint which was filed in the Court of Common Pleas in the above captioned matter with the appropriate notice to plead as set forth in Pennsylvania Rules of Civil Procedure. Service was accomplished in accordance with Pennsylvania Rule of Civil Procedure. The Defendant received said notice on 11/13/00, as noted by the certified return receipt card attached hereto, made a part hereof, marked Exhibit "A".

That in accordance with the Order of Court, Valerie Rosenbluth Park, Esquire did serve the Defendant, CHRISTINE MCGONIGAL with a true and correct copy of the Complaint by United States Mail, Postage Paid, First Class on 11/01/00. The Certificate of Mailing is attached hereto, made a part hereof, marked Exhibit "B".

Valerie Rosenbluth Park, Esquire further understands that false statements made herein are subject to the penalties of 18 PA C.S.4904 relating to unsworn falsification to authorities.

PARK LAW ASSOCIATES, P.C.

BY: \_\_\_\_\_  
VALERIE ROSENBLUTH PARK, ESQUIRE  
ATTORNEY FOR PLAINTIFF

Pursuant to the Fair Debt Collections Act, it is required that we state the following to you: This is an attempt to collect a debt. Any information obtained will be used for said purpose.

FILED

NOV 27 2000

William A. Shaw  
Prothonotary

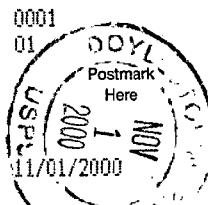
U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

Article Sent To:

Christine McGonigal

4205  
4402  
4408  
4420  
7099 3220

Postage	\$ 0.55	77
	\$1.40	
Certified Fee		1.40
	\$1.25	
Return Receipt Fee (Endorsement Required)		25
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 3.25	3.42



Name (Please Print Clearly) (To be completed by mailer)

Christine McGonigal  
Street, Apt. No. or PO Box No.  
PO Box 205, Gormont Drive  
City, State, Zip  
Frenchville PA 16836-0205

PS Form 3800, July 1999

See Reverse for Instructions

UNDER: COMPLETE THIS SECTION

Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.  
Print your name and address on the reverse so that we can return the card to you.  
 Attach this card to the back of the mailpiece, or on the front if space permits.

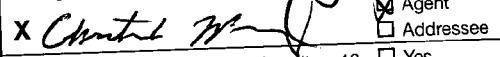
1. Article Addressed to:

Christine McGonigal  
PO Box 205, Gormont DR.  
Frenchville PA  
16836-0205

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) B. Date of Delivery  
Robert McGonigal 11/13/00

C. Signature

  Agent  
 Addressee

D. Is delivery address different from item 1?  Yes  
If YES, enter delivery address below:  No

3. Service Type

Certified Mail  Express Mail  
 Registered  Return Receipt for Merchandise  
 Insured Mail  C.O.D.

4. Restricted Delivery? (Extra Fee)

Yes

2. Article Number (Copy from service label)

7199 3220 0008 4402 4206

PS Form 3811, July 1999

Domestic Return Receipt

102595-99-M-1789

FSC

EXHIBIT A



VALERIE ROSENBLUTH PARK  
ATTORNEY I.D. # 72094  
PARK LAW ASSOCIATES, P.C.  
25 EAST STATE STREET  
DOYLESTOWN, PA 18901  
(215) 348-5200  
ATTORNEY FOR PLAINTIFF

I HEREBY CERTIFY THAT THE  
TRUE AND CORRECT ADDRESS IS:  
PLAINTIFF: 4460 ROSEWOOD DRIVE  
PLEASANTON, CA 94588  
DEF: PO BOX 205  
FRENCHVILLE, PA 16836-0205  
4168100007422890

CLEARFIELD COUNTY COURT OF COMMON PLEAS

FIRST SELECT CORPORATION  
Plaintiff

VS

23 CHRISTINE M MCGONIGAL  
Defendant

NO. 00-885-CD

FILED

JAN 03 2001

William A. Shaw  
Prothonotary

TO THE PROTHONOTARY:

PRAECIPE FOR JUDGMENT

Please enter Judgment in favor of the Plaintiff and against  
the said Defendant for failure to plead or otherwise respond to  
the Complaint and assess the damages as follows:

AMOUNT OF CLAIM	\$3,807.02
ATTORNEY FEES	\$761.40
PLUS ACCRUED INTEREST	\$379.24
LESS PRINCIPAL PAID	(\$0.00)
LESS OTHER PAYMENTS	(\$0.00)
 TOTAL	 \$4,947.66
	PLUS ADDITIONAL COSTS

I CERTIFY THAT THE FOREGOING ASSESSMENT OF DAMAGES IS FOR  
SPECIFIED AMOUNTS ALLEGED TO BE DUE IN THE COMPLAINT AND IS  
CALCULABLE AS A SUM CERTAIN FROM THE COMPLAINT.

I certify that written notice of the intention to file  
this Praecipe was mailed or delivered to the party against whom  
judgment is to be entered and to the attorney of record, if any,  
after the default occurred and at least ten (10) days prior to  
the date of the filing of this Praecipe. A true and correct copy  
of the notice pursuant to Pennsylvania Rule of Civil Procedure  
No. 237.1 is attached hereto and marked Exhibit "A".

VALERIE ROSENBLUTH PARK, ESQUIRE  
Attorney for the Plaintiff

AND NOW, January 3, 2001, Judgment is entered  
in favor of the Plaintiff and against the Defendant by Default  
for want of an Answer and damages assessed in the sum set forth  
in the above certification.

*W. B. Smith*  
PROTHONOTARY

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, IT IS REQUIRED THAT WE STATE THE FOLLOWING TO YOU. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

VALERIE ROSENBLUTH PARK  
ATTORNEY I.D. # 72094  
PARK LAW ASSOCIATES, P.C.  
DRIVE  
25 EAST STATE STREET, P.O. BOX 1779  
DOYLESTOWN, PA 18901  
(215) 348-5200  
ATTORNEY FOR PLAINTIFF

**CLEARFIELD COUNTY COURT OF COMMON PLEAS**

FIRST SELECT CORPORATION  
Plaintiff

VS  
CHRISTINE M MCGONIGAL  
Defendant

I HEREBY CERTIFY THAT THE  
TRUE AND CORRECT ADDRESS IS:  
PLAINTIFF: 4460 ROSEWOOD

PLEASANTON, CA 94588  
DEF: PO BOX 205  
FRENCHVILLE, PA 16836-0205

NO. 00-885-CD

**NOTICE OF PRAECIPE FOR  
ENTRY OF DEFAULT JUDGMENT**

TO: CHRISTINE M MCGONIGAL  
PO BOX 205  
FRENCHVILLE, PA 16836-0205

DATE OF NOTICE: 12/4/00

**IMPORTANT NOTICE**

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF YOU IN THIS CASE. UNLESS YOU ACT WITHIN TEN (10) 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.

David S. Meholic, Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
(800) 692-7375

PARK LAW ASSOCIATES, P.C.

BY: 

VALERIE ROSENBLUTH PARK, ESQ.

cc:

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

**EXHIBIT**

*A*

VALERIE ROSENBLUTH PARK  
ATTORNEY I.D. # 72094  
PARK LAW ASSOCIATES, P.C.  
25 EAST STATE STREET  
DOYLESTOWN, PA 18901  
(215) 348-5200  
ATTORNEY FOR PLAINTIFF

I HEREBY CERTIFY THAT THE  
TRUE AND CORRECT ADDRESS IS:  
PLAINTIFF: 4460 ROSEWOOD DRIVE  
PLEASANTON, CA 94588  
DEF: PO BOX 205  
FRENCHVILLE, PA 16836-0205

**CLEARFIELD COUNTY COURT OF COMMON PLEAS**

FIRST SELECT CORPORATION  
Plaintiff  
VS  
CHRISTINE M MCGONIGAL  
Defendant

NO. 00-885-CD

**VERIFICATION OF NON-MILITARY SERVICE**

COMMONWEALTH OF PENNSYLVANIA:  
COUNTY OF BUCKS :

VALERIE ROSENBLUTH PARK, Esquire, being duly sworn according to law, deposes and says that she will make this affidavit on behalf of the within Plaintiff, being authorized to do so, and that she believes and therefore avers, that CHRISTINE M MCGONIGAL, Defendant is over 21 years of age; that his/her place of residence/business is located at PO BOX 205 FRENCHVILLE, PA 16836-0205 and that he/she is employed and that he/she is not in the Military or Naval Service of the United States or its Allies or otherwise within the provisions of the Soldiers and Sailors Civil Relief Act of Congress of 1940 and its amendments.

PARK LAW ASSOCIATES, P.C.

BY: 

Valerie Rosenbluth Park  
Attorney for Plaintiff

VALERIE ROSENBLUTH PARK  
ATTORNEY I.D. # 72094  
PARK LAW ASSOCIATES, P.C.  
25 EAST STATE STREET  
DOYLESTOWN, PA 18901  
(215) 348-5200  
ATTORNEY FOR PLAINTIFF

I HEREBY CERTIFY THAT THE  
TRUE AND CORRECT ADDRESS IS:  
PLAINTIFF: 4460 ROSEWOOD DRIVE  
PLEASANTON, CA 94588  
DEF: PO BOX 205  
FRENCHVILLE, PA 16836-0205

CLEARFIELD COUNTY COURT OF COMMON PLEAS

FIRST SELECT CORPORATION  
Plaintiff  
VS  
CHRISTINE M MCGONIGAL  
Defendant

NO. 00-885-CD

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below:

- Judgment by Default
- Money Judgment
- Judgment in Replevin
- Judgment in Possession
- Judgment on Award of Arbitration
- Judgment on Verdict
- Judgment on Court Findings
- Judgment on District Justice Transcripts
- Judgment on Judgment Note
- Judgment on Writ of Revival
- Praeclipe to Reassess Damages

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE,  
PLEASE CALL: Park Law Associates, P.C. at this telephone  
number: (215) 348-5200.

PROTHONOTARY:

---

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, IT IS REQUIRED THAT WE STATE THE FOLLOWING TO YOU. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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

First Select Corporation  
Plaintiff(s)

No.: 2000-00885-CD

*CC-7*

Real Debt: \$4,947.66

Atty's Comm:

Vs.

Costs: \$

Int. From:

Christine McGonigal  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: January 3, 2001

Expires: January 3, 2006

Certified from the record this 3rd of January, 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