

01-2014-CD
BENEFICIAL CONSUMER DISCOUNT -vs- RODGER L. CALLENDER et al
COMPANY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendants.

CIVIL DIVISION

No. 01-2014-CD

TYPE OF PLEADING:

Complaint

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

MICHELLE D. SMITH, ESQ.

PA ID NO. 74800

MOLLICA & MURRAY

Firm #952

450 Trimont Plaza

1305 Grandview Avenue

Pittsburgh, PA 15211-1205

(412) 381-7000

Defendants' Address:

~~R.D. #1, Box 63~~
~~Penfield, PA 15849~~

516 Solman St
Dubois, Pa 15801

FILED

DEC 17 2001

William A. Shaw
Prothonotary

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

CIVIL DIVISION

No.

Plaintiff,

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendants.

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 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.**

David S. Meholic, Court Administrator
Clearfield County Courthouse, Clearfield, PA 16830
(814) 765-2641, Ext. 5982

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

CIVIL DIVISION

No.

Plaintiff,

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendants.

COMPLAINT

AND NOW COMES, the Plaintiff, **BENEFICIAL CONSUMER
DISCOUNT COMPANY**, by its Attorneys, **Mollica & Murray**, with its
Civil Action Complaint, the following of which is a statement
thereof:

1. **BENEFICIAL CONSUMER DISCOUNT COMPANY** is a
Corporation, duly authorized to conduct business in the
Commonwealth of Pennsylvania with its principal office situate at
2700 Sanders Road, Prospect Heights, IL 60070, hereinafter
referred to as "Plaintiff".

2. **RODGER L. CALLENDER and GWENDOLYN CALLENDER** are
adult individuals residing at R.D.#1, Box 63, Penfield, PA 15849.

3. On or about December 16, 1999, Defendants entered
into a Loan Agreement with the Plaintiff, a copy of which is
attached hereto as "Exhibit A" and incorporated herein.

4. Pursuant to the Agreement with Defendants, Plaintiff
advanced funds to the Defendants.

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5. Defendants are in default under the terms and conditions of the aforementioned Agreement for failing to make payments when due, with the last payment having been made on or about September 28, 2000.

6. Pursuant to the terms of the Agreement, Plaintiff has the right to require payment of the entire amount owed upon default. The total amount due, including principal and interest, and owing by the Defendants is in the sum of Three Thousand Two Hundred Fifty Six and 21/100 (\$3,256.21) Dollars as of October 28, 2001.

7. Numerous demands have been made upon Defendants by Plaintiff, but Defendants have failed or refused to pay.

8. Pursuant to the Agreement, Plaintiff is entitled to recover costs of collection and reasonable attorney's fees.

WHEREFORE, Plaintiff claims damages in the sum of Three Thousand Two Hundred Fifty Six and 21/100 (\$3,256.21) Dollars, with no interest, plus court costs and attorneys' fees.

Respectfully submitted,

MOLLICA & MURRAY

By:


CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

MICHELLE D. SMITH, ESQ.

PA ID NO. 74800

Attorneys for Plaintiff

450 Trimont Plaza

1305 Grandview Avenue

Pittsburgh, PA 15211

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THAT PURPOSE.

LOAN REPAYMENT AND SECURITY AGREEMENT (Page 1 of 3)

LENDER (called "We", "Us", "Our")
 BENEFICIAL CONSUMER DISCOUNT COMPANY
 237 MAIN STREET
 RIDGEWAY PA 15863

BORROWERS (called "You", "Your")

CALLENDER, RODGER L
 SS# 193546247
 CALLENDER, GWENDOLYN
 SS# 177667316
 RD 1 BOX 63
 PENNFIELD PA 15849

LOAN NO: 711724-102917

EFFECTIVE DATE 12/16/1999	FIRST PAYMENT DUE DATE 01/16/2000	OTHERS SAME DAY OF EACH MONTH	SCHEDULED MATURITY DATE 12/16/2002	CONTRACT RATE per year 23.269 %
TOTAL OF PAYMENTS \$ 3,955.32	AMOUNT FINANCED \$ 2,748.05			OFFICIAL FEES \$.00
TOTAL FINANCE CHARGE \$ 1,207.27	SCHEDULED INTEREST \$ 1,127.27	SERVICE CHARGE \$ 80.00		
LIFE INS PREMIUM \$ 85.87	DISABILITY INS PREMIUM \$ 140.81	IUI PREMIUM \$ 153.86	PROPERTY INS (PPD) \$ 57.70	NON FILING INSURANCE PREMIUM NONE
FIRST INSTALLMENT 109.87		MONTHLY INSTALLMENT 109.87		TERM PERIOD 36

YOU ARE GIVING US A SECURITY INTEREST COVERING:

INSURED	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER
---------	------	-------------	------------	---------------

PERSONAL PROPERTY ON EXHIBIT 1

Y

REQUIRED INSURANCE. You must obtain insurance for term of loan covering security for this loan as indicated below, naming us as Loss Payee:

Title insurance on real estate security.

Fire and extended coverage insurance on real estate security.

Physical damage insurance on vehicle listed under "Security" above if "Y" appears under "Insured".

Physical damage insurance on other property listed under "Security" above if "Y" appears under "Insured".

You may obtain any required insurance from anyone you choose.

(See "Security" paragraph above for description of security to be insured.)

NOTICE: THE FOLLOWING PAGES CONTAIN ADDITIONAL CONTRACT TERMS.

PAB7501

10-17-98 NRE

ORIGINAL

PLAINTIFF'S
EXHIBIT
A

LOAN REPAYMENT AND SECURITY AGREEMENT (Page 2 of 3)

PAYMENT. In return for this loan, you will pay us the Total of Payments (the sum of Finance Charges plus Amount Financed), in monthly payments stated on page one. The Finance Charge is the total of Interest plus Service Charge. You may pay more at any time. You will pay us at our business address as stated on page one or other address given you. If more than one Borrower is named on page one, we may enforce this Agreement against all, or any, Borrowers, but not in a combined amount greater than the amount owed.

DATE ON WHICH FINANCE CHARGE BEGINS. Finance Charges begin on the date of disbursement. If this loan is made by mail, the date on which the Finance Charge begins is postponed by the number of days from the date of this Agreement to the date of disbursement. Payment due dates and effective date of any optional insurance purchased are also postponed.

PAY-OUTS. You agree to pay-outs of Amount Financed as shown on Truth-In-Lending disclosure form. If pay-outs change because loan closing is delayed, (a) you shall pay additional amounts due at closing, or (b) your cash or check will be reduced to cover additional pay-outs.

PREPAYMENT. If you fully pay before final payment due date, the amount you owe will be reduced by unearned Finance Charge (but not Service Charge) determined by the "Rule of 78ths."

MATURITY. After the final payment due date stated on page one you will pay interest at the rate of 18% per year.

SECURITY. You agree to give us a security interest in the property identified on page one, which will secure all indebtedness, including future advances under this Agreement.

LATE CHARGE. If you don't pay any payment in 10 days after it's due, you will also pay 1 1/2% per month on the amount overdue (subject to a \$1.00 minimum charge).

BAD CHECK CHARGE. We will charge you a fee of \$20 if any payment check is returned because of insufficient funds or is otherwise dishonored. You agree that we may deduct this charge from a monthly payment.

FAILURE TO PAY. If you don't pay any payment on time or fail to keep any required insurance in force, (a) all your payments may become due at once and without notifying you before bringing suit, we may sue for the total amount you owe less any unearned Finance Charges you would receive if you fully prepaid, and (b) you will also pay our reasonable attorney fees, if the attorney is not our salaried employee, for legal proceedings to collect this loan or realize on security.

EXCHANGE OF INFORMATION. You understand that from time to time we may receive credit information concerning you from others, such as stores, other lenders, and credit reporting agencies. You authorize us to share any information, on a regular basis, we obtain related to your Account, including but not limited to credit reports and insurance information, with any of our affiliated corporations, subsidiaries or other third parties. The uses of this information may include an inquiry to determine if you qualify for additional offers of credit. You also authorize us to share any information regarding your Account with any of our affiliated corporations, subsidiaries or other third parties. You may prohibit the sharing of such information (except for the sharing of information about transactions or experiences between us and you) by sending a written request which contains your full name, Social Security Number and Address to us at P.O. Box 8602, Elmhurst, IL 60126.

If you fail to fulfill the terms of your credit obligation, a negative report reflecting on your credit record may be submitted to a Credit Reporting Agency. You agree that the Department of Motor Vehicles (or your state's equivalent of such department) may release your residence address to us, should it become necessary to locate you. You agree that our supervisory personnel may listen to telephone calls between you and our representatives in order to evaluate the quality of our service to you.

OPTIONAL INSURANCE. Optional Credit Insurances and any required insurance disclosures are attached to this Agreement and are incorporated herein by reference.

APPLICABLE LAW. The Pennsylvania Consumer Discount Company Act (CDCA), Title 7, Purdon's Pennsylvania Statutes, governs this loan.

NOTICE: THE FOLLOWING PAGE CONTAINS ADDITIONAL CONTRACT TERMS.

10-17-98 NRE

PAB75002

ORIGINAL

LOAN REPAYMENT AND SECURITY AGREEMENT (Page 3 of 3)

YOU HAVE RECEIVED A COMPLETE
COPY OF THIS AGREEMENT AND THE
TRUTH-IN-LENDING DISCLOSURES.

BORROWERS:

Glody L Callender (SEAL)
Glendalyn Callender (SEAL)

WITNESS: _____ (SEAL)

Saretta Zimmerman



EXHIBIT I Valuation of Personal Property (SECURED PLUS)

Account Number 711724-102917

Name Rodger Lland Gwendolyn Callender

Address Rd 1 Box 63

(Street Address)

Penfield, Pa. 15849

(State)

(Zip)

(City)

DEFINITION: The words "you" and "your" refer to borrowers and co-owners of property securing the loan. The words "we", "our" or "us" refer to the Lender, shown on the Loan Agreement evidencing the loan.

AGREEMENT: You signed a Loan Agreement on the date above and gave a security interest in personal property. Exhibit I is incorporated by reference into the Loan Agreement. You are listing below an individual itemization and your estimate of the market value of the personal property ("property") that secures your loan. Market value means the price a willing buyer not compelled to buy would pay for the property.

For insurance purposes only, you are also asked to provide your estimate of the replacement value of all of your personal property in which you have given a security interest. Replacement value means the cost of new, substitute property of the same kind and quality.

CERTAIN HOUSEHOLD ITEMS (including non-titled equipment)

No.	Item	Make or Color	Market Value	Replace Value	No.	Item	Make or Color	Market Value	Replace Value
AUDIO/RADIO EQUIPMENT									
1st Radio						Camera			
Am/FM/FM Receiver						Lenses			
Turntable/Compact Disc						Movie Projector			
Tape Recorder						Developer/Charger			
Speakers						Darkroom Equipment			
Co. Radio									
Shortwave Radio									
Marine Radio									
Tape Library/Tape Deck									
Record Library									
Computer Disc Library									
Equalizer									
Turner									
Name Intercom									
VIDEO EQUIPMENT									
2nd Television Set	Zenith	14" 140	5200						
Video Tape Camera									
Video Cassette Recorder									
Video Cassette Camera									
Video Game									
Video Tape Library									
Camcorder Library									
PERSONAL COMPUTER EQUIPMENT									
cpu/Keyboard/Disk Drive	Compaq	3.5" 140	870						
Modem	"	9.900	6000						
Monitor	"	2.900	3700						
Hard Disk Drive	"								
Printer/Plotter	"	3.5	820						
Light Pen/Mouse									
Computer Library									
HOBBY EQUIPMENT									
Model Airplane									
Model Railroad									
SPORTS/EXERCISE EQUIPMENT									
Exercise Bike									
Weights									
Badminton Equipment									
Rowing Machine									
MISCELLANEOUS EQUIPMENT									
Bicycles	100 100	4200	1350						
Canoe									
Wheeled Racks/Boots									
Golf Clubs									
Golf Cart									
Hot Tub									
Ice Skates									
Snow Skis, Boots/Bindings									
WINTER GEAR									
Post Toilet									
Hoover Cleaning Equipment									
Garbage Disposal									
Surfboards									
Swimming Pool Liners									
Yacht Anchors									
Canoe									
TOTAL MARKET VALUE OF CERTAIN HOUSEHOLD ITEMS									
TOTAL REPLACEMENT VALUE OF CERTAIN HOUSEHOLD ITEMS									
* TOTAL REPLACEMENT VALUE OF ALL PERSONAL PROPERTY (Including Household Goods, Furnishings, Appliances, etc.) You estimate the total replacement value of your personal property (excluding titled vehicles) is \$ 30,000.00									
ORIGINAL									
PAB1621									
10-11-99 CE PPI									
SECURED PLUS									
\$ 2894									
\$ 5379									
\$ 30,000.00									
OWNER'S HANDWRITING									

ANTIQUES/WORKS OF ART

Vinyl Record
Wood Stove
Grandfather Clock
Portable Bar
Mirrors
Polaroid

MUSICAL INSTRUMENTS

String Collection
Coin Collection
Portable Bar
Mirrors
Polaroid

JEWELRY (not Wedding rings)

PIANOS
Organ

\$ 2894
\$ 5379

EXHIBIT I Valuation of Personal Property (SECURED PLUS)

- PURCHASE MONEY SECURITY INTEREST: The following property was purchased for personal, family or household use with proceeds of your loan: _____
- CONTINUATION OF PURCHASE MONEY SECURITY INTEREST (Check box if applicable): This loan represents a conversion of your Account No. _____, and the sums originally advanced thereunder constitute a part of this loan. You agree that the purchase money security interest in the goods purchased using the above identified Account shall survive this conversion and remain enforceable by us.
- PRIOR PURCHASE MONEY SECURITY INTEREST: The following property is property in which the creditor previously had a purchase money security interest: _____

Lodge & Callender 12-16-99

SIGNATURE

DATE

Wm. Randolph Callender 12-16-99

SIGNATURE

DATE

SIGNATURE

DATE

SIGNATURE

DATE

10-11-99 CE PPI
SECURED PLUS

ORIGINAL

PAB15212

TRUTH-IN-LENDING DISCLOSURES (Page 1 of 2)

LENDER (Called "We", "Our", "Us")
 BENEFICIAL CONSUMER DISCOUNT COMPANY
 237 MAIN STREET
 RIDGEWAY PA 15853

BORROWERS (Called "You", "Your")
 CALLENDER, RODGER L
 CALLENDER, GWENDOLYN
 RD 1 BOX 63
 PENNFIELD PA 15849

LOAN NO: 711724-102917

• ANNUAL PERCENTAGE RATE	• FINANCE CHARGE	Amount Financed	Total of Payments	Date of Loan				
The cost of your credit as a yearly rate. 26.417%	The dollar amount the credit will cost you. \$ 1207.27	\$ 2748.05	\$ 3956.32	12/16/99				
Your payment schedule will be:								
Number of Payments	Amount of Payments	When Payments Are Due						
1	\$ 109.87	01/16/00						
035	\$ 109.87	Day 16	of each month thereafter. "e"					
SECURITY: YOU ARE GIVING US A SECURITY INTEREST IN: PERSONAL PROPERTY ON EXHIBIT 1 P								
Late Charge: If you don't pay any payment in 10 days after it's due, you will also pay 1 1/2% per month on the amount overdue (subject to a \$1.00 minimum charge).								
Prepayment: If you pay off early, you may be entitled to a refund of part of the Finance Charge. See the contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds.								
"e" means an estimate								

NOTICE: The following page contains additional information.



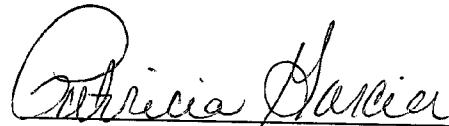
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VERIFICATION

Patricia Garcia, Recovery Specialist for

BENEFICIAL CONSUMER DISCOUNT COMPANY, a Household International Company

deposes and says subject to the penalties of 18 Pa C.S. Section 4904 relating to unsworn falsification to authorities, that the facts set forth in the foregoing Complaint are true and correct to the best of her knowledge, information and belief.



Patricia Garcia

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

FILED

DEC 17 2001

MB. & C. /attch Chromek
William A. Shaw
Prothonotary

PD \$80.00

24 Sherry

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11876

BENEFICIAL CONSUMER DISCOUNT CO.

01-2014-CD

VS.

CALLENDER, RODGER & GWENDOLYN

COMPLAINT

SHERIFF RETURNS

**NOW, DECEMBER 31, 2001 AT 10:30 A.M. EST, SERVED THE WITHIN COMPLAINT
ON GWENDOLYN CALLENDER, DEFENDANT AT RESIDENCE, 516 SOUTH MAIN ST.,
DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO GWENDOLYN
CALLENDER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND
MADE KNOWN TO HER THE CONTENTS THEREOF.**

SERVED BY: COUDRIET

**NOW, DECEMBER 31, 2001, AT 10:30 A.M. EST, SERVED THE WITHIN COMPLAINT
ON RODGER L. CALLENDER, DEFENDANT AT RESIDENCE, 516 SOUTH MAIN ST.,
DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO GWENDOLYN
CALLENDER, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT
AND MADE KNOWN TO HER THE CONTENTS THEREOF.**

SERVED BY: COUDRIET

Return Costs

Cost	Description
48.70	SHERIFF HAWKINS, PAID BY: ATTY.
20.00	SURCHARGE, PAID BY: ATTY.

FILED
01/10
JAN 16 2002

William A. Shaw
Prothonotary

Sworn to Before Me This

16th Day Of Jan 2002
William A. Shaw

WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

So Answers,

Chester A. Hawkins
by Marilynn Hause
Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

CIVIL DIVISION

No. 01-2014-CD

Plaintiff,

TYPE OF PLEADING:

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Praecipe for Default Judgment

Defendants.

TYPE OF CASE:

CIVIL ACTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067
MICHELLE D. SMITH, ESQUIRE
PA ID NO. 74800

Defendant's address:
516 South Main Street
DuBois, PA 15801

MOLLICA & MURRAY
FIRM #952

450 Trimont Plaza
1305 Grandview Avenue
Pittsburgh, PA 15211-1205
(412) 381-7000

FILED

FEB 06 2002

William A. Shaw
Prothonotary

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

TO: PROTHONOTARY

Please enter judgment by default against the within-named defendants, RODGER L. CALLENDER and GWENDOLYN CALLENDER, for failure to file an Answer as follows:

Amount claimed in Complaint:	\$3,256.21
Interest from 10/29/01 thru 2/04/02:	-0-
Costs of Collection thru 2/04/02:	595.00
TOTAL	\$3,851.21

With interest accruing on the total balance of \$3,851.21 at the rate of 6% per annum, together with additional costs of suit.

By: Michelle D. Smith
CATHY ANN CHROMULAK, ESQ.
MICHELLE D. SMITH, ESQ.
Attorneys for Plaintiff

AFFIDAVIT OF NON-MILITARY SERVICE
AND CERTIFICATION OF MAILING OF NOTICE OF
INTENT TO TAKE DEFAULT JUDGMENT

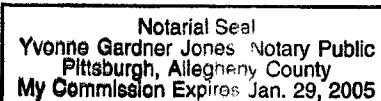
COMMONWEALTH OF PENNSYLVANIA)
) SS:
COUNTY OF ALLEGHENY)

Before me, the undersigned authority, a Notary Public in and for said County and State, personally appeared MICHELLE D. SMITH, ESQUIRE, attorney for and authorized representative of plaintiff who, being duly sworn according to law, deposes and says that the defendants are not in the military service of the United States of America to the best of her knowledge, information and belief and certifies that the Notice of Intent to take Default Judgment was mailed to defendants on **January 22, 2002** by certificate of mailing in accordance with Pa.R.C.P. 237.1, as evidenced by the attached copy.

Michelle D. Smith
CATHY ANN CHROMULAK, ESQ.
MICHELLE D. SMITH, ESQ.

Sworn to and subscribed before me
this 4th day of February, 2002.

Yvonne Gardner Jones
Notary Public



Member, Pennsylvania Association of Notaries

THIS IS AN ATTEMPT TO COLLECT
A DEBT AND ANY INFORMATION
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THAT PURPOSE.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY, CIVIL DIVISION

Plaintiff, No. 01-2014-CD

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendants.

TO: RODGER L. CALLENDER
516 South Main Street
DuBois, PA 15801

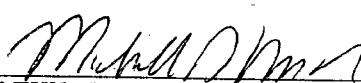
DATE OF NOTICE: January 22, 2002

IMPORTANT NOTICE

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.

David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
(814) 765-2641, Ext. 5982

By:


CATHY ANN CHROMULAK, ESQ.
MICHELLE D. SMITH, ESQ.
Attorneys for Plaintiff

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY, CIVIL DIVISION

Plaintiff, No. 01-2014-CD

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendants.

TO: GWENDOLYN CALLENDER
516 South Main Street
DuBois, PA 15801

DATE OF NOTICE: January 22, 2002

IMPORTANT NOTICE

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.

David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
(814) 765-2641, Ext. 5982

By:

M. D. Smith
CATHY ANN CHROMULAK, ESQ.
MICHELLE D. SMITH, ESQ.
Attorneys for Plaintiff

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THAT PURPOSE.

MOLLICA & MURRAY

Name and Address of Sender
PITTSBURGH, PENNSYLVANIA 15211-1205

Indicate type of mail
 Registered Mail
 Return Receipt for Merchandise
 Insured COD
 Int'l Recorded Del.
 Certified Express Mail

Check appropriate box for
 Registered Mail
 With Proof of Insurance
 Without Proof of Insurance

Postmark and Date of Mailing
250 JAN 22 2002

Attn stamp here if issued postage
certified or if mailing for
additional copies of this bill.

Postage Due Stamp
If COD

Delivery Date
Fee

Delivery Post. Del. Fee

Remarks

Line Number	Name of Addressee, Street and Post Office Address	Postage	Fee	Handling Charge	Act. Value (if Regis.)	Insured Value	Due Stamp If COD	Delivery Date Fee	Delivery Post. Del. Fee	Remarks
1	RODGER L. CALLENDER 516 S. Main St., DuBois, PA 15801									
2	GWENDOLYN CALLENDER 516 S. Main St., DuBois, PA 15801									
3	CHRISTINE M. REISINGER 728 South Forge Street, Palmyra PA 17078									
4	LINDA NALLY 4236 Lawnside Road, Philadelphia PA 19154									
5	PATRICIA A. DALY 347 West Porter Street T, Philadelphia PA 19148									
6	THOMAS GUERCIO 11 Atlantic Avenue, Manor PA 15665									
7	CARRIE M. GUERCIO P.O. Box 561, Manor PA 15665									
8	POLLY M. KING 5531 Jackson Street, Pittsburgh PA 15206									
9	BRENDA J. KING 823 North Beatty Street, Pittsburgh PA 15206									
10	DEBORAH K. ZIEMBA 2437 Southview Drive, Pottstown PA 19464									
11	RYAN BEAM 1128 Woodland Avenue, McKeesport, PA 15133									
12	SHELLY BEAM 1128 Woodland Avenue, McKeesport, PA 15133									
13	RICHARD J. YOUNG RR 2, Box 208, Wellsboro, PA 16901									
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Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per Name of Receiving Employee
13	13	H. M. Mollica

Form Must Be Completed by Typewriter, Ink, or Ball Point Pen

PS Form 3877, February 1994

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$50,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual REG00, SG113, and SG21 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to Standard Mail (A) and Standard Mail (B) parcels.

10269 - 10 x .25 = .75

FILED

FEB 06 2002

11:30 a.m.

William A. Shaw

Prothonotary

* 20 pd by atty
Statement to Atty
notices to def's

cm
KOB

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

CIVIL DIVISION

Plaintiff,

No. 01-2014-CD

vs

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendants.

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: GWENDOLYN CALLENDER
516 South Main Street
DuBois, PA 15801

(X) Defendant

You are hereby notified that an Order, Decree or Judgment
was entered in the above captioned proceeding on 2-6-02.

() A copy of the Order or Decree is enclosed, or
(X) The judgment is as follows: \$3,851.21 plus
interest at the rate of 6% per annum and
additional costs of suit.

Deputy

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

CIVIL DIVISION

No. 01-2014-CD

Plaintiff,

vs

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendants.

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: RODGER L. CALLENDER
516 South Main Street
DuBois, PA 15801

(X) Defendant

You are hereby notified that an Order, Decree or Judgment
was entered in the above captioned proceeding on 2-6-02.

() A copy of the Order or Decree is enclosed, or
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additional costs of suit.

Deputy

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

Beneficial Consumer Discount Company
Plaintiff(s)

No.: 2001-02014-CD

Real Debt: \$3,851.21

Atty's Comm:

Vs. Costs: \$

Int. From:

Rodger L. Callender
Gwendolyn Callender
Defendant(s)

Entry: \$20.00
Instrument: Default Judgment

Date of Entry: February 6, 2002

Expires: February 6, 2007

Certified from the record this 6th day of February, 2002

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

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

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER AND
GWENDOLYN CALLENDER,

Defendants,
and

DEPOSIT BANK and
CSB BANK,

Garnishees.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

TYPE OF PLEADING:
PRAECIPE FOR A
WRIT OF EXECUTION

FILED ON BEHALF OF:
BENEFICIAL CONSUMER
DISCOUNT COMPANY

COUNSEL OF RECORD:
CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067
MICHELLE D. SMITH, ESQ.
PA ID NO. 74800

MOLLICA & MURRAY
Firm No. 952

1305 Grandview Avenue
450 Trimont Plaza
Pittsburgh, PA 15211
(412) 381-7000

FILED

MAR 01 2002

William A. Shaw
Prothonotary

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

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

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER AND
GWENDOLYN CALLENDER

Defendants,

and

DEPOSIT BANK and
CSB BANK,

Garnishees.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of CLEARFIELD County;
2. against RODGER L. CALLENDER, defendant, and
3. against GWENDOLYN CALLENDER, defendant, and
4. against DEPOSIT BANK and CSB BANK, garnishees,
5. and index this writ
 - a. against RODGER L. CALLENDER, defendant, and
 - b. against GWENDOLYN CALLENDER, defendant, and
 - c. against DEPOSIT BANK and CSB BANK, garnishees, and any property of the defendant in the name of Garnishees:

Said Writ of Execution is pursuant to all monies due defendants in any accounts, individual and joint, personal and business.

5. Amount of Judgement \$ 3851.21
Additional Interest to Date \$ 9.60
(Costs to be added) \$

Pursuant to Writ of Execution _____
and Service of Writ \$ 3860.81


MICHELLE D. SMITH, ESQ.
Attorney for Plaintiff

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

FILED

MAR 01 2002
mille, et al. vs. Smith pd \$20,00
William A. Shaw
Prothonotary

Q 6 Writs Shred

IN THE COURT OF COMMON PLEAS OF Clearfield COUNTY,
PENNSYLVANIA

Beneficial Consumer

COPY

Discount Company

VS.

Rodger L. Callender

NO. 01-2014-CD

Gwendolyn Callender

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF Clearfield

TO THE SHERIFF OF Clearfield COUNTY, PA

To satisfy the judgment, interest and costs against defendant(s)

Rodger L. Callender and Gwendolyn Callender

~~XXXXXX You are directed to attach property of the defendant(s) to satisfy the judgment, interest and costs against defendant(s)~~

~~XXXXXX You are directed to attach property of the defendant(s) to satisfy the judgment, interest and costs against defendant(s)~~

(2) You are also directed to attach the property of the defendant not levied upon in the possession of Deposit Bank and CSB Bank as Garnishee(s) per the following property description: and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Amount Due: \$ 3851.21

Prothonotary: \$ 188.70

Interest From: \$ 9.60

Sheriff: \$

TOTAL: \$

Plus costs as per endorsement hereon.

Dated: 3/1/02

Prothonotary SEAL



Agent/Deputy

Attorney for Plaintiff:
Michelle D. Smith, Esquire
Mollica and Murray
450 Trimont Plaza
1305 Grandview Ave.
Pittsburgh, PA 15211
(412) 390-7010

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12206

BENEFICIAL CONSUMER DISCOUNT COMPANY

01-2014-CD

VS.

CALLENDER, RODGER L.

WRIT OF EXECUTION INTERROGATORIES TO GARNISHEE

SHERIFF RETURNS

NOW, MARCH 7, 2002, AT 2:21 PM O'CLOCK SERVED WRIT OF EXECUTION AND INTERROGATORIES TO GARNISHEE ON LISA KLINE, OFFICE MANAGER OF CSB BANK, GARNISHEE, AT HER PLACE OF EMPLOYMENT, 900 RIVER BLVD, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO LISA KLINE, OFFICER MANAGER OF CSB BANK, GARNISHEE, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION AND INTERROGATORIES TO GARNISHEE AND MADE KNOWN TO HER THE CONTENTS THEREOF.

NOW, MARCH 7, 2002, AT 2:45PM O'CLOCK SERVED WRIT OF EXECUTION AND INTERROGATORIES TO GARNISHEE ON CLAUDIA JACOBSON, MANAGER OF DEPOSIT BANK, GARNISHEE, AT HER PLACE OF EMPLOYMENT, 690 SHAFFER ROAD, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO CLAUDIA JACOBSON, MANAGER OF DEPOSIT BANK, GARNISHEE, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION AND INTERROGATORIES TO GARNISHEE AND MADE KNOWN TO HER THE CONTENTS THEREOF.

NOW, MARCH 13, 2002, RETURN WRIT AS BEING SERVED, PAID COSTS FROM ADVANCE AND MADE REFUND OF UNUSED ADVANCE TO ATTORNEY.

SHERIFF HAWKINS \$41.35
SURCHARGE \$20.00
PAID BY ATTORNEY

FILED

MAR 13 2002

o/2/201
William A. Shaw
Prothonotary

KD

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12206

BENEFICIAL CONSUMER DISCOUNT COMPANY

01-2014-CD

VS.
CALLENDER, RODGER L.

WRIT OF EXECUTION INTERROGATORIES TO GARNISHEE

SHERIFF RETURNS

Sworn to Before Me This

So Answers,

13 Day Of January 2002
Chester A. Hawkins

Chester Hawkins
by Margaret H. Pitt
Chester A. Hawkins
Sheriff

WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

IN THE COURT OF COMMON PLEAS OF Clearfield COUNTY,
PENNSYLVANIA

Beneficial Consumer

Discount Company

vs.

NO. 01-2014-CD

Rodger L. Callender

Gwendolyn Callender

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF Clearfield COUNTY, PA

To satisfy the judgment, interest and costs against defendant(s)

Rodger L. Callender and Gwendolyn Callender

(2) You are also directed to attach the property of the defendant not levied upon in the

as Garnishee(s) per the following property description:
and to notify the Garnishee(s) that
(a) an attachment has been issued:

(a) an attachment has been issued;
(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Amount Due: \$ 3851.21

Prothonotary: \$188.70

Interest From: \$ 9.60

Sheriff: S

TOTAL: \$ _____
Plus costs as per endorsement hereon.

Dated 3/1/02

RECEIVED MAR 03 2002

④ 4:24 AM

Wester H. Hawkins
by Margaret H. P.

Prothonotary SEAL

John J. Shanahan

Agent/Deputy

Attorney for Plaintiff:
Michelle D. Smith, Esquire
Mollica and Murray
450 Trimont Plaza
1305 Grandview Ave.
Pittsburgh, PA 15211
(412) 390-7010

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

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

NO. 01-2014-CD

vs.

RODGER L. CALLENDER AND
GWENDOLYN CALLENDER,

Defendants,

and

DEPOSIT BANK and
CSB BANK,

Garnishees.

TO: DEPOSIT BANK
690 SHAFFER ROAD
DUBOIS, PA 15801

You are required to file Answers to the following interrogatories
within twenty (20) days after service upon you. Failure to do
so may result in Judgment against you.

Answers to

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time
did you owe the Defendant(s) any money or were you liable to them
on any negotiable or other written instrument, or did they claim
that you owed them any money or that you were liable to them for
any reason:

RESPONSE:

No

SECOND: If your response to the previous interrogatory was
anything other than an unqualified negative, set forth the amount
of the claim, and identify the written instrument, if any, that
forms the basis of the claim.

RESPONSE:

Not applicable

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

FILED

MAR 18 2002

m/133/ncc

*William A. Shaw
Prothonotary*



THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant(s)? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

No

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

Not applicable

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant(s) (or in which Defendants) held or claimed any interest.

RESPONSE:

No

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

Not applicable

SEVENTH: At the time you were served or at any subsequent time, did you hold as fiduciary any property in which the Defendant(s) had any interest?

RESPONSE:

No

EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

Not applicable

NINTH: At any time before or after you were served, did the Defendant(s) transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

No

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

Not applicable

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendants(s) or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant(s) against you?

RESPONSE:

No

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

Not applicable

Respectfully submitted,
MOLLICA & MURRAY

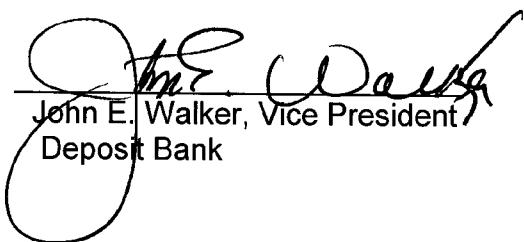
Date: 2/25/02

By: Michelle D. Smith
Cathy Ann Chromulak, Esq.
Michelle D. Smith, Esq.
1305 Grandview Avenue
450 Trimont Plaza
Pittsburgh, PA 15211
(412) 381-7000

Attorney for Plaintiff:
Michelle D. Smith, Esquire
Mollica and Murray
450 Trimont Plaza
1305 Grandview Ave.
Pittsburgh, PA 15211
(412) 390-7010

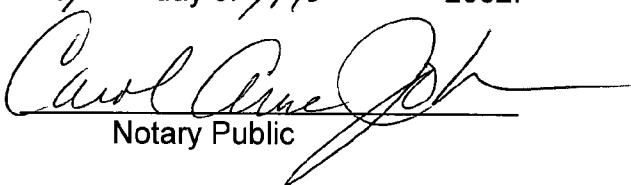
COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF *Indiana*)
)

On this 15th day of March 2002, before me, the undersigned officer, a Notary Public in and for said Commonwealth and County, personally appeared JOHN E. WALKER, who being duly sworn according to law, acknowledged that he is Vice President of Deposit Bank , and that the facts set forth in the foregoing Interrogatories are true and correct to the best of his knowledge and belief.

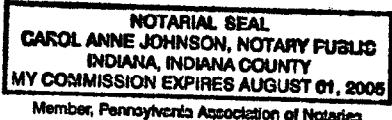


John E. Walker, Vice President
Deposit Bank

Sworn and subscribed to before me
this 15th day of March 2002.



Carol Anne Johnson
Notary Public



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER : No. 01-2014-CD
DISCOUNT COMPANY, :
Plaintiff :
vs. : Type of Case: Civil
: Type of Pleading: ANSWERS OF
RODGER L. CALLENDER and : CSB BANK TO INTERROGATORIES
GWENDOLYN CALLENDER, : TO GARNISHEE
Defendant :
and : Filed on behalf of:
: CSB BANK, Garnishee
DEPOSIT BANK and CSB BANK, : Counsel of Record for this Party:
Garnishees : Laurance B. Seaman, Esquire
: Supreme Court No.: 19620
: GATES & SEAMAN
: Attorneys at law
: Two North Front Street
: P. O. Box 846
: Clearfield, Pennsylvania 16830
: (814) 765-1766
:
:
:
:
:
:

FILED

MAR 22 2002
m11051 no. 1
William A. Shaw
Prothonotary

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

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER AND
GWENDOLYN CALLENDER,

Defendants,

and

DEPOSIT BANK and
CSB BANK,

Garnishees.

TO: CSB BANK
900 RIVER BLVD.
CLEARFIELD, PA 16830

You are required to file Answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

ANSWERS OF CSB BANK TO
INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant(s) any money or were you liable to them on any negotiable or other written instrument, or did they claim that you owed them any money or that you were liable to them for any reason:

RESPONSE: No.

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE: N/A

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

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant(s)? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE: Yes.

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE: DDA Account No. 5110049 - \$62.75

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant(s) (or in which Defendants) held or claimed any interest.

RESPONSE: No.

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE: N/A

SEVENTH: At the time you were served or at any subsequent time, did you hold as fiduciary any property in which the Defendant(s) had any interest?

RESPONSE: No.

THIS IS AN ATTEMPT TO COLLECT
A DEBT AND ANY INFORMATION
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THAT PURPOSE.

EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE: N/A

NINTH: At any time before or after you were served, did the Defendant(s) transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE: No.

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE: N/A

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendants(s) or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant(s) against you?

RESPONSE: No.

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

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE: N/A

Respectfully submitted,
MOLLICA & MURRAY

Date: 2/25/02

By: Michelle D. Smith
Cathy Ann Chromulak, Esq.
Michelle D. Smith, Esq.
1305 Grandview Avenue
450 Trimont Plaza
Pittsburgh, PA 15211
(412) 381-7000

Respectfully submitted,

GATES & SEAMAN
By: Laurance B. Seaman

Date: March 21, 2002

Laurance B. Seaman, Esquire
Attorney for CSB Bank, Garnishee

Two North Front Street
P. O. Box 846
Clearfield, PA 16830
(814) 765-1766

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

VERIFICATION

I, Michele Rorabaugh, Assistant Vice President, CSB Bank, verify that the statements made in the foregoing document are true and correct to the best of my knowledge, information and belief. I the undersigned understand that false statements made herein are subject to the penalties of 18 Pa.C.S. 4904 relating to unsworn falsification to authorities.

Michele N Rorabaugh AVP

Michele Rorabaugh,
Assistant Vice President
CSB BANK

Date: 03/21/02

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT COMPANY, :
Plaintiff :
: No. 01-2014-CD
-vs- :
RODGER L. CALLENDER and GWENDOLYN :
CALLENDER, Defendant :
and :
DEPOSIT BANK and CSB BANK, Garnishees :
:

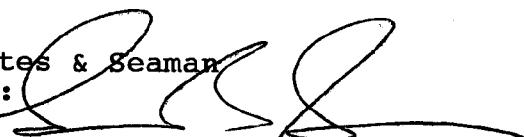
CERTIFICATE OF SERVICE

I hereby certify that on the 21st day of March, 2002, a true and correct copy of the Answers of CSB Bank, to Interrogatories was sent by regular U. S. mail to:

Michelle D. Smith, Esquire
MOLLICA & MURRAY
1305 Grandview Avenue
450 Trimont Plaza
Pittsburgh, PA 15211

Rodger L. Callender
516 South Main Street
DuBois, PA 15801-1412

Gwendolyn Callender
516 South Main Street
DuBois, PA 15801-1412

Gates & Seaman
By: 

Laurance B. Seaman, Esquire
Attorney for CSB Bank, Garnishee

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNA.
NO. 01-2014-CD

BENEFICIAL CONSUMER DISCOUNT
COMPANY, Plaintiff

-VS-

RODGER L. CALLENDER, ET UX
Defendants

-VS-

DEPOSIT BANK AND CSB BANK
Garnissees

ANSWERS OF CSB BANK TO
INTERROGATORIES TO GARNISHEE

LAW OFFICES
GATES & SEAMAN

2 NORTH FRONT STREET
P.O. BOX 846
CLEARFIELD, PA. 16830

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendants,

and

DEPOSIT BANK and
CSB BANK,

Garnishees.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

CIVIL DIVISION

No. 01-2014-CD

TYPE OF PLEADING:

Praecipe to Settle and
Discontinue Against Garnishee
ONLY

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER
DISCOUNT COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067
MICHELLE D. SMITH, ESQ.
PA ID NO. 74800

MOLLICA & MURRAY
Firm #952
450 Trimont Plaza
1305 Grandview Avenue
Pittsburgh, PA 15211-1205

(412) 381-7000

FILED

APR 01 2002

William A. Shaw
Prothonotary

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendants,
and

DEPOSIT BANK and
CSB BANK,

Garnishees.

PRAECIPE TO SETTLE AND DISCONTINUE AGAINST GARNISHEE ONLY
TO PROTHONOTARY:

Please settle and discontinue this action against the above garnishee, DEPOSIT BANK and CSB BANK and mark the docket accordingly.

Respectfully submitted,
MOLLICA & MURRAY

By:

Michele D. Smith
CATHY ANN CHROMULAK, ESQ.
MICHELLE D. SMITH, ESQ.
Attorneys for Plaintiff
1305 Trimont Plaza
Suite 4504
Pittsburgh, PA 15211-1205

Sworn to and subscribed
before me this 22nd day
of March, 2002.

Julie G. Wasilewski
Notary Public

Notarial Seal
Julie G. Wasilewski, Notary Public
Pittsburgh, Allegheny County
My Commission Expires Apr. 19, 2004
Member, Pennsylvania Association of Notaries

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

CERTIFICATE OF SERVICE

I, Michelle D. Smith, Esquire, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY hereby certify that a true and correct copy of the foregoing Praecipe to Settle and Discontinue Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this ~~21st~~ ^{22nd} day of March, 2002:

DEPOSIT BANK
690 SHAFFER ROAD
DUBOIS, PA 15801

MICHELLE RORABAUGH
CSB BANK
P.O. BOX 29
CURWENSVILLE, PA 16833

RODGER L. CALLENDER
GWENDOLYN CALLENDER
516 SOUTH MAIN ST.
DUBOIS, PA 15801

Michelle D. Smith

Michelle D. Smith, Esq.

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

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

COPY

CIVIL DIVISION

CERTIFICATE OF SATISFACTION OF JUDGMENT

Beneficial Consumer Discount Company

No.: 2001-02014-CD

Vs.

Debt: \$3,851.21

Rodger L. Callender
Gwendolyn Callender

Atty's Comm.:

Deposit Bank and
CSB Bank

Interest From:

Cost: \$7.00

NOW, Monday, April 01, 2002 , directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record as to Deposit Bank and CSB Bank ONLY.

Certified from the record this 1st day of April, A.D. 2002.

Prothonotary

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

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER AND
GWENDOLYN CALLENDER,

Defendants,
and

CSB BANK,

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

TYPE OF PLEADING:
PRAECIPE FOR A
WRIT OF EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER
DISCOUNT COMPANY

COUNSEL OF RECORD:
CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067
MICHELLE D. SMITH, ESQ.
PA ID NO. 74800

MOLLICA & MURRAY
Firm No. 952

1305 Grandview Avenue
450 Trimont Plaza
Pittsburgh, PA 15211
(412) 381-7000

FILED

AUG 16 2002
M 1330 AM Smith pd \$20.00
William A. Shaw
Prothonotary (Wm A. Shaw)

Wm A. Shaw

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

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

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER AND
GWENDOLYN CALLENDER

Defendants,

and

CSB BANK,

Garnishee.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of CLEARFIELD County;
2. against RODGER L. CALLENDER, defendant, and
3. against GWENDOLYN CALLENDER, defendant, and
4. against CSB BANK, garnishee,
5. and index this writ
 - a. against RODGER L. CALLENDER, defendant, and
 - b. against GWENDOLYN CALLENDER, defendant, and
 - c. against CSB BANK, garnishee, and any property of the defendant in the name of Garnishee:

Said Writ of Execution is pursuant to all monies due defendants in any accounts, individual and joint, personal and business.

5. Amount of Judgement	\$ 3851.21
Additional Interest to Date	\$ 119.21
Minus payments made	\$ 25.00
(Costs to be added)	\$

Pursuant to Writ of Execution and Service of Writ	\$ 3,945.42
---	-------------


MICHELLE D. SMITH, ESQ.

Attorney for Plaintiff

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

IN THE COURT OF COMMON PLEAS OF Clearfield COUNTY,
PENNSYLVANIA

Beneficial Consumer

COPY

Discount Company

Rodger L. Callender

NO. 01-2014 CD

Gwendolyn Callender

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF Clearfield

TO THE SHERIFF OF Clearfield COUNTY, PA

To satisfy the judgment, interest and costs against defendant(s)

Rodger L. Callender and Gwendolyn Callender

(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein;

(2) You are also directed to attach the property of the defendant not levied upon in the possession of CSB Bank

as Garnishee(s) per the following property description:
and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Prothonotary: \$ 270.05

Sheriff: \$

Amount Due: \$ 3851.21

Interest From: \$ 119.21

TOTAL: \$ 3945.42 - payment made

Plus costs as per endorsement hereon.

Prothonotary SEAL

In The Court of Common Pleas of Clearfield County, Pennsylvania

BENEFICIAL CONSUMER

Sheriff Docket # 13101

VS.

01-2014-CD

CALLENDER, RODGER L.

WRIT OF EXECUTION GARNISHEE

SHERIFF RETURNS

NOW, SEPTEMBER 27, 2002 AT 11:30 A.M. O'CLOCK SERVED WRIT OF EXECUTION AND INTERROGATORIES TO GARNISHEE ON LISA CLINE, COMMUNITY OFFICE MANAGER OF CSB BANK, AT HER PLACE OF EMPLOYMNET 900 RIVER ROAD CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO LISA CLINE COMMUNITY OFFICE MANAGER AT CSB BANK, GARNISHEE, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION AND INTERROGATORIES TO GARNISHEE AND MADE KNOWN TO HER THE CONTENTS THEREOF.

NOW, OCTOBER 7, 2002 RETURN WRIT AS BEING SERVED. PAID COSTS FROM ADVANCE AND MADE REFUND OF UNUSED ADVANCE TO ATTORNEY.

SHERIFF HAWKINS \$25.00
SURCHARGE \$10.00
PAID BY ATTORNEY

FILED

02-01-01
OCT 07 2002

William A. Shaw
Prothonotary

Sworn to Before Me This

7th Day Of October 2002

William A. Shaw

WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

So Answers,

Chester A. Hawkins
By Cynthia Bitter-Aylenbaugh
Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF Clearfield COUNTY,
PENNSYLVANIA

Beneficial Consumer
Discount Company

Rodger L. Calkender
Gwendolyn Calkender

NO. 01-2014 CD

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF Clearfield

TO THE SHERIFF OF Clearfield COUNTY, PA

To satisfy the judgment, interest and costs against defendant(s)

Rodger L. Calkender and Gwendolyn Calkender

(1) You are directed to levy upon the property of the defendant(s) and to sell his/her (or their) interest therein;

(2) You are also directed to attach the property of the defendant not levied upon in the possession of CSB Bank

as Garnishee(s) per the following property description:
and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Prothonotary: \$ 270.05

Sheriff: . \$

Amount Due: \$ 3851.21

Interest From: \$ 119.21

- 25.00 - Payment made

TOTAL: \$ 3645.42

Plus costs as per endorsement hereon.

Received 8/19/02 @ 3:30 P.M.

Chester A. Hawbecker

By Cynthia Butler-Augherbaugh

Prothonotary SEAL

Willie Haw

Agent/Deputy Dated 8-16-02

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendant,

and

CSB BANK,

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

CIVIL DIVISION

No. 01-2014-CD

TYPE OF PLEADING:

Praecipe to Settle and
Discontinue Against Garnishee
ONLY

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067
MICHELLE D. SMITH, ESQ.
PA ID NO. 74800

MOLLICA & MURRAY
Firm #952
450 Trimont Plaza
1305 Grandview Avenue
Pittsburgh, PA 15211-1205

(412) 381-7000

FILED

OCT 17 2002

William A. Shaw
Prothonotary

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
BENEFICIAL CONSUMER DISCOUNT COMPANY, CIVIL DIVISION

Plaintiff, No. 01-2014-CD

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendants,
and

CSB BANK,

Garnishee.

PRAECIPE TO SETTLE AND DISCONTINUE AGAINST GARNISHEE ONLY

TO PROTHONOTARY:

Please settle and discontinue this action against the above garnishee, CSB BANK and mark the docket accordingly.

Respectfully submitted,

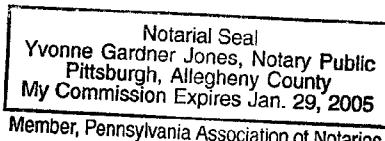
MOLLICA & MURRAY

By:

Michelle D. Smith
CATHY ANN CHROMULAK, ESQ.
MICHELLE D. SMITH, ESQ.
Attorneys for Plaintiff
1305 Trimont Plaza
Suite 4504
Pittsburgh, PA 15211-1205

Sworn to and subscribed
before me this 14th day
of October, 2002.

Yvonne Gardner Jones
Notary Public



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

CERTIFICATE OF SERVICE

I, Michelle D. Smith, Esquire, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY hereby certify that a true and correct copy of the foregoing Praeclipe to Settle and Discontinue Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 15th day of October, 2002:

CSB BANK
c/o Laurence B. Seaman, Esquire
Two North Front Street
P.O. Box 846
Clearfield, PA 16830

RODGER L. CALLENDER
GWENDOLYN CALLENDER
208 East Park Avenue
DuBois, PA 15801



Michelle D. Smith, Esquire

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

FILED *No. 26*
m/3:11-61 Disc-to-Agency
OCT 17 2002
Copy D.S.C.
to C/A

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

COPY

CIVIL DIVISION

Beneficial Consumer Discount Company

Vs.
Rodger L. Callender
Gwendolyn Callender

No. 2001-02014-CD

and

CSB Bank,
Garnishee

CERTIFICATE OF DISCONTINUATION

Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on October 17, 2002 marked:

Settled and Discontinued against Garnishee CSB **ONLY**

Record costs in the sum of \$305.05 have been paid in full by Michelle D. Smith, Esq..

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 17th day of October A.D. 2002.

William A. Shaw, Prothonotary

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

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER AND
GWENDOLYN CALLENDER,

Defendants,
and

CSB BANK,

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

TYPE OF PLEADING:

PRAECIPE FOR A
WRIT OF EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER
DISCOUNT COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067
MICHELLE D. SMITH, ESQ.
PA ID NO. 74800

MOLLICA & MURRAY
Firm No. 952

1305 Grandview Avenue
450 Trimont Plaza
Pittsburgh, PA 15211
(412) 381-7000

FILED

FEB 10 2003

William A. Shaw
Prothonotary

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

2-18-05

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

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER AND
GWENDOLYN CALLENDER

Defendants,

and

CSB BANK,

Garnishee.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

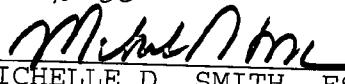
1. directed to the Sheriff of CLEARFIELD County;
2. against RODGER L. CALLENDER, defendant, and
3. against GWENDOLYN CALLENDER, defendant, and
4. against CSB BANK, garnishee,
5. and index this writ
 - a. against RODGER L. CALLENDER, defendant, and
 - b. against GWENDOLYN CALLENDER, defendant, and
 - c. against CSB BANK, garnishee, and any property of the defendant in the name of Garnishee:

Said Writ of Execution is pursuant to all monies due defendants in any accounts, individual and joint, personal and business.

5. Amount of Judgement	\$ 3851.21
Additional Interest to Date	\$ 241.92
Less	(\$ 139.55)
(Costs to be added)	\$

Pursuant to Writ of Execution _____
and Service of Writ \$ 3953.58

Prothonotary
Costs

160.00

MICHELLE D. SMITH, ESQ.
Attorney for Plaintiff

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

FILED

Arg. Feb. 20.00
M 11:22 AM
FEB 10 2003
400 accounts to shff

William A. Shaw
Brotherhood
C
K

IN THE COURT OF COMMON PLEAS OF Clearfield COUNTY,
PENNSYLVANIA

Beneficial Consumer
Discount Company

Roger L. Calender and
Gwendolyn Calender

COPY

NO. 01-2014-CD

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF Clearfield

TO THE SHERIFF OF Clearfield COUNTY, PA

To satisfy the judgment, interest and costs against defendant(s) Roger L.

Calender and Gwendolyn Calender

~~(1) You are directed to levy upon the property of the defendant(s) and to sell the same at public auction, unless otherwise directed.~~

~~(2) You are directed to attach the property of the defendant(s) and to sell the same at public auction, unless otherwise directed.~~

(2) You are also directed to attach the property of the defendant not levied upon in the possession of CSP Bank

as Garnishee(s) per the following property description:
and to notify the Garnishee(s) that

(a) an attachment has been issued;
(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Prothonotary: \$ 160.00

Sheriff: \$

Amount Due: \$ 381.21

Interest From: \$ 241.92

TOTAL: \$ 139.55

Plus costs as per endorsement hereon.

Prothonotary SEAL

Agent/Deputy

FILED

MAR 21 2003

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

CIVIL DIVISION

NO. 01-2014-CD

TYPE OF PLEADING:

Praeclipe to Settle and
Discontinue Against Garnishee
ONLY

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067
MICHELLE D. SMITH, ESQ.
PA ID NO. 74800

MOLLICA & MURRAY
Firm #952
450 Trimont Plaza
1305 Grandview Avenue
Pittsburgh, PA 15211-1205

(412) 381-7000

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
BENEFICIAL CONSUMER DISCOUNT COMPANY, CIVIL DIVISION

Plaintiff, No. 01-2014-CD

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendants,
and

CSB BANK,

Garnishee.

PRAECIPE TO SETTLE AND DISCONTINUE AGAINST GARNISHEE ONLY

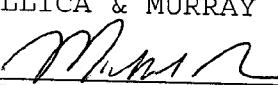
TO PROTHONOTARY:

Please settle and discontinue this action against the above garnishee, CSB BANK and mark the docket accordingly.

Respectfully submitted,

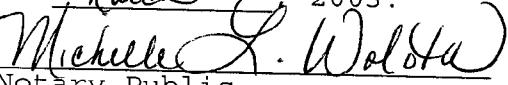
MOLLICA & MURRAY

By:



CATHY ANN CHROMULAK, ESQ.
MICHELLE D. SMITH, ESQ.
Attorneys for Plaintiff
1305 Trimont Plaza
Suite 4504
Pittsburgh, PA 15211-1205

Sworn to and subscribed
before me this 14th day
of March 2003.



Notary Public

Notarial Seal
Michelle L. Volota, Notary Public
Pittsburgh, Allegheny County
My Commission Expires May 17, 2004

Member, Pennsylvania Association of Notaries

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

CERTIFICATE OF SERVICE

I, Michelle D. Smith, Esquire, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY hereby certify that a true and correct copy of the foregoing Praeclipe to Settle and Discontinue Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 17th day of March, 2003:

Laurence B. Seaman, Esquire
Two North Front Street
P.O. Box 846
Clearfield, PA 16830

Rodger L. Callender
Gwendolyn Calleeder
208 East Park Avenue
DuBois, PA 15801



Michelle D. Smith, Esquire

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

FILED

No CC

3:07 Cert. of Disc.
MAR 21 2003

to Amy
copy to CJA

William A. Shaw
Prothonotary

WAS

COPY

**IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA**

CIVIL DIVISION

Beneficial Consumer Discount Company

**Vs.
Rodger L. Callender
Gwendolyn Callender**

No. 2001-02014-CD

and

CSB Bank, Garnishee

CERTIFICATE OF DISCONTINUATION

Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on March 21, 2003, marked:

Settled and Discontinued against CSB Bank ONLY

Record costs in the sum of \$140.00 have been paid by Mollica and Murry and \$20.00 have been paid by Rodger L. Callender.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 21st day of March A.D. 2003.

William A. Shaw, Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

BENEFICIAL CONSUMER DISCOUNT COMPANY
VS.
CALLENDER, RODGER L.

Sheriff Docket # 13769

01-2014-CD

WRIT OF EXECUTION GARNISHEE

SHERIFF RETURNS

**NOW, MARCH 12, 2003 @ 9:04 A.M. O'CLOCK SERVED WRIT OF EXECUTION AND
INTERROGATORIES TO GARNISHEE ON LISA KLINE, BRANCH MANAGER OF CSB
BANK, GARNISHEE, AT HER PLACE OF EMPLOYMENT, 900 RIVER ROAD,
CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO LISA KLINE,
BRANCH MANAGER OF CSB BANK, GARNISHEE, A TRUE AND ATTESTED COPY OF THE
ORIGINAL WRIT OF EXECUTION AND INTERROGATORIES TO GARNISHEE AND
MAKING KNOWN TO THER THE CONTENTS THEREOF.**

**NOW, MAY 26, 2003 RETURN WRIT AS BEING SERVED, PAID COSTS FROM THE
ADVANCE AND MADE REFUND OF UNUSED ADVANCE TO ATTORNEY.**

**SHERIFF HAWKINS \$20.37
SURCHARGE \$10.00
PAID BY ATTORNEY**

FILED *No
01 10:50 AM
MAY 27 2003
EJ
SS*

**William A. Shaw
Prothonotary**

Sworn to Before Me This

27th Day Of May 2003

**WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA**

So Answers,

***Chester A. Hawkins
By Courtney Bitter Auger-Dauphin
Chester A. Hawkins
Sheriff***

IN THE COURT OF COMMON PLEAS OF Clearfield COUNTY,
PENNSYLVANIA

Beneficial Consumer
Discount Company
Roger L. Calender and
Gwendolyn Calender

NO. 01-2014-CD

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF Clearfield

TO THE SHERIFF OF Clearfield COUNTY, PA

To satisfy the judgment, interest and costs against defendant(s) Roger L.

Calender and Gwendolyn Calender

~~You are directed to levy upon the property of the defendant(s) and to sell the same to satisfy interest thereon.~~

(2) You are also directed to attach the property of the defendant not levied upon in the possession of CSB Bank

as Garnishee(s) per the following property description:
and to notify the Garnishee(s) that

(a) an attachment has been issued;
(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Prothonotary: \$ 160.00

Sheriff: \$

Amount Due: \$ 361.21

Interest From: \$ 241.92

~~463~~ TOTAL: \$ 139.55

Plus costs as per endorsement hereon.

Received 2-10-03 @ 2:00 P.M.

Chester A. Stautz

by Cynthia Butler-Aughenbaugh

Prothonotary SEAL

C. A. Stautz
Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER.

Defendant.

CIVIL DIVISION

No. 01-2014-CD

TYPE OF PLEADING:

Praecipe for Entry and
Withdrawal of Appearances

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067

MAUREEN A. DOWD, ESQ.
PA ID NO. 90549

SCOTT E. CRAWFORD, ESQ.
PA ID NO. 89570

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

FILED

MAR 22 2004

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER.

Defendant.

CIVIL DIVISION

No. 01-2014-CD

PRAECIPE FOR ENTRY AND WITHDRAWAL OF APPEARANCES

TO PROTHONOTARY:

Please enter our appearance on behalf of Plaintiff, BENEFICIAL CONSUMER
DISCOUNT COMPANY.

Scott E Crawford

CATHY ANN CHROMULAK, ESQ.
MAUREEN A. DOWD, ESQUIRE
SCOTT E. CRAWFORD, ESQUIRE
CHROMULAK & ASSOCIATES
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

Please withdraw the appearance of Mollica & Chromulak as counsel for BENEFICIAL
CONSUMER DISCOUNT COMPANY.

Scott E Crawford

CATHY ANN CHROMULAK, ESQ.
MAUREEN A. DOWD, ESQUIRE
SCOTT E. CRAWFORD, ESQUIRE
MOLLICA & CHROMULAK
450 Trimont Plaza
1305 Grandview Avenue
Pittsburgh, PA 15211
(412) 390-7000

CERTIFICATE OF SERVICE

I, Scott E. Crawford, Esquire, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeclipe for Appearance served upon the following by First Class Mail, postage prepaid on this 10th day of March, 2004:

RODGER L. CALLENDER
GWENDOLYN CALLENDER
208 EAST PARK AVENUE
DUBOIS, PA 15801

Scott E. Crawford
Scott E. Crawford, Esq.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

RODGER L. CALLENDER
and GWENDOLYN CALLENDER,
Defendants,

and

CSB BANK,

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendants' Address:
208 EAST PARK AVENUE
DUBOIS, PA 15801

Garnishee's Address:
900 RIVER ROAD
CLEARFIELD, PA 16830

Date: March 18, 2004

CIVIL DIVISION

No. 01-2014-CD

TYPE OF PLEADING:

PRAECIPE FOR A WRIT OF
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067
MAUREEN A. DOWD, ESQ.
PA ID NO. 90549
SCOTT E. CRAWFORD, ESQ.
PA ID NO. 89570

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

FILED

MAR 22 2004

William A. Shaw
Prothonotary/Clerk of Courts

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER

and

GWENDOLYN CALLENDER,

Defendants,

and

CSB BANK,

Garnishee.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of CLEARFIELD County;
2. against RODGER L. CALLENDER, defendant, and
3. against GWENDOLYN CALLENDER, defendant, and
4. against CSB BANK, garnishee,
5. and index this writ
 - a. against RODGER L. CALLENDER, defendant, and
 - b. against GWENDOLYN CALLENDER, defendant, and
 - c. against CSB BANK, garnishee, and any property of the defendant in the name of Garnishee:

Said Writ of Execution is pursuant to all monies due defendants in any accounts, individual and joint, personal and business.

6.	Amount of Judgment	\$ 3,851.21
	Additional Interest to Date	\$ 453.00
	Less Payments Made	\$ (1,025.00)
	(Costs to be added)	\$ _____
	Pursuant to Writ of Execution And Service of Writ	\$ 3,279.21

180.00 Prothonotary costs

Scott E. Crawford
SCOTT E. CRAWFORD, ESQ.

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

FILED Atty pd.
M 11.08 2004 20.00
MAR 22 2004 20.00
William A. Shaw
Prothonotary/Clerk of Courts
to Staff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER
AND
GWENDOLYN CALLENDER
Defendant.

COPY

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) RODGER L. CALLENDER AND GWENDOLYN CALLENDER;

(1) ~~You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein;~~

(2) You are also directed to attach the property of the defendant not levied upon in the possession of CSB BANK as Garnishee(s) per the following property description:
SAID WRIT OF EXECUTION IS PURSUANT TO ALL MONIES DUE DEFENDANTS IN ANY ACCOUNTS, INDIVIDUAL AND JOINT, PERSONAL AND BUSINESS.

and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Less Payments made

Prothonotary: \$

Amount Due: \$ 3,851.21

\$ (1,025.00)

Interest From: \$ 453.00

Sheriff: \$

TOTAL \$ 3,279.21

Plus costs as per endorsement hereon.

18000 Prothonotary costs

Prothonotary SEAL

3/22/04

Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER : No. 01-2014-CD
DISCOUNT COMPANY, :
Plaintiff :
vs. : Type of Case: Civil
RODGER L. CALLENDER and :
GWENDOLYN CALLENDER, :
Defendant : Type of Pleading: ANSWERS OF
and : CSB BANK TO INTERROGATORIES
: TO GARNISHEE WITH NEW MATTER
CSB BANK, : Filed on behalf of:
Garnishee : CSB BANK, Garnishee
: Counsel of Record for this Party:
: Laurance B. Seaman, Esquire
: Supreme Court No.: 19620
: GATES & SEAMAN
: Attorneys at law
: Two North Front Street
: P. O. Box 846
: Clearfield, PA 16830
: (814) 765-1766
:
:
:
:

FILED

APR 29 2004

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT COMPANY, Plaintiff : No. 01-2014-CD
-vs- :
RODGER L. CALLENDER and GWENDOLYN CALLENDER, Defendants :
and :
CSB BANK, Garnishee :
:

ANSWERS OF GARNISHEE, CSB BANK, TO INTERROGATORIES
WITH NEW MATTER

CSB BANK, Garnishee, makes the following answer to Plaintiff's Interrogatories:

FIRST: No.

SECOND: N/A

THIRD: Yes.

FOURTH: DDA Account No. 5110049 - \$184.51, subject to right of setoff as set forth in New Matter.

FIFTH: No.

SIXTH: N/A

SEVENTH: No.

EIGHTH: N/A

NINTH: No.

TENTH: N/A

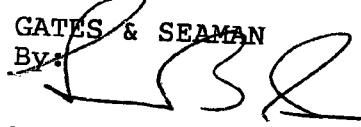
ELEVENTH: No.

TWELFTH: N/A

NEW MATTER

By way of New Matter, Garnishee, CSB BANK, avers:

THIRTEENTH: Garnishee has a valid right of setoff against Debtors' account for attorney's fees incurred in responding to the Interrogatories to Garnishee, which Garnishee hereby asserts as a defense against Plaintiff, in the amount of \$150.00 (per the statement of services attached hereto and made a part hereof as Exhibit "A").

GATES & SEAMAN
By: 

Laurence B. Seaman, Esquire
Attorney for CSB Bank, Garnishee
Two North Front Street
P. O. Box 846
Clearfield, PA 16830
(814) 765-1766

Date: Apr 129, 2004

LAURANCE B. SEAMAN
ANDREW P. GATES

LAW OFFICES
GATES & SEAMAN
TWO NORTH FRONT STREET
P. O. BOX 846
CLEARFIELD, PA. 16830
—
(814) 765-1766
FAX (814) 765-1488

JOHN B. GATES
(1917-1984)

April 27, 2004

CSB Bank
P. O. Box 29
Curwensville, Pennsylvania 16833

FOR PROFESSIONAL SERVICES RENDERED

Re: Garnishment - Callender

RE: Beneficial Consumer Discount Company v. Rodger Callender et ux and CSB Bank

Laurance B. Seaman - Review correspondence from CSB Bank, Writ of Execution, Interrogatories to Garnishee, and Debtors' Account information; preparation of Answers to Interrogatories and New Matter (asserting defense of right of setoff for attorney's fees); preparation of correspondence to Plaintiff's attorney with copies to Debtors of Answers and New Matter; filing Answers and New Matter and Certificate of Service
(1.0 hr.)

\$ 150.00

EXHIBIT 'A'

VERIFICATION

I, Wesley M. Weymers, President and CEO of CSB Bank, verify that the statements made in the foregoing document are true and correct to the best of my knowledge, information and belief. I the undersigned understand that false statements made herein are subject to the penalties of 18 Pa.C.S. 4904 relating to unsworn falsification to authorities.

Wesley M. Weymers
Wesley M. Weymers, President and CEO
CSB BANK

Date: April 28, 2004

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT COMPANY, Plaintiff : No. 01-2014-CD
-vs- :
RODGER L. CALLENDER and GWENDOLYN CALLENDER, Defendants :
and :
CSB BANK, Garnishee :
:

CERTIFICATE OF SERVICE

I hereby certify that on the 29th day of April, 2004, a true and correct copy of the Answers of Garnishee, CSB Bank, to Interrogatories with New Matter was sent by regular U. S. mail to:

Scott E. Crawford, Esquire
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

Rodger L. Callender
215 Flat Road
Brockport, PA 15823-2917

Gwendolyn Callender
215 Flat Road
Brockport, PA 15823-2917

Gates & Seaman
By: 

Laurence B. Seaman, Esquire
Attorney for CSB Bank, Garnishee

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNA.

NO. 01-2014-CD

BENEFICIAL CONSUMER
DISCOUNT COMPANY, Plaintiff

-vs-

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,
Defendants

and

CSB BANK, Garnishee

ANSWERS OF CSB BANK TO
INTERROGATORIES TO GARNISHEE
WITH NEW MATTER

FILED
APR 30 2004
WY
APR 29 2004

William A. Shaw
Prothonotary/Clerk of Courts

LAW OFFICES
GATES & SEAMAN
2 NORTH FRONT STREET
P.O. BOX 846
CLEARFIELD, PA. 16830

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

and

CSB BANK,

Defendants,

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

CIVIL DIVISION

No. 01-2014-CD

TYPE OF PLEADING:

Praecipe to Settle and
Discontinue Against Garnishee
ONLY

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067

MAUREEN A. DOWD, ESQ.
PA ID NO. 90549

SCOTT E. CRAWFORD, ESQ.
PA ID NO. 89570

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

FILED

MAY 10 2004

William A. Shaw
Prothonotary

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

vs.
Plaintiff,

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,
Defendants,
and
CSB BANK,
Garnishee.

CIVIL DIVISION
No. 01-2014-CD

PRAECIPE TO SETTLE AND DISCONTINUE AGAINST GARNISHEE ONLY
TO PROTHONOTARY:

Please settle and discontinue this action against the above garnishee, CSB BANK and
mark the docket accordingly.

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By: *Scott E. Crawford*
CATHY ANN CHROMULAK, ESQUIRE
SCOTT E. CRAWFORD, ESQUIRE

Attorneys for Plaintiff
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

Sworn to and subscribed
Before me this 7th day
of May, 2004.

Nicole J. Wolda
Notary Public
State of Pennsylvania
Pittsburgh, Allegheny County
My Commission Expires May 17, 2004
Member, Pennsylvania Association of Notaries

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

CERTIFICATE OF SERVICE

I, Scott E. Crawford, Esquire, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeclipe to Settle and Discontinue Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 7th day of May, 2004.

CSB BANK
C/O GATES & SEAMAN
2 NORTH FRONT STREET
PO BOX 846
CLEARFIELD, PA 16830

RODGER L. CALLENDER and
GWENDOLYN CALLENDER
215 FLAT ROAD
BROCKPORT, PA 15823-2917

Scott Crawford

Scott E. Crawford, Esq.

Dated: May 7, 2004

FILED

M 10:46 AM, cc & cert to attorney Crawford

MAY 10 2004

ES

William A. Shaw
Prothonotary

**IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA**

CIVIL DIVISION

Beneficial Consumer Discount Company

Vs.

No. 2001-02014-CD

**Rodger L. Callender
Gwendolyn Callender**

CERTIFICATE OF DISCONTINUATION

Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on May 10, 2004, marked:

Discontinued, Settled and Ended against GARNISHEE CSB BANK ONLY.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 10th day of May A.D. 2004.

William A. Shaw, Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

RODGER L. CALLENDER
and GWENDOLYN CALLENDER,
Defendants,

and

CSB BANK and
S&T BANK,

Garnishees.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendants' Address:
215 FLAT ROAD
BROCKWAY, PA 15823

Garnishee's Address:
CSB BANK
900 RIVER ROAD
CLEARFIELD, PA 16830

S&T BANK
CORAL REEF ROAD & CROOKED
ISLAND ROAD
DUBOIS, PA 15801

Date: March 18, 2004

CIVIL DIVISION

No. 01-2014-CD

TYPE OF PLEADING:

PRAECLICE FOR A WRIT OF
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067
SCOTT E. CRAWFORD, ESQ.
PA ID NO. 89570

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

ex. FILED Atty pd.
m/10/00/01 20.00
NOV 22 2004 1 CC & 12 wnts
William A. Shaw
Prothonotary/Clerk of Courts
to Shiff

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.
RODGER L. CALLENDER
and
GWENDOLYN CALLENDER,

Defendants,

and

CSB BANK and S&T BANK,

Garnishees.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of CLEARFIELD County;
2. against RODGER L. CALLENDER, defendant, and
3. against GWENDOLYN CALLENDER, defendant, and
4. against CSB BANK, garnishee,
5. against S&T BANK, garnishee,
6. and index this writ
 - a. against RODGER L. CALLENDER, defendant, and
 - b. against GWENDOLYN CALLENDER, defendant, and
 - c. against CSB BANK, garnishee, and any property of the defendant in the name of Garnishee;
 - d. against S&T BANK, garnishee, and any property of the defendant in the name of Garnishee:

Said Writ of Execution is pursuant to all monies due defendants in any accounts, individual and joint, personal and business.

7.	Amount of Judgment	\$ 3,851.21
	Additional Interest to Date	\$ 560.90
	Less Payments Made	\$ (1,325.00)
	(Costs to be added)	\$ _____
	Pursuant to Writ of Execution And Service of Writ	\$ 3,087.11 200.00 Prothonotary costs

Scott Crawford

SCOTT E. CRAWFORD, ESQ.

THIS IS AN ATTEMPT TO
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INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER
AND
GWENDOLYN CALLENDER
Defendant.

Copy

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) RODGER L. CALLENDER AND GWENDOLYN CALLENDER;

(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein;

(2) You are also directed to attach the property of the defendant not levied upon in the possession of CSB BANK and S&T BANK as Garnishee(s) per the following property description: SAID WRIT OF EXECUTION IS PURSUANT TO ALL MONIES DUE DEFENDANTS IN ANY ACCOUNTS, INDIVIDUAL AND JOINT, PERSONAL AND BUSINESS.

and to notify the Garnishee(s) that

- (a) an attachment has been issued;
- (b) the garnishee(s) is/are enjoined from paying out any debt to or for the

account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Less Payments made

Prothonotary: \$

Prothonotary costs ~~200.00~~

Sheriff: \$

Amount Due: \$ 3,851.21

\$(1,325.00)

Interest From: \$ 560.90

TOTAL \$ 3,087.11

Plus costs as per endorsement hereon.

Prothonotary SEAL

Willie L. Khan

11/22/04

Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER
DISCOUNT COMPANY,
Plaintiff

2014
No. 01 - 2404 - CD

-VS-

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,
Defendants

Type of Pleading: ANSWERS OF CSB
BANK TO INTERROGATORIES TO
GARNISHEE

and

CSB BANK and S&T BANK,
Garnishees

Filed on behalf of: CSB BANK, Garnishee

Counsel of Record for this Party:
Laurance B. Seaman, Esquire

Supreme Court No.: 19620

GATES & SEAMAN
Attorneys at law
Two North Front Street
P. O. Box 846
Clearfield, PA 16830
(814) 765-1766

FILED

FEB 09 2005
6711:451

William A. Shaw
Prothonotary/Clerk of Courts
No. 4C

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER
and GWENDOLYN CALLENDER,
Defendants,

and

CSB BANK and S&T BANK,
Garnishees.

TO: CSB BANK
900 RIVER ROAD
CLEARFIELD, PA 16830

You are required to file Answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to them on any negotiable or other written instrument, or did they claim that you owed them any money or that you were liable to them for any reason:

RESPONSE: No.

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE: N/A.

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THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendants? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE: No.

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE: N/A.

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendants (or in which Defendants) held or claimed any interest.

RESPONSE: No.

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE: N/A.

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendants had any interest?

RESPONSE: No.

**THIS IS AN ATTEMPT TO
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BE USED FOR THAT PURPOSE.**

EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE: N/A.

NINTH: At any time before or after you were served, did the Defendants transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE: No.

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE: N/A.

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendants or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendants against you?

RESPONSE: No.

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

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE: N/A.

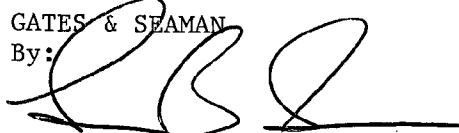
Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: November 16, 2004

By: Scott E. Crawford
Cathy Ann Chromulak, Esq.
Scott E. Crawford, Esq.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

Respectfully submitted:

GATES & SEAMAN
By:



Laurance B. Seaman, Esquire
Attorney for CSB Bank, Garnishee

Two North Front Street, P. O. Box 846
Clearfield, PA 16830
(814) 765-1766

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

VERIFICATION

I, Michele N. Rorabaugh, Assistant Vice President of Operations, CSB Bank, verify that the statements made in the foregoing document are true and correct to the best of my knowledge, information and belief. I the undersigned understand that false statements made herein are subject to the penalties of 18 Pa.C.S. 4904 relating to unsworn falsification to authorities.

Michele N. Rorabaugh

Michele N. Rorabaugh,
Assistant Vice President of Operations
CSB BANK

Date: 2/8, 2005

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

BENEFICIAL CONSUMER DISCOUNT
COMPANY, Plaintiff

: No. 01-2014-CD

-VS-

RODGER L. CALLENDER and GWENDOLYN
CALLENDER, Defendant(s)

and

CSB BANK and S&T BANK, Garnishees

CERTIFICATE OF SERVICE

I hereby certify that on the 9 day of February, 2005, a true and correct copy of CSB Bank's Answers to Interrogatories to Garnishee was sent by regular U. S. mail to:

Scott E. Crawford, Esquire
CHROMULAK & ASSOCIATES, L. L. C.
375 Southpointe Boulevard, 4th Floor
Canonsburg, PA 15317

Rodger L. Callender
215 Flat Road
Brockport, PA 15823

Gwendolyn Callender
215 Flat Road
Brockport, PA 15823

Gates & Seaman

By:



Laurence B. Seaman, Esquire
Attorney for Garnishee, CSB Bank

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendants,
and

CSB BANK and S&T BANK,
Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

CIVIL DIVISION

No. 01-2014-CD

TYPE OF PLEADING:

Praecipe to Discontinue
Against Garnishee ONLY

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067
MELISSA A. SHENKEL, ESQ.
PA ID NO. 91445

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

FILED

FEB 18 2005 *Ruey*

11:30 AM
William A. Shaw
Prothonotary

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendants,

and

CSB BANK and S&T BANK,

Garnishees.

CIVIL DIVISION

No. 01-2014-CD

PRAECLPICE TO DISCONTINUE AGAINST GARNISHEE ONLY

TO PROTHONOTARY:

Please discontinue this action against the above garnishee, CSB BANK and S&T BANK and mark the docket accordingly.

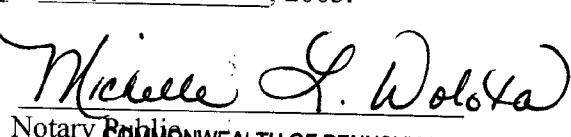
Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By:


CATHY ANN CHROMULAK, ESQUIRE
MELISSA A. SHENKEL, ESQUIRE
Attorneys for Plaintiff
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

Sworn to and subscribed
Before me this 17 day
of FEB., 2005.


Notary Public

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Michelle L. Wolota, Notary Public
Cecil Twp., Washington County
My Commission Expires July 7, 2008
Member, Pennsylvania Association Of Notaries

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

CERTIFICATE OF SERVICE

I, Melissa A. Shenkel, Esquire, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeclipe to Discontinue Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 17th day of February, 2005.

S&T BANK
WENDY TRUNZO
456 MAIN STREET
P.O. BOX D
BROCKWAY, PA 15824

LAURENCE B. SEAMAN, ESQUIRE
GATES & SEMAN
TWO NORTH FRONT STREET
P.O. BOX 846
CLEARFIELD, PA 16830

RODGER L. CALLENDER
GWENDOLYN CALLENDER
215 FLAT ROAD
BROCKWAY, PA 15823



M. Shenkel

Melissa A. Shenkel, Esq.

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

RODGER L. CALLENDER
and GWENDOLYN CALLENDER,
Defendants,

and

S&T BANK,

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendants' Address:
215 FLAT ROAD
BROCKWAY, PA 15823

Garnishee's Address:

S&T BANK
CORAL REEF ROAD & CROOKED
ISLAND ROAD
DUBOIS, PA 15801

Date: December 13, 2005

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

CIVIL DIVISION

No. 01-2014-CD

TYPE OF PLEADING:

PRAECLICE FOR A WRIT OF
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067

LORI M. DIRENZO, ESQ.
PAI DNO. 201843

NANCY C. WILKINS, ESQ.
PA ID NO. 94178

JESSA C. MARTIN, ESQ.
PA ID NO. 201169

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

Erin
FILED Atty pd. 20.00
m 11:38 AM 1cc & 6writs
DEC 15 2005 to Shff

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.
RODGER L. CALLENDER
and
GWENDOLYN CALLENDER,

Defendants,

and

S&T BANK,

Garnishee.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of CLEARFIELD County;
2. against RODGER L. CALLENDER, defendant, and
3. against GWENDOLYN CALLENDER, defendant, and
4. against S&T BANK, garnishee,
5. and index this writ
 - a. against RODGER L. CALLENDER, defendant, and
 - b. against GWENDOLYN CALLENDER, defendant, and
 - c. against S&T BANK, garnishee, and any property of the defendant in the name of Garnishee:

Said Writ of Execution is pursuant to all monies due defendants in any accounts, individual and joint, personal and business.

6.	Amount of Judgment	\$ 3,851.21
	Additional Interest to Date	\$ 1,259.55
	Less Payments Made	\$ (2,268.54)
	(Costs to be added)	\$ _____

Pursuant to Writ of Execution
And Service of Writ \$ 2,842.22

227.00 **Prothonotary costs**


CATHY ANN CHROMULAK, ESQ.
LORI M. DIRENZO, ESQ.
NANCY C. WILKINS, ESQ.
JESSA C. MARTIN, ESQ.

THIS IS AN ATTEMPT TO
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INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER
AND
GWENDOLYN CALLENDER
Defendant.

 COPY

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) RODGER L. CALLENDER AND GWENDOLYN CALLENDER;

(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein;

(2) You are also directed to attach the property of the defendant not levied upon in the possession of S&T BANK as Garnishee(s) per the following property description:
SAID WRIT OF EXECUTION IS PURSUANT TO ALL MONIES DUE DEFENDANTS IN ANY ACCOUNTS, INDIVIDUAL AND JOINT, PERSONAL AND BUSINESS.

and to notify the Garnishee(s) that

(a) an attachment has been issued;
(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Less Payments made

Prothonotary: \$

Amount Due: \$ 3,851.21

Less payments \$ (2,268.54)

Interest From: \$ 1,259.55

Sheriff: \$

TOTAL \$ 2,842.22

Plus costs as per endorsement hereon.

227.00 Prothonotary costs

Prothonotary SEAL

12/15/05

Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101088
NO: 01-2014-CD
SERVICE # 1 OF 1
WRIT OF EXECUTION, INTERROGATORIES

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY
vs.

DEFENDANT: RODGER L. CALLENDER and GWENDOLYN CALLENDER
TO: S&T BANK, GARNISHEE

SHERIFF RETURN

NOW, December 20, 2005 AT 12:40 PM SERVED THE WITHIN WRIT OF EXECUTION, INTERROGATORIES ON S&T BANK, GARNISHEE DEFENDANT AT Coral Reef Road & Crooked Island Road, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO CAROLE SENIOR, RETAIL SERVICE A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, INTERROGATORIES AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET /

FILED
01-2014-CD
DEC 21 2005

William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	10154	10.00
SHERIFF HAWKINS	CHROMULAK	10154	36.80

Sworn to Before Me This

____ Day of _____ 2005

So Answers,

Chester A. Hawkins
by *Marilyn Hawn*
Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

RODGER L. CALLENDER
and GWENDOLYN CALLENDER,
Defendants,

and

S&T BANK,

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendants' Address:
215 FLAT ROAD
BROCKWAY, PA 15823

Garnishee's Address:

S&T BANK
CORAL REEF ROAD & CROOKED
ISLAND ROAD
DUBOIS, PA 15801

Date: December 13, 2005

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

CIVIL DIVISION

No. 01-2014-CD

TYPE OF PLEADING:

PRAECLICE FOR A WRIT OF
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067
LORI M. DIRENZO, ESQ.
PAI DNO. 201843
NANCY C. WILKINS, ESQ.
PA ID NO. 94178
JESSA C. MARTIN, ESQ.
PA ID NO. 201169

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

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

DEC 15 2005

Attest.

William E. Brown
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

No. 01-2014-CD

Plaintiff,

vs.

RODGER L. CALLENDER

and

GWENDOLYN CALLENDER,

Defendants,

and

S&T BANK,

Garnishee.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of CLEARFIELD County;
2. against RODGER L. CALLENDER, defendant, and
3. against GWENDOLYN CALLENDER, defendant, and
4. against S&T BANK, garnishee,
5. and index this writ
 - a. against RODGER L. CALLENDER, defendant, and
 - b. against GWENDOLYN CALLENDER, defendant, and
 - c. against S&T BANK, garnishee, and any property of the defendant in the name of Garnishee:

Said Writ of Execution is pursuant to all monies due defendants in any accounts, individual and joint, personal and business.

6. Amount of Judgment	\$ 3,851.21
Additional Interest to Date	\$ 1,259.55
Less Payments Made	\$(2,268.54)
(Costs to be added)	\$ _____

Pursuant to Writ of Execution	\$ 2,842.22
And Service of Writ	

227.00 Prothonotary costs

CATHY ANN CHROMULAK, ESQ.
LORI M. DIRENZO, ESQ.
NANCY C. WILKINS, ESQ.
JESSA C. MARTIN, ESQ.

THIS IS AN ATTEMPT TO
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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER
AND
GWENDOLYN CALLENDER
Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) RODGER L. CALLENDER AND GWENDOLYN CALLENDER;

(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein;

(2) You are also directed to attach the property of the defendant not levied upon in the possession of S&T BANK as Garnishee(s) per the following property description:
SAID WRIT OF EXECUTION IS PURSUANT TO ALL MONIES DUE DEFENDANTS IN ANY ACCOUNTS, INDIVIDUAL AND JOINT, PERSONAL AND BUSINESS.

and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Less Payments made

Prothonotary: \$

Amount Due: \$ 3,851.21

Less payments \$(2,268.54)

Interest From: \$ 1,259.55

Sheriff: \$

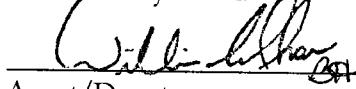
TOTAL \$ 2,842.22

Plus costs as per endorsement hereon.

227.00 **Prothonotary costs**

Freud 12.15.05 @ 3:00pm
Chester A. Hawley, Sheriff
by Maury Harr

Prothonotary SEAL


12/15/05
Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

**BENEFICIAL CONSUMER
DISCOUNT COMPANY**

Plaintiff,

No. 01-2014-CD

vs.

**RODGER L. CALLENDER
AND
GWENDOLYN CALLENDER**
Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) RODGER L. CALLENDER AND GWENDOLYN CALLENDER;

(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein;

(2) You are also directed to attach the property of the defendant not levied upon in the possession of S&T BANK as Garnishee(s) per the following property description:
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COSTS:

Amount Due: \$ 3,851.21

Less Payments made

Less payments \$(2,268.54)

Prothonotary: \$

Interest From: \$ 1,259.55

Sheriff: \$

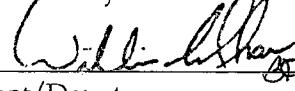
TOTAL \$ 2,842.22

Plus costs as per endorsement hereon.

Recd 12-15-05 @ 3:40pm
Chester A. Hawkes, Sheriff
by Maelyn Harris

227.00 Prothonotary costs

Prothonotary SEAL

 12/15/05
Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER
and GWENDOLYN CALLENDER,
Defendants,

and

S&T BANK,

Garnishee.

TO: S&T BANK
CORAL REEF ROAD & CROOKED ISLAND ROAD
DUBOIS, PA 15801

You are required to file Answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to them on any negotiable or other written instrument, or did they claim that you owed them any money or that you were liable to them for any reason:

RESPONSE:

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

THIS IS AN ATTEMPT TO
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BE USED FOR THAT PURPOSE.

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendants? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendants (or in which Defendants) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendants had any interest?

RESPONSE:

**THIS IS AN ATTEMPT TO
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EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendants transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendants or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendants against you?

RESPONSE:

**THIS IS AN ATTEMPT TO
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INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: 12/13/05

By: 
Cathy Ann Chromulak, Esq.
Lori M. DiRenzo, Esq.
Nancy C. Wilkins, Esq.
Jessa C. Martin, Esq.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

**THIS IS AN ATTEMPT TO
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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

RODGER L. CALLENDER
and GWENDOLYN CALLENDER,
Defendants,

and

S&T BANK,
Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

CIVIL DIVISION

No. 01-2014-CD

TYPE OF PLEADING:

Claim for Exemption

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067

LORI M. DIRENZO, ESQ.
PA ID NO. 201843

NANCY C. WILKINS, ESQ.
PA ID NO. 94178

JESSA C. MARTIN, ESQ.
PA ID NO. 201169

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

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BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

CIVIL DIVISION

No. 01-2014-CD

Vs.

RODGER L. CALLENDER
and GWENDOLYN CALLENDER,

Defendants,

and

S&T BANK,

Garnishees.

**WRIT OF EXECUTION
NOTICE**

This paper is a "Writ of Execution". It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken and sold by the Sheriff to satisfy your debts. **SUCH PROPERTY IS SAID TO BE EXEMPT**. No matter what you owe, there is a **DEBTOR'S EXEMPTION** established by law. This means that no matter what happens, the Sheriff must give you from the sale at least \$300.00 in cash or property. There are also other exemptions that may be applicable to you. Listed below is a summary of some of the major exemptions that may be applicable to you. If you have an exemption, you should do the following promptly:

1. Complete the claim form attached hereto, and demand a prompt hearing.
2. Deliver the form or mail it to the Sheriff's office at the address noted.

You should come to Court when and where you are told to appear ready to explain your exemption. **IF YOU DO NOT COME TO COURT AND PROVE YOUR EXEMPTION, YOU MAY LOSE SOME OF YOUR PROPERTY.**

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.

CLEARFIELD COUNTY LAWYER REFERRAL
DAVID S. MEHOLICK
COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 exemption set by law.
2. All wearing apparel used by yourself and all family members.
3. Bibles, school books, sewing machines, uniforms and equipment.
4. Tools of your trade, such as carpenter's tools.
5. Most wages and unemployment benefits.
6. Social Security benefits, certain retirement funds and accounts.
7. Certain Veteran and armed forces benefits.
8. Certain insurance proceeds.
9. Such other exemptions as may be provided by law.

CLAIM FOR EXEMPTION

TO THE SHERIFF:

We, the above-named Defendant(s), claim exemption of property from levy or attachment:

1. FROM MY PERSONAL PROPERTY IN MY POSSESSION WHICH HAS BEEN LEVIED UPON:

a. I desire that my statutory \$300.00 exemption be:

[_____] (1) set aside of kind (specify property to be set aside in kind):

[_____] (2) paid in cash following the sale of the property levied upon;

OR

b. I claim the following exemption: (specify property and basis or exemption):

2. FROM MY PROPERTY WHICH IS IN THE POSSESSION OF A THIRD PARTY, I CLAIM THE FOLLOWING EXEMPTIONS:

a. My \$300.00 STATUTORY EXEMPTION: [_____] in cash [_____] in kind (specify property):

b. Social Security benefits on deposit in the amount of
\$ _____;

c. Other (specify amount and basis for exemption):

I request a prompt Court Hearing to determine the exemption. Notice of the Hearing should be given me at the following:

(Address)

(Telephone Number)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 P.A.C.S. § 4904 relating to unsworn falsification to authorities.

Date: _____
Defendant: _____

Date: _____
Defendant: _____

THIS CLAIM TO BE FILED WITH:

CLEARFIELD COUNTY SHERIFF'S OFFICE
P.O. BOX 549
CLEARFIELD, PA 16830
(814) 765-2641 ext. 5986

Note: Under paragraphs (1) and (2) of the Writ, a description of specific property to be levied upon or attached may be set forth in the Writ or included in separate direction to the Sheriff.

Under paragraph (2) of the Writ, if attachment of a named Garnishee is desired, his name should be set forth in the space provided.

Under paragraph (3) of the Writ, the Sheriff may, as under prior practice, add as a Garnishee any person not named in this Writ who may be found in possession of property of the Defendant(s). See Rule 3111(a). For limitations on the power to attach tangible personal property, see Rule 3108(a). (b) Each Court shall, by local rule, designate the officer organization or person to be named in the notice.

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

BENEFICIAL CONSUMER DISCOUNT :
COMPANY, :
Plaintiff : No. 01-2014-CD
vs. :
RODGER L. CALLENDER :
and GWENDOLYN CALLENDER, :
Defendants :
and :
S & T BANK, :
Garnishee :
:

FILED NO^c
01/10/2001
JAN 09 2006
WM

William A. Shaw
Prothonotary/Clerk of Courts

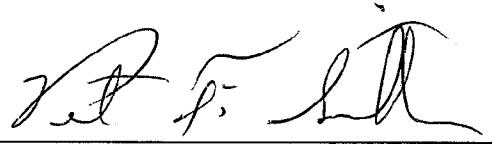
CERTIFICATE OF SERVICE

I, Peter F. Smith, attorney for S & T Bank in the above-captioned matter, hereby certify that I served the original Answers to Interrogatories filed in this matter on the Attorney for the Plaintiff by U.S. First Class Mail and a true and correct copy of the Answers to Interrogatories on the Defendants by U.S. Certified Mail as follows:

U.S. FIRST CLASS MAIL
Lori M. DiRenzo, Esquire
Chromulak & Associates, LLC
375 Southpointe Blvd., 4th Floor
Canonsburg, PA 15317

CERTIFIED MAIL
Rodger L. Callender
Gwendolyn Callender
215 Flat Road
Brockport, PA 15823

Date: 1/2/08


Peter F. Smith, Esquire
Attorney for S & T Bank
30 South Second Street, P. O. Box 130
Clearfield, PA 16830
(814) 765-5595

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

and

S&T BANK,

Defendants,

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

CIVIL DIVISION

No. 01-2014-CD

TYPE OF PLEADING:

Praecipe to Discontinue
Against Garnishee ONLY

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067

LORI M. DiRENZO, ESQ.
PA ID NO. 201843

NANCY C. WILKINS, ESQ.
PA ID NO. 94178

JESSA C. MARTIN, ESQ.
PA ID NO. 201169

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

FILED
MID:4/2006
FEB 09 2006
LAW

William A. Shaw
Prothonotary/Clerk of Courts

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

CIVIL DIVISION

No. 01-2014-CD

Plaintiff,

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendants,

and

S&T BANK,

Garnishee.

PRAECIPE TO DISCONTINUE AGAINST GARNISHEE ONLY

TO PROTHONOTARY:

Please discontinue this action against the above garnishee, S&T BANK and mark the docket accordingly.

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By: Jessa Martin
CATHY ANN CHROMULAK, ESQUIRE
LORI M. DiRENZO, ESQUIRE
NANCY C. WILKINS, ESQUIRE
JESSA C. MARTIN, ESQUIRE
Attorneys for Plaintiff
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

Sworn to and subscribed
Before me this 7 day
of Feb., 2006.

Michelle L. Yolota

NOTARY PUBLIC Commonwealth of Pennsylvania
Notarial Seal
Michelle L. Yolota, Notary Public
Cecil Twp., Washington County
My Commission Expires July 7, 2008
Member, Pennsylvania Association Of Notaries

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INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

CERTIFICATE OF SERVICE

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praecipe to Discontinue Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 7th day of February, 2006.

RODGER L. CALLENDER
14 LINDEN AVENUE
DUBOIS, PA 15801

GWENDOLYN CALLENDER
215 FLAT ROAD
BROCKWAY, PA 15823

GATES & SEAMAN
TWO NORTH FRONT STREET
P.O. BOX 846
CLEARFIELD, PA 16830

Jessa Martin

Cathy Ann Chromulak, Esq.
Lori M. DiRenzo, Esq.
Nancy C. Wilkins, Esq.
Jessa C. Martin, Esq.

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 15425
NO: 01-2014-CD

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY
vs.
DEFENDANT: CALLENDER, RODGER L.

WRIT OF EXECUTION INTERROGATORIES TO GARNISHEE

SHERIFF RETURN

DATE RECEIVED WRIT: 03/22/2004

LEVY TAKEN @

POSTED @

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 02/21/2006

DATE DEED FILED

PROPERTY ADDRESS , PA

SERVICES

04/15/2004 @ 9:32 AM SERVED CSB BANK

SERVED CSB BANK, GARNISHEE, BY HANDING TO LISA KLINE, MANAGER OF CSB BANK, AT HER PLACE OF EMPLOYMENT CSB BANK,
900 RIVER ROAD, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION AND INTREEOGATORIES TO GARNISHEE AND BY MAKING
KNOWN TO HER THE CONTENTS THEREOF.

FILED
03-4464
FEB 21 2006
W.A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 15425
NO: 01-2014-CD

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY
vs.

DEFENDANT: CALLENDER, RODGER L.

WRIT OF EXECUTION INTERROGATORIES TO GARNISHEE

SHERIFF RETURN

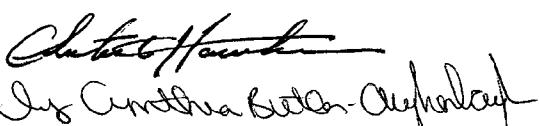
SHERIFF HAWKINS \$22.89

SURCHARGE \$10.00 PAID BY ATTORNEY

Sworn to Before Me This

____ Day of _____ 2006

So Answers,


In witness whereof, I have hereunto set my hand and seal this 1st day of April, 2006.
Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER
AND
GWENDOLYN CALLENDER
Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) RODGER L. CALLENDER AND GWENDOLYN CALLENDER;

(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein;

(2) You are also directed to attach the property of the defendant not levied upon in the possession of CSB BANK as Garnishee(s) per the following property description:
SAID WRIT OF EXECUTION IS PURSUANT TO ALL MONIES DUE DEFENDANTS IN ANY ACCOUNTS, INDIVIDUAL AND JOINT, PERSONAL AND BUSINESS.

and to notify the Garnishee(s) that

(a) an attachment has been issued;
(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing therof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Amount Due: \$ 3,851.21

Less Payments made

\$ (1,025.00)

Prothonotary: \$

Interest From: \$ 453.00

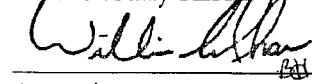
Sheriff: \$

TOTAL \$ 3,279.21

Plus costs as per endorsement hereon.

180.00 Prothonotary costs

Prothonotary SEAL


Willie L. Ober

3/22/04

Agent/Deputy

Received March 22, 2004 @ 3:15 PM.

Chester A. Hawkins

By Cynthia Butler-Coughlin

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20038
NO: 01-2014-CD

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY
vs.
DEFENDANT: RODGER L. CALLENDER AND GWENDOLYN CALLENDER
Execution INTERROGATORIES TO GARNISHEE

SHERIFF RETURN

DATE RECEIVED WRIT: 11/22/2004

LEVY TAKEN @

POSTED @

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 03/06/2006

DATE DEED FILED

PROPERTY ADDRESS 215 FLAT ROAD BROCKPORT , PA 15823

FILED
APR 5 2006
MAR 06 2006
WM

William A. Shaw
Prothonotary/Clerk of Courts

SERVICES

@ SERVED RODGER L. CALLENDER

@ SERVED GWENDOLYN CALLENDER

01/20/2005 @ 12:40 PM SERVED CSB BANK

SERVED CSB BANK, GARNISHEE, BY HANDING TO LISA R. KLINE, OFFICE MANAGER, OF CSB BANK, AT HER PLACE OF EMPLOYMENT
CSB BANK 900 RIVER ROAD, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION AND INTERROGATORIES TO GARNISHEE AND BY MAKING
KNOWN TO HER THE CONTENTS THEREOF.

01/20/2005 @ 1:50 PM SERVED S&T BANK

SERVED S&T BANK, GARNISHEE BY HANDING TO JIM ALLEN, BRANCH MANAGER, OF S&T BANK AT HIS PLACE OF EMPLOYMENT S&T
BANK, CORAL REEF ROAD & CORRKED ISLAND ROAD, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION AND INTERROGATORIES TO GARNISHEE AND BY MAKING
KNOWN TO HER THE CONTENTS THEREOF.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20038
NO: 01-2014-CD

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY

vs.

DEFENDANT: RODGER L. CALLENDER AND GWENDOLYN CALLENDER

Execution INTERROGATORIES TO GARINISHEE

SHERIFF RETURN

SHERIFF HAWKINS	\$44.39
SURCHARGE	\$20.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

____ Day of _____ 2006

Chester A. Hawkins
Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER
AND
GWENDOLYN CALLENDER
Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) RODGER L. CALLENDER AND GWENDOLYN CALLENDER;

(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein;

(2) You are also directed to attach the property of the defendant not levied upon in the possession of CSB BANK and S&T BANK as Garnishee(s) per the following property description: SAID WRIT OF EXECUTION IS PURSUANT TO ALL MONIES DUE DEFENDANTS IN ANY ACCOUNTS, INDIVIDUAL AND JOINT, PERSONAL AND BUSINESS.

and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Less Payments made

Prothonotary: \$

Prothonotary costs *200.00*

Sheriff: \$

Amount Due: \$ 3,851.21

\$(1,325.00)

Interest From: \$ 560.90

TOTAL \$ 3,087.11

Plus costs as per endorsement hereon.

Received November 22, 2004 @ 9:00 AM

Chester A. Bauduis

by Amelie Bitten-Appenhage

Prothonotary SEAL

Willie L. Bitten

Agent/Deputy

11/22/04

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendant.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

CIVIL DIVISION:

No. 01-2014-CD

TYPE OF PLEADING:

Praecipe to Satisfy Judgment

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER
DISCOUNT COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067

MAUREEN A. DOWD, ESQ.
PA ID NO. 90549

BETH ARNOLD HOWELL, ESQ.
PA ID NO. 203606

CHRISTINE A. SAUNDERS, ESQ.
PA ID NO. 203373

CHROMULAK & ASSOCIATES, L.L.C.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

FILED Ad \$7.00 Atty
m/11/15, m 1Cert of Sat
APR 25 2007 issued to Atty
Saunders

William A. Shaw
Prothonotary/Clerk of Courts

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

CIVIL DIVISION:

No. 01-2014-CD

RODGER L. CALLENDER and
GWENDOLYN CALLENDER,

Defendant.

PRAECIPE TO SATISFY JUDGMENT

TO THE PROTHONOTARY:

Please satisfy the judgment against RODGER L. CALLENDER and GWENDOLYN
CALLENDER, at No. 01-2014-CD, and mark the docket accordingly.

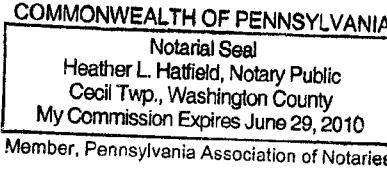
Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By: Christine A. Saunders
CATHY ANN CHROMULAK, ESQ.
MAUREEN A. DOWD, ESQ.
BETH ARNOLD HOWELL, ESQ.
CHRISTINE A. SAUNDERS, ESQ.
Attorneys for Plaintiff
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

Sworn to and subscribed
Before me this 23rd day
of April, 2007.

Heather L. Hatfield
Notary Public



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

CERTIFICATE OF SERVICE

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeclipe to Satisfy Judgment was served upon the following by First Class Mail, postage prepaid on this 23rd day of April, 2007.

RODGER L. CALLENDER
14 LINDEN AVENUE
DUBOIS, PA 15801

GWENDOLYN CALLENDER
215 FLAT ROAD
BROCKWAY, PA 15823

Christine A. Saunders
Cathy Ann Chromulak, Esq.
Maureen A. Dowd, Esq.
Beth Arnold Howell, Esq.
Christine A. Saunders, Esq.

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

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

CERTIFICATE OF SATISFACTION OF JUDGMENT

No.: 2001-02014-CD

Beneficial Consumer Discount Company

Debt: \$

Vs.

Atty's Comm.:

Rodger L. Callender
Gwendolyn Callender

Interest From:

Cost: \$7.00

Deposit Bank CSB Bank S&T Bank

NOW, Wednesday, April 25, 2007, directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 25th day of April, A.D. 2007.

William L. Shanahan

Prothonotary