

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.

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

Defendants' Address:  
~~R.D.#1, Box 63~~  
~~Penfield, PA 15849~~  
516 SoMan St  
DuBois, Pa 15801

CIVIL DIVISION

No. 01-2014-00

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

MOLLIKA & MURRAY  
Firm #952

450 Trimont Plaza  
1305 Grandview Avenue  
Pittsburgh, PA 15211-1205

(412) 381-7000

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. Meholick, 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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THAT PURPOSE.

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,

MOLLIKA & 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 15853

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) 23.289 %
TOTAL OF PAYMENTS \$ 3,055.32	AMOUNT FINANCED \$ 2,748.05			
TOTAL FINANCE CHARGE \$ 1,207.27	SCHEDULED INTEREST \$ 1,127.27	SERVICE CHARGE \$ 80.00	OFFICIAL FEES \$ .00	
LIFE INS PREMIUM \$ 85.87	DISABILITY INS PREMIUM \$ 140.81	UI PREMIUM \$ 153.86		
		PROPERTY INS (PPD) \$ 57.70		
		NOW 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
Y		PERSONAL PROPERTY ON EXHIBIT 1		

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.

10-17-98 NRE

ORIGINAL



PAB7501

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:

Rodrigue L. Callender (SEAL)

Shirley Callender (SEAL)

\_\_\_\_\_  
WITNESS: (SEAL)

Charlotte Z. [Signature]





Date 12-16-99

Address Rd 1 Box 63

Penfield, Pa. 15849

City

(S200)

(zip)

Penfield, Pa. 15667 (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.

and have a security interest in personal property. Exhibit 1 is

**DEFINITION:** The words "you" and "your" in the Loan Agreement evidencing the loan, "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 1 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
<b>AUDIO/RADIO EQUIPMENT</b>					<b>PHOTOGRAPHIC EQUIPMENT</b>				
	2nd Radio					Camera			
	Amplifier/Aux-Flu Receiver					Lenses			
	Variable/Compact Disc					Movie Projector			
	Tape Recorder					Developer/Calculator			
	Casseters					Darkroom Equipment			
	Car Radio				<b>CAMPING EQUIPMENT</b>				
	Shortwave Radio					Tents			
	Marine Radio					Sleeping Bags			
	Tape Library/Tape Deck					Cots			
	Record Library					Camp Stoves			
	Compact Disc Library				<b>HUNTING EQUIPMENT</b>				
	Equalizer					Antlers/Gutts		\$528	\$528
	Tuner					Scopes		\$150	\$150
	Home Intercom					Boards & Apparel		\$50	\$50
<b>VIDEO EQUIPMENT</b>					<b>HOME WORKSHOP TOOLS/EQUIPMENT</b>				
2	2nd Television Set	Zenith	\$1100	\$200		Circular/Saber Saw			
	Video Tape Camera					Drill Press			
	Video Cassette Recorder					Rodent/Jailer			
	Video Cassette Camera					Lathes			
	Video Spans					Reel Air Saw			
	Video Tape Library					Chain Saw			
	Cartridge Library					Auto Range Equip. & Tools		\$200	\$600
<b>PERSONAL COMPUTER EQUIPMENT</b>						Hand Tools		\$200	\$600
	CPU/Keyboard/Disk Drive	Compaq	\$400	\$700		Welding Equipment			
	Modem	"	\$200	\$200		Portable Work Bench			
	Monitor	"	\$200	\$200		Paint Sprayer			
	Hard Disk Drive	"			<b>LAWN &amp; GARDEN EQUIPMENT</b>				
	Printer/Printer	"	\$9	\$20		Mowing Mower	Yard	\$400	\$1500
	Light Pen/Mouse	"				Power Mower	Yard	\$50	\$200
	Software Library					Stump Blower			
<b>HOBBY EQUIPMENT</b>						Lawn Edger			
	Model Airplanes					Radio Transmitter			
	Model Railroads					Garden Tiller			
<b>SPORTS/EXERCISE EQUIPMENT</b>						Garden Tractor			
	Exercise Bike					Leaf Blower			
	Weights				<b>UNIQUE ITEMS</b>				
	Medicine Equipment					Fireplace Equipment			
	Rowing Machine					Wood Store			
<b>MISC. RECREATIONAL EQUIPMENT</b>						Grandfather Clock			
2	Bicycles	Marshall	\$200	\$350		Portable Bar			
	Canoe					Mitred			
	Phasing Node/Router					Painting Kit			
	Golf Clubs				<b>ARTICLES/WORKS OF ART</b>				
	Golf Cart					Stamp Collection			
	Hot Tub					Coin Collection			
	Ice Skates				<b>MUSICAL INSTRUMENTS</b>				
	Snow Blower/Blower					Piano			
	Wreath Sticks					Guitar			
	Pool Table				<b>JEWELRY (not wedding rings)</b>				
	Scuba Diving Equipment								
	Darkroom Mixer								
	Synthesizer								
	Swimming Pool								
	Yacht/Hockey								
	Sailboat								

\$ 2224

**TOTAL MARKET VALUE OF CERTAIN HOUSEHOLD ITEMS**

TOTAL MARKET VALUE OF CERTAIN HOUSEHOLD ITEMS  
TOTAL REPLACEMENT VALUE OF CERTAIN HOUSEHOLD ITEMS

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  
 ORIGINAL \_\_\_\_\_ DATE OF SIGNING \_\_\_\_\_ SIGNATURE OF SIGNING \_\_\_\_\_  
 FBI 1521

70-11-99 CE PPI  
SECURED PLUS

PAB1521

## 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: \_\_\_\_\_

Rodger F. Callender 12-16-99  
SIGNATURE DATE  
Rhennaholyn Callender 12-16-99  
SIGNATURE DATE

SIGNATURE DATE  
SIGNATURE DATE

10-11-99 CE FPI  
SECURED PLUS

ORIGINAL



PAB15213

**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

<b>• ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.  25.417%	<b>• FINANCE CHARGE</b> The dollar amount the credit will cost you.  \$ 1207.27	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.  \$ 2748.05	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled.  \$ 3956.32	<b>Date of Loan</b>  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.**



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

ITEMIZATION OF THE AMOUNT FINANCED

TO: BENEFICIAL ACCOUNT # 71172400102817.....	\$	1907.72
CREDIT LIFE INSURANCE (PAID TO INSURANCE COMPANY).....	\$	85.87
CREDIT DISABILITY INSURANCE (PAID TO INSURANCE COMPANY).....	\$	140.81
CREDIT INVOLUNTARY UNEMPLOYMENT INSURANCE (PAID TO INSURANCE COMPANY).....	\$	153.86
CREDIT PROPERTY INSURANCE (PAID TO INSURANCE COMPANY).....	\$	57.70
CASH, OR CHECK TO BORROWER.....	\$	402.09
PREPAID FINANCE CHARGE.....	\$	80.00
AMOUNT FINANCED (EXCLUDING PREPAID FINANCE CHARGE).....	\$	2748.05

12-13-99 NRE TIL

PAS18102

ORIGINAL

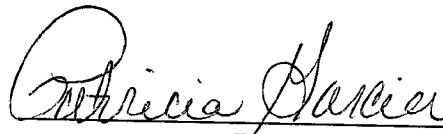


VERIFICATION

**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.

A handwritten signature in cursive script, reading "Patricia Garcia", written over a horizontal line.

**Patricia Garcia**

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THAT PURPOSE.

FILED

DEC 17 2001

*W* 11:00 AM  
William A. Shaw  
Prothonotary

Chr omulek

PA \$80.00

acc Sheryl

**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**

01/21/02  
JAN 16 2002

William A. Shaw  
Prothonotary

Sworn to Before Me This

16<sup>th</sup> 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*  
*My Mauley Harris*  
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.

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

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

CIVIL DIVISION

No. 01-2014-CD

TYPE OF PLEADING:

Praeceptum for Default 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  
MICHELLE D. SMITH, ESQUIRE  
PA ID NO. 74800

MOLLIKA & MURRAY  
FIRM #952

450 Trimont Plaza  
1305 Grandview Avenue  
Pittsburgh, PA 15211-1205

(412) 381-7000

**FILED**

FEB 06 2002

William A. Shaw  
Prothonotary

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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
<b>TOTAL</b>	<b>\$3,851.21</b>

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 4<sup>th</sup> day of February, 2002.

*Yvonne Gardner Jones*  
Notary Public

Notarial Seal  
Yvonne Gardner Jones, Notary Public  
Pittsburgh, Allegheny County  
My Commission Expires Jan. 29, 2005  
Member, Pennsylvania Association of Notaries

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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

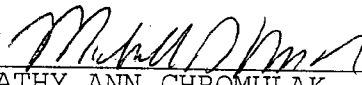
DATE OF NOTICE: January 22, 2002

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. Meholick  
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

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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.

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. Meholick  
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

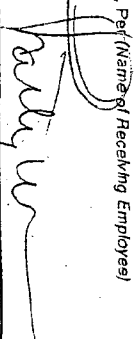
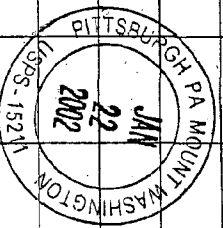
THIS IS AN ATTEMPT TO COLLECT  
A DEBT AND ANY INFORMATION  
OBTAINED WILL BE USED FOR  
THAT PURPOSE.

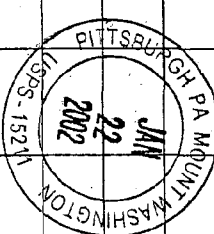
Name and Address of Sender  
**MOLLIKA & MURRAY**  
 450 TRIMMONT PLAZA  
 1305 GRANDVIEW AVENUE  
 PITTSBURGH, PENNSYLVANIA 15211-1205

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

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☐ With Post Insurance  
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Apply stamp here to insure postage:  
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 JAN 22 2002

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act Value (If Regis.)	Insured Value	Due to Registered Mail if COD	Postage Fee	Insurance Fee	Special Handling 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 1728 South Forge Street, Palmyra PA 17078										
4		LINDA NALLY 4230 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		BRYAN 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										
14												
15												
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	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 \$500,000 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 R900, S913, and S921 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.								
13		13										



PS Form 3877, February 1994  
 Form Must Be Completed by Typewriter, Ink, or Ball Point Pen

10269- 10 x .25 = 2.50  
 10400- 3 x .25 = .75

FILED

FEB 06 2002

11/3:07 p.m.

William A. Shaw  
Prothonotary

*\* 20 pd by atty*  
*statement to atty*  
*notices to def's.*  
*6*  
*KD*

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: 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

(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  
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,

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

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  
MICHELLE D. SMITH, ESQ.  
PA ID NO. 74800

MOLLIKA & 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	<hr/> \$ 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

William A. Shaw  
Prothonotary

61 Lewis Street  
Shaw

**COPY**

Gwendolyn Callender

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

0/3:20/1  
William A. Shaw  
Prothonotary  
*WAS*

**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 March 2002

W. Shaw

Chester A. Hawkins  
by Margaret H. Pratt

Chester A. Hawkins

Sheriff

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

## 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,

vs.

RODGER L. CALLENDER AND  
GWENDOLYN CALLENDER,

Defendants,

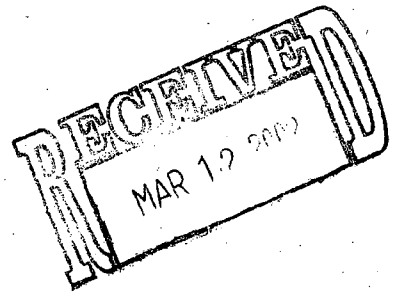
and

DEPOSIT BANK and  
CSB BANK,

Garnishees.

TO: DEPOSIT BANK  
690 SHAFFER ROAD  
DUBOIS, PA 15801

No. 01-2014-CD



FILED

MAR 18 2002

m/133/no cc  
William A. Shaw  
Prothonotary

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.

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,  
MOLLIKA & 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

Agent/Deputy

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

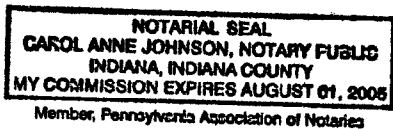
COMMONWEALTH OF PENNSYLVANIA )  
COUNTY OF Indiana )

On this 15<sup>th</sup> 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 15<sup>th</sup> day of Mar 2002.

**Notary Public**





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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,  
Plaintiff

vs.

RODGER L. CALLENDER and  
GWENDOLYN CALLENDER,  
Defendant

and

DEPOSIT BANK and CSB BANK,  
Garnishees

: No. 01-2014-CD  
:  
:  
: Type of Case: Civil  
:  
: Type of Pleading: ANSWERS OF  
: CSB BANK TO INTERROGATORIES  
: TO GARNISHEE  
:  
:  
: 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, Pennsylvania 16830  
: (814) 765-1766  
:  
:  
:  
:  
:  
:

FILED

MAR 22 2002

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  
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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.

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.

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

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

Date: March 21, 2002

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

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

-vs-

RODGER L. CALLENDER and GWENDOLYN  
CALLENDER, Defendant

and

DEPOSIT BANK and CSB BANK, Garnishees

No. 01-2014-CD

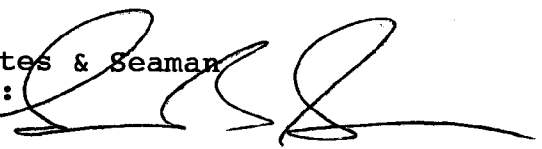
CERTIFICATE OF SERVICE

I hereby certify that on the 21<sup>st</sup> 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  
Garnishees

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

MOLLIKA & 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

No. 01-2014-CD

Plaintiff,

vs.

RODGER L. CALLENDER and  
GWENDOLYN CALLENDER,

Defendants,

and

DEPOSIT BANK and  
CSB BANK,

Garnishees.

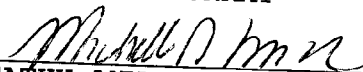
PRAECIPE TO SETTLE AND DISCONTINUE AGAINST GARNISHEE ONLY

TO PROTHONOTARY:

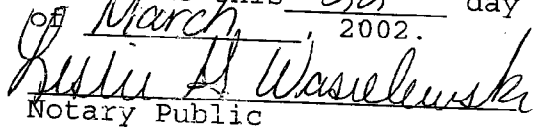
Please settle and discontinue this action against the above  
garnishee, DEPOSIT BANK and CSB BANK and mark the docket  
accordingly.

Respectfully submitted,  
MOLLIKA & 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 22nd day  
of March, 2002.

  
Notary Public

Notarial Seal  
Leslie G. Wasielewski, 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.

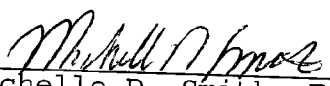
CERTIFICATE OF SERVICE

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 <sup>22nd</sup> 21st 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, 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.

TYPE OF PLEADING:  
PRAECIPE FOR A  
WRIT OF EXECUTION

RODGER L. CALLENDER AND  
GWENDOLYN CALLENDER,

Defendants,  
and

FILED ON BEHALF OF:

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

CSB BANK,

Garnishee.

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

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

MOLLIKA & MURRAY  
Firm No. 952

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

FILED

AUG 16 2002

M133010 City Smith pd 20.00

William A. Shaw

Prothonotary

6 Writs Shery

80  
624

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	<hr/> \$ 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

COPY

Beneficial Consumer

Discount Company

Rodger L. Callender vs

Gwendolyn Callender

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.

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

- 25.00 - payment made

TOTAL: \$ 3945.42

Plus costs as per endorsement hereon.

Prothonotary SEAL

Agent/Deputy Dated 8-16-02

In The Court of Common Pleas of Clearfield County, Pennsylvania

BENEFICIAL CONSUMER

Sheriff Docket # 13101

01-2014-CD

VS.

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 EMPLOYMENT 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

02:01-11  
OCT 07 2002

William A. Shaw  
Prothonotary

Sworn to Before Me This

7<sup>th</sup> 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 *Anthony Butler* - *Anthony Butler*  
Chester A. Hawkins  
Sheriff



IN THE COURT OF COMMON PLEAS OF Clearfield COUNTY,  
PENNSYLVANIA

Beneficial Consumer

Discount Company

Rodger L. Callender <sup>vs</sup>

Gwendolyn Callender

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.

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

35.00 - payment made

TOTAL: \$ 3945.42

Plus costs as per endorsement hereon.

Received 8/9/02 @ 3:30 P.M.

Chester G. Hawbeins

By Cynthia Butler-Aughenbaugh

Prothonotary SEAL

William L. Shan

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

MOLLIKA & 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

No. 01-2014-CD

Plaintiff,

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,

MOLLIKA & 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 14<sup>th</sup> day  
of October, 2002.

Yvonne Gardner Jones  
Notary Public

Notarial Seal  
Yvonne Gardner Jones, Notary Public  
Pittsburgh, Allegheny County  
My Commission Expires Jan. 29, 2005  
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 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 22

✓ m/3:11-801 Disc to 4th g

copy Disc.

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.

No. 2001-02014-CD

Rodger L. Callender  
Gwendolyn Callender

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,

vs.

RODGER L. CALLENDER AND  
GWENDOLYN CALLENDER,

Defendants,  
and

CSB BANK,

Garnishee.

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

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  
MICHELLE D. SMITH, ESQ.  
PA ID NO. 74800

MOLLIKA & 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  
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THAT PURPOSE.

*Emu*  
2-18-08

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 0*

*160.00*  
*Michelle D. Smith*  
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

Aug 20. 20.00

FEB 11 22 24  
FEB 10 2003

400.00 units to SHG

William A. Shaw  
Prothonotary



IN THE COURT OF COMMON PLEAS OF Clearfield COUNTY,  
PENNSYLVANIA

Beneficial Consumer

DISCOUNT Company

COPY

Rodger L. Collender <sup>VS.</sup>  
Gwendolyn Collender

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. Collender and Gwendolyn Collender

~~(1) You are directed to levy upon the property of the defendant(s) and to sell the same for the interest thereon.~~

(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: \$ 351.21

Interest From: \$ 241.92

400  
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,

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

MOLLIKA & 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

No. 01-2014-CD

Plaintiff,

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:

*[Signature]*  
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 17th day  
of March 2003.

*Michelle L. Wolota*  
Notary Public

Notarial Seal  
Michelle L. Wolota, 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 Praecipe 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 Calleder  
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

Ms CC

3:07 PM Cert. of Disc.  
to e/Att  
MAR 21 2003

Copy to G/A

William A. Shaw  
Prothonotary

*WAS*

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

COPY

CIVIL DIVISION

Beneficial Consumer Discount Company

Vs.

No. 2001-02014-CD

Rodger L. Callender  
Gwendolyn Callender

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

Sheriff Docket # 13769

01-2014-CD

VS.

CALLENDER, RODGER L.

WRIT OF EXECUTION GARNISHEE

SHERIFF RETURNS

NOW, MARCH 12, 2003 @ 9:04 A.M. O'CLOCK SERVED WRIT OF EXECUTION AND INTERROGATORIES TO GARNISHEE ONF 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  
cc

01 10:50  
MAY 27 2003

William A. Shaw  
Prothonotary

Sworn to Before Me This

27<sup>th</sup> 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 *Cynthia Butler*  
Chester A. Hawkins

Sheriff



IN THE COURT OF COMMON PLEAS OF Clearfield COUNTY,  
PENNSYLVANIA

Beneficial Consumer

Discount Company

vs.  
Rodger L. Colender and  
Gwendolyn Colender

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

Colender and Gwendolyn Colender

~~XXXXXX I am directed to levy upon the property of the defendant(s) and to sell said property for interest thereon.~~

(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: \$ 351.21

Interest From: \$ 241.92

450  
TOTAL: \$ 139.55

Plus costs as per endorsement hereon.

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

Chester A. Hawkins

by Cynthia Butler-Aughenbaugh

Prothonotary SEAL

W. H. Allen  
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  
4<sup>th</sup> 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.



CATHY ANN CHROMULAK, ESQ.

MAUREEN A. DOWD, ESQUIRE

SCOTT E. CRAWFORD, ESQUIRE

**CHROMULAK & ASSOCIATES**

375 Southpointe Boulevard

4<sup>th</sup> Floor

Canonsburg, PA 15317

(724) 916-2400

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



CATHY ANN CHROMULAK, ESQ.

MAUREEN A. DOWD, ESQUIRE

SCOTT E. CRAWFORD, ESQUIRE

**MOLLIKA & 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 Praecipe for Appearance served upon the following by First Class Mail, postage prepaid on this 10<sup>th</sup> day of March, 2004:

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

  
\_\_\_\_\_  
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  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

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

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,

CIVIL DIVISION

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.

MAR 11 08 28 PM

2 cc @ 6 units

William A. Shaw  
Prothonotary/Clerk of Courts

~~OK~~ to Shaw

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

Plaintiff,

No. 01-2014-CD

COPY

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 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: \$

Sheriff: \$

Amount Due: \$ 3,851.21  
\$(1,025.00)  
Interest From: \$ 453.00

TOTAL \$ 3,279.21

Plus costs as per endorsement hereon.

180.00 Prothonotary costs

Prothonotary SEAL

Agent/Deputy

3/22/04



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: 

Laurance 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

**Re: Garnishment - Callender**

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**FOR PROFESSIONAL SERVICES RENDERED**

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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, 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 29<sup>th</sup> 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: 

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 and  
GWENDOLYN CALLENDER,  
Defendants

and

CSB BANK, Garnishee

ANSWERS OF CSB BANK TO  
INTERROGATORIES TO GARNISHEE  
WITH NEW MATTER

FILED  
APR 29 2014  
William A. Spraw  
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,

Defendants,

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

MAUREEN A. DOWD, ESQ.

PA ID NO. 90549

SCOTT E. CRAWFORD, ESQ.

PA ID NO. 89570

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard  
4<sup>th</sup> 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,

Plaintiff,

vs.

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 Crawford  
CATHY ANN CHROMULAK, ESQUIRE  
SCOTT E. CRAWFORD, ESQUIRE

Attorneys for Plaintiff  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

Sworn to and subscribed  
Before me this 7<sup>th</sup> day  
of May, 2004.

Michelle L. Woldsta  
Notary Public  
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 Praecept 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 E. Crawford, Esq.

Dated: May 7, 2004

FILED

M 10:46 AM 'cc + Court to actg. Crawford

MAY 10 2004

*[Signature]*

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:

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

**CHROMULAK & ASSOCIATES, L.L.C.**

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

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

FILED  
m/10:00/2004  
NOV 22 2004  
William A. Shaw  
Prothonotary/Clerk of Courts  
1 cc + 12 writs  
to shiff  
2000

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

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	\$ 3,087.11
And Service of Writ	200.00 Prothonotary costs

  
SCOTT E. CRAWFORD, 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,

No. 01-2014-CD

COPY

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.

Prothonotary SEAL

*William L. Shan*

Agent/Deputy

11/22/04

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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,  
Plaintiff

-VS-

RODGER L. CALLENDER and  
GWENDOLYN CALLENDER,  
Defendants

and

CSB BANK and S&T BANK,  
Garnishees

<sup>2014</sup>  
No. 01 - 2404 - CD

Type of Case: Civil

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

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

07/11/45/6  
William A. Shaw

Prothonotary/Clerk of Courts

no 46



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

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.

**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 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  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
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  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

Respectfully submitted:

GATES & SEAMAN  
By:

Laurance B. Seaman

Date: February 9, 2005

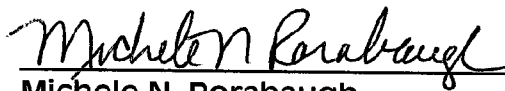
Laurance B. Seaman, Esquire  
Attorney for CSB Bank, Garnishee

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.

A handwritten signature in cursive script, reading "Michele N. Rorabaugh", is written over a horizontal line.

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

-vs-

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

and

CSB BANK and S&T BANK, Garnishees

No. 01-2014-CD

**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, 4<sup>th</sup> Floor  
Canonsburg, PA 15317

Rodger L. Callender  
215 Flat Road  
Brockport, PA 15823

Gwendolyn Callender  
215 Flat Road  
Brockport, PA 15823

Gates & Seaman

BY:



Laurance 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  
4<sup>th</sup> Floor

Canonsburg, PA 15317

(724) 916-2400

FILED

FEB 18 2005

William A. Shaw  
Prothonotary

THIS IS AN ATTEMPT TO  
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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

CSB BANK and S&T BANK,

Garnishees.


PRAECIPE TO DISCONTINUE AGAINST GARNISHEE ONLY

TO PROTHONOTARY:

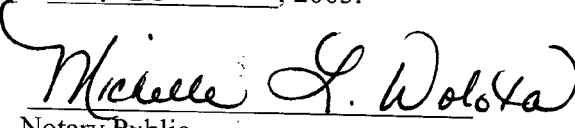
Please discontinue this action against the above garnishee, CSB BANK and S&T BANK  
and mark the docket accordingly.

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By:   
CATHY ANN CHROMULAK, ESQUIRE  
MELISSA A. SHENKEL, ESQUIRE  
Attorneys for Plaintiff  
375 Southpointe Boulevard  
4<sup>th</sup> 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

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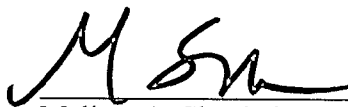
**CERTIFICATE OF SERVICE**

I, Melissa A. Shenkel, Esquire, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeceptum 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



\_\_\_\_\_  
Melissa A. Shenkel, 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,

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:

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

LORI M. DIRENZO, ESQ.  
PAIDNO. 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  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

**FILED** *Em*  
m 11:38 AM 1cc & 6 writs  
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,

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:

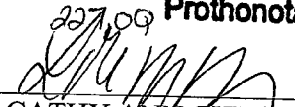
Said Writ of Execution is pursuant to all monies due defendants in any accounts, individual and joint, personal and business.

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  
And Service of Writ

\$ 2,842.22

**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

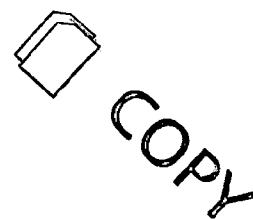
BENEFICIAL CONSUMER  
DISCOUNT COMPANY

Plaintiff,

No. 01-2014-CD

vs.

RODGER L. CALLENDER  
AND  
GWENDOLYN CALLENDER  
Defendant.

 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

Agent/Deputy

12/15/05

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  
DEC 21 2005

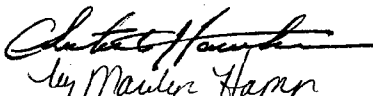
William A. Shaw  
Prothonotary/Clerk of Courts

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  
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:

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  
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  
4<sup>th</sup> 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 L. 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  
And Service of Writ

\$ 2,842.22

*22/7/00* Prothonotary costs

*[Signature]*  
CATHY ANN CHROMULAK, ESQ.  
LORI M. DIRENZO, ESQ.  
NANCY C. WILKINS, ESQ.  
JESSA C. MARTIN, ESQ.

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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**

*Rec'd 12-15-05 @ 3:00 pm  
Chester A. Hawley Sheriff  
by Maury Harn*

Prothonotary SEAL

*(Signature)*  
Agent/Deputy

12/15/05



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.

*Rec'd 12-15-05 @ 3:00pm  
Chester A. Hawkins Shubert  
by Marilyn Harner*

227.00 Prothonotary costs

Prothonotary SEAL

*Willie L. Harner*  
Agent/Deputy

12/15/05

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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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:

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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:

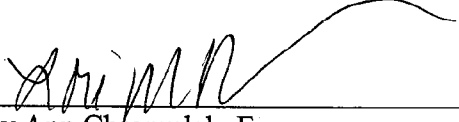
**THIS IS AN ATTEMPT TO  
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INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**

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  
4<sup>th</sup> 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  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

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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,

**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 PA.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  
01/10/2014  
JAN 09 2006

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,

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:

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  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

**FILED**  
m10:47  
FEB 09 2006  
LN

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.

RODGER L. CALLENDER and  
GWENDOLYN CALLENDER,

Defendants,

and

S&T BANK,

Garnishee.

CIVIL DIVISION

No. 01-2014-CD

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 C. Martin  
CATHY ANN CHROMULAK, ESQUIRE  
LORI M. DIRENZO, ESQUIRE  
NANCY C. WILKINS, ESQUIRE  
JESSA C. MARTIN, ESQUIRE  
Attorneys for Plaintiff  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

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

Michelle L. Wolota  
Notary Public  
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.

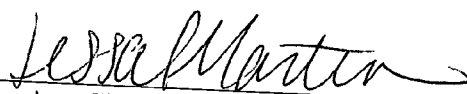
**CERTIFICATE OF SERVICE**

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeceptum 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

  
\_\_\_\_\_  
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**

03:44 PM  
FEB 21 2006

William 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


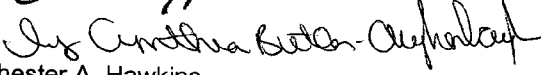
SURCHARGE \$10.00 PAID BY ATTORNEY

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2006

\_\_\_\_\_

So Answers,

  
  
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 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: \$

Sheriff: \$

Amount Due: \$ 3,851.21

\$(1,025.00)

Interest From: \$ 453.00

TOTAL \$ 3,279.21

Plus costs as per endorsement hereon.

180.00 Prothonotary costs

Received March 22, 2014 @ 3:15 P.M.  
Chester A. Hawkins  
By Cynthia Butler-Coughlin

Prothonotary SEAL

*William L. Shaw*  
Agent/Deputy

3/22/14

**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**

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**  
08:57 AM  
MAR 06 2006

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 & CORRCKED 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

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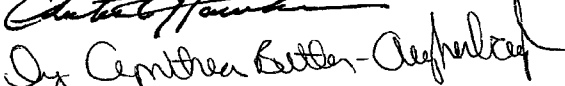
SHERIFF HAWKINS \$44.39

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2006  
\_\_\_\_\_

So Answers,

  
  
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, 2014 @ 9:00am

Chester A. Hanks

By Cynthia Butler-Deffenbacher

Prothonotary SEAL

*Willi L. Hanks*

Agent/Deputy

11/22/14

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:

Praeipie 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

4<sup>th</sup> Floor

Canonsburg, PA 15317

(724) 916-2400

FILED Pd \$7.00 Atty  
m/11:15 am 1 Cert of Sat  
APR 25 2007 issued to Atty  
(sm) 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.

RODGER L. CALLENDER and  
GWENDOLYN CALLENDER,

Defendant.

CIVIL DIVISION:

No. 01-2014-CD

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

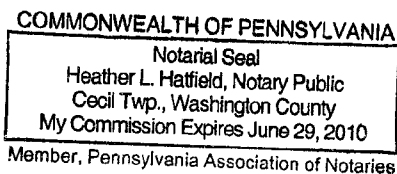
375 Southpointe Boulevard

4<sup>th</sup> Floor

Canonsburg, PA 15317

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

Heather L. Hatfield  
Notary Public



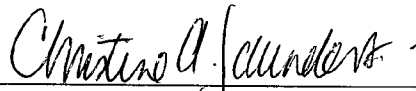
THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.

**CERTIFICATE OF SERVICE**

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeipe 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



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

Beneficial Consumer Discount Company

No.: 2001-02014-CD

Vs.

Debt: \$

Rodger L. Callender  
Gwendolyn Callender

Atty's Comm.:

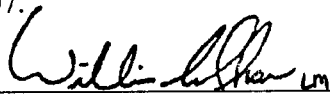
Interest From:

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.

  
Prothonotary