

02-112-CD  
BENEFICIAL PENNSYLVANIA, INC. -vs- TINA L. SILVIS

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL PENNSYLVANIA, INC.,

CIVIL DIVISION

Plaintiff,

No. 02-112-00

vs.

TINA L. SILVIS,

TYPE OF PLEADING:

Complaint

Defendant.

TYPE OF CASE:

Civil Action

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

FILED ON BEHALF OF:

BENEFICIAL PENNSYLVANIA, INC.

Defendant's Address:  
12 Armita Street  
DuBois, PA 15801

COUNSEL OF RECORD:

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

MOLLICA & MURRAY  
Firm #952

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

(412) 381-7000

FILED

JAN 22 2002

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

William A. Shaw  
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL PENNSYLVANIA, INC., CIVIL DIVISION

Plaintiff, No.  
vs.

TINA L. SILVIS,

Defendant.

**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

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 PENNSYLVANIA, INC., CIVIL DIVISION

Plaintiff, No.  
vs.

TINA L. SILVIS,

Defendant.

COMPLAINT

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

1. **BENEFICIAL PENNSYLVANIA, INC.** 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. **TINA L. SILVIS** is an adult individual residing at 12 Armita Street, DuBois, PA 15801.

3. On or about August 11, 1998, Defendant entered into a Loan Agreement with the Plaintiff, as evidenced by the Affidavit attached hereto as "Exhibit A" and incorporated herein.

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

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

5. Defendant is 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 October 30, 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 Defendant is in the sum of Thirty Four Thousand Three Hundred Thirty Seven and 71/100 (\$34,337.71) Dollars as of September 27, 2001.

7. Numerous demands have been made upon Defendant by Plaintiff, but Defendant has 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 Thirty Four Thousand Three Hundred Thirty Seven and 71/100 (\$34,337.71) Dollars, with interest thereon at the rate of 20.8% from September 27, 2001, plus court costs and attorneys' fees.

Respectfully submitted,

MOLLICA & MURRAY

By:

  
\_\_\_\_\_  
**CATHY ANN CHROMULAK, ESQ.**  
PA ID NO. 42067  
**MICHELLE D. SMITH, ESQ.**  
PA ID NO. 74800  
Attorneys for Plaintiff  
450 Trimont Plaza  
1305 Grandview Avenue  
Pittsburgh, PA 15211

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

STATE OF PENNSYLVANIA

IN THE DISTRICT COURT FOR THE \_\_\_\_\_ JUDICIAL DISTRICT

BENEFICIAL PENNSYLVANIA, INC

: Plaintiff

:

vs.

Case No.:

Defendant (s)

TINA L SILVIS

ACCT# 711723-17-116789

AFFIDAVIT OF LOST/DESTROYED INSTRUMENT

VIDA BOSTIC, being sworn deposes and says:

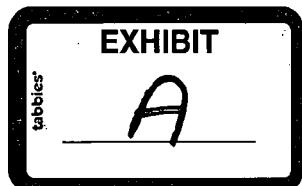
1. That he/she is the Legal Specialist at Beneficial PENNSYLVANIA, Inc. and makes this Affidavit on their behalf.
2. That this Affidavit is made on information and belief of the affiant after thorough review of all records of Beneficial PENNSYLVANIA, Inc. pertinent to the Defendant's account.
3. That the original contract in this matter has been destroyed or lost.
4. That if originals or duplicates are discovered, they will be submitted to the Court for cancellation.

Vida Bostic

Subscribed and sworn to before me on  
this 28 day of September, 2001.

D. S. S.  
Notary Public-DEVONA L SOKAN

State of Illinois  
County of COOK  
My commission expires on: APRIL 16, 2002



VERIFICATION

**Patricia Garcia, Recovery Specialist for**

BENEFICIAL PENNSYLVANIA, INC., a Household International Company

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



Patricia Garcia

Patricia Garcia

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

FILED

JAN 22 2002

RECEIVED  
M 1/14/02  
Clerk's Office  
William A. Shaw  
Prothonotary  
DO 80.00

CC: Sprengel

**In The Court of Common Pleas of Clearfield County, Pennsylvania**

Sheriff Docket # 12005

BENEFICIAL PENNSYLVANIA, INC.

02-112-CD

VS.

SILVIS, TINA L.

**COMPLAINT**

**SHERIFF RETURNS**

**NOW JANUARY 25, 2002 AT 2:08 PM EST SERVED THE WITHIN COMPLAINT  
ON TINA L. SILVIS, DEFENDANT AT EMPLOYMENT, TIMEOUT II, CORNER OF  
DUBOIS AVE. & DUBOIS ST., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA  
BY HANDING TO TINA L. SILVIS A TRUE AND ATTESTED COPY OF THE  
ORIGINAL COMPLAINT AND MADE KNOWN TO HER THE CONTENTS THEREOF.  
SERVED BY: NEVLING.**

---

**Return Costs**

<b>Cost</b>	<b>Description</b>
42.70	SHFF. HAWKINS PAID BY: ATTY.
10.00	SURCHARGE PAID BY: ATTY.

**Sworn to Before Me This**

25th Day Of March 2002  
Jacqueline Kendrick  
Deputy Prothonotary  
My Commission Expires  
1st Monday in Jan. 2006  
Clearfield Co., Clearfield, PA

**So Answers,**

Chester Hawkins  
My Manly Harr  
Chester A. Hawkins  
Sheriff

**FILED**

**MAR 25 2002**

01930 am  
William A. Shaw  
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL PENNSYLVANIA, INC., CIVIL DIVISION

Plaintiff, No. 02-112-CD

vs.

TINA L. SILVIS,  
Defendant.

TYPE OF PLEADING:

Praecipe for  
Default Judgment

TYPE OF CASE:

CIVIL ACTION

FILED ON BEHALF OF:

BENEFICIAL PENNSYLVANIA, INC.

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

Defendant's address:  
12 Armita Street  
DuBois, PA 15801

MOLLICA & MURRAY  
FIRM #952  
450 Trimont Plaza  
1305 Grandview Avenue  
Pittsburgh, PA 15211-1205  
(412) 381-7000

**FILED**

APR 15 2002

William A. Shaw  
Prothonotary

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

TO: PROTHONOTARY

Please enter judgment by default against the within-named defendant, TINA L. SILVIS, for failure to file an Answer as follows:

Amount claimed in Complaint:	\$34,337.71
Interest from 9/28/02 thru 4/10/02:	3,009.85
Costs of Collection thru 4/10/02:	637.30
<b>TOTAL \$37,984.86</b>	

With interest accruing on the total balance of **\$37,984.86** at the rate of 6% per annum, together with additional costs of suit.

By: *Michele D. Smith, Jr.*  
CATHY ANN CHROMULAK, ESQUIRE  
MICHELLE D. SMITH, ESQUIRE  
Attorneys for Plaintiff

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

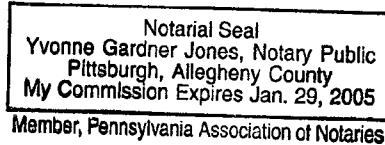
COMMONWEALTH OF PENNSYLVANIA )  
 ) SS:  
COUNTY OF ALLEGHENY )

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 defendant is 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 defendant on **March 29, 2002** by certificate of mailing in accordance with Pa.R.C.P. 237.1, as evidenced by the attached copy.

*Michele D. Smith, Jr.*  
CATHY ANN CHROMULAK, ESQ.  
MICHELLE D. SMITH, ESQ.

Sworn to and subscribed before me  
this 12<sup>th</sup> day of April, 2002.

*Yvonne Gardner Jones*  
Notary Public



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 PENNSYLVANIA, INC., CIVIL DIVISION

Plaintiff,

No. 02-112-CO

vs.

TINA L. SILVIS,

Defendant.

TO: TINA L. SILVIS  
12 Armita Street  
DuBois, PA 15801

DATE OF NOTICE: March 29, 2002

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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

By:

*Michele D. Smith*  
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.

# MOLICA & MURRAY

Name and  
Address  
of Sender  
PITTSBURGH, PENNSYLVANIA 15211-1205

450 TRIMONT PLAZA

1305 GRANDVIEW AVENUE

Line

Number

Name of Addressee, Street, and Post Office Address

Postage

Fee

Handling Charge

Act. Value (if Regis.)

Insured Value

Due Date

4 MAR 2002

Fee

Fee

Fee

Remarks

1

RIGGINS, VIRGIL A.

\* 17X East Jackson Street, York PA 17430

2

CLARK, MARIA A.

\* 176 East Jackson Street, York PA 17403

3

WILLIAMSON, JOHN

138 Dengler Street, Pittsburgh PA 15210

4

WILLIAMSON, JUDITH

138 Dengler Street, Pittsburgh PA 15210

5

SILVIS, TINA L.

\* 12 Armita Street, DuBois PA 15801

6

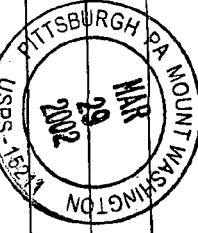
BUTCHER, EVA

\* 18120 Buffalo Road, Cory PA 16407

7

Attn: stamp here if issued under TAGE  
certified or Training or for  
Registered Mail  
additional copies of this bill  
with Postage  
Postmark and Date  
Due Date  
H COD  
H MAIL FROM  
CODE  
Post  
Fees  
Remarks

P B 5 5 2 9 6 0 4  
2 9 2 0 0 2  
5 0 0 M A R 2 9 2 1 1



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 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.

Postmaster, Per (Name of Receiving Employee)

Total Number of Pieces  
Received at Post Office  
Listed by Sender

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

15

**FILED**

11:52 AM pd  
APR 15 2002  
20.00

William A. Shaw  
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL PENNSYLVANIA, INC., CIVIL DIVISION

Plaintiff, No. 02-112-CD

vs

TINA L. SILVIS,

Defendant.

**COPY**

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: TINA L. SILVIS  
12 Armita Street  
DuBois, PA 15801

(X) Defendant

You are hereby notified that an Order, Decree or Judgment was entered in the above captioned proceeding on 4-15-02.

( ) A copy of the Order or Decree is enclosed, or  
(X) The judgment is as follows: \$37,984.86 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

**COPY**

Beneficial Pennsylvania, Inc.  
Plaintiff(s)

No.: 2002-00112-CD

Real Debt: \$37,984.86

Atty's Comm:

Vs. Costs: \$

Int. From:

Tina L. Silvis  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: April 15, 2002

Expires: April 15, 2007

Certified from the record this 15th day of April, 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 PENNSYLVANIA, INC.,

No. 02-112-CD

Plaintiff,

vs.

TINA L. SILVAS,

Defendant,  
and

DEPOSIT BANK,

Garnishee.

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

TYPE OF PLEADING:  
PRAECIPE FOR A  
WRIT OF EXECUTION

FILED ON BEHALF OF:

BENEFICIAL PENNSYLVANIA, INC.

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

MOLLICA & MURRAY  
Firm No. 952

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

**FILED**

**MAY 03 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 PENNSYLVANIA, INC.,

No. 02-112-CD

Plaintiff,

vs.

TINA L. SILVAS,

Defendant,

and

DEPOSIT 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 TINA L. SILVAS, defendant, and
3. against DEPOSIT BANK, garnishee,
4. and index this writ
  - a. against TINA L. SILVAS, defendant, and
  - b. against DEPOSIT 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 \$ 38,984.86  
Additional Interest to Date \$ 69.41  
(Costs to be added) \$

Pursuant to Writ of Execution \_\_\_\_\_  
and Service of Writ \$ 38,054.27

  
MICHELLE D. SMITH, ESQ.

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

FILED

MAY 03 2002  
M 3401 Atty Smith pd 30.00  
William A. Shaw  
Prothonotary  
6 wirts Shend

ECP

WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW

Beneficial Pennsylvania, Inc.,

Vs.

NO.: 2002-00112-CD

COPY

Tina L. Silvis ,

Deposit Bank  
Garnishee

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due BENEFICIAL PENNSYLVANIA, INC., , Plaintiff(s) from TINA L. SILVIS , , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:  
Deposit Bank  
Garnishee(s) as follows:  
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying 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(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE: \$38,984.86  
INTEREST: \$69.41  
PROTH. COSTS: \$  
ATTY'S COMM: \$  
DATE: 05/03/2002

PAID: \$172.70  
SHERIFF: \$  
OTHER COSTS: \$



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this \_\_\_\_\_ day  
of \_\_\_\_\_ A.D. \_\_\_\_\_  
At \_\_\_\_\_ A.M./P.M.

Requesting Party: Michelle D. Smith, Esquire  
MOLLICA & MURRAY  
1305 Grandview Avenue  
450 Trimont Plaza  
Pittsburgh, PA 15211  
(412) 381-7000

Sheriff

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12487

BENEFICIAL PENNSYLVANIA, INC.

02-112-CD

VS.

SILVIS, TINA L.

WRIT OF EXECUTION      INTERROGATORIES TO GARNISHEE

**SHERIFF RETURNS**

NOW, JUNE 3, 2002, AT 11:38 A.M. 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 PA, 15801, 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, JUNE 5, 2002, RETURN WRIT AS BEING SERVED, PAID COSTS FROM ADVANCE AND MADE REFUND OF UNUSED ADVANCE TO ATTORNEY.

SHERIFF HAWKINS \$35.35

SURCHARGE \$10.00

PAID BY ATTORNEY

**FILED**

JUN 07 2002  
01316 NOCC C.R.  
William A. Shaw  
Prothonotary

Sworn to Before Me This

7th Day of June 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 Margaret W. Pratt  
Chester A. Hawkins  
Sheriff

WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION - LAW

Beneficial Pennsylvania, Inc.,

Vs.

NO.: 2002-00112-CD

Tina L. Silvis ,

Deposit Bank  
Garnishee

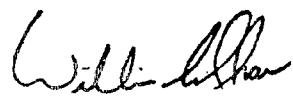
**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due BENEFICIAL PENNSYLVANIA, INC., , Plaintiff(s) from TINA L. SILVIS , , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:  
Deposit Bank  
Garnishee(s) as follows:  
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying 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(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE: \$38,984.86  
INTEREST: \$69.41  
PROTH. COSTS: \$  
ATTY'S COMM: \$  
DATE: 05/03/2002

PAID: \$172.70  
SHERIFF: \$  
OTHER COSTS: \$



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 6th day  
of May A.D. 2002  
At 2:15 A.M./P.M.

Chester A. Hardin  
by Maryann N. Pott

Sheriff

Requesting Party: Michelle D. Smith, Esquire  
MOLLICA & MURRAY  
1305 Grandview Avenue  
450 Trimont Plaza  
Pittsburgh, PA 15211  
(412) 381-7000

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

BENEFICIAL PENNSYLVANIA, INC.,

NO. 02-112-CD

Plaintiff,

vs.

TINA L. SILVAS,

Defendant,

and

DEPOSIT BANK,

Garnishee.

TO: DEPOSIT BANK  
690 SHAFFER ROAD  
DUBOIS, PA 15801

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

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

**FILED**

JUN 17 2002

William A. Shaw  
Prothonotary

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

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:

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

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:

Not applicable

Respectfully submitted,  
MOLLICA & MURRAY

Date: 4/29/02

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

**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION - LAW**

Beneficial Pennsylvania, Inc.,

Vs.

NO.: 2002-00112-CD

Tina L. Silvis ,

Deposit Bank  
Garnishee

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due BENEFICIAL PENNSYLVANIA, INC., , Plaintiff(s) from TINA L. SILVIS , , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:  
Deposit Bank  
Garnishee(s) as follows:  
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying 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(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE: \$38,984.86  
INTEREST: \$69.41  
PROTH. COSTS: \$  
ATTY'S COMM: \$  
DATE: 05/03/2002

PAID: \$172.70  
SHERIFF: \$  
OTHER COSTS: \$



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 13<sup>th</sup> day  
of May A.D. 2002  
At 3:34 A.M./P.M.

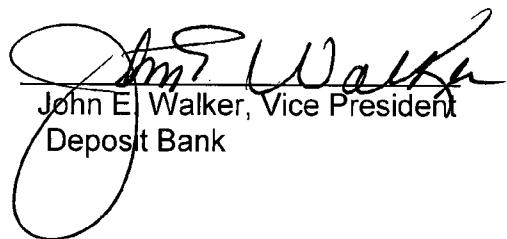
Chester A. Hawkins  
by Margaret H. Pitt

Sheriff

Requesting Party: Michelle D. Smith, Esquire  
MOLLICA & MURRAY  
1305 Grandview Avenue  
450 Trimont Plaza  
Pittsburgh, PA 15211  
(412) 381-7000

COMMONWEALTH OF PENNSYLVANIA      )  
COUNTY OF *Indiana*              )  
                                    )

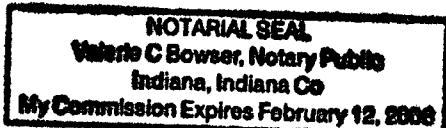
On this 11 day of June 2002, before me, the undersigned officer,  
a Notary Public in and for said Commonwealth and County, personally appeared  
JOHN E. WALKER, who being duly sworn according to law, acknowledged that  
he is Vice President of Deposit Bank, and that the facts set forth in the foregoing  
Interrogatories are true and correct to the best of his knowledge and belief.

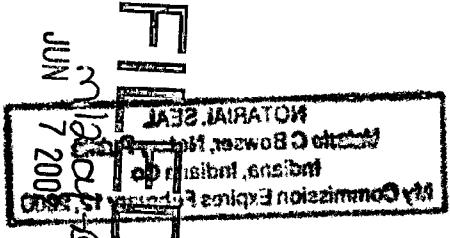
  
John E. Walker, Vice President  
Deposit Bank

Sworn and subscribed to before me  
this 11 day of June 2002.

Valerie C Bowser

Notary Public





William A. Shaw  
Prothonotary

No  
cc  
6/20/08

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL PENNSYLVANIA INC.,

CIVIL DIVISION

Plaintiff,

No. 02-112-CD

vs.

TINA L. SILVIS,

TYPE OF PLEADING:

Defendant,

Praeclipe to Settle and  
Discontinue Against Garnishee  
ONLY

and

TYPE OF CASE:

DEPOSIT BANK,

Civil Action

Garnishee.

FILED ON BEHALF OF:

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

BENEFICIAL PENNSYLVANIA INC.

COUNSEL OF RECORD:

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

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

(412) 381-7000

**FILED**

JUL 05 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 PENNSYLVANIA INC., CIVIL DIVISION

Plaintiff, No. 02-112-CD

vs.

TINA L. SILVIS,

Defendant,  
and

DEPOSIT BANK,

Garnishee.

PRAECIPE TO SETTLE AND DISCONTINUE AGAINST GARNISHEE ONLY

TO PROTHONOTARY:

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

Respectfully submitted,

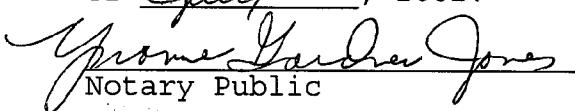
MOLLICA & MURRAY

By:

  
\_\_\_\_\_  
CATHY ANN CHROMULAK, ESQ.  
MICHELLE D. SMITH, ESQ.

Attorneys for Plaintiff  
1305 Trimont Plaza  
Suite 4504  
Pittsburgh, PA 15211-1205

Sworn to and subscribed  
before me this 2<sup>nd</sup> day  
of July, 2002.

  
\_\_\_\_\_  
Notary Public

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

CERTIFICATE OF SERVICE

I, Michelle D. Smith, Esquire, counsel for BENEFICIAL PENNSYLVANIA INC. hereby certify that a true and correct copy of the foregoing Praeclipe to Settle and Discontinue Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 1st day of July, 2002:

*2nd*

LEDA E. MCCRACKEN  
FIRST COMMONWEALTH BANK  
PHILADELPHIA AND SIXTH STREETS  
P.O. BOX 400  
INDIANA, PA 15701-0400

TINA L. SILVIS  
12 ARMITA STREET  
DUBOIS, PA 15801

*Michelle D. Smith*  
\_\_\_\_\_  
Michelle D. Smith, Esq.

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

FILED

No. 02

7/11/02  
3-601

JUL 05 2002

copy to Atty. CJA  
cc

William A. Shaw  
Prothonotary

Disc.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

COPY

CIVIL DIVISION

**Beneficial Pennsylvania, Inc.**  
Plaintiff

Vs.

**Tina L. Silvis, Defendant**  
and  
**Deposit Bank, Garnishee**

**No. 2002-00112-CD**

**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 July 5, 2002 marked:

Settled and Discontinued against Garnishee DEPOSIT BANK only.

Record costs in the sum of \$218.05 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 5th day of July A.D. 2002.

---

William A. Shaw, Prothonotary