

02-584-CD
DISCOVER BANK -vs- ANITA A. GATES

Our File No. 155417
ATTORNEYS FOR PLAINTIFF
ERIC M. BERMAN, P.C.
BY: Eric M. Berman, Esquire, I.D. 83698
BY: Ron Z. Opher, Esquire, I.D. 57507
198 Allendale Road, Suite 306
King of Prussia, PA 19406
(610) 265-7720

FILED

APR 15 2002

William A. Shaw
COURT OF COMMON PLEAS
From Moneta
COUNTY OF CLEARFIELD

DISCOVER BANK :
c/o ERIC M. BERMAN, P.C. : TRIAL DIVISION
198 Allendale Road, Suite 306 :
King of Prussia, PA 19406 : CIVIL ACTION
vs. : _____ Term _____
ANITA A GATES :
-----X : No. 02-584-CD

NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by 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 this complaint or for any other claim or relief required 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 OR FIND OUT WHERE YOU CAN GET LEGAL HELP.

AVISO

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plaza al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se defiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. A demas la corte puede decidir a favor del demandante y requiere que usted compla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATEMENTE. SI NO TIENE ABOGA O SO NO TIENE EL DINERO SUFFICIENTE DE PAGAR TAL SERVICIO. VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

LAWYER REFERRAL SERVICE, COUNTY OF CLEARFIELD BAR ASSOCIATION
Address: CLEARFIELD COUNTY COURTHOUSE, CLEARFIELD, PA 16830 Tel.: 800-692-73

Our File No. 155417
ATTORNEYS FOR PLAINTIFF
ERIC M. BERMAN, P.C.
BY: Eric M. Berman, Esquire, I.D. 83698
BY: Ron Z. Opher, Esquire, I.D. 57505
198 ALLENDALE ROAD, SUITE 306
KING OF PRUSSIA, PA 19406
(610) 265-7720

-----X-----
DISCOVER BANK : COURT OF COMMON PLEAS
c/o ERIC M. BERMAN, P.C. : COUNTY OF CLEARFIELD
198 Allendale Road, Suite 306 : CIVIL ACTION
King of Prussia, PA 19406 : Term _____
vs. : No.
: _____
ANITA A GATES : _____
-----X-----
COMPLAINT

1. Plaintiff, DISCOVER BANK ,
is a DELAWARE BANK
licensed to do business in the Commonwealth of Pennsylvania with its
place of business at P.O. BOX 8003, HILLIARD, OH 43026.

2. The Defendant(s), ANITA A GATES ,
resides at RR 1 BOX 228 , COALPORT, PA 16627-9727.

3. There is due from the Defendant(s) the sum of \$4,896.92 for
credit extended by Plaintiff to Defendant(s), acct. no. 6011002690251087,
and which such credit was drawn and used by the Defendant(s).
Defendant(s) is in default for failure to make payments for such use.

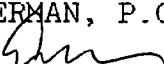
4. The Plaintiff has made demand upon the Defendant(s) for payment
of monies in the sum of \$4,896.92 advanced to Defendant(s) through
Defendant(s) use of the above-referenced credit account, but Defendant(s)
has failed and refused to pay the said sum or any part thereof.

5. All applicable credits, if any, have been duly applied to
Defendant(s) credit account.

WHEREFORE, Plaintiff claims of the Defendant(s) the sum of \$4,896.92
plus interest, attorneys fees and costs which are justly due and
owing from the Defendant(s) to the Plaintiff.

Dated: FEBRUARY 13, 2002

ERIC M. BERMAN, P.C.

BY: 
ERIC M. BERMAN, ESQUIRE

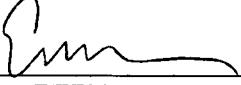
SPACE-AQ

BY: 
RON Z. OPHER, Esquire
Attorneys for Plaintiff

VERIFICATION

RON Z. OPHER, ESQUIRE, being duly sworn according to law, deposes and says that he is of Counsel to the Law Firm of Eric M. Berman, P.C., and/or ERIC M. BERMAN, ESQUIRE, being duly sworn according to law, deposes and says that he is the Principal attorney of Eric M. Berman, P.C., attorneys for the Plaintiff, and as said attorney, he is authorized to take this verification on its behalf, and that the facts in the Complaint as set forth therein are true and correct to the best of his knowledge, information and belief.

I verify that the statements made in the within instrument are true and correct. I understand that false statements are subject to the penalties of 18 Pa C.S.A. Section 4904 relating to unsworn falsifications to authorities.



ERIC M. BERMAN, ESQUIRE



RON Z. OPHER, ESQUIRE

Dated: FEBRUARY 13, 2002

SPACE-AQ

ATTORNEY: Berman
ACCOUNT NUMBER: 6011002690251087
BALANCE: \$4896.92
CARDMEMBER (S): ANITA A GATES

STATE OF OHIO
COUNTY OF FRANKLIN

K. Lanning, personally appeared before me, this day and after being duly sworn, according to law, upon his/her oath and says:

I am a Legal Placement Account Manager for **DISCOVER FINANCIAL SERVICES INC.**, the servicing agent of DISCOVER BANK, an FDIC insured Delaware State Bank.

THAT this affidavit is made on the basis of my personal knowledge and in support of Plaintiff's suit on account against the Debtor(s)

THAT, in my capacity as Legal Placement Account Manager, I have control over and access to records regarding Discover Card Account 6011002690251087 of the above referenced Debtor(s), further, that I have personally inspected said Account and statements regarding the balance due on said account. DISCOVER FINANCIAL SERVICES, INC. maintains these records in the ordinary course of business.

THAT the annexed statement of account is a true and correct statement of what is now due and owing Discover Bank on the account, and exhibit A is a copy of the Cardmember Agreement between Discover Bank and the above referenced Debtor(s). The Cardmember Agreement governs the terms and conditions of the relationship between Discover Bank and the Debtor(s) in connection with the account.

Based on my review of the account records, to the best of my knowledge and belief the above referenced Debtor(s) is not engaged in the military service of the United States and is a resident of the State and of the Country in which this action has been filed.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge.



Affiant

Sworn and Subscribed before me,
This day of Monday, January 14, 2002.



NOTARY



KIMBERLY A. FOBES
Notary Public, State of Ohio
My Commission Expires
March 28, 2004

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12392

DISCOVER BANK

02-584-CD

VS.
GATES, ANITA A.

COMPLAINT

SHERIFF RETURNS

**NOW MAY 6, 2002 AT 10:54 AM DST SERVED THE WITHIN COMPLAINT ON
ANITA A. GATES, DEFENDANT AT RESIDENCE RR#1 BOX 228, COALPORT,
CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO ANITA A. GATES A
TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN
TO HER THE CONTENTS THEREOF.**

SERVED BY: NEVLING

Return Costs

Cost	Description
38.54	SHFF. HAWKINS PAID BY: ATTY.
10.00	SURCHARGE PAID BY: ATTY.

FILED

*MAY 20 2002
0/3/26*

William A. Shaw
Prothonotary

E

Sworn to Before Me This

20th Day Of May 2002

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

So Answers,

*Chester Hawkins
by Maurie Harr*

Chester A. Hawkins
Sheriff

Our File No. 155417
ATTORNEYS FOR PLAINTIFF
ERIC M. BERMAN, P.C.
BY: Eric M. Berman, Esquire, I.D. 83698
BY: Ron Z. Opher, Esquire, I.D. 57507
198 Allendale Road, Suite 306
King of Prussia, PA 19406
(610) 265-7720

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

COPY

APR 15 2002

COURT ~~THE COMMON PLEAS~~
COUNTY OF CLEARFIELD

DISCOVER BANK :
c/o ERIC M. BERMAN, P.C. : TRIAL DIVISION
198 Allendale Road, Suite 306 :
King of Prussia, PA 19406 : CIVIL ACTION
vs. : _____ Term _____
ANITA A GATES :
-----X----- No. 02-584-CJ

NOTICE

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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 OR FIND OUT WHERE YOU CAN GET LEGAL HELP.

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198 ALLENDALE ROAD, SUITE 306
KING OF PRUSSIA, PA 19406
(610) 265-7720

-----X COURT OF COMMON PLEAS
DISCOVERED BANK : COUNTY OF CLEARFIELD

DISCOVER BANK
c/o ERIC M. BERMAN, P.C. : CIVIL ACTION
198 Allendale Road, Suite 306 : _____ Term _____
King of Prussia, PA 19406 : No.

vs.

ANITA A GATES

—X

COMPLAINT

1. Plaintiff, DISCOVER BANK ,
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licensed to do business in the Commonwealth of Pennsylvania with its
place of business at P.O. BOX 8003, HILLIARD, OH 43026.

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WHEREFORE, Plaintiff claims of the Defendant(s) the sum of \$4,896.92 plus interest, attorneys fees and costs which are justly due and owing from the Defendant(s) to the Plaintiff.

ERIC M. BERMAN, P.C.

Dated: FEBRUARY 13, 2002

BY -

ERIC M. BERMAN, ESQUIRE

SPACE-AQ

BY -

RON Z. OPHER, Esquire
Attorneys for Plaintiff

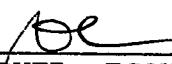
VERIFICATION

RON Z. OPHER, ESQUIRE, being duly sworn according to law, deposes and says that he is of Counsel to the Law Firm of Eric M. Berman, P.C., and/or ERIC M. BERMAN, ESQUIRE, being duly sworn according to law, deposes and says that he is the Principal attorney of Eric M. Berman, P.C., attorneys for the Plaintiff, and as said attorney, he is authorized to take this verification on its behalf, and that the facts in the Complaint as set forth therein are true and correct to the best of his knowledge, information and belief.

I verify that the statements made in the within instrument are true and correct. I understand that false statements are subject to the penalties of 18 Pa C.S.A. Section 4904 relating to unsworn falsifications to authorities.



ERIC M. BERMAN, ESQUIRE



RON Z. OPHER, ESQUIRE

Dated: FEBRUARY 13, 2002

SPACE-AQ

ATTORNEY: **BERMAN**
ACCOUNT NUMBER: **6011002690251087**
BALANCE: **\$4896.92**
CARDMEMBER (S): **ANITA A GATES**

STATE OF OHIO
COUNTY OF FRANKLIN

K. Lanning, personally appeared before me, this day and after being duly sworn, according to law, upon his/her oath and says:

I am a Legal Placement Account Manager for **DISCOVER FINANCIAL SERVICES INC.**, the servicing agent of **DISCOVER BANK**, an FDIC insured Delaware State Bank.

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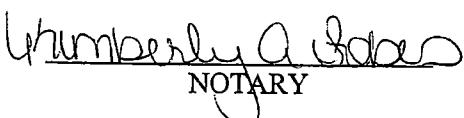
Based on my review of the account records, to the best of my knowledge and belief the above referenced Debtor(s) is not engaged in the military service of the United States and is a resident of the State and of the Country in which this action has been filed.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge.



Affiant

Sworn and Subscribed before me,
This day of Monday, January 14, 2002.


NOTARY



KIMBERLY A. FOBES
Notary Public, State of Ohio
My Commission Expires
March 28, 2004

FILED

Our File No. 155417
ATTORNEYS FOR PLAINTIFF
ERIC M. BERMAN, P.C.
BY: Eric M. Berman, Esquire, I.D. 83698
BY: Ron Z. Opher, Esquire, I.D. 57507
985 Old Eagle School Road, Suite 505
Wayne, PA 19087
(610) 902-0530

JUL 17 2002

William A. Shaw
Prothonotary

-----X
: COURT OF COMMON PLEAS
: COUNTY OF CLEARFIELD

DISCOVER BANK
c/o ERIC M. BERMAN, P.C.
985 Old Eagle School Road, Suite 505
Wayne, PA 19087
vs.
:

TRIAL DIVISION
CIVIL ACTION
No. 02-584

ANITA A GATES
-----X

PRAECIPE TO ENTER DEFAULT JUDGMENT

TO THE PROTHONOTARY:

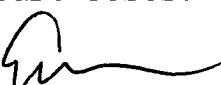
Please enter a default judgment in favor of Plaintiff,
DISCOVER BANK ,
and against Defendant, ANITA A GATES ,
for failure to answer or otherwise respond to the Complaint - Civil
Action.

The Complaint was served upon Defendant on 05/06/2002,
by the Sheriff's Office of COUNTY OF CLEARFIELD County.

A copy of the Notice of Intention to Take Default served upon
the Defendant by regular mail on 7/5/02
is attached hereto as Exhibit B.

I certify that written notice of the intention to file this praecipe
was mailed or delivered to the party against whom judgment is to be
entered after the default occurred and at least ten days prior to
the date of the filing of this praecipe. Copies are attached. R.C.P.237.1.

Assess damages in the principal amount of \$4,896.92, being
the amount demanded in the Complaint, together with attorneys fees
and court costs.


ERIC M. BERMAN, P.C.
Attorneys for Plaintiff
By: Eric M. Berman, Esquire


ERIC M. BERMAN, P.C.
Attorneys for Plaintiff
By: Ron Z. Opher

SPACEJUD-ZF

Our File No. 155417
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(610) 902-0530

-----X
DISCOVER BANK : COURT OF COMMON PLEAS
c/o ERIC M. BERMAN, P.C. : COUNTY OF CLEARFIELD
985 Old Eagle School Road, Suite 505 : TRIAL DIVISION
Wayne, PA 19087 : CIVIL ACTION
vs. : No. 02-584
: :
ANITA A GATES :
-----X

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a JUDGMENT BY DEFAULT has been entered against you in the above proceeding and that enclosed herewith is a copy of all the (record) documents filed in support of the said Judgment.

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL:
ERIC M. BERMAN, P.C., Attorneys at Law.
Attention: Eric M. Berman, Esquire, or Ron Z. Opher, Esquire, at this telephone number. 1-610-902-0530.

PROTHONOTARY

spacejud-zf

Our File No. 155417

ATTORNEYS FOR PLAINTIFF
ERIC M. BERMAN, P.C.

BY: Eric M. Berman, Esquire, I.D. 83698
BY: Ron Z. Opher, Esquire, I.D. 57507
985 Old Eagle School Road, Suite 505
Wayne, PA 19087
(610) 902-0530

-----X-----
COURT OF COMMON PLEAS
COUNTY OF CLEARFIELD

DISCOVER BANK

c/o ERIC M. BERMAN, P.C.
985 Old Eagle School Road, Suite 505
Wayne, PA 19087

TRIAL DIVISION
CIVIL ACTION

vs.

ANITA A GATES

No. 02-584

-----X-----

NOTICE OF INTENTION TO TAKE DEFAULT JUDGMENT

TO: ANITA A GATES
RR 1 BOX 228
COALPORT, PA 16627-9727

DATE OF NOTICE: 7/5/02

IMPORTANT NOTICE

You are in default because you have failed to take action required of you in this case. Unless you act within ten (10) days of the date of this Notice, as set forth above, 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 YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW OR FIND OUT WHERE YOU CAN GET LEGAL HELP.

LAWYER REFERRAL SERVICE, COUNTY OF CLEARFIELD COUNTY BAR ASSOCIATION
Address: CLEARFIELD COUNTY COURTHOUSE, CLEARFIELD, PA 16830 Tel.: 800-692-

LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATEMENTE. SI NO TIENE ABOGA O SO NO TIENE EL DINERO SUFICIENTE DE PAGAR TAL SERVICIO. VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

LAWYER REFERRAL SERVICE, COUNTY OF CLEARFIELD BAR ASSOCIATION
Address: CLEARFIELD COUNTY COURTHOUSE, CLEARFIELD, PA 16830 Tel.: 800-692-73
SPACEJUD-ZF *W* *12*

ERIC M. BERMAN, P.C.
Attorneys for Plaintiff
By: Eric M. Berman, Esquire

ERIC M. BERMAN, P.C.
Attorneys for Plaintiff
By: Ron Z. Opher, Esquire

Our File No. 155417
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-----X-----
COURT OF COMMON PLEAS
COUNTY OF CLEARFIELD

DISCOVER BANK :
c/o ERIC M. BERMAN, P.C. : TRIAL DIVISION
985 Old Eagle School Road, Suite 505 : CIVIL ACTION
Wayne, PA 19087 :
vs. :
ANITA A GATES :
-----X----- : No. 02-584

CERTIFICATION OF ADDRESSES

TO THE PROTHONOTARY:

The address of the Plaintiff, Judgment Creditor, is c/o
Eric M. Berman, P.C., 985 Old Eagle School Road, Suite 505,
Wayne, PA 19087.

The last known address of the Defendant, Judgment Debtor, is
RR 1 BOX 228, , COALPORT, PA 16627 9727.


Eric M. Berman, P.C.
Attorneys for Plaintiff
By: Eric M. Berman, Esquire
SPACEJUD


Eric M. Berman, P.C.
Attorneys for Plaintiff
By: Ron Z. Opher

AFFIDAVIT OF NON-MILITARY SERVICE

State of Pennsylvania:

ss.

County of Clearfield

Eric M. Berman, Esq. being duly sworn according to law, deposes and says that he/she (is) (represents) the Plaintiff(s) in the above entitled case; that he/she is authorized to make this affidavit on behalf of the Plaintiff(s); and that the above named Defendant(s) is (are) above 18 years of age; the address of Defendant(s) is:

RR1 Box 228, Coalport, PA 16627

Occupation of Defendant(s) is unknown; and Defendant is not in the Military Service of the United States, nor any State or Territory thereof or its allies as defined in the Soldiers' and the Sailors' Civil Relief Act of 1940 and the amendments thereto.

Commonwealth of Pennsylvania

County of Clearfield

I, Eric M. Berman, Esq.
depose and say that the facts set forth
in this complaint are true and correct
and acknowledge that I am subject to the
penalties of 18 P.S. 4904 relating to
Unsworn Falsification to Authorities



Eric M. Berman, Esq.
Attorney for the Plaintiff

I hereby acknowledge receipt of the
following affidavit forms which I understand
must be properly completed, notarized and
presented to the Court at the hearing :

Medical Affidavit
 Repair Affidavit
 Bookkeeper Affidavit

Signature

So sworn before me this 18th day of

July, 2002



ELLEN M. CALABRESE

Notary Public, State of New York

No. 02CA6024830

Qualified in Suffolk County

Term Expires May 17, 2003

FILED

Atty pd.

3/22/02

20.00

JUL 17 2002

1cc w/ Notice to Def.

William A. Shaw
Prothonotary

Rec'd w/ Statement to Atty

Atty

COPY

NOTICE OF JUDGMENT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CIVIL DIVISION

Discover Bank

Vs.

No. 2002-00584-CD

Anita A. Gates

To: DEFENDANT(S)

NOTICE is given that a JUDGMENT in the above captioned matter has been entered
against you in the amount of \$4,896.92 on July 17, 2002.

William A. Shaw
Prothonotary

William A. Shaw

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

CO 7

Discover Bank
Plaintiff(s)

No.: 2002-00584-CD

Real Debt: \$4,896.92

Atty's Comm:

Vs.

Costs: \$

Int. From:

Anita A. Gates
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: July 17, 2002

Expires: July 17, 2007

Certified from the record this 17th day of July, 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