

02-812-CD  
ACCOUNT RECOVERY BUREAUS, INC. et al -vs- MELANIE D. HUMBERSON

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

ACCOUNT RECOVERY BUREAUS, INC.  
assignee of FIDELITY FEDERAL BANK, FBS

NO. 2002-812 CD  
IN CIVIL ACTION

-vs- Plaintiff(s)

MELANIE D. HUMBERSON

Defendant(s)

PRAECIPE FOR DEFAULT  
JUDGMENT

CODE -  
FILED ON BEHALF OF  
PLAINTIFF

COUNSEL OF RECORD  
FOR THIS PARTY:

*James R. Apple, Esq.*  
PA I.D. No. 37942  
*Charles F. Bennett, Esq.*  
PA I.D. No. 30541  
*Joel E. Hausman, Esq.*  
PA I.D. No. 42096  
**APPLE AND APPLE, P.C.**  
Firm No. 719  
4650 Baum Boulevard  
Pittsburgh, PA 15213-1237  
Telephone (412) 682-1466  
Fax (412) 682-3138

**FILED**

JUL 15 2002

M13121 atty Hausman

William A. Shaw  
Prothonotary

pd 20.00  
not today  
stat atty

James R. Ryde  
Attorneys for Plaintiff(s)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

ACCOUNT RECOVERY BUREAUS, INC.  
assignee of FIDELITY FEDERAL BANK, FBS

NO. 2002-812 CD  
IN CIVIL ACTION

-vs- *Plaintiff(s)*

MELANIE D. HUMBERSON

*Defendant(s)*

Melanine D. Humberson  
RR 1 Box 315 B  
Frenchville, PA 16836

Date of Notice: June 25, 2002

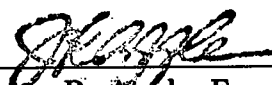
IMPORTANT NOTICE

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.

Court Administrator  
Clearfield County Courthouse  
One North Second Street  
Clearfield, Pennsylvania 16830  
Telephone Number 814-765-2641 Ex 50-51

APPLE AND APPLE, P.C.

By: \_\_\_\_\_

  
James R. Apple, Esq.  
Attorneys for Plaintiff(s)  
4650 Baum Boulevard  
Pittsburgh, PA 15213-1237  
Telephone (412) 682-1466

COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

ACCOUNT RECOVERY BUREAUS, INC.  
assignee of FIDELITY FEDERAL BANK, FBS

NO. 2002-812 CD  
IN CIVIL ACTION

-vs-

*Plaintiff(s)*

MELANIE D. HUMBERSON

*Defendant(s)*

**NOTICE OF JUDGMENT OR ORDER**

TO: ( ) Plaintiff ☒ Defendant ( ) Garnishee

You are hereby notified that the following Order or Judgment was entered against you  
on July 16, 2002.

☒ Assumpsit Judgment in the amount of \$2,354.96, plus costs.

( ) Trespass Judgment in the amount of \$\_\_\_\_\_.

( ) If not satisfied within sixty (60) days, your motor vehicle operator's license and/or registration  
will be suspended by the Dept. of Transportation, Bureau of Traffic Safety, Harrisburg, PA.

(X) Entry of Judgment ( ) Court Order  
( ) Non-Pros  
( ) Confession  
☒ Default  
( ) Verdict  
( ) Arbitration Award  
( ) Other

Melanine D. Humberson  
RR 1 Box 315 B  
Frenchville, PA 16836

**PROTHONOTARY**

By: Willie L. L. L.  
**Prothonotary (or Deputy)**

COPY

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

Account Recovery Bureaus, Inc.  
Fidelity Federal Bank, FSB  
Plaintiff(s)

No.: 2002-00812-CD

Real Debt: \$2,354.96

Atty's Comm:

Vs.

Costs: \$

Int. From:

Melanie D. Humberson  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: July 15, 2002

Expires: July 15, 2007

Certified from the record this 15th 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

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12555

ACCOUNT RECOVERY BUREAUS, INC.

02-812-CD

VS.

HUMBERSON, MELANIE D.

COMPLAINT

SHERIFF RETURNS

NOW MAY 29, 2002 AT 1:47 PM DST SERVED THE WITHIN COMPLAINT ON  
MELANIE D. HUMBERSON, DEFENDANT AT RR#1 BOX 315B, FRENCHVILLE,  
CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO FRANK HUMBERSON,  
HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT  
AND MADE KNOWN TO HIM THE CONTENTS THEREOF.  
SERVED BY: NEVLING.

Return Costs

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

FILED

JUN 13 2002

019.16  
William A. Shaw  
Prothonotary

Sworn to Before Me This

12th Day Of June 2002

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

So Answers,

Chester A. Hawkins  
My Maulyr Horn  
Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

ACCOUNT RECOVERY BUREAUS, INC.  
assignee of FIDELITY FEDERAL BANK, FBS

NO. 02-812-60  
IN CIVIL ACTION

-vs- *Plaintiff(s)*

MELANIE D. HUMBERSON

*Defendant(s)*

COMPLAINT

CODE -  
FILED ON BEHALF OF  
PLAINTIFF

COUNSEL OF RECORD  
FOR THIS PARTY:

*James R. Apple, Esq.*  
PA I.D. No. 37942  
*Charles F. Bennett, Esq.*  
PA I.D. No. 30541  
*Joel E. Hausman, Esq.*  
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Telephone (412) 682-1466  
Fax (412) 682-3138

**FILED**

MAY 20 2002

**William A. Shaw**  
Prothonotary



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

ACCOUNT RECOVERY BUREAUS, INC.  
assignee of FIDELITY FEDERAL BANK, FBS

NO.  
IN CIVIL ACTION

-vs- *Plaintiff(s)*

MELANIE D. HUMBERSON

*Defendant(s)*

**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 upon you, 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.**

Court Administrator  
Clearfield County Courthouse  
One North Second Street  
Clearfield, Pennsylvania 16830  
Telephone Number 814-765-2641 Ex 50-51

## COMPLAINT

1. Plaintiff is a corporation whose address is 555 Van Reed Road, Wyomissing, PA 19610, and, as the assignee of Fidelity Federal Bank, FBS, stands in its assignor's stead, and both are hereinafter referred to interchangeably as "Plaintiff".

2. Defendant is an individual whose address is RR 1 Box 15 B, Frenchville, Clearfield County, Pennsylvania 16836.

3. On or about September 8, 1998, the Defendant applied for and was granted a credit card by the Plaintiff at the terms and conditions agreed upon by the parties, as is more specifically shown by the Application & Agreement, a true and correct copy of which is attached hereto, marked Exhibit "A" and made a part hereof.

4. Plaintiff avers that the transaction was based upon a written agreement, a copy of which could not, after diligent search be located for attachment.

5. Defendant made purchases and/or received cash advances using said credit card.

6. Thereafter, in breach of obligations under the Agreement, the Defendant failed to make payments as they became due.

7. Plaintiff avers that the terms of the Agreement provide for acceleration of the entire balance due and owing upon Defendant's breach of the Agreement.

8. Plaintiff avers that the balance due amounts to \$1,985.50.

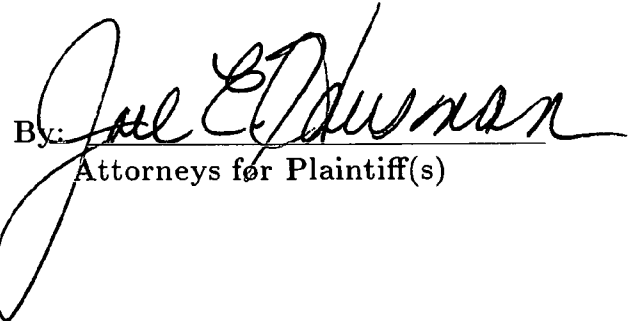
9. Plaintiff avers that interest has accrued at the rate of 6% per annum on the balance due from June 1999.

10. All conditions precedent to Assignor's right to be paid under the term of the the contract have occurred.

11. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and refused to pay the amount due Plaintiff or any part thereof.

**WHEREFORE**, Plaintiff demands Judgment against Defendant(s) in the principal amount of \$1,985.50, with appropriate additional interest from June 1999, plus attorneys fees and costs.

**APPLE AND APPLE, P.C.**

By:   
Attorneys for Plaintiff(s)

22033

Dealer Use Only

☒ Fund with ADC ☐ Do Not Fund with ADC

Dealer #

Sales Rep #

2338

1115

## Applicant Information

A R 450373532 HUMBERSON, MELANIE

MELANIE HUMBERSON 814-263-4652

RR#1 BOX 315B 450-37-3532

FRENCHVILLE PA 16836 Do You Own Your Home? ☒ Yes ☐ No Best Time to Call for VERIFICATION ☐ AM ☐ PM

## Employment Information

WALMART DIST CENTER Years Worked at Company 4 814-857-4411

LABORER \$1,400 Monthly Gross Income \*Alimony, child support or separate maintenance income need not be included if you do not wish to have it considered as a basis for paying this obligation

## Reference Information (closest relative not living with you)

BETTY J MARTELU 814-263-4053

RR#1 BOX 292

FRENCHVILLE PA 16836 MOM Relationship to Applicant

## Authorized Signer Information (for a second card on this account)

First Name M.I. Last Name Social Security Number

## Please Sign This Authorization

By signing below, I request a credit card to be issued by Fidelity Federal Bank FSB and I understand that in extending credit, Fidelity Federal Bank FSB and American Direct Credit LLC are relying on the foregoing application and financial information, which I assure you is accurate and complete. Fidelity Federal Bank FSB and American Direct Credit LLC reserve the right to request additional financial information. Fidelity Federal Bank FSB and American Direct Credit LLC are authorized to check my credit, employment and salary history and to disclose credit information to the person from whom I am purchasing merchandise. If approved, I agree to abide by the terms of the Cardmember Agreement and Disclosure Statement which I received prior to making this application. I understand that no purchase is necessary in order to apply for or obtain the credit card, that my purchase does not guarantee that a card will be issued and that the card can be used to obtain advances and purchases in addition to the purchase identified below subject to the terms and conditions of the Cardmember Agreement. I also understand that Fidelity Federal Bank FSB is not related by common ownership or control with the dealer or American Direct Credit LLC. If I subsequently desire to make an electronic payment to my credit card account and give oral notice to Fidelity Federal Bank FSB of the amount to be withdrawn, the name of my bank, and the account number of my checking account, I hereby authorize Fidelity Federal Bank FSB to withdraw that amount from the specified account to be applied to my credit card account, subject to applicable law.

Applicant Signature

Date

## Charge Authorization

If my application for the credit card is approved, I hereby authorize GENCO (Dealership Name), to charge to my card account the amount shown below for the purchase of RIBBY (Name of Product).

\$1,746.88 Amount to be charged to my MasterCard® Melanie Humberon 9-8-98

Applicant Signature

Date

## Automatic Payment Authorization (send this copy to American Direct Credit LLC)

If my application for a credit card to be issued by Fidelity Federal Bank FSB is approved, I hereby authorize Fidelity Federal Bank FSB to withdraw the following amount each month from the checking account listed below to be applied to my credit card account (check one):

☐ Pay the minimum amount due on my credit card account.☐ Pay \$

or the minimum amount due on my credit card account, whichever is greater, but not to exceed the remaining balance.

I represent that I am the only authorized signer on the checking account or, if there is more than one signer, that I can obtain withdrawals from the checking account on my signature alone. This authorization will remain in effect until 30 days after either Fidelity Federal Bank FSB or I receive from the other written notice of cancellation, provided that this provision does not limit any rights I may have under federal law to stop payment on a preauthorized electronic fund transfer.

Bank Name

Bank Account Number

You must attach a voided check for this account to the back of this form.

Applicant Signature

Date

**ADC**  
 AMERICAN DIRECT CREDIT

 American Direct Credit LLC  
 PO Box 7338  
 Boise, ID 83707-1338

 800-500-2331 For Credit Verification  
 208-395-8380 Faxed Applications

 EXHIBIT  
 1 A-3


**BANK PLUS CREDIT SERVICES****HUMBERSON, MELANIE D****Account Number 5490620150438795****Charge Off Balance: \$1,985.50**

Stat Date	TransDate	PostDate	Reference	Description	TransAmt
1998-10			*FINANCE CHARGE* P	URCHASES \$30.48 CASH ADVANCE \$0.00	\$30.48
1998-10	1005	1005	F826500M6000N8000	ANNUAL FEE 10/98 THROUGH 09/99	\$50.00
1998-10	1024	1024	8549062MS00XSN0SV	PAYMENT - THANK YOU	(\$50.00)
1998-11			*FINANCE CHARGE* P	URCHASES \$29.69 CASH ADVANCE \$0.00	\$29.69
1998-12			*FINANCE CHARGE* P	URCHASES \$29.69 CASH ADVANCE \$0.00	\$29.69
1998-12	1228	1228		LATE FEE	\$10.00
1999-01			*FINANCE CHARGE* P	URCHASES \$29.69 CASH ADVANCE \$0.00	\$29.69
1999-02			*FINANCE CHARGE* P	URCHASES \$29.69 CASH ADVANCE \$0.00	\$29.69
1999-03			*FINANCE CHARGE* P	URCHASES \$29.69 CASH ADVANCE \$0.00	\$29.69
1999-04			*FINANCE CHARGE* P	URCHASES \$29.69 CASH ADVANCE \$0.00	\$29.69
1999-04	0426	0426		LATE FEE	\$10.00
1999-05	0523	0523		LATE FEE	\$10.00
1999-05	0523	0523	F8265004F00999990	CHARGE OFF ACCOUNT *FINANCE CHARGES*	(\$288.62)
1999-05	0523	0523	F8265004F00999990	CHARGE OFF ACCOUNT-PRINCIPALS	(\$1696.88)

41440

**AFFIDAVIT**

I, Harry Albert, of  
Accounts Recovery Bureau, Inc., Plaintiff

herein, verify that the statements of fact contained in the foregoing Complaint 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.

04-01-02

Date

Harry M. Albert

Affiant

Vice President Collections

Title

555 Van Reed Rd

Address

Wyomissing Pa 19610

City, State and Zip

FILED

MAY 20 2002

Wm 13101 at Apple PD 80.00  
William A. Shaw  
Proprietary

1cc Sheng