

02-1372 CD
FIRST CONSUMERS NATIONAL BANK -vs- WANDA L. KRITZER

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

FIRST CONSUMERS NATIONAL
BANK,

Plaintiff,

CIVIL DIVISION

vs.

WANDA L KRITZER,
Defendant.

No.: 2002-1372-CO

COMPLAINT IN CIVIL ACTION

Code: 010 - Contract

Filed on Behalf of:
FIRST CONSUMERS NATIONAL
BANK,

Plaintiff

Counsel of Record for this
Party:

GEORGE A. MILLER, ESQ.
BROMBERG & MILLER
PA I.D. # 22525
1106 FIFTH AVENUE
PITTSBURGH, PA 15219
(412) 232-0440

File 56573

FILED

SEP 03 2002
M/12:45 PM
William A. Shaw pp
Prothonotary
Lent to Shf
R. [Signature]

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

FIRST CONSUMERS NATIONAL
BANK,

Plaintiff,

CIVIL DIVISION

vs.

WANDA L KRITZER,
Defendant.

No.:

COMPLAINT IN CIVIL ACTION

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 WHERE YOU CAN GET LEGAL HELP.**

DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
Telephone: (814) 765-7891 ext. 5982

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

**FIRST CONSUMERS NATIONAL
BANK,**

Plaintiff,

CIVIL DIVISION

vs.

WANDA L KRITZER,
Defendant.

No.:

COMPLAINT IN CIVIL ACTION

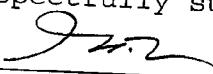
Plaintiff, FIRST CONSUMERS NATIONAL BANK, brings this action against the DEFENDANT, WANDA L KRITZER, and states the following:

1. The Plaintiff, FIRST CONSUMERS NATIONAL BANK, is located at 9300 SW Gemini Drive, Beaverton, OR 97005.
2. The Defendant, WANDA L KRITZER, is an individual residing at 514 Spruce Street, Clearfield, PA 16830.
3. The Plaintiff extended credit to the Defendant, and the Defendant became indebted to the Plaintiff upon Account No. 5421160030426011 in the amount of ONE THOUSAND ONE HUNDRED FORTY EIGHT AND 49/100 DOLLARS (\$1148.49), a copy of the Credit Agreement and Invoices being attached hereto as Exhibit "A".
4. Defendant has failed to honor this obligation despite numerous efforts made by the Plaintiff. Plaintiff intends to offer the attached exhibits into evidence at trial under Pa. R. Civ. Proc. Rule 1305, to the extent applicable.

5. The principal balance totals ONE THOUSAND ONE HUNDRED FORTY EIGHT AND 49/100 DOLLARS (\$1148.49) and is still overdue and unpaid.

WHEREFORE, Plaintiff, FIRST CONSUMERS NATIONAL BANK, demands judgment of the Defendant, WANDA L KRITZER, in the sum of ONE THOUSAND ONE HUNDRED FORTY EIGHT AND 49/100 DOLLARS (\$1148.49), plus interest, applicable legal fees, and costs of suit.

Respectfully submitted,

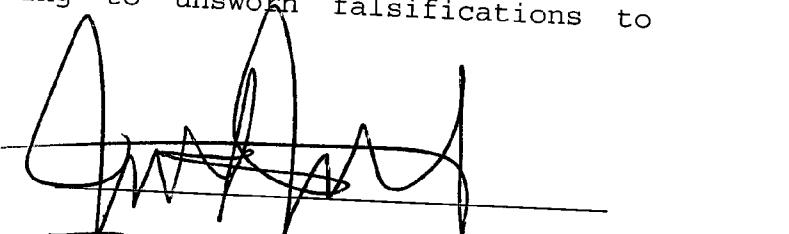

George A. Miller, ESQ.
BROMBERG & MILLER
Attorney for Plaintiff
1106 Fifth Avenue
Pittsburgh, PA 15219
(412) 232-0440

NW

VERIFICATION

The undersigned, Jerry Jenson, does hereby verify that he/she is the Recovery Manager of Plaintiff herein, that he/she is authorized to make this verification on behalf of the Plaintiff, and that the facts contained in the foregoing Complaint in Civil Action against the Defendant, WANDA L KRITZER, Account No. 5421160030426011 are true and correct to the best of her/his knowledge and belief.

This statement is made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsifications to authorities.



Jerry Jenson - Recovery Manager
TITLE,
FIRST CONSUMERS NATIONAL BANK



For Customer Service, call 1-800-876-2262
See the Reverse Side for Other Important Account Information.

Account Number: 5421-1600-3042-6011
Closing Date: AUGUST 04, 2001

BALANCE SUMMARY	
Previous Balance	\$325.00
Payments & Credits	\$25.00
Purchases & Other Charges	\$315.57
Cash Advances	\$0.00
Finance Charges	\$18.88
NEW BALANCE	\$634.45

ACCOUNT SUMMARY	
Average Daily Balance	Corresponding Annual Percentage Rate
Daily Periodic Rate	Finance Charge
Purchases \$632.71	25.50 % \$13.70
Cash Advances \$0.00	25.50 % \$0.00
	Number of Days in Billing Cycle 31
	Closing Date AUGUST 04, 2001
	Payment Due Date AUGUST 25, 2001
	Minimum Payment Due \$334.45
	Annual Percentage Rate (this billing cycle) 35.13%

TRANSACTION SUMMARY FOR ACCOUNT # 5421-1600-3042-6011	
Trans. Date	Reference Number
07/05	
07/06	F8615005V000Q1187
07/06	OPENING BAL ADJUSTMENT-PAYMENTS
07/06	*FINANCE CHARGE* PREV CYCLE PURCHASES
07/06	F8615005V000NF187
07/21	NON-SUFFICIENT FUNDS FEE BEAVERTON OR
	PAYMENT - THANK YOU
	Charges & Debits
	Payments & Credits
	\$29.00
	\$257.57
	\$5.18
	\$29.00
	\$25.00

5377 0002 RSD 2 7 4 010803

FQ Page 1 of 1

8615 1600 2U08 01AE5377 52074

Detach here and return with remittance. Make check payable to FCNB. Please write your account number on your check.



FCNB PROCESSING CENTER
PO BOX 3910
PORTLAND, OR 97208-3910



Account Number: 5421-1600-3042-6011
Total New Balance: \$634.45
Minimum Payment: \$334.45
Payment Due Date: AUGUST 25, 2001

Payment Enclosed: \$

Please Print Address and/or Phone # Changes Below

ADDRESS

CITY () STATE () ZIP
HOME PHONE WORK PHONE

EMAIL ADDRESS

WANDA L KRITZER
1106 TURNPIKE AVE
CLEARFIELD PA 16830-3026

52074

542116003042601100634450033445



For Customer Service, call 1-800-876-3262
See the Reverse Side for Other Important Account Information.

Account Number: 5421-1600-3042-6011
Closing Date: JULY 04, 2001

BALANCE SUMMARY	
Previous Balance	\$803.79
Payments & Credits	\$515.14
Purchases & Other Charges	\$29.00
Cash Advances	\$0.00
Finance Charges	\$7.35
NEW BALANCE	\$325.00

ACCOUNT SUMMARY	
Average Daily Balance	Corresponding Annual Percentage Rate
\$351.01	25.50 %
\$0.00	\$7.35
Cash Advances	\$0.00
	Annual Percentage Rate (this billing cycle)
	25.50%
Number of Days in Billing Cycle	30
Closing Date	JULY 04, 2001
Payment Due Date	JULY 25, 2001
Minimum Payment Due	\$25.00

TRANSACTION SUMMARY FOR ACCOUNT # 5421-1600-3042-6011					
Trans. Date	Reference Number	Description	Charges & Debits	Payments & Credits	
06/06	85421164X56NKNJHW	PAYMENT - THANK YOU			\$257.57
06/06		OVERLIMIT FEE			\$29.00
06/08	85421164Z56NKNH3N	PAYMENT - THANK YOU			\$257.57

5377 RSD 2 4 F O 7 Page 1 of 1 8815 1600 2U08 0003 010704 01AE5377 30422

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FIRST CONSUMERS[®]
NATIONAL BANK
P.O. Box 3910
Portland, OR 97208-3910



Account Number: 5421-1600-3042-6011
Payment Due Date: JULY 25, 2001
New Balance: \$325.00
Minimum Payment: \$25.00

FCNB PROCESSING CENTER

Please Print Address and/or Phone # Changes Below

Address		
City	State	Zip
()	()	
Home phone	Work Phone	

WANDA L KRITZER
1106 TURNPIKE AVE
CLEARFIELD PA 16830-3026

30422

11111111111111111111111111111111

5421160030426011003250000025004



For Customer Service, call 1-800-876-3262
See the Reverse Side for Other Important Account Information.

Account Number: 5421-1600-3042-6011
Closing Date: JUNE 04, 2001

BALANCE SUMMARY

Previous Balance	\$722.78
Payments & Credits	\$0.00
Purchases & Other Charges	\$64.00
Cash Advances	\$0.00
Finance Charges	\$17.01
 NEW BALANCE	 \$803.79

Total Available Credit **NONE**
Total Credit Limit **\$300**

NEW BALANCE = **\$803.79**

ACCOUNT SUMMARY

Corresponding				Number of Days in Billing Cycle	31
Average	Daily	Annual	Finance	Closing Date	JUNE 04, 2001
Daily	Periodic	Percentage	Charge	Payment Due Date	NOW DUE
Purchases	\$785.65	0.06986 %	25.50 %	\$17.01	\$588.79
Cash Advances	\$0.00	0.06986 %	25.50 %	\$0.00	\$85.00
				Annual Percentage Rate (this billing cycle)	25.50%

TRANSACTION SUMMARY FOR ACCOUNT # 5421-1600-3042-6011

Trans. Date	Reference Number	Description	Charges & Debits	Payments & Credits
05/05		OVERLIMIT FEE	\$29.00	
05/06		LATE FEE	\$35.00	

5377 RSD 2 4 F X 7 Page 1 of 1 8815 1800 2U08 0002 010604 01AE5377 28079

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FIRST CONSUMERS[®]
NATIONAL BANK
P.O. Box 3910
Portland, OR 97208-3910

Account Number: 5421-1600-3042-6011
Payment Due Date: NOW DUE
New Balance: \$803.79
Minimum Payment: \$588.79

FCNB PROCESSING CENTER

Please Print Address and/or Phone # Changes Below

Address		
City ()	State ()	Zip
Home phone	Work Phone	

WANDA L KRITZER
1106 TURNPIKE AVE
CLEARFIELD PA 16830-3026

28079

5421160030426011008037900588792



For Customer Service, call 1-800-876-3262
See the Reverse Side for Other Important Account Information

Account Number: 5421-1600-3042-6011
Closing Date: MAY 04, 2001

BALANCE SUMMARY

Previous Balance	\$643.94
Payments & Credits	\$0.00
Purchases & Other Charges	\$64.00
Cash Advances	\$0.00
Finance Charges	\$14.84

Total Available Credit **NONE**
Total Credit Limit **\$300**

NEW BALANCE = **\$722.78**

ACCOUNT SUMMARY

	Average Daily Balance	Daily Periodic Rate	Annual Percentage Rate	Corresponding Finance Charge	Number of Days in Billing Cycle	30
Purchases	\$707.94	.06988 %	25.50 %	\$14.84	Closing Date	MAY 04, 2011
Cash Advances	\$0.00	.06988 %	25.50 %	\$0.00	Payment Due Date Minimum Payment Due Past Due Amount	NOW DUE \$488.78 \$66.00

TRANSACTION SUMMARY FOR ACCOUNT # 5421-1600-3042-6011

TRANSACTION HISTORY FOR ACCOUNT # 3421 1000 3421 3011			Charges & Debits	Payments & Credits
Trans. Date	Reference Number	Description	Charges & Debits	Payments & Credits
04/05		OVERLIMIT FEE	\$29.00	
04/05		LATE FEE	\$35.00	

5377 RSD 2 4 F X 7 Page 1 of 1 8615 1600 2U08 0003 010504 Q1AE5377 46479

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**FIRST CONSUMERS
NATIONAL BANK**
P.O. Box 3910
Portland, OR 97208-2910

Account Number: 5421-1800-3042-6011
Payment Due Date: NOW DUE
New Balance: \$722.78
Minimum Payment: \$488.78

FCNB PROCESSING CENTER

Please Print Address and/or Phone # Changes Below

Address

City _____ State _____ Zip _____
()
Home phone _____ Work Phone _____

WANDA L KRITZER
1106 TURNPIKE AVE
CLEARFIELD PA 16830-3026

16179

5421160030426011007227800488786

FIRST CONSUMERS
NATIONAL BANKFor Customer Service, call 1-800-876-3262
See the Reverse Side for Other Important Account Information.Account Number: 5421-1600-3042-6011
Closing Date: APRIL 04, 2001**BALANCE SUMMARY**

Previous Balance	\$566.23		
Payments & Credits	\$0.00		
Purchases & Other Charges	\$64.00		
Cash Advances	\$0.00		
Finance Charges	\$13.71		
NEW BALANCE	=	\$643.94	

Total Available Credit
Total Credit LimitNONE
\$300**ACCOUNT SUMMARY**

	Average Daily Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	Finance Charge	Number of Days in Billing Cycle	Closing Date
Purchases	\$626.84	.07054 %	25.75 %	\$13.71	31	APRIL 04, 2001
Cash Advances	\$0.00	.07054 %	25.75 %	\$0.00	NOW DUE	

Minimum Payment Due
Past Due Amount
Annual Percentage Rate
(this billing cycle) 25.75%**TRANSACTION SUMMARY FOR ACCOUNT # 5421-1600-3042-6011**

Trans. Date	Reference Number	Description	Charges & Debits	Payments & Credits
03/05		OVERLIMIT FEE	\$29.00	
03/08		LATE FEE	\$35.00	

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Page 1 of 1 8615 1600 2U08 0005 010404

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Detach here and return with remittance. Make check payable to FCNB. Please write your account number on your check.

FIRST CONSUMERS
NATIONAL BANK
P.O. Box 3910
Portland, OR 97208-3910Account Number: 5421-1600-3042-6011
Payment Due Date: NOW DUE
New Balance: \$643.94
Minimum Payment: \$392.94**FCNB PROCESSING CENTER**

Please Print Address and/or Phone # Changes Below

Address			
City	State	Zip	
()	()		
Home phone	Work Phone		

WANDA L KRITZER
1106 TURNPIKE AVE
CLEARFIELD PA 16830-3026

27916

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

5421160030426011006439400392943



For Customer Service, call 1-800-876-3262
See the Reverse Side for Other Important Account Information.

Account Number: 5421-1600-3042-6011
Closing Date: MARCH 04, 2001

ACCOUNT SUMMARY						
		Corresponding		Number of Days in Billing Cycle		
		Average Daily Balance	Daily Periodic Rate	Annual Percentage Rate	Finance Charge	Closing Date
Purchases	\$552.82	.07054 %		25.75 %	\$10.91	MARCH 04, 2001
Cash Advances	\$0.00	.07054 %		25.75 %	\$0.00	NOW DUE
						\$300.23
						\$34.00
						Annual Percentage Rate (this billing cycle)
						25.75%

TRANSACTION SUMMARY FOR ACCOUNT # 5421-1600-3042-6011					
Trans.	Date	Reference Number	Description	Charges & Debits	Payments & Credits
	02/05		OVERLIMIT FEE	\$29.00	
	02/07		LATE FEE	\$35.00	

5377 RSD 2 4 F X 7 Page 1 of 1 8815 1600 2U08 0003 010304 01AE5377 27783

Detach here and return with remittance. Make check payable to FCNB. Please write your account number on your check.



Account Number: 5421-1600-3042-6011
Payment Due Date: NOW DUE
New Balance: \$566.23
Minimum Payment: \$300.23

FCNB PROCESSING CENTER

Please Print Address and/or Phone # Changes Below

Address _____
City _____ State _____ Zip _____
() _____ () _____
Home phone _____ Work Phone _____

WANDA L KRITZER
1106 TURNPIKE AVE
CLEARFIELD PA 16830-3026

27783

5421160030426011005662300300234



For Customer Service, call 1-800-876-3262
See the Reverse Side for Other Important Account Information.

Account Number: 5421-1600-3042-6011
Closing Date: FEBRUARY 04, 2001

BALANCE SUMMARY	
Previous Balance	\$418.68
Payments & Credits	\$0.00
Purchases & Other Charges	\$64.00
Cash Advances	\$0.00
Finance Charges	\$8.64
NEW BALANCE	\$491.32

ACCOUNT SUMMARY	
Average Daily Balance	Corresponding Annual Percentage Rate
Purchases \$479.29	Periodic Rate 0.05821 %
Cash Advances \$0.00	Rate 21.25 %
	Finance Charge \$8.64
	Number of Days in Billing Cycle 31
	Closing Date FEBRUARY 04, 2001
	Payment Due Date NOW DUE
	Minimum Payment Due \$212.32
	Past Due Amount \$21.00
	Annual Percentage Rate 21.25% (this billing cycle)

TRANSACTION SUMMARY FOR ACCOUNT # 5421-1600-3042-6011					
Trans. Date	Reference Number	Description	Charges & Debits	Payments & Credits	
01/05		OVERLIMIT FEE	\$29.00		
01/08		LATE FEE	\$35.00		

5377 RSD 2 4 X 7 Page 1 of 1 8815 1600 1U11 0003 010204 01AE5377 20052

Detach here and return with remittance. Make check payable to FCNB. Please write your account number on your check.

**FIRST CONSUMERS
NATIONAL BANK**
P.O. Box 3910
Portland, OR 97208-3910



Account Number: 5421-1600-3042-6011
Payment Due Date: NOW DUE
New Balance: \$491.32
Minimum Payment: \$212.32

FCNB PROCESSING CENTER

Please Print Address and/or Phone # Changes Below

Address	
City () State () Zip	
Home phone	Work Phone

WANDA L KRITZER
1106 TURNPIKE AVE
CLEARFIELD PA 16830-3026

20052

XXXXXXXXXXXXXXXXXXXX

5421160030426011004913200212321



For Customer Service, call 1-800-876-3262
See the Reverse Side for Other Important Account Information.

Account Number: 5421-1600-3042-6011
Closing Date: JANUARY 04, 2001

BALANCE SUMMARY	
Previous Balance	\$377.61
Payments & Credits	\$0.00
Purchases & Other Charges	\$29.00
Cash Advances	\$0.00
Finance Charges	\$12.07
NEW BALANCE	\$418.68

ACCOUNT SUMMARY	
Average Daily Balance	Corresponding Annual Percentage Rate
Purchases \$680.20	Daily Rate .05958 %
Cash Advances \$0.00	Periodic Rate 21.75 %
	Finance Charge \$12.07
	Annual Percentage Rate 21.75% (this billing cycle)
Number of Days in Billing Cycle	31
Closing Date	JANUARY 04, 2001
Payment Due Date	NOW DUE
Minimum Payment Due	\$128.68
Past Due Amount	\$10.00

TRANSACTION SUMMARY FOR ACCOUNT # 5421-1600-3042-6011				
Trans. Date	Reference Number	Description	Charges & Debits	Payments & Credits
12/05		OVERLIMIT FEE	\$29.00	

YOUR ACCOUNT IS PAST DUE. TO PROTECT YOUR CREDIT STANDING, PLEASE SEND YOUR ABOVE MINIMUM PAYMENT TODAY!

5377 RSD 2 4 X 7 Page 1 of 1 8815 1600 1U11 0002 010104 01AE5377 19729

Detach here and return with remittance. Make check payable to FCNB. Please write your account number on your check.

**FIRST CONSUMERS
NATIONAL BANK**
P.O. Box 3910
Portland, OR 97208-3910



Account Number: 5421-1600-3042-6011
Payment Due Date: NOW DUE
New Balance: \$418.68
Minimum Payment: \$128.68

FCNB PROCESSING CENTER

Please Print Address and/or Phone # Changes Below

Address _____
City _____ State _____ Zip _____
Home phone _____ Work Phone _____

WANDA L KRITZER
1106 TURNPIKE AVE
CLEARFIELD PA 16830-3026

19729

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

5421160030426011004186800128680

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

FIRST CONSUMERS NATIONAL
BANK,

Plaintiff,

CIVIL DIVISION

vs.

WANDA L KRITZER,
Defendant.

No.: 02-1372CD

PRAECIPE TO ENTER DEFAULT
JUDGMENT

Code: 010 - Contract

Filed on Behalf of:
FIRST CONSUMERS NATIONAL
BANK,

Plaintiff

FILED

OCT 24 2002

William A. Shaw
Prothonotary

Counsel of Record for this
Party:

GEORGE A. MILLER, ESQUIRE
PA I.D. #22525

BROMBERG & MILLER
Firm I.D. No. 937
1106 FIFTH AVENUE
PITTSBURGH, PA 15219
(412) 232-0440

File 56573

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

FIRST CONSUMERS NATIONAL
BANK,

Plaintiff,

CIVIL DIVISION

vs.

WANDA L KRITZER,
Defendant.

No.: 02-1372CD

PRAECIPE TO ENTER DEFAULT JUDGMENT

TO: PROTHONOTARY, COURT OF COMMON PLEAS OF CLEARFIELD COUNTY

KINDLY ENTER DEFAULT JUDGMENT IN THE ABOVE CASE AGAINST THE DEFENDANT, WANDA L KRITZER, in the amount of ONE THOUSAND ONE HUNDRED FORTY EIGHT AND 49/100 DOLLARS (\$1148.49) plus costs and interest from the date of entry, the Defendant(s) having failed to file an Answer to the Complaint.

More than ten (10) days have elapsed since serving the Defendant(s) with a copy of the "IMPORTANT NOTICE", a copy of said Notice with the PROOF OF SERVICE being attached hereto as EXHIBIT "A".


GEORGE A. MILLER, Esq.
Attorney for Plaintiff
1106 FIFTH AVENUE
PITTSBURGH, PA 15219
(412) 232-0440

PROOF OF SERVICE

THE UNDERSIGNED, George A. Miller, Attorney for Plaintiff herein, does hereby verify that the IMPORTANT NOTICE, a copy of which is attached hereto, was mailed to the Defendant(s) herein on October 7, 2002, by U.S. Mail, First Class, Postage Paid.

This statement is made subject to the penalties of 18 Pa.C.S., Section 4904, relating to unsworn falsifications to authorities.



GEORGE A. MILLER, Esquire

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

FIRST CONSUMERS NATIONAL

BANK,

Plaintiff,

CIVIL DIVISION

vs.

WANDA L KRITZER,

Defendant.

No.: 02-1372CD

TO: WANDA L KRITZER
514 Spruce Street
Clearfield, PA 16830

Date of Notice: October 7, 2002

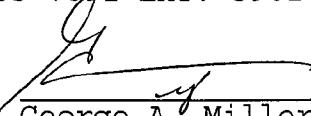
IMPORTANT NOTICE

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 (10) 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 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 COURTOUSE
CLEARFIELD, PA 16830
Telephone: (814) 765-7891 EXT. 5982

File 56573


George A. Miller, Esq.
Attorney for Plaintiff
1106 Fifth Avenue
Pittsburgh, PA 15219
(412) 232-0440

FILED

OCT 24 2002
M- 1:51 AM pg 1,00
Start to City
William A. Shaw
Prothonotary
Mine to Dept
LAW

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

COPY

First Consumers National Bank
Plaintiff(s)

No.: 2002-01372-CD

Real Debt: \$1148.49

Atty's Comm:

Vs.

Costs: \$

Int. From:

Wanda L. Kritzer
Defendant(s)

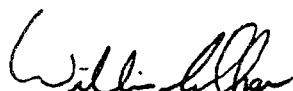
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: October 24, 2002

Expires: October 24, 2006

Certified from the record this 24th day of October, 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

FIRST CONSUMERS NATIONAL
BANK,

Plaintiff,

CIVIL DIVISION

vs.

WANDA L KRITZER,
Defendant.

No.: 02-1372CD

COPY

NOTICE OF JUDGMENT

TO: DEFENDANT(s) ABOVE NAMED:

WANDA L KRITZER
514 Spruce Street
Clearfield, PA 16830

TAKE NOTICE, that on 10-24-02 JUDGMENT was entered
against you and in favor of the Plaintiff(s) in the amount of ONE
THOUSAND ONE HUNDRED FORTY EIGHT AND 49/100 DOLLARS (\$1148.49)
plus costs and interest from date of entry.

PROTHONOTARY

By: Willie L. Shantz
Deputy

Deputy Prothonotary
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12994

FIRST CONSUMERS NATIONAL BANK

02-1372-CD

VS.

KRITZER, WANDA L.

COMPLAINT

SHERIFF RETURNS

**NOW SEPTEMBER 6, 2002 AT 1:24 PM DST SERVED THE WITHIN COMPLAINT
ON WANDA L. KRITZER, DEFENDANT AT RESIDENCE, 514 SPRUCE ST.,
CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO WANDA
L. KRITZER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND
MADE KNOWN TO HER THE CONTENTS THEREOF.**

SERVED BY: DAVIS/MORGILLO

Return Costs

Cost	Description
22.37	SHFF. HAWKINS PAID BY: ATTY
10.00	SURCHARGE PAID BY; ATTY.

Sworn to Before Me This

13th Day Of November, 2002

William A. Shaw

So Answers,

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

FILED

BS NOV 13 2002

William A. Shaw
Prothonotary