

02-1676-CD
COUNTY NATIONAL BANK vs. NICHOLE M. DIXON

COUNTY NATIONAL BANK, a
Pennsylvania Corporation,
Plaintiff

v.

NICHOLE M. DIXON,
Defendant

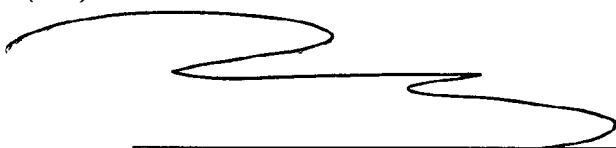
: IN THE COURT OF COMMON PLEAS
:
: OF CLEARFIELD COUNTY, PENNSYLVANIA
:
: CIVIL DIVISION - LAW
:
:
: NO. 02-1676-CD

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 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



Theodore B. Ely, Esquire
Attorney for Plaintiff
23 West Tenth Street
Erie, PA 16501
(814) 455-1381
PA Supreme Court ID 15597

FILED

OCT 25 2002

William A. Shaw
Prothonotary

COUNTY NATIONAL BANK, a	:	IN THE COURT OF COMMON PLEAS
Pennsylvania Corporation,	:	
Plaintiff	:	OF CLEARFIELD COUNTY, PENNSYLVANIA
	:	
v.	:	CIVIL DIVISION - LAW
	:	
NICHOLE M. DIXON,	:	
Defendant	:	NO.

COMPLAINT

AND NOW, comes the plaintiff, County National Bank, by and through its attorneys, Ely & Smith, and files the following Complaint:

1. The plaintiff, County National Bank, is a corporation, organized and existing under the Laws of the State of Pennsylvania, with a principal place of business at P.O. Box 42, Clearfield, PA 16830.

2. The defendant, Nichole M. Dixon, an adult individual, presently residing at Edgewood Apts., #A2, Clearfield, PA 16830.

3. On or about the 10th day of January, 2000, the defendant, Nichole M. Dixon, entered into an Unsecured Loan Agreement with County National Bank, a copy of said Loan Agreement is attached hereto and incorporated herein by reference as Exhibit "A".

4. By accepting a check in the amount of \$7,500.00, the defendant agreed to be bound by the terms and conditions of the County National Bank Unsecured Loan Agreement.

5. Defendant is in default of the County National Bank Unsecured Loan Agreement by failing to make payments when due and, as of the 8th day of August, 2000, defendant is indebted to plaintiff in the principal amount of \$7,289.23 plus \$2,040.98 in unpaid collection costs and interest

in the amount of 6% per annum from the 10th of January 2000. A copy of a statement of defendant's account is attached hereto as plaintiff's Exhibit "B" and made a part hereof.

6. Plaintiff, after date set forth in paragraph 5, regularly sent statements to defendant which were received by the defendant without exception so as to constitute an account stated.

7. Despite numerous demands for payment, defendant has steadfastly failed and refused to pay plaintiff the total amount due and owing of \$9,330.21.

8. Plaintiff has performed any and all conditions precedent to recovery.

WHEREFORE, plaintiff demands judgment against the defendant, Nichole M. Dixon, in the amount of \$9,330.21 together with collection costs of \$2,040.98, interest at the rate of 6% per annum from January 10, 2000 and costs of suit.

Respectfully Submitted,

ELY & SMITH

By 

Theodore B. Ely, Esquire
Attorney for Plaintiff
23 West Tenth Street
Erie, PA 16501
(814)455-1381
PA Supreme Court ID 15597

TRIAL BY JURY OF
TWELVE IS DEMANDED

COUNTY NATIONAL BANK, a
Pennsylvania Corporation,
Plaintiff

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NICHOLE M. DIXON,
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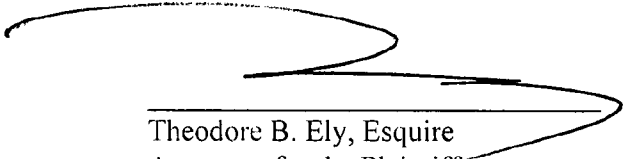
AFFIDAVIT

STATE OF PENNSYLVANIA

ss.

COUNTY OF ERIE

Theodore B. Ely, Esquire being duly sworn according to law, deposes and says that he is the attorney for the plaintiff, County National Bank, that the plaintiff has its principal place of business outside the jurisdiction of the Court of Common Pleas of Erie County, Pennsylvania, and that the facts set forth in the foregoing complaint are true and correct to his information, knowledge and belief, said information, knowledge and belief being based on facts and information being supplied to him by the plaintiff. I understand that false statements herein made are subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.



Theodore B. Ely, Esquire
Attorneys for the Plaintiff
23 West Tenth Street
Erie, PA 16501
(814) 455-1381
PA Supreme Court ID 15597

PA DL # 23936172

Signing this Note (check) constitutes acceptance of this loan, subject to the terms set forth in the Loan Agreement attached.

Endorsement not valid unless signed by Payee.

Nicole M. Dixon 11/14/00
Signature (Obligor) Date

180-56-1170 814-762-8298
Social Security # Home Phone #

5/17/74 762-8298000
Date of Birth Work Phone #

What is your gross household income?

☐ \$15,000-24,999 ☐ \$50,000-74,999
☐ \$15,000-24,999 ☐ \$75,000 and above
☒ \$25,000-49,999

Do you own your home?

☐ Yes ☒ No

Which selection best describes how you plan to use this loan? (Select only one)

☒ Consolidate debts ☐ Home Improvements
☒ Purchase(s) ☐ Taxes
☐ Vacation/Travel ☐ Education Expenses
☐ Other

The information above is used for classification purposes only and is not used in the loan approval process.

Ap #47
Officer's Initials Branch #
006
Checking Account #
(If auto payment)


42058-8

Current address
Edgewood Apts A2
Clt'd PA 16830 Lot

PLAINTIFF'S
EXHIBIT

A

4/2/01



ENB INTERNATIONAL TEAM

Seventy Thousand Five Hundred

\$7,500.00

Expiration Date
January 15, 2000

PAID TO ORDER OF
NICHOLE WEDDING
0015082700
Woodbridge, 18881000

Nichole Wedding

140477

CNB
COUNTY NATIONAL BANK**REQUEST FOR COLLECTIONS**DATE: 03/22/01AGENCY: **USA ENTERPRISES, INC.**LOAN NUMBER: 420588/1TYPE: Personal CkBORROWER: Nichole M. Dixon
180-56-1170
Edgewood Apt. A2
Clearfield, PA 16830AGENCY FEE: 0.28

Original Date	01/10/00
Original Amount	\$ 7,500.00
Date Charged Off	08/08/00
Principle Bal	\$ 7,289.23
Int Due*	\$ -
Sub-total	\$ 7,289.23
Coll Costs	\$ 2,040.98
Sub-total	\$ 9,330.21
Legal Fees	
Total	\$ 9,330.21

* as of above date



NICHOLE M. DIXON

~~180-56-1170~~

~~EDGEWOOD APT A2~~

CLEARFIELD, PA 16830

CHARGEOFF

PERSONAL / CHECK

OFFICER #PAP

WILSON JONES

07203 GREEN

7203 BUFF

Prepared By
Approved By

ORIG. DATE: 01/10/00 ORIG. AMT. \$7,500.00 ORIG. #420588/1
MAT. DATE: 01/10/05 TERM: 60 MONTHS WAIVED L.C. \$80.00

08/08/00 CHARGED OFF

PRINCIPAL

7,289.23

FILED iec shf
31:42 ~~31~~ Aug pd. 80.00
OCT 25 2002

William A. Shaw
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13220

COUNTY NATIONAL BANK

02-1676-CD

VS.

DIXON, NICHOLE M.

COMPLAINT

SHERIFF RETURNS

NOW NOVEMBER 5, 2002 AT 9:08 AM EST SERVED THE WITHIN COMPLAINT ON
NICHOLE M. DIXON, DEFENDANT AT RESIDENCE, SUNNY SLOPES APT.-1029A,
PHILIPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO NICHOLE
M. DIXON 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
34.77	SHFF. HAWKINS PD. BY: ATTY.
10.00	SURCHARGE PAID BY: ATTY.

Sworn to Before Me This

23 Day Of January 2003

William A. Shaw

So Answers,

Chester A. Hawkins
by Marilyn Harris

Chester A. Hawkins
Sheriff

FILED

WAS JAN 23 2003

William A. Shaw
Prothonotary

COUNTY NATIONAL BANK, a
Pennsylvania Corporation,
Plaintiff

v.

NICHOLE M. DIXON,
Defendant

: IN THE COURT OF COMMON PLEAS
:
: OF CLEARFIELD COUNTY, PENNSYLVANIA
:
: CIVIL DIVISION - LAW
:
:
: NO. 02-1676-CD

NOTICE

TO: Nichole M. Dixon
Sunny Slopes, Apt. -1029A
Philipsburg, PA 16866

DATE OF NOTICE: January 29, 2003

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

Theodore B. Ely, Esquire
Attorneys for Plaintiff
23 West Tenth Street
Erie, PA 16501
814/455-1381

FILED

m/1517 BL
JAN 31 2003

William A. Shaw
Prothonotary

COUNTY NATIONAL BANK, a
Pennsylvania Corporation,
Plaintiff

v.

NICHOLE M. DIXON,
Defendant

: IN THE COURT OF COMMON PLEAS
:
: OF CLEARFIELD COUNTY, PENNSYLVANIA
:
: CIVIL DIVISION - LAW
:
:
: NO. 02-1676-CD

PRAECIPE FOR ENTRY OF DEFAULT JUDGMENT

TO THE PROTHONOTARY:

1. Enter default judgment against defendant for failure to plead within twenty (20) days of service of the complaint and for failure to plead within ten (10) days of notice of praecipe for entry of default judgment in the amount of \$11,371.19 against Nichole M. Dixon plus interest at 6% per annum from January 10, 2000 and costs of suit.

2. Undersigned counsel hereby certifies that written notice of intention to file this praecipe was mailed to the defendants and to any counsel of record on January 29, 2003, which is after default occurred and at least ten (10) days prior to the date of this praecipe.

3. A copy of the notices of intention of filing this praecipe are attached hereto.

FILED

MAR 12 2003

William A. Shaw
Prothonotary

DATED:

3/6/03

Respectfully submitted

ELY & SMITH

By

Theodore B. Ely, Esquire
Attorney for Plaintiff
23 West Tenth Street
Erie, PA 16501

COUNTY NATIONAL BANK, a
Pennsylvania Corporation,
Plaintiff

v.

NICHOLE M. DIXON,
Defendant

: IN THE COURT OF COMMON PLEAS
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Sunny Slopes, Apt. -1029A
Philipsburg, PA 16866

DATE OF NOTICE: January 29, 2003

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(814) 765-2641 Ext. 5982

Theodore B. Ely, Esquire
Attorneys for Plaintiff
23 West Tenth Street
Erie, PA 16501
814/455-1381

FILED

No cc

03/30/03
MAR 12 2003

Atty Ely pd. 20.00

William A. Shaw
Prothonotary

Notice to Def.

Feb Statement to Atty Ely

COUNTY NATIONAL BANK, a
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Plaintiff

v.

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Defendant

: IN THE COURT OF COMMON PLEAS
:
: OF CLEARFIELD COUNTY, PENNSYLVANIA
:
: CIVIL DIVISION - LAW
:
: NO. 02-1676-CD

COPY

To: Nichole M. Dixon
Sunny Slopes, Apt. -1029A
Philipsburg, PA 16866

(X) Notice is hereby give that a judgment in the above-captioned matter has been entered against you in the amount of \$11,371.19 against Nichole M. Dixon plus interest at 6% per annum from January 10, 2000 on March 12, 2003.

() A copy of all documents filed with the Prothonotary in support of the within judgment is/are enclosed.

Prothonotary Division
Clerk of Records

By _____

If you have any questions regarding this Notice, please contact the filing party:

Theodore B. Ely, Esquire
23 West Tenth Street
Erie, PA 16501
(814) 455-1381

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

County National Bank
Plaintiff(s)

No.: 2002-01676-CD

Real Debt: \$11,371.19

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Nichole M. Dixon
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: March 12, 2003

Expires: March 12, 2008

Certified from the record this 12th day of March, 2003.

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