02-1800-CD
Direct Merchants vs Jennifer Deed

02

2002-1800-CD
DIRECT MERCHANTS CREDIT VS JENNIFER A. DEEB

BURTON NEIL & ASSOCIATES, P.C.
By: Burton Neil, Esquire
Identification No. 11348
26 South Church Street
West Chester, PA 19380
(610) 696-2120
Attorney for Plaintiff

DIRECT MERCHANTS CREDIT CARD BANK 17600 North Perimeter Drive, Scottsdale, AZ Plaintiff	: IN THE COURT OF COMMON PLEAS : CLEARFIELD COUNTY, PENNSYLVANIA
v.	: NO. 02-1800-CO
JENNIFER A DEEB 110 Wilson Avenue, DuBois, PA Defendant	: CIVIL ACTION - LAW

COMPLAINT
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 (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 claim 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.

LAWYER REFERENCE AND
INFORMATION SERVICE
David S. Meholick, Court Admn.
Clearfield County Courthouse
Clearfield, PA 16830
Telephone No. 814-765-2641

FILED

NOV 15 2002
m/3:10/atty Neil pd $85.00
William A. Shaw
Prothonotary
1cc Sheriff

for all use by such a user. To terminate this authority, you must retrieve the credit card from the previously authorized user and return it to us at the aforementioned address along with a letter explaining why you are doing so.

LOST OR STOLEN CREDIT CARD(S) AND/OR CHECKS

You agree to notify us immediately if your card(s) or any transfer or convenience checks are lost or stolen. You may notify us by calling 1 804 285-9988.

CHANGE OF NAME, ADDRESS, TELEPHONE NUMBER OR EMPLOYMENT

You agree to give us prompt notice of any change in your name, mailing address, telephone number or place of employment. Send changes to Cardholder Services, P.O. Box 21222, Tulsa, Oklahoma 74121-1222.

FOREIGN TRANSACTIONS

If you effect a transaction at a merchant that settles in a currency other than U.S. dollars, MasterCard® International Incorporated will convert the charge into a U.S. dollar amount. MasterCard International will use its currency conversion procedure, which is disclosed to institutions that issue MasterCard cards. Currently, the currency conversion rate used to determine the transaction amount in U.S. dollars is generally either a government-mandated rate or the wholesale rate in effect the day before the transaction processing date, increased by one percent. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

APPLICABLE LAW

This Agreement and your Account will be governed by federal law and the laws of Utah, whether or not you live in Utah and whether or not your Account is used outside of Utah. This Agreement is entered into in Utah and all credit under the Agreement will be extended from Utah. All terms and conditions of this Agreement (including the change of terms provision, the applicable law provision, and the finance charge, late charge, returned check charge, over limit charge, and research charge provisions) are deemed to be material to the determination of the finance charge.

ASSIGNMENT OF ACCOUNT

We may sell, assign or transfer your Account or any portion thereof without notice to you. You may not sell, assign or transfer your Account.

PRIVACY PRACTICES

You agree that from time to time we may receive credit information concerning you from others, such as stores, other lenders, and credit reporting agencies, and that we may use this information to cancel or suspend your credit privileges under this Agreement even if you are not in default with us. You also agree that we may, on a regular basis, furnish purchase, transaction, credit and experience information regarding your Account to others seeking such information, including our affiliates and other third parties. You authorize us to share such information contained on your application with our affiliates and other third parties. If you fail to fulfill the terms of your credit obligation, a negative report reflecting on your credit record may be submitted to a credit reporting agency(ies). You agree that any government agency may release your residence address to us, should it become necessary to locate you. You agree that our supervisory personnel may listen to telephone calls between you and our representatives in order to evaluate the quality of our service to you and to other Cardholders.

UPDATED FINANCIAL AND OTHER INFORMATION

Upon request, you agree to promptly give us accurate financial and other information about yourself.

SEVERABILITY

If any provision of this Agreement is finally determined to be void or unenforceable under any law, rule, or regulation, all other provisions of this Agreement will remain valid and enforceable.

Your credit card is issued under this Agreement by Direct Merchants Credit Card Bank℠, National Association, Salt Lake City, Utah.

First Data Resources provides processing services for Direct Merchants Credit Card Bank, National Association. You may write to us at: P.O. Box 21222, Tulsa, Oklahoma 74121-1222.

YOUR BILLING RIGHTS — KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at Cardholder Services, P.O. Box 21222, Tulsa, Oklahoma 74121-1222 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure of.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit line. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone to whom we report you that you have a question about your bill. And we must tell you the name of anyone to whom we gave this information. We must tell anyone we report to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first $50 of the questioned amount, even if your bill was correct.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

(a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and

(b) The purchase price must have been more than $50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

X-2022 (3/96)

DIRECT MERCHANTS BANK℠

Cardholder Agreement

AGREEMENT TO TERMS — USE OF YOUR ACCOUNT DEFINITION OF PARTIES

This is the Agreement which covers your credit card account (called your "Account") with us. You and Direct Merchants Credit Card Bank℠, National Association, will be bound by it from the first time you use the Account. If your Account is a Joint Account, you and the Joint Account holder each promise to pay and are jointly and individually responsible for amounts due under this Agreement.

In this Agreement, and in your monthly statements, the words "you" and "your" refer to persons named on the credit card application, credit card or acceptance form, and the words "we," "us," and "our" refer to Direct Merchants Credit Card Bank℠, National Association.

PROMISE TO PAY

You promise to pay for: (a) credit extended by Direct Merchants Credit Card Bank, National Association, to you or to anyone whom you permit to use this Account; (b) finance charges, late charges, and other administrative charges (e.g., returned check charges, research charges) provided in this Agreement; and (c) collection costs and attorneys' fees as permitted by applicable law if your Account should go into default.

We can accept late or partial payments, or checks or money orders marked "Payment in Full" or otherwise restrictively endorsed without losing any of our rights under this Agreement.

CASH ADVANCES

The term cash advance is defined as and includes the following transactions: (a) Automated Teller Machine (ATM) transactions; (b) transfer and convenience check transactions; and (c) in-bank transactions. Convenience checks are used the same as personal checks. Transfer and convenience checks are drawn on your Account and billed on your statement.

There is a cash advance transaction fee applied to every cash advance transaction. The cash advance transaction fee is equal to 3% of the cash advance, with a minimum fee of per transaction.

MAXIMUM CREDIT LINE

You may obtain credit by any means approved by us until the total unpaid balance of your Account reaches your maximum credit line. Your cash advance credit limit may be limited to 50% of your maximum credit line. You agree not to allow your total unpaid balance, including finance charges and other charges, to exceed your maximum credit line. We are not required to make cash advances (including accepting transfer or convenience checks or ATM transactions) or extend credit for purchases at your request if you have exceeded your credit line, but if we do, you agree to pay us that excess amount, plus applicable finance charges and any over the limit fee, immediately. Your credit line amount is defined on the enclosed Card Carrier directly above your credit card.

STATEMENTS

We will send you a statement covering each billing cycle in which you have a balance in excess of $1. The statement will reflect: (a) payments, credits, purchases, cash advances, finance charges, and all other charges made to your Account during the billing cycle; (b) minimum payment you must make (called the "minimum payment") and the date by which minimum payment must be paid in order to avoid late charges; and (c) your available credit.

PAYMENT

Payment is due when you receive your statement each month. We will not impose any late charges if you pay at least the minimum payment reflected in your statement by the date specified, which will always be 25 days from the statement date. If you wish, you may pay more than the minimum payment and at any time you may pay the entire amount due for the current billing cycle (called "new balance"). Send payments to Cardholder Services, P.O. Box 2168, Omaha, Nebraska 68103-2168.

The minimum payment each month will be equal to 2% of the new balance or $10, whichever is greater, or the amount of the new balance if less than $10, plus:

(a) any past due amounts appearing on your statement; and

(b) the amount by which the new balance exceeds your credit line.

All payments by mail must be made by check or money order. Payments may not be made using a transfer or convenience check. You agree that any payment you make may be returned to you without applying it to your Account and without presentment or protest, for reasons including, but not limited to, that the check or money order: (1) is not drawn on the U.S. Post Office or a financial institution located in the United States; (2) is missing a signature; (3) is drawn with different numeric and written amounts; (4) contains a restrictive endorsement; (5) is post dated; (6) is not payable to Direct Merchants Bank, or Direct Merchants Credit Card Bank, N.A.; (7) is not payable in U.S. dollars; (8) is not paid upon presentment; or (9) is drawn on a transfer or convenience check. You agree to pay any bank collection fees we incur for any check payments made in U.S. dollars drawn on a financial institution not located in the United States. All payments under this Agreement must be received at the address specified on your billing statement.

ANNUAL FEE

There is an annual fee of $30 for the Account. The first annual fee will be billed approximately 90 days after your Account is opened and then once per year during the month in which your Account was originally opened.

HOW WE FIGURE FINANCE CHARGES

The periodic finance charge is calculated separately for purchases and cash advances. To calculate the finance charge for purchases, we multiply the average daily balance for purchases times the monthly periodic rate for purchases. There is no finance charge for purchases when a grace period applies. To calculate the finance charge for cash advances, we multiply the average daily balance for cash advances times the monthly periodic rate for cash advances, then add applicable cash advance transaction fees. The Account is subject to a minimum finance charge of $.50.

AVERAGE DAILY BALANCES

We calculate average daily balances separately for purchases and for cash advances. In each case, we start by calculating a "daily balance" for each day in the billing cycle.

- The daily balance of purchases for any day is equal to the previous day's daily balance for purchases plus any new purchases and any other charges that we add that day and minus any payments and credits we apply to purchases that day.

We add new purchases to the daily balance on the purchase date.

If other charges (like annual fees, late charges, over limit charges and finance charges) appear on a monthly periodic statement, we add them to your daily balance on the day following the closing date of the statement.

We apply payments and credits on the day they are received.

- The daily balance of cash advances on any day is equal to the previous day's daily balance for cash advances, plus any new cash advances made that day and minus any payments and credits applied to cash advances that day. If you incur cash advance transaction fees during the period covered by a monthly periodic statement, we add them

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to your daily balance on the day following the closing date of the statement. We treat any cash advances obtained by transfer or convenience checks as having been made on the transaction date shown on your periodic statement.

After we have calculated all the daily balances for a monthly billing cycle, we add the daily balances for purchases and the daily balances for cash advances, and then divide each sum by the number of days in the billing cycle. The resulting amounts are the average daily balances for purchases and cash advances.

MONTHLY PERIODIC RATE

The monthly periodic rate (as of February, 1996) is 1.87%, which corresponds to an ANNUAL PERCENTAGE RATE of 22.45%. The monthly periodic rate is a variable rate that may increase or decrease if the highest prime rate published in *The Wall Street Journal* (the "prime rate") increases or decreases. The monthly periodic rate for any monthly billing cycle will be one twelfth of the sum of 14.20% plus the prime rate published on the third Tuesday of the month preceding the month in which that billing cycle ends. However, the monthly periodic rate may never fall below 1.54% regardless of the level of the prime rate. An increase in the monthly periodic rate may increase the minimum payment due on your Account.

ADJUSTING FOR GRACE PERIODS

"Grace periods" are periods during which we impose no finance charges on purchases. We impose no finance charge on a purchase added to your daily balance during the billing cycle covered by a periodic statement if that statement shows no previous balance or shows that the previous balance was paid in full within 25 days. Also, we impose no additional finance charge on any purchases included in the new balance of a monthly periodic statement if you pay the new balance in full on or before the date specified in your statement.

LATE CHARGE

At least the minimum payment amount shown on your statement is due each month when you receive your statement. We may impose a $15 late charge if you do not pay at least the minimum payment by the date specified in your statement, which will always be 25 days from the statement date.

OVER LIMIT FEE

If you go over your credit line, you will be billed an over limit fee of $15. This fee will be imposed only once per billing cycle, but will be imposed in each billing cycle that you remain over your credit line.

RETURNED CHECK CHARGE

You agree to pay $15 each time you make a payment on your Account with a check that is returned unsatisfied by your bank or other financial institution.

RESEARCH CHARGES

You agree to pay $5 for each sales slip, statement, transfer or convenience check copy you request if more than one copy is requested per year.

APPLICATION OF PAYMENTS

We apply your payments in the following order: to any unpaid finance charges, administrative charges, promotional balances, cash advances, and purchases.

CHANGE OF TERMS (Including finance charges)

SUBJECT TO APPLICABLE LAW, WE MAY CHANGE OR TERMINATE ANY TERM OF THIS AGREEMENT OR ADD NEW TERMS AT ANY TIME, WITHOUT LIMITATION, INCLUDING ADDING OR INCREASING FEES; INCREASING YOUR MONTHLY MINIMUM PAYMENT AND INCREASING THE RATE OR AMOUNT OF FINANCE CHARGES, OR CHANGING THE METHOD OF COMPUTING THE BALANCE UPON WHICH FINANCE CHARGES ARE ASSESSED. PRIOR WRITTEN NOTICE WILL BE PROVIDED TO YOU WHEN REQUIRED BY APPLICABLE LAW. CHANGES MAY APPLY TO BOTH NEW AND OUTSTANDING BALANCES.

DEFAULT AND TERMINATION OF AGREEMENT

You will be in default under this Agreement upon: (a) your failure to mak minimum payment by the date specified in your statement; (b) your violat provision of this Agreement; (c) your death; (d) your becoming the subjec insolvency proceedings; (e) your becoming the subject of attachment, foreclo lien, judgement or garnishment proceedings; (f) your failure to supply us w we reasonably deem necessary; (g) your supplying us with misleading, (o incorrect information; (h) our receipt of information that you are unwilling t the terms or conditions of this Agreement; (i) our receipt of information fr including credit reporting agencies, which indicates a serious delinquency other creditors; or (j) your moving out of the U.S. After your default, you will continue to accrue finance charges at the contract rate. Balances our Agreement when your credit line is reduced or terminated will continue t charges until paid in full and are subject to all the terms and conditions o Upon default, we have the right to terminate or suspend your credit privil Agreement, to change the terms of your Account and this Agreement, to your entire Account balance including all accrued but unpaid charges imm you for what you owe. You will pay our court costs, reasonable attorneys collection costs related to the default to the extent permitted by applicable we will apply your payments first to attorneys' fees and then in the order Application of Payments.

CREDIT AUTHORIZATIONS

Some transactions will require our prior authorization and you may be as identification. If our authorization system is not working, we may not be transaction, even if you have sufficient available credit. We will not be of these events happen. We are not responsible for any refusal to accep

CARD RENEWAL

Cards are issued with an expiration date. We have the right not to renew any reason.

CARD CANCELLATION

The card(s), transfer and convenience checks issued to you remain our cancellation, you agree to return your card(s) and any unused transfer o checks to us.

CLOSING YOUR ACCOUNT

You can cancel or close your Account by writing to us at Cardholder Se 21223, Tulsa, Oklahoma 74121-1222. Your notice becomes effective w we receive it. If you cancel the Account, you must immediately pay ev including any amounts owed but not yet billed to you. If you do not pa outstanding balances will continue to accrue finance and other charges terms and conditions of this Agreement. You also agree to return your ca transfer and/or convenience checks to us. We will not honor any transfe check written on your Account if we receive the check after your Acco

LIABILITY FOR UNAUTHORIZED USE

You should retain your copies of all charge slips until you receive your time you should verify that the charges are true and the amounts correc liable for the unauthorized use of your credit card. You will not be liab use that occurs after you notify us of the loss, theft or possible unauthori must be given by you immediately upon learning of the loss, theft or p use by calling us at 1 (800) 205-9988 or writing us at Cardholder Servic Tulsa, Oklahoma 74121-1222. In any case, your liability for unauthor card will not exceed $50. However, unauthorized use does not includ whom you have given the credit card or authority to use the Account,

VERIFICATION

Ruth D Kenny is Agency Assistant
(Name of authorized representative) (Title or Position)

for Direct Merchants Credit Card Bank, the within Plaintiff, and makes this
(Name of Company)

statement on its behalf as to the truthfulness of the facts set forth in the foregoing Complaint subject to the penalties of 18 Pa. C.S. Section 4904, relating to unsworn falsification to authorities.

Date: 10-3-02

Ruth C Kenney
Name

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13324

DIRECT MERCHANTS CREDIT CARD BANK 02-1800-CD

VS.

DEEB, JENNIFER A.

COMPLAINT

SHERIFF RETURNS

NOW DECEMBER 9, 2002 AT 10:30 AM EST SERVED THE WITHIN COMPLAINT ON JENNIFER A. DEEB, DEFENDANT AT RESIDENCE, 110 WILSON AVE., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JENNIFER DEEB A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HER THE CONTENTS THEREOF.
SERVED BY: COUDRIET/RYEN

Return Costs

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

Sworn to Before Me This

30th Day Of January 2003

William A. Shaw

So Answers,

Chester Hawkins

by Marilyn Hamm

Chester A. Hawkins
Sheriff

FILED

JAN 30 2003

William A. Shaw
Prothonotary

DIRECT MERCHANTS CREDIT CARD BANK 17600 N. Perimeter Drive, Scottsdale, AZ 62123 Plaintiff	: IN THE COURT OF COMMON PLEAS : CLEARFIELD COUNTY, PENNSYLVANIA
VS.	: NO. 02-1800-CD
JENNIFER A. DEEB 110 Wilson Avenue DuBois, PA 15801-1248 Defendant	: CIVIL ACTION - LAW

Praecipe for Default Judgment

To the Prothonotary:

Please enter judgment by default for want of an answer in the above case in favor of the plaintiff and against the defendant, and assess damages as follows:

Principal:	$7,065.00
Attorneys Fees:	$1,656.00
Credit for payments	-75.00
TOTAL	$8,646.00

Understanding that false statements herein made are subject to penalty under 18 Pa. C.S. § 4904 relating to unsworn falsification to authorities, I verify that:

1. The above are the precise last-known addresses of the judgment debtor and creditor.

2. The annexed notice of intention to file this praecipe was mailed to all parties against whom judgment is to be entered and to their record attorneys, if any, after the default occurred, and at least ten days prior to the date of the filing of this praecipe.

3. The said defendant is not in the Military Service of the United States or its Allies or otherwise within the coverage of the Soldiers' and Sailors' Relief Act of 1940, as amended, is over 18 years of age and has a civilian occupations.

JUDGMENT BY DEFAULT ENTERED AND DAMAGES ASSESSED AS ABOVE. NOTICE GIVEN UNDER PA.R.CIV.P. 236

William A. Shaw

Pro Prothonotary

BURTON NEIL & ASSOCIATES, P.C.

BY: [signature]

Burton Neil, Esquire
Attorney for Plaintiff
I.D. #11348
PO Box 356, W. Chester, PA 19381

The law firm of Burton Neil & Associates is a debt collector.

FILED

MAR 07 2003
m/3:01/atty Neil pd $20.00
William A. Shaw Not. to Def.
Prothonotary Stat. to atty Neil

BURTON NEIL & ASSOCIATES, P.C.
BY: Burton Neil, Esquire
Identification No. 11348
26 South Church Street
West Chester, PA 19382
610-696-2120
ATTORNEY FOR: Plaintiff

DIRECT MERCHANTS CREDIT CARD BANK	: IN THE COURT OF COMMON PLEAS
Plaintiff	: CLEARFIELD COUNTY, PENNSYLVANIA
VS.	: NO. 02-1800-CD
JENNIFER A. DEEB	
Defendant	: CIVIL ACTION - LAW

NOTICE OF INTENTION TO FILE
PRAECIPE FOR DEFAULT JUDGMENT

TO: Jennifer A. Deeb
110 Wilson Avenue
DuBois, PA 15801-1248

DATE OF NOTICE: February 4, 2003

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 obligations 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 notice to your 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:

LAWYER REFERENCE AND
INFORMATION SERVICE
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
Telephone No. 814-765-2641 Ext. 5982

BURTON NEIL & ASSOCIATES, P.C.

BY: ______________________
Burton Neil, Esquire
Attorney for Plaintiff

The firm of Burton Neil & Associates, P.C. is attempting to collect a debt.

COPY

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

Direct Merchants Credit Card Bank
Plaintiff(s)

No.: 2002-01800-CD

Real Debt: $8,646.00

Atty's Comm: $

Vs.

Costs: $

Int. From: $

Jennifer A. Deeb
Defendant(s)

Entry: $20.00

Instrument: Default Judgment

Date of Entry: March 7, 2003

Expires: March 7, 2008

Certified from the record this 7th 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

COPY

BURTON NEIL & ASSOCIATES, P.C.
BY: Burton Neil, Esquire
Identification No. 11348
26 South Church Street
West Chester, PA 19382
610-696-2120
ATTORNEY FOR: Plaintiff

DIRECT MERCHANTS CREDIT CARD BANK 17600 N. Perimeter Drive, Scottsdale, AZ 62123 Plaintiff	: IN THE COURT OF COMMON PLEAS : CLEARFIELD COUNTY, PENNSYLVANIA
VS.	: NO. 02-1800-CD
JENNIFER A. DEEB 110 Wilson Avenue DuBois, PA 15801-1248 Defendant	: CIVIL ACTION - LAW

RULE OF CIVIL PROCEDURE NO. 236 (REVISED)

Notice is given that a JUDGMENT in the above captioned matter has been entered against you on March 7, 2003.

Prothonotary

By: William A. Shaw

~~Deputy~~

If you have any questions concerning the above, please contact:

Burton Neil, Esquire
Attorney for Party Filing
26 South Church Street
West Chester, PA 19382
Phone: 610-696-2120

The law firm of Burton Neil & Associates is a debt collector.