

02-1928-CD  
ASSET ADVANTAGE, INC. vs. PETER P. SHOMO

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

ASSET ADVANTAGE, INC.,  
ASSIGNEE OF FLEET BANK, N.A.

Plaintiff

vs.

PETER P. SHOMO

Defendant

No. 02-1928-CD

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#02560933

**FILED**

DEC 11 2002

William A. Shaw  
Prothonotary

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

ASSET ADVANTAGE, INC.,  
ASSIGNEE OF FLEET BANK, N.A.

Plaintiff

vs.

Civil Action No.

PETER P. SHOMO

Defendant

**COMPLAINT IN CIVIL ACTION AND 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 an 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

LAWYER REFERRAL SERVICE  
PA Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
1-800-692-7375

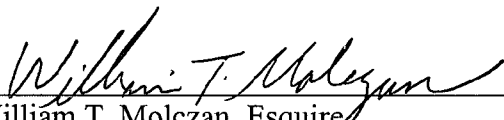
## COMPLAINT

1. Plaintiff is a corporation with offices in 7322 Southwest Fwy, Suite 1600, Houston, TX 77074.
2. Defendant is an adult individual residing at RR 1 Box 791, Coalport, PA 16627.
3. Defendant applied for and received a credit card issued by Plaintiff 's assignor bearing the account number 4326835201148838.
4. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of November 5, 2002, in the amount of \$9,457.46 . A true and correct copy of Plaintiff's Statement of Account attached hereto, marked as Exhibit "1" and made a part hereof.
5. Defendant is in default of the terms of the cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable.
6. Plaintiff avers that the Cardholder Agreement between the parties provides that Plaintiff is entitled to the addition of finance charges at the rate of 6% per annum on the unpaid balance.
7. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendant, Peter P. Shomo individually, in the amount of \$9,457.46 with continuing finance charges thereon at the rate of 6% per annum plus costs.

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED  
SHALL BE USED FOR THAT PURPOSE.**

WELTMAN, WEINBERG & REIS, CO., L.P.A.

  
\_\_\_\_\_  
William T. Molczan, Esquire

PA I.D. #47437

WELTMAN, WEINBERG & REIS CO., L.P.A.

2718 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#:02560933



P.O. BOX 15480  
WILMINGTON DE 19850

Account Number 4326 8352 0114 8838  
Minimum Payment Due 1,154.00  
Past Due Amount 982.00  
Payment Due Date 06/07/00  
New Balance 7,890.71

Amount  
Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

!198865368187!

!166279764912!

4326835201148838 0789071 0115400

DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

#### PAYMENT INFORMATION

Account Number 4326 8352 0114 8838  
Minimum Payment Due 1,154.00  
Amount Past Due 982.00  
Amount Over Credit Limit 0.00  
Payment Due Date 06/07/00

#### ACCOUNT SUMMARY

Previous Balance \$7,694.57  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 196.14  
(=) New Balance \$7,890.71

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	29	05/11/00

#### ACCOUNT TRANSACTIONS

Transaction Date	Posting Date	Reference Number	Description	Amount
05/11	05/11		LATE FEE	29.00
05/11	05/11	*FINANCE CHARGE*	PURCHASES \$120.69 CASH ADVANCE \$46.45	167.14

#### INFORMATION FOR YOU

PLEASE CALL US IMMEDIATELY AT

1-800-544-2028

YOUR ACCOUNT IS PAST DUE

YOUR ACCT IS CURRENTLY CLOSED

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,614.15	27.06%	N/A	.07413%	\$120.69	\$0.00
CASH ADVANCES	\$2,160.79	27.06%	N/A	.07413%	\$46.45	\$0.00
ANNUAL PERCENTAGE RATE for purchases 27.06%						
ANNUAL PERCENTAGE RATE for cash advances 27.06%						

If you have a variable rate account, your periodic rates may vary.

EXHIBIT

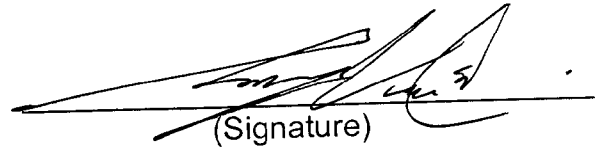
SEE REVERSE SIDE FOR IMPORTANT INFORMATION

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. §4904 relating to unsworn falsifications to authorities, that he/she is Steven J. Vutei  
(Name)

Legal Manager of L.T.D. Financial Services, plaintiff herein, that  
(Title) (Company)

he/she is duly authorized to make this Verification, and that the facts set forth in the foregoing Complaint are true and correct to the best of his/her knowledge, information and belief.

  
(Signature)

Wwr# 02560933

Complaint

1-15-03 Document

Reinstated/Reissued to Sheriff/Attorney  
for service.

William A. Shaw  
Deputy Prothonotary

FILED

DEC 11 2002

William A. Shaw  
Prothonotary

1cc Snsf  
pd-85:00  
m/2:17 xdt  
Amy M. Iczan



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

ASSET ADVANTAGE, INC ASSIGNEE OF  
FLEET BANK, N.A.

Plaintiff

vs.

PETER P. SHOMO

Defendant

No. 02-1928-CD

PRAECIPE TO REINSTATE COMPLAINT

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS, CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#02560933

**FILED**

*WWR* *UM - 1:55* *BA pl 200*  
JAN 15 2003 *1cc to sheriff*  
*1cc to atty*

William A. Shaw  
Prothonotary

Document  
Filed for service  
to Sheryl A. Horney  
Deputy Prothonotary

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

ASSET ADVANTAGE, INC., ASSIGNEE OF  
FLEET BANK, N.A.

Plaintiff

vs.

Civil Action No. 02-1928-CD

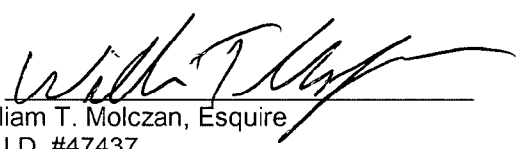
PETER P. SHOMO

Defendant

**PRAECIPE TO REINSTATE COMPLAINT**

Kindly reinstate the Complaint in the above captioned matter.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By:   
William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR #02560933

1/15/03 Document  
Reinstated/~~Reissued to Sheriff/Attorney~~  
for service.

Will. J. [Signature]  
Deputy Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13413

ASSET ADVANTAGE INC.

02-1928-CD

VS.

SHOMO, PETER P.

COMPLAINT

SHERIFF RETURNS

NOW JANUARY 10, 2002 RETURN THE WITHIN COMPLAINT "NOT SERVED,  
TIME EXPIRED" AS TO PETER P. SHOMO, DEFENDANT.

Return Costs

Cost Description

14.74 SHFF. HAWKINS PAID BY; *city*

10.00 SURCHARGE PAID BY: *city*

Sworn to Before Me This

*14th* Day Of *Feb* 2003

*William A. Shaw*

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

So Answers,

*Chester A. Hawkins*  
*My Maulyr Hamr*

Chester A. Hawkins  
Sheriff

FILED

FEB 11 2003

0/11:30 a.m.

William A. Shaw  
Prothonotary

Page 1 of 1

*no ce* *Key*

FILED

FEB 11 2003

Prothonotary  
William A. Shaw

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

ASSET ADVANTAGE, INC.,  
ASSIGNEE OF FLEET BANK, N.A.

Plaintiff

vs.

PETER P. SHOMO

Defendant

No. 02-1928-CD

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#02560933

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

DEC 11 2002

Attest.

  
Prothonotary/  
Clerk of Courts

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

ASSET ADVANTAGE, INC.,  
ASSIGNEE OF FLEET BANK, N.A.

Plaintiff

vs.

Civil Action No.

PETER P. SHOMO

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**COMPLAINT IN CIVIL ACTION AND 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 an 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

LAWYER REFERRAL SERVICE  
PA Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
1-800-692-7375

## COMPLAINT

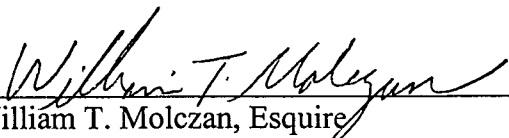
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7. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendant, Peter P. Shomo individually, in the amount of \$9,457.46 with continuing finance charges thereon at the rate of 6% per annum plus costs.



THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED  
SHALL BE USED FOR THAT PURPOSE.

WELTMAN, WEINBERG & REIS, CO., L.P.A.

  
William T. Molczan, Esquire

PA I.D. #47437

WELTMAN, WEINBERG & REIS CO., L.P.A.

2718 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#:02560933



P O BOX 15480  
WILMINGTON DE 19850

Account Number 4326 8352 0114 8838  
Minimum Payment Due 1,154.00  
Past Due Amount 982.00  
Payment Due Date 06/07/00  
Now Balance 7,890.71

Amount  
Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

52397

!!198865368187!

!!166279764912!

4326835201148838 0789071 0115400

DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

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(+) FINANCE CHARGES & Fees 196.14  
(-) New Balance \$7,890.71

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
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#### ACCOUNT TRANSACTIONS

Transaction Date	Posting Date	Reference Number	Description	Amount
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05/11	05/11	*FINANCE CHARGE*	PURCHASES \$120.69 CASH ADVANCE \$46.45	167.14

#### INFORMATION FOR YOU

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028

YOUR ACCOUNT IS PAST DUE

YOUR ACCT IS CURRENTLY CLOSED

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ANNUAL PERCENTAGE RATE for purchases 27.06%

ANNUAL PERCENTAGE RATE for cash advances 27.06%

If you have a variable rate account, your periodic rates may vary.

EXHIBIT


SEE REVERSE SIDE FOR IMPORTANT INFORMATION

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. §4904 relating to unsworn falsifications to authorities, that he/she is Steven J. Vutic  
(Name)

Legal Manager of L.T.D. Financial Services, plaintiff herein, that  
(Title) (Company)

he/she is duly authorized to make this Verification, and that the facts set forth in the foregoing Complaint are true and correct to the best of his/her knowledge, information and belief.

  
(Signature)

Wwr# 02560933

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13413

ASSET ADVANTAGE INC.

02-1928-CD

VS.

SHOMO, PETER P.

COMPLAINT

SHERIFF RETURNS

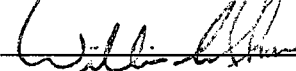
NOW FEBRUARY 7, 2003 AT 11:05 AM EST SERVED THE WITHIN COMPLAINT  
ON PETER P. SHOMO, DEFENDANT AT SHERIFF'S OFFICE, MARKET ST.,  
CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO PETER P.  
SHOMO A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE  
KNOWN TO HIM THE CONTENTS THEREOF.  
SERVED BY: SNYDER

Return Costs

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

Sworn to Before Me This

11th Day Of Feb 2003



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

So Answers,



Chester A. Hawkins  
Sheriff

FILED

FEB 11 2003

0/11:30 a.m.

William A. Shaw  
Prothonotary



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ADVANTAGE, INC.,  
Assignee of FLEET BANK, N.A.,  
Plaintiff

Vs.

PETER P. SHOMO,  
Defendant

CIVIL DIVISION

No. 02 - 1928 - CD

PRAECIPE FOR APPEARANCE

Filed on Behalf of:

Defendant, PETER P. SHOMO

Counsel of Record for This  
Party:

PAUL COLAVECCHI, ESQUIRE  
Pa. I.D. #83274

COLAVECCHI RYAN & COLAVECCHI  
221 East Market Street  
P.O. Box 131  
Clearfield, PA 16830

814/765-1566

**FILED**

**FEB 25 2003**

**William A. Shaw  
Prothonotary**

LAW OFFICES OF  
COLAVECCHI  
RYAN & COLAVECCHI  
221 E. MARKET ST.  
(ACROSS FROM  
COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA

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

ASSET ADVANTAGE, INC., Assignee :  
of FLEET BANK, N.A., : No. 02 - 1928 - CD  
Plaintiff :  
Vs. :  
PETER P. SHOMO, :  
Defendant :

PRAECIPE TO ENTER APPEARANCE

TO: WILLIAM SHAW, PROTHONOTARY

Please enter my appearance of behalf of the Defendant, PETER  
P. SHOMO, in the above-captioned action.

Paul Colavecchi  
PAUL COLAVECCHI, ESQUIRE  
Attorney for Defendant

2-25-03  
DATE

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY, PENNA.

CIVIL DIVISION

No. 09 - 1928 - CD

ASSET ADVANTAGE, INC., Assignee  
of FLEET BANK, N.A.,  
Plaintiff

vs.

PETER P. SHOMO,  
Defendant

PRAECIPE FOR APPEARANCE

FILED

013:4118H  
FEB 25 2003

William A. Shaw  
Prothonotary

COLAVECCHI  
RYAN & COLAVECCHI

ATTORNEYS AT LAW  
221 EAST MARKET STREET  
(ACROSS FROM COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA 16830

Atty P. Colavecchi:  
e  
gk

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ADVANTAGE, INC.,  
Assignee of FLEET BANK, N.A.,  
Plaintiff

Vs.

PETER P. SHOMO,  
Defendant

CIVIL DIVISION

No. 02 - 1928 - CD

DEFENDANT'S PRELIMINARY  
OBJECTIONS TO PLAINTIFF'S  
COMPLAINT

Filed on Behalf of:

Defendant, PETER P. SHOMO

Counsel of Record for This  
Party:

PAUL COLAVECCHI, ESQUIRE  
Pa. I.D. #83274

COLAVECCHI RYAN & COLAVECCHI  
221 East Market Street  
P.O. Box 131  
Clearfield, PA 16830

814/765-1566

**FILED**

**FEB 26 2003**

**William A. Shaw**  
**Prothonotary**



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

ASSET ADVANTAGE, INC., Assignee :  
of FLEET BANK, N.A., : No. 02 - 1928 - CD  
Plaintiff :  
Vs. :  
PETER P. SHOMO, :  
Defendant :

DEFENDANT'S PRELIMINARY OBJECTIONS  
TO PLAINTIFF'S COMPLAINT

Defendant, Peter P. Shomo, by his attorney, Paul Colavecchi, Esquire, files Preliminary Objections to Plaintiff's Complaint as respectfully avers as follows:

1. Plaintiff filed a Complaint in the Court of Common Pleas of Clearfield County, Pennsylvania, on December 11, 2002, alleging that Defendant applied for a received a credit card issued by Plaintiff's assignor.

2. Plaintiff alleged in their Complaint that Defendant is in default of the terms of the agreement having not made monthly payments to Plaintiff.

3. Plaintiff alleged that Defendant has incurred a debt in the amount of \$9,457.46 pursuant to an alleged agreement.

4. This action amounts to an alleged breach of contract on behalf of Defendant.

5. Plaintiff has filed to produce the original agreement, which Plaintiff alleges that Defendant breached.

6. Plaintiff has failed to produce a statement of account which details any purchases made and any costs or debt that was incurred pursuant to any alleged agreement.

7. Plaintiff's Complaint is insufficient on its face and should be dismissed because Plaintiff failed to produce a copy of the original agreement and a statement of the account detailing purchases made and costs incurred.

WHEREFORE, Defendant respectfully requests that Plaintiff's Complaint be stricken pursuant to Federal Rule of Pennsylvania Civil Procedure 1028, on the grounds of legal insufficiency.

  
\_\_\_\_\_  
PAUL COLAVECCHI, ESQUIRE

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY, PENNA.  
CIVIL DIVISION  
No. 02 - 1928 - CD

ASSET ADVANTAGE, INC., Assignee  
of FLEET BANK, N.A.,  
Plaintiff

vs.

PETER P. SHOMO,  
Defendant

DEFENDANT'S PRELIMINARY OBJECTIONS  
TO PLAINTIFF'S COMPLAINT

FILED

300

01/31/54/6H  
FEB 26 2003

REDA

William A. Shaw  
Prothonotary

GOLAVECCHI  
RYAN & GOLAVECCHI

ATTORNEYS AT LAW  
221 EAST MARKET STREET  
(ACROSS FROM COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA 16830

Atty P. Colavecchi.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ADVANTAGE, INC.,  
Assignee of FLEET BANK, N.A.,  
Plaintiff

Vs.

PETER P. SHOMO,  
Defendant

CIVIL DIVISION

No. 02 - 1928 - CD

RULE

Filed on Behalf of:

Defendant, PETER P. SHOMO

Counsel of Record for This  
Party:

PAUL COLAVECCHI, ESQUIRE  
Pa. I.D. #83274

COLAVECCHI RYAN & COLAVECCHI  
221 East Market Street  
P.O. Box 131  
Clearfield, PA 16830

814/765-1566

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

ASSET ADVANTAGE, INC., Assignee :  
of FLEET BANK, N.A., : No. 02 - 1928 - CD  
Plaintiff :  
vs. :  
PETER P. SHOMO, :  
Defendant :

RULE

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 2003, upon  
consideration of the foregoing Preliminary Objections filed on  
behalf of the Defendant, a Rule is issued on the Plaintiff to  
appear and show cause why the relief requested therein should not  
be granted.

Rule make Returnable the \_\_\_\_\_ day of \_\_\_\_\_,  
2003, at \_\_\_\_\_ .M., Clearfield County Courthouse, Courtroom No.  
\_\_\_\_\_.

A total of one-half (1/2) hour has been set aside for this  
hearing.

BY THE COURT:

\_\_\_\_\_  
JUDGE

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY, PENNA.

CIVIL DIVISION

No. 02 - 1928 - CD

ASSET ADVANTAGE, INC., Assignee  
of FLEET BANK, N.A., Plaintiff

vs.

PETER P. SHOMO,

Defendant

RULE

**COLAVECCHI  
RYAN & COLAVECCHI**

ATTORNEYS AT LAW  
221 EAST MARKET STREET  
(ACROSS FROM COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA 16830

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

ASSET ADVANTAGE, INC.,  
ASSIGNEE OF FLEET BANK, N.A.

Plaintiff

vs.

PETER P. SHOMO

Defendant

No. 02-1928 CO

AMENDED COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#02560933

FILED

MAR 14 2003

William A. Shaw  
Prothonotary

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

ASSET ADVANTAGE, INC.,  
ASSIGNEE OF FLEET BANK, N.A.

Plaintiff

vs.

Civil Action No.

PETER P. SHOMO

Defendant

**COMPLAINT IN CIVIL ACTION AND 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 an 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

LAWYER REFERRAL SERVICE  
PA Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
1-800-692-7375



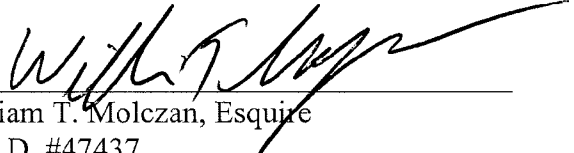
AMENDED COMPLAINT

1. Plaintiff is a corporation with offices in 7322 Southwest Fwy, Suite 1600, Houston, TX 77074.
2. Defendant is an adult individual residing at RR 1 Box 791, Coalport, PA 16627.
3. Defendant applied for and received a credit card issued by Plaintiff 's assignor bearing the account number 4326835201148838.
4. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of November 5, 2002, in the amount of \$9,457.46 . Attached as Exhibit "1" are copies of Defendant's account statements from May of 1996 to May of 2000. These statements show all charges actually on Defendant" account.
5. Defendant is in default of the terms of the cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable.
6. Plaintiff avers that the Cardholder Agreement between the parties provides that Plaintiff is entitled to the addition of finance charges at the rate of 6% per annum on the unpaid balance.
7. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendant, Peter P. Shomo individually, in the amount of \$9,457.46 with continuing finance charges thereon at the rate of 6% per annum plus costs.

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED  
SHALL BE USED FOR THAT PURPOSE.**

WELTMAN, WEINBERG & REIS, CO., L.P.A.

A handwritten signature in black ink, appearing to read 'William T. Molczan', is written over a horizontal line.

William T. Molczan, Esquire

PA I.D. #47437

WELTMAN, WEINBERG & REIS CO., L.P.A.

2718 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#:02560933

0.00	6588.25	0.00	0.00	0.00	42.03	0.00	6630.28
							108.00
							0.00
		12.90	18.68				0.00
		.03534	.05116				108.00
		12.90	18.68				
		42.03	0.00				3964.84
							0.00

# N o A n n u a l F e e

ADVANTA  
61 PO BOX 15480  
2 WILMINGTON DE 19850-5480

Check here if address change  
is indicated on reverse side. ☐

P061  
DOC 7 08 2  
53110010

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
133.00	0.00	06/04/96	6588.25	4326 8352 0114 8838

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED  
\$

Your payment must be received by 12:00 Noon at the address below,  
on the payment due date, in order for your account to be credited by  
the due date. Please do not send cash.  
MAKE PAYMENT TO ADVANTA

DETACH TOP PORTION AND ENCLOSE WITH PAYMENT

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

ACCOUNT NUMBER 4326 8352 0114 8838

TOTAL CREDIT LIMIT	TOTAL CREDIT AVAILABLE	CASH ADVANCE CREDIT LIMIT	CASH ADVANCE CREDIT AVAILABLE	BILLING CYCLE CLOSING DATE	DAVS IN BILLING CYCLE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE																													
8000	1411	4000	1411	05/10/96	29	06/04/96	133.00																													
DATE OF TRANS. POST		REFERENCE NUMBER		ACTIVITY SINCE LAST STATEMENT			AMOUNT																													
0503 0503		7432683GC2UTDPXZK		PAYMENT - THANK YOU			110.00																													
		*FINANCE CHARGE* PURCHASES		\$67.97 CASH ADVANCE \$0.00			67.97																													
<p>IMPORTANT NOTICE: THE PERIODIC RATES REFLECTED ON THIS STATEMENT ARE DAILY, NOT MONTHLY. PERIODIC RATES, THE AVERAGE DAILY BALANCES DESCRIBED ON THE REVERSE SIDE ARE MULTIPLIED BY THESE DAILY PERIODIC RATES AND BY THE NUMBER OF DAYS IN THE BILLING CYCLE TO ARRIVE AT YOUR FINANCE CHARGE DUE TO DAILY PERIODIC RATE.</p>																																				
PREVIOUS BALANCE	(+) PURCHASES & CASH ADVANCES	(-) PAYMENTS	(-) CREDITS	(+) DEBIT ADJUSTMENTS	(+) FINANCE CHARGE	(+) LATE CHARGES	(=) NEW BALANCE																													
6630.28	0.00	110.00	0.00	0.00	67.97	0.00	6588.25																													
Payment Due						133.00																														
+ Amount Over Credit Limit						0.00																														
+ Past Due Amount						0.00																														
= Minimum Payment Due						133.00																														
<table border="1"> <thead> <tr> <th></th><th>Purchases</th><th>Cash Advances</th></tr> </thead> <tbody> <tr> <td>Nominal Annual Percentage Rate</td><td>12.90 %</td><td>18.68 %</td></tr> <tr> <td>Daily Periodic Rate</td><td>.03534 %</td><td>.05116 %</td></tr> <tr> <td>ANNUAL PERCENTAGE RATE</td><td>12.90 %</td><td>18.68 %</td></tr> <tr> <td>FINANCE CHARGE:</td><td></td><td></td></tr> <tr> <td>Due to Daily Periodic Rate</td><td>67.97</td><td>0.00</td></tr> <tr> <td>Minimum</td><td></td><td></td></tr> <tr> <td>Transaction Fees</td><td></td><td></td></tr> </tbody> </table>					Purchases	Cash Advances	Nominal Annual Percentage Rate	12.90 %	18.68 %	Daily Periodic Rate	.03534 %	.05116 %	ANNUAL PERCENTAGE RATE	12.90 %	18.68 %	FINANCE CHARGE:			Due to Daily Periodic Rate	67.97	0.00	Minimum			Transaction Fees			<table border="1"> <thead> <tr> <th></th></tr> </thead> <tbody> <tr> <td>Average Daily Balance Of Purchases</td></tr> <tr> <td>6632.80</td></tr> <tr> <td>Average Daily Balance Of Cash Advances</td></tr> <tr> <td>0.00</td></tr> </tbody> </table>					Average Daily Balance Of Purchases	6632.80	Average Daily Balance Of Cash Advances	0.00
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Transaction Fees																																				
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6632.80																																				
Average Daily Balance Of Cash Advances																																				
0.00																																				

For Customer Service call 1-800-442-2666

or write Advanta

P.O. Box 15480

Wilmington, Delaware 19850-5480

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**ADVANTA**

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-5480

P061  
DCC 7 00 2  
53110004

141.00 0.00 07/07/96 6525.07 4326 8352 0114 8838

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 1474 4000 1474 06/12/96 33 07/07/96 141.00

0604 0604 7432683HD2SGR2824 PAYMENT - THANK YOU 140.00-  
\*FINANCE CHARGE\* PURCHASES \$76.82 CASH ADVANCE \$0.00 76.82

IMPORTANT NOTICE: THE PERIODIC RATES REFLECTED ON THIS  
STATEMENT ARE DAILY, NOT MONTHLY, PERIODIC RATES. THE AVERAGE  
DAILY BALANCES DESCRIBED ON THE REVERSE SIDE ARE MULTIPLIED BY  
THESE DAILY PERIODIC RATES AND BY THE NUMBER OF DAYS IN THE  
BILLING CYCLE TO ARRIVE AT YOUR FINANCE CHARGE DUE TO DAILY  
PERIODIC RATE.

6588.25 0.00 140.00 0.00 0.00 76.82 0.00 6525.07  
141.00  
0.00  
0.00  
141.00  
12.90 18.68  
.03534 .05116  
12.90 18.68  
76.82 0.00  
6587.40  
0.00

PAGE 7 08 2 P061  
53110004

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

8000	1550	4000	1550	07/12/96	30	08/06/96	133.00
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0704 0704	7432683JA2SGRGFT5	PAYMENT - THANK YOU			145.00-
	*FINANCE CHARGE*	PURCHASES	\$69.07	CASH ADVANCE	\$0.00 69.07

6525.07	0.00	145.00	0.00	0.00	69.07	0.00	6449.14
							133.00
							0.00
							0.00
		12.90	18.77				133.00
		.03534	.05142				
		12.90	18.77				
							6515.04
		69.07	0.00				
							0.00

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-5480

P061  
RAC 7 00 2  
53110006

134.00 0.00 09/06/96 6374.75 4326 8352 0114 8838

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
PR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 1625 4000 1625 08/12/96 31 09/06/96 134.00

0805 0805 7432683KQ2SHTKVHK PAYMENT - THANK YOU 145.00-  
\*FINANCE CHARGE\* PURCHASES \$70.61 CASH ADVANCE \$0.00 70.61

PROTECT YOUR CREDIT RATING IF MISFORTUNE STRIKES - SIGN UP FOR  
CREDIT PROTECTION PLUS. THIS "SAFETY NET" FOR YOUR CREDIT CARD  
GIVES YOU PEACE OF MIND BY COVERING YOUR MINIMUM PAYMENTS  
FOR 12 MONTHS IF YOU LOSE YOUR JOB OR BECOME DISABLED. IT WILL  
EVEN WAIVE YOUR ENTIRE BALANCE IF YOU BECOME PERMANENTLY  
DISABLED OR DIE. SEE THE ENCLOSED INSERT FOR MORE DETAILS.

6449.14 0.00 145.00 0.00 0.00 70.61 0.00 6374.75  
134.00  
0.00  
0.00  
134.00  
12.90 18.77  
.03534 .05142  
12.90 18.77  
6445.97  
70.61 0.00  
0.00

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-5480

P061  
R4C 7 00 2  
53110032

132.00 0.00 10/07/96 6299.54 4326 8352 0114 8838

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 1700 4000 1700 09/12/96 31 10/07/96 132.00

0905 0905 7432683L92SE59EWL PAYMENT - THANK YOU 145.00-  
\*FINANCE CHARGE\* PURCHASES \$69.79 CASH ADVANCE \$0.00 69.79

GET READY TO ESCAPE] PRESENT THIS MONTHS AVIS COUPON WITH  
YOUR ADVANTA CREDIT CARD AT ANY AVIS RENTAL COUNTER  
AND YOU CAN BE UPGRADED ONE CAR GROUP TO A LARGER CAR] USE  
THIS COUPON WITH UNIVERSAL ESCAPE, OR FOR ANY OTHER QUALIFYING  
RENTAL. SEE INSERT FOR DETAILS]

6374.75 0.00 145.00 0.00 0.00 69.79 0.00 6299.54  
132.00  
0.00  
0.00  
132.00  
12.90 18.77  
.03534 .05142  
12.90 18.77  
6371.19  
69.79 0.00  
0.00



ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-5480

1996  
RAC 7 08 2  
53110001

126.00 0.00 11/05/96 6219.11 4326 8352 0114 8838

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 1780 4000 1780 10/11/96 29 11/05/96 126.00

1006 1006 7432683M82SGMHFT PAYMENT - THANK YOU 145.00-  
\*FINANCE CHARGE\* PURCHASES \$64.57 CASH ADVANCE \$0.00 64.57

TENNIS ANYONE?  
COME SEE STEFFI GRAF, THE 1996 WIMBLEDON CHAMPION PLAY IN  
THE ADVANTA CHAMPIONSHIPS NOV. 11-17, 1996 WITH OUR  
EXCLUSIVE TICKET OFFER: USE YOUR ADVANTA CARD AND  
GET ONE FREE TICKET WITH EACH PAID TICKET]  
SEE INSERT FOR DETAILS]

6299.54 0.00 145.00 0.00 0.00 64.57 0.00 6219.11  
126.00  
0.00  
0.00  
126.00  
12.90 18.74  
.03534 .05134  
12.90 18.74  
6300.77  
64.57 0.00  
0.00

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-5480

PAGE 1  
RAC 7 00 2  
53110004

131.00 0.00 12/07/96 6144.31 4326 8352 0114 8838

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627

4326 8352 0114 8838

8000 1855 4000 1855 11/12/96 32 12/07/96 131.00

1103 1103 7432683N42SP93087 PAYMENT - THANK YOU 145.00-  
\*FINANCE CHARGE\* PURCHASES \$70.20 CASH ADVANCE \$0.00 70.20

PROTECT YOUR CREDIT RATING AND ACCOUNT WITH CREDIT PROTECTION.  
IF YOU LOSE YOUR JOB, GET SICK OR BECOME DISABLED YOU CAN MAKE  
NO PAYMENTS, INCUR NO INTEREST, KEEP YOUR CREDIT RATING INTACT  
FOR UP TO 12 FULL MONTHS. CREDIT PROTECTION ALSO PAYS OFF YOUR  
ENTIRE BALANCE (UP TO \$10,000) IF YOU WERE TO PASS AWAY.  
SIMPLY FILL OUT THE ENCLOSED FORM AND MAIL IT BACK.

6219.11 0.00 145.00 0.00 0.00 70.20 0.00 6144.31  
131.00  
0.00  
0.00  
131.00  
12.90 18.74  
.03534 .05134  
12.90 18.74  
70.20 0.00  
6207.90  
0.00

AAC  
 RAC D7 08 0  
 53110001

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

4326 8352 0114 8838

1211	1211	LATE FEE				20.00
		*FINANCE CHARGE* PURCHASES	\$63.28	CASH ADVANCE	\$0.00	63.28

6144.31	0.00	0.00	0.00	0.00	63.28	20.00	6227.59
							144.00
							0.00
							131.00
							275.00
		12.90	18.74				
		.03534	.05134				
		12.90	18.74				
							6174.79
		63.28	0.00				
							0.00

AG11  
RSC 7 08 0  
53110006

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627

8000	1929	4000	1929	01/13/97	33	02/07/97	162.00
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1212	1212	7432683PB2SJM7T88	PAYMENT - THANK YOU	145.00-
0102	0102	7432683022SEW7LY4	PAYMENT - THANK YOU	145.00-
0113	0113		CREDIT PROTECTION AT .5000 PER \$100.00	30.20
		*FINANCE CHARGE* PURCHASES	\$103.16 CASH ADVANCE \$0.00	103.16

WE'VE GOT A NEW LOOK]  
STARTING THIS YEAR YOU'LL SEE A NEW LOGO FOR ADVANTA.  
IT SYMBOLIZES OUR COMMITMENT TO VALUE - AND OUR COMMITMENT  
TO YOU. YOU'LL GET THE SAME TERRIFIC SERVICE  
AND BUYING POWER YOU'VE COME TO EXPECT.

6227.59	30.20	290.00	0.00	0.00	103.16	0.00	6070.95
							162.00
							0.00
							0.00
		18.77	18.77				162.00
		.05142	.05142				
		18.77	18.77				
							6080.01
		103.16	0.00				
							0.00

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-5480

AGE1  
PSC 7 08 0  
53110004

145.00 0.00 04/07/97 5985.89 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627

4326 8352 0114 8838

8000 2014 4000 2014 03/12/97 28 04/07/97 145.00

0305	0305	7432683202SF2VXX5	PAYMENT - THANK YOU	160.00-
0312	0312		CREDIT PROTECTION FEE	29.78
		*FINANCE CHARGE* PURCHASES	\$86.75 CASH ADVANCE \$0.00	86.75

GIVE CONVENIENCE AND SECURITY TO FAMILY AND SPECIAL FRIENDS -  
CALL 1-800-492-2500 AND REQUEST A FREE ADDITIONAL ADVANTA CARD  
FOR THOSE YOU CARE ABOUT.  
SEE INSERT FOR MORE DETAILS]

6029.36	29.78	160.00	0.00	0.00	86.75	0.00	5985.89
							145.00
							0.00
							0.00
		18.77	18.77				145.00
		.05142	.05142				
		18.77	18.77				
		86.75	0.00				6025.58
							0.00

ADVANTA  
PO BOX 35839  
COLORADO SPRINGS CO 80935-3839

A611  
RSC 7 08 0  
93110002

148.00 0.00 05/08/97 5955.03 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627

4326 8352 0114 8838

8000 2044 4000 2044 04/10/97 29 05/08/97 148.00

0404 0404	74326832Y2SF3SYWQ	PAYMENT - THANK YOU	150.00-
0410 0410		CREDIT PROTECTION FEE	29.62
	*FINANCE CHARGE* PURCHASES	\$89.52 CASH ADVANCE \$0.00	89.52

SAVE MONEY ON LEISURE TIME AND ENTERTAINMENT PRODUCTS,  
SERVICES AND ACTIVITIES. CONNECTIONS IS AN ENTERTAINMENT  
MEMBERSHIP THAT OFFERS DISCOUNTS ON CONSUMER ELECTRONICS,  
VIDEOS, MOVIE TICKETS, BOOKS, AMUSEMENT PARK ADMISSIONS AND  
MUCH MORE. REFER TO THE ENCLOSED CONNECTIONS INFORMATION AND  
ENROLLEMENT BROCHURE FOR MORE DETAILS.

5985.89	29.62	150.00	0.00	0.00	89.52	0.00	5955.03
							148.00
							0.00
							0.00
							148.00
		18.80	18.80				
		.05151	.05151				
		18.80	18.80				
							5992.99
		89.52	0.00				
							0.00

ADVANTA  
PO BOX 35839  
COLORADO SPRINGS CO 80935-3839

REC 7 08 0  
53110146

180.00 0.00 06/08/97 6554.39 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627

4326 8352 0114 8838

8000 1445 4000 1445 05/12/97 32 06/08/97 180.00

0422	0422	85422023G5QVZKVE0	CURWENSVILLE STATE B	COALPORT PA	500.00
0425	0425	85422023K5259HKBV	CURWENSVILLE STATE B	COALPORT PA	100.00
0506	0506	74326833Y2SFEQ6G9	PAYMENT - THANK YOU		150.00-
0512	0512		CREDIT PROTECTION FEE		32.60
		*FINANCE CHARGE* PURCHASES	\$98.40	CASH ADVANCE \$18.36	116.76

5955.03	632.60	150.00	0.00	0.00	116.76	0.00	6554.39
							180.00
							0.00
							0.00
		18.80	18.80				180.00
		.05151	.05151				
		18.80	36.72				
						5969.94	
		98.40	6.36				
			12.00				386.31

ADVANTA  
PO BOX 15810  
COLORADO SPRINGS CO 80935-3839

AGLI  
R5C 7 08 0  
53110002

172.00 0.00 07/08/97 6714.53 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627

4326 8352 0114 8838

8000 1285 4000 1285 06/11/97 30 07/08/97 172.00

0530	0530	85422024N58T16KHR	CURWENSVILLE STATE B	COALPORT PA	200.00
0605	0605	74326834W2SFDA009	PAYMENT - THANK YOU		180.00-
0611	0611		CREDIT PROTECTION FEE		33.40
		*FINANCE CHARGE*	PURCHASES \$91.77	CASH ADVANCE \$14.97	106.74

6554.39	233.40	180.00	0.00	0.00	106.74	0.00	6714.53
							172.00
							0.00
							0.00
		18.80	18.80				172.00
		.05151	.05151				
		18.80	25.30				
		91.77	10.97				5938.50
			4.00				709.93



ADVANTA  
PO BOX 3839  
COLORADO SPRINGS CO 80935-3839

1548  
YCC 7 08 0  
53110015

150.00 0.00 08/08/97 6691.53 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 1308 4000 1308 07/11/97 30 08/08/97 150.00

0707 0707 74326835X2SHMYFR PAYMENT - THANK YOU 175.00-  
0711 0711 CREDIT PROTECTION FEE 33.29  
\*FINANCE CHARGE\* PURCHASES \$102.80 CASH ADVANCE \$15.91 118.71

CALL 1-800-335-8490 AND GET A FREE HOTEL NIGHT]  
SAVE UP TO 50% AT OVER 3000 HOTELS NATIONWIDE,  
AND EARN 5% BACK ON YOUR TRAVEL BY TRYING  
THE HALF PRICE HOTEL CARD FOR JUST \$1.  
SEE ENCLOSED NEWSLETTER FOR MORE DETAILS. CALL TODAY]

6714.53 33.29 175.00 0.00 0.00 118.71 0.00 6691.53  
150.00  
0.00  
0.00  
150.00  
21.17 23.17  
.05801 .06349  
21.17 23.17  
102.80 15.91  
5907.29  
835.48

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

1548  
YCC 7 08 0  
53110021

163.00 0.00 09/08/97 7264.11 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 735 4000 735 08/12/97 32 09/08/97 163.00

0713	0713	85422026247X18KBP	CURWENSVILLE STATE B	COALPORT PA	100.00
0714	0714	8542202634YGZBMR	CURWENSVILLE STATE B	COALPORT PA	25.00
0718	0718	8542202673W8E06XJ	CURWENSVILLE STATE B	COALPORT PA	400.00
0803	0803	74326836P2SHMWZD1	PAYMENT - THANK YOU		150.00-
0812	0812		CREDIT PROTECTION FEE		36.13
		*FINANCE CHARGE* PURCHASES	\$109.62	CASH ADVANCE \$51.83	161.45

PROTECT YOUR CREDIT RATING AND ACCOUNT WITH CREDIT PROTECTOR.  
IF YOU LOSE YOUR JOB OR BECOME DISABLED YOU CAN: MAKE NO PAY-  
MENTS, INCUR NO INTEREST, AND KEEP YOUR CREDIT RATING INTACT--  
FOR UP TO 12 FULL MONTHS. CREDIT PROTECTOR ALSO PAYS OFF YOUR  
BALANCE (UP TO \$10,000) IN THE EVENT OF DEATH. JUST COMPLETE  
THE ENCLOSED FORM AND RETURN IT WITH YOUR MONTHLY PAYMENT.

6691.53	561.13	150.00	0.00	0.00	161.45	0.00	7264.11
							163.00
							0.00
							0.00
		21.24	23.24				163.00
		.05819	.06367				
		21.24	49.05				
						5886.90	
		109.62	25.83				
			26.00			1268.08	

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

1548  
YCC 7 08 0  
53110003

155.00 0.00 10/08/97 7795.93 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 204 4000 204 09/11/97 30 10/08/97 155.00

0818	0818	8542202763T64FDVB	CURWENSVILLE STATE B	COALPORT PA	400.00
0823	0823	85422027B4MVSPAT2	CURWENSVILLE STATE B	COALPORT PA	100.00
0908	0908	74326837V2SNJ9FNW	PAYMENT - THANK YOU		165.00-
0911	0911		CREDIT PROTECTION FEE		38.78
		*FINANCE CHARGE* PURCHASES	\$103.04	CASH ADVANCE \$55.00	158.04

\*\*ENJOY 60 DAYS OF COMPLIMENTARY ACCIDENT PROTECTION\*\*  
THE ENCLOSED INSERT GIVES YOU DETAILS ON HOW TO OBTAIN  
UP TO \$500,000 IN FAMILY ACCIDENT PROTECTION AT NO COST  
TO YOU FOR THE FIRST 60 DAYS. SIMPLY FILL OUT THE ENCLOSED  
FORM AND MAIL IT BACK TO ENROLL. AFTER 60 DAYS, PREMIUMS  
WILL BE CONVENIENTLY BILLED TO YOUR ADVANTA CREDIT CARD.

7264.11	538.78	165.00	0.00	0.00	158.04	0.00	7795.93
							155.00
							0.00
							0.00
							155.00
		21.17	23.17				
		.05800	.06348				
		21.17	36.96				
						5921.95	
		103.04	34.00				
			21.00			1785.61	

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

1548  
YCC 07 08 0  
53110009

187.30 0.00 11/06/97 8027.30 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15118  
WILMINGTON DE 19886-5118

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 27- 4000 27- 10/10/97 29 11/06/97 187.30

0912	0912	85422027Z4M41NZOX	CURWENSVILLE STATE B	COALPORT PA	100.00
1002	1002	74326838K2SL44MNN	PAYMENT - THANK YOU		155.00-
1008	1008	85422028T224ML4MK	CURWENSVILLE STATE B	COALPORT PA	100.00
1010	1010		CREDIT PROTECTION FEE		39.93
		*FINANCE CHARGE*	PURCHASES	\$99.79	CASH ADVANCE \$46.65 146.44

7795.93	239.93	155.00	0.00	0.00	146.44	0.00	8027.30
							160.00
							27.30
							0.00
							187.30
		21.17	23.17				
		.05800	.06348				
		21.17	28.12				
						5933.10	
		99.79	36.65				
			10.00			1990.93	

1548  
YCC 07 08 9  
53110013

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

8027.30	40.10	190.00	0.00	25.00	157.78	0.00	8060.18
							160.00
							60.18
							0.00
							220.18
		21.14	23.14				
		.05792	.06340				
		21.14	23.14				
							5976.34
		114.23	43.55				
							2081.46

1548  
YCC 01 08 9  
53110005

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

8060.18	39.99	225.00	0.00	25.00	139.40	0.00	8039.57
							160.00
							39.57
							0.00
		21.24	23.24				199.57
		.05819	.06367				
		21.24	23.24				
							5990.52
		101.09	38.31				
							2075.05

1548  
YCC 07 08 0  
53110003

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

8039.57	40.12	199.57	0.00	25.00	159.14	0.00	8064.26
							160.00
							64.26
							0.00
		21.30	23.30				224.26
		.05836	.06384				
		21.30	23.30				
							5993.21
		115.42	43.72				
							2075.21

1548  
YCC 07 08 0  
53110107

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

8064.26	40.02	225.00	0.00	25.00	139.87	0.00	8044.15
							160.00
							44.15
							0.00
		21.30	23.30				204.15
		.05836	.06384				
		21.30	23.30				
							5994.66
		101.45	38.42				
							2075.22



1543  
ZCC 07 08 0  
53110009

ADVANTA NATIONAL BANK  
P.O. BOX 15118  
WILMINGTON DE 19886-5118

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

8000	39-	4000	39- 03/11/98	28	04/07/98	199.48
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0302	0302	7432683ED2SPMFYSV	PAYMENT - THANK YOU			204.15-
			OVERLIMIT FEE			25.00
0311	0311		CREDIT PROTECTION FEE			39.99
		*FINANCE CHARGE*	PURCHASES	\$97.53	CASH ADVANCE	\$36.96 134.49

8044.15	39.99	204.15	0.00	25.00	134.49	0.00	8039.48
							160.00
							39.48
							0.00
		21.30	23.30				199.48
		.05836	.06384				
		21.30	23.30				
		97.53	36.96				5968.72
							2067.54

1948  
YCC 07 08 0  
53110063

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

8039.48	40.14	180.00	0.00	25.00	144.67	0.00	8069.29
							160.00
							69.29
							0.00
		21.27	23.27				229.29
		.05828	.06376				
		21.27	23.27				
		104.98	39.69				6004.43
							2074.96

1548  
YCC 27 08 0  
53110025

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

YOUR ACCOUNT IS PAST DUE  
PLEASE SEND THE PAST DUE AMOUNT IMMEDIATELY

8069.29	41.36	0.00	0.00	25.00	154.09	25.00	8314.74
							156.00
							314.74
							160.00
		21.07	23.07				630.74
		.05773	.06321				
		21.07	23.07				
		111.92	42.17				6058.62
							2085.04

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
423.89	0.00	07/08/98	8,298.89	4326 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

ADVANTA NATIONAL BANK  
PO BOX 15368  
WILMINGTON DE 19886-5368



PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

87833

4326835201148838 0829889 0042389

DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

#### PAYMENT INFORMATION

Account Number 4326 8352 0114 8838  
Minimum Payment Due 423.89  
Amount Past Due 0.00  
Amount Over Credit Limit 298.89  
Payment Due Date 07/08/98

#### ACCOUNT SUMMARY

Previous Balance \$8,314.74  
(+) Purchases & Cash Advances 41.28  
(-) Payments & Credits 125.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 67.87  
(=) New Balance \$8,298.89

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	30	06/11/98

#### ACCOUNT TRANSACTIONS

Transaction Date	Posting Date	Reference Number	Description	Amount
05/22	05/22	7432683GY2SHTPJJR	PAYMENT - THANK YOU	125.00
06/11	06/11		CREDIT PROTECTION AT .5000 PER \$100.00	41.28
06/11	06/11	*FINANCE CHARGE*	PURCHASES \$50.87 CASH ADVANCE \$17.00	67.87

#### INFORMATION FOR YOU

YOU HAVE EXCEEDED YOUR CREDIT LIMIT.  
PLEASE PAY THE AMOUNT OVER LINE TODAY.

YOUR ADVANTA GOLD CARD BILLING STATEMENT HAS CHANGED FOR THE  
BETTER. ALL THE ACCOUNT INFORMATION YOU ALWAYS RECEIVE IS  
STILL INCLUDED, BUT NOW IT'S EVEN EASIER TO READ. REMEMBER TO  
CHECK YOUR STATEMENT ENVELOPE FOR VALUABLE OFFERS AND FEATURES  
YOU ARE ELIGIBLE FOR AS AN ADVANTA GOLD CARD MEMBER.

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$6,191.26	10.00%	N/A	.02739%	\$50.87	\$0.00
CASH ADVANCES	\$2,068.83	10.00%	N/A	.02739%	\$17.00	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
663.78	125.00	08/09/98	8,413.78	4326 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

ADVANTA NATIONAL BANK  
PO BOX 15368  
WILMINGTON DE 19886-5368



PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

48550



4326835201148838 0841378 0066378

DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

#### PAYMENT INFORMATION

Account Number 4326 8352 0114 8838  
Minimum Payment Due 663.78  
Amount Past Due 125.00  
Amount Over Credit Limit 413.78  
Payment Due Date 08/09/98

#### ACCOUNT SUMMARY

Previous Balance \$8,298.89  
(+) Purchases & Cash Advances 41.85  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 73.04  
(=) New Balance \$8,413.78

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	32	07/13/98

#### ACCOUNT TRANSACTIONS

Transaction Date	Posting Date	Reference Number	Description	Amount
07/13	07/13		CREDIT PROTECTION AT .5000 PER \$100.00	41.85
07/13	07/13	*FINANCE CHARGE*	PURCHASES \$54.93 CASH ADVANCE \$18.11	73.04

#### INFORMATION FOR YOU

YOUR ACCOUNT IS PAST DUE  
PLEASE SEND THE PAST DUE AMOUNT IMMEDIATELY

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$6,267.72	10.00%	N/A	.02739%	\$54.93	\$0.00
CASH ADVANCES	\$2,066.48	10.00%	N/A	.02739%	\$18.11	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
649.35	125.00	09/08/98	8,399.35	4326 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

ADVANTA NATIONAL BANK  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

13638

4326835201148838 0839935 0064935

DETACH TOP PORTION AND RETURN WITH PAYMENT

**ADVANTA**

For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

#### PAYMENT INFORMATION

Account Number 4326 8352 0114 8838  
Minimum Payment Due 649.35  
Amount Past Due 125.00  
Amount Over Credit Limit 399.35  
Payment Due Date 09/08/98

#### ACCOUNT SUMMARY

Previous Balance \$8,413.78  
(+) Purchases & Cash Advances 41.78  
(-) Payments & Credits 125.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 68.79  
(=) New Balance \$8,399.35

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	30	08/12/98

#### ACCOUNT TRANSACTIONS

Transaction Date	Posting Date	Reference Number	Description	Amount
07/26	07/26	7432683JZ2SRDQ2JS	PAYMENT - THANK YOU	125.00
08/12	08/12		CREDIT PROTECTION AT .5000 PER \$100.00	41.78
08/12	08/12	*FINANCE CHARGE*	PURCHASES \$51.92 CASH ADVANCE \$16.87	68.79

#### INFORMATION FOR YOU

YOUR ACCOUNT IS PAST DUE  
PLEASE SEND THE PAST DUE AMOUNT IMMEDIATELY

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$6,318.55	10.00%	N/A	.02739%	\$51.92	\$0.00
CASH ADVANCES	\$2,053.53	10.00%	N/A	.02739%	\$16.87	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
343.36	0.00	10/08/98	8,218.36	4326 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

ADVANTA NATIONAL BANK  
PO BOX 15368  
WILMINGTON DE 19886-5368

!!66279764912!

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

107164

!198865368187!

4326835201148838 0821836 0034336

DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

#### PAYMENT INFORMATION

Account Number 4326 8352 0114 8838  
Minimum Payment Due 343.36  
Amount Past Due 0.00  
Amount Over Credit Limit 218.36  
Payment Due Date 10/08/98

#### ACCOUNT SUMMARY

Previous Balance \$8,399.35  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 250.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 69.01  
(=) New Balance \$8,218.36

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	30	09/11/98

#### ACCOUNT TRANSACTIONS

Transaction Date	Posting Date	Reference Number	Description	Amount
09/08	09/08	7432683LB2SRYEFBE	PAYMENT - THANK YOU	250.00
09/11	09/11	*FINANCE CHARGE*	PURCHASES \$52.19 CASH ADVANCE \$16.82	69.01

#### INFORMATION FOR YOU

YOU HAVE EXCEEDED YOUR CREDIT LIMIT.  
PLEASE PAY THE AMOUNT OVER LINE TODAY.

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$6,351.68	10.00%	N/A	.02739%	\$52.19	\$0.00
CASH ADVANCES	\$2,047.74	10.00%	N/A	.02739%	\$16.82	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00% ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
213.05	0.00	11/08/98	8,088.05	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

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PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

20718

!198865368187!

4326835201148838 0808805 0021305

DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 213.05  
Amount Past Due 0.00  
Amount Over Credit Limit 88.05  
Payment Due Date 11/08/98

**ACCOUNT SUMMARY**

Previous Balance \$8,218.36  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 200.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 69.69  
(=) New Balance \$8,088.05

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days in Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	31	10/12/98

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
10/06	10/06	7432683M72SEMJSVB	PAYMENT - THANK YOU	200.00
10/12	10/12	*FINANCE CHARGE*	PURCHASES \$52.31 CASH ADVANCE \$17.38	69.69

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$6,160.57	10.00%	N/A	.02739%	\$52.31	\$0.00
CASH ADVANCES	\$2,046.42	10.00%	N/A	.02739%	\$17.38	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION



**Fleet**  
P.O. BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
257.05	125.00	01/07/99	8,007.05	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

!!66279764912!

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

!!98865368187!

4326835201148838 0800705 0025705

DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 257.05  
Amount Past Due 125.00  
Amount Over Credit Limit 7.05  
Payment Due Date 01/07/99

**ACCOUNT SUMMARY**

Previous Balance \$7,941.54  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 65.51  
(=) New Balance \$8,007.05

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	30	12/11/98

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
12/11	12/11	*FINANCE CHARGE*	PURCHASES \$48.67 CASH ADVANCE \$16.84	65.51

**INFORMATION FOR YOU**

YOUR ACCOUNT IS PAST DUE  
PLEASE SEND THE PAST DUE AMOUNT IMMEDIATELY

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,923.18	10.00%	N/A	.02739%	\$48.67	\$0.00
CASH ADVANCES	\$2,049.95	10.00%	N/A	.02739%	\$16.84	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

5311 MGD 1 8

EX 7

Page 1 of 1

3408 5200 H054 0038 981211 8838 01A5311

**Fleet**  
P.O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
454.74	250.00	02/09/99	8,079.74	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

!!66279764912!

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

!!98865368187!

4326835201148838 0807974 0045474

DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 454.74  
Amount Past Due 250.00  
Amount Over Credit Limit 79.74  
Payment Due Date 02/09/99

**ACCOUNT SUMMARY**

Previous Balance \$8,007.05  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 72.69  
(=) New Balance \$8,079.74

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	33	01/13/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
01/13	01/13	*FINANCE CHARGE*	PURCHASES \$54.00 CASH ADVANCE \$18.69	72.69

**INFORMATION FOR YOU**

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028  
YOUR ACCOUNT IS PAST DUE

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,974.52	10.00%	N/A	.02739%	\$54.00	\$0.00
CASH ADVANCES	\$2,067.71	10.00%	N/A	.02739%	\$18.69	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P.O. BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
443.64	275.00	03/10/99	8,043.64	4328 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 443.64  
Amount Past Due 275.00  
Amount Over Credit Limit 43.64  
Payment Due Date 03/10/99

**ACCOUNT SUMMARY**

Previous Balance \$8,079.74  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 100.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 63.90  
(=) New Balance \$8,043.64

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days in Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	29	02/11/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
01/24	01/24	74326830R2SPTAA55	PAYMENT - THANK YOU	100.00
02/11	02/11	"FINANCE CHARGE"	PURCHASES \$47.34 CASH ADVANCE \$16.56	63.90

**INFORMATION FOR YOU**

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028  
YOUR ACCOUNT IS PAST DUE

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,959.75	10.00%	N/A	.02739%	\$47.34	\$0.00
CASH ADVANCES	\$2,085.34	10.00%	N/A	.02739%	\$16.56	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P.O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
275.00	150.00	04/07/99	7,853.78	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 275.00  
Amount Past Due 150.00  
Amount Over Credit Limit 0.00  
Payment Due Date 04/07/99

**ACCOUNT SUMMARY**

Previous Balance \$8,043.64  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 250.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 60.12  
(=) New Balance \$7,853.76

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	28	03/11/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
02/14	02/14	74326831D2SP78HM8	PAYMENT - THANK YOU	250.00
03/11	03/11	*FINANCE CHARGE*	PURCHASES \$44.50 CASH ADVANCE \$15.62	60.12

**INFORMATION FOR YOU**

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028  
YOUR ACCOUNT IS PAST DUE

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,803.04	10.00%	N/A	.02739%	\$44.50	\$0.00
CASH ADVANCES	\$2,037.46	10.00%	N/A	.02739%	\$15.62	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**M Fleet**  
P.O. BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
125.00	0.00	05/09/99	7,646.78	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

#### PAYMENT INFORMATION

Account Number 4326 8352 0114 8838  
Minimum Payment Due 125.00  
Amount Past Due 0.00  
Amount Over Credit Limit 0.00  
Payment Due Date 05/09/99

#### ACCOUNT SUMMARY

Previous Balance \$7,853.76  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 275.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 68.02  
(=) New Balance \$7,646.78

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	32	04/12/99

#### ACCOUNT TRANSACTIONS

Transaction Date	Posting Date	Reference Number	Description	Amount
03/22	03/22	74326832H8RKFT03	DIRECT CHECK PAYMENT - THANK YOU	150.00 -
04/07	04/07	7432683318RKFYD7M	DIRECT CHECK PAYMENT - THANK YOU	125.00 -
04/12	04/12	*FINANCE CHARGE*	PURCHASES \$50.15 CASH ADVANCE \$17.87	68.02

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,721.76	10.00%	N/A	.02739%	\$50.15	\$0.00
CASH ADVANCES	\$2,038.53	10.00%	N/A	.02739%	\$17.87	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P.O. BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
125.00	0.00	06/08/99	7,584.58	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 125.00  
Amount Past Due 0.00  
Amount Over Credit Limit 0.00  
Payment Due Date 06/08/99

**ACCOUNT SUMMARY**

Previous Balance \$7,646.78  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 125.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 62.80  
(=) New Balance \$7,584.58

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days in Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	30	05/12/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
05/05	05/05	74326833X2SR5RG4Z	PAYMENT - THANK YOU	125.00
05/12	05/12	*FINANCE CHARGE*	PURCHASES \$45.99 CASH ADVANCE \$16.81	62.80

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,597.52	10.00%	N/A	.02739%	\$45.99	\$0.00
CASH ADVANCES	\$2,046.23	10.00%	N/A	.02739%	\$16.81	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
125.00	0.00	07/07/99	7,519.30	4328 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 125.00  
Amount Past Due 0.00  
Amount Over Credit Limit 0.00  
Payment Due Date 07/07/99

**ACCOUNT SUMMARY**

Previous Balance \$7,584.58  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 125.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 59.72  
(=) New Balance \$7,519.30

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	29	06/10/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
05/20	05/20	74326834Q2SP1G0ZD	PAYMENT - THANK YOU	125.00
06/10	06/10	*FINANCE CHARGE*	PURCHASES \$43.54 CASH ADVANCE \$16.18	59.72

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,481.75	10.00%	N/A	.02739%	\$43.54	\$0.00
CASH ADVANCES	\$2,036.86	10.00%	N/A	.02739%	\$16.18	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P.O. BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
125.00	0.00	08/09/99	7,462.08	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 125.00  
Amount Past Due 0.00  
Amount Over Credit Limit 0.00  
Payment Due Date 08/09/99

**ACCOUNT SUMMARY**

Previous Balance \$7,519.30  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 125.00  
(+) Debit Adjustments 0.00  
(\*) FINANCE CHARGES & Fees 67.78  
(=) New Balance \$7,462.08

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	33	07/13/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
06/30	06/30	74326835M2SRZJPH6	PAYMENT - THANK YOU	125.00
07/13	07/13	*FINANCE CHARGE*	PURCHASES \$49.31 CASH ADVANCE \$18.47	67.78

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,455.94	10.00%	N/A	.02739%	\$49.31	\$0.00
CASH ADVANCES	\$2,043.27	10.00%	N/A	.02739%	\$18.47	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION



**Fleet**  
P.O. BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
250.00	125.00	10/10/99	7,463.88	4328 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 250.00  
Amount Past Due 125.00  
Amount Over Credit Limit 0.00  
Payment Due Date 10/10/99

**ACCOUNT SUMMARY**

Previous Balance \$7,396.54  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 67.14  
(=) New Balance \$7,463.68

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days in Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	33	09/13/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
09/13	09/13	*FINANCE CHARGE*	PURCHASES \$48.61 CASH ADVANCE \$18.53	67.14

**INFORMATION FOR YOU**

YOUR ACCOUNT IS PAST DUE  
PLEASE SEND THE PAST DUE AMOUNT IMMEDIATELY

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,378.77	10.00%	N/A	.02739%	\$48.61	\$0.00
CASH ADVANCES	\$2,050.28	10.00%	N/A	.02739%	\$18.53	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P.O. BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
400.00	250.00	11/08/99	7,540.54	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number	4326 8352 0114 8838
Minimum Payment Due	400.00
Amount Past Due	250.00
Amount Over Credit Limit	0.00
Payment Due Date	11/08/99

**ACCOUNT SUMMARY**

Previous Balance	\$7,463.68
(+) Purchases & Cash Advances	0.00
(-) Payments & Credits	0.00
(+) Debit Adjustments	0.00
(+) FINANCE CHARGES & Fees	76.86
(=) New Balance	\$7,540.54

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	29	10/12/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
10/12	10/12	*FINANCE CHARGE*	PURCHASES \$55.65 CASH ADVANCE \$21.21	76.86

**INFORMATION FOR YOU**

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028  
YOUR ACCOUNT IS PAST DUE

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,430.07	12.90%	N/A	.03534%	\$55.65	\$0.00
CASH ADVANCES	\$2,070.04	12.90%	N/A	.03534%	\$21.21	\$0.00

ANNUAL PERCENTAGE RATE for purchases 12.90%

ANNUAL PERCENTAGE RATE for cash advances 12.90%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P.O. BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
177.00	0.00	12/07/99	7,245.78	4328 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 177.00  
Amount Past Due 0.00  
Amount Over Credit Limit 0.00  
Payment Due Date 12/07/99

**ACCOUNT SUMMARY**

Previous Balance \$7,540.54  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 400.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 105.24  
(=) New Balance \$7,245.78

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	29	11/10/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
10/17	10/17	7432683922SHAB74N	PAYMENT - THANK YOU	150.00
11/10	11/10	74326839S2SDL1G8X	PAYMENT - THANK YOU	250.00
11/10	11/10		LATE FEE	29.00
11/10	11/10	*FINANCE CHARGE*	PURCHASES \$54.85 CASH ADVANCE \$21.39	76.24

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,352.18	12.90%	N/A	.03534%	\$54.85	\$0.00
CASH ADVANCES	\$2,087.29	12.90%	N/A	.03534%	\$21.39	\$0.00

ANNUAL PERCENTAGE RATE for purchases 12.90%

ANNUAL PERCENTAGE RATE for cash advances 12.90%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P.O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
255.00	77.00	01/06/00	7,251.88	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

#### PAYMENT INFORMATION

Account Number 4326 8352 0114 8838  
Minimum Payment Due 255.00  
Amount Past Due 77.00  
Amount Over Credit Limit 0.00  
Payment Due Date 01/06/00

#### ACCOUNT SUMMARY

Previous Balance \$7,245.78  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 100.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 106.10  
(=) New Balance \$7,251.88

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	30	12/10/99

#### ACCOUNT TRANSACTIONS

Transaction Date	Posting Date	Reference Number	Description	Amount
12/08	12/08	7432683AN2SQA39E5	PAYMENT - THANK YOU	100.00
12/10	12/10		LATE FEE	29.00
12/10	12/10	*FINANCE CHARGE*	PURCHASES \$55.32 CASH ADVANCE \$21.78	77.10

#### INFORMATION FOR YOU

YOUR ACCOUNT IS PAST DUE  
PLEASE SEND THE PAST DUE AMOUNT IMMEDIATELY

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,218.25	12.90%	N/A	.03534%	\$55.32	\$0.00
CASH ADVANCES	\$2,054.77	12.90%	N/A	.03534%	\$21.78	\$0.00

ANNUAL PERCENTAGE RATE for purchases 12.90%

ANNUAL PERCENTAGE RATE for cash advances 12.90%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**M Fleet**  
P.O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
440.00	255.00	02/08/00	7,365.92	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

#### PAYMENT INFORMATION

Account Number 4326 8352 0114 8838  
Minimum Payment Due 440.00  
Amount Past Due 255.00  
Amount Over Credit Limit 0.00  
Payment Due Date 02/08/00

#### ACCOUNT SUMMARY

Previous Balance \$7,251.88  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 114.04  
(=) New Balance \$7,365.92

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	33	01/12/00

#### ACCOUNT TRANSACTIONS

Transaction Date	Posting Date	Reference Number	Description	Amount
01/12	01/12		LATE FEE	29.00
01/12	01/12	*FINANCE CHARGE*	PURCHASES \$61.04 CASH ADVANCE \$24.00	85.04

#### INFORMATION FOR YOU

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028  
YOUR ACCOUNT IS PAST DUE

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,234.63	12.90%	N/A	.03534%	\$61.04	\$0.00
CASH ADVANCES	\$2,058.39	12.90%	N/A	.03534%	\$24.00	\$0.00

ANNUAL PERCENTAGE RATE for purchases 12.90%

ANNUAL PERCENTAGE RATE for cash advances 12.90%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P.O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
616.00	440.00	03/08/00	7,470.79	4326 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15388  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

24204

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4326835201148838 0747079 0061600

DETACH TOP PORTION AND RETURN WITH PAYMENT

1C



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 616.00  
Amount Past Due 440.00  
Amount Over Credit Limit 0.00  
Payment Due Date 03/08/00

**ACCOUNT SUMMARY**

Previous Balance \$7,365.92  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 104.87  
(=) New Balance \$7,470.79

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	29	02/10/00

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
02/10	02/10		LATE FEE	29.00
02/10	02/10	*FINANCE CHARGE*	PURCHASES \$54.54 CASH ADVANCE \$21.33	75.87

**INFORMATION FOR YOU**

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028  
YOUR ACCOUNT IS PAST DUE

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,321.41	12.90%	N/A	.03534%	\$54.54	\$0.00
CASH ADVANCES	\$2,081.05	12.90%	N/A	.03534%	\$21.33	\$0.00

ANNUAL PERCENTAGE RATE for purchases 12.90%

ANNUAL PERCENTAGE RATE for cash advances 12.90%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
801.00	616.00	04/09/00	7,584.74	4326 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

27816

!198865368187!

!166279764912!

4326835201148838 0758474 0080100

DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 801.00  
Amount Past Due 616.00  
Amount Over Credit Limit 0.00  
Payment Due Date 04/09/00

**ACCOUNT SUMMARY**

Previous Balance \$7,470.79  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 113.95  
(=) New Balance \$7,584.74

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days in Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	32	03/13/00

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
03/13	03/13		LATE FEE	29.00
03/13	03/13	*FINANCE CHARGE*	PURCHASES \$61.16 CASH ADVANCE \$23.79	84.95

**INFORMATION FOR YOU**

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028  
YOUR ACCOUNT IS PAST DUE

WITH YOUR FLEET GOLD CARD,  
ACCESS TO CASH CAN BE AS CLOSE AS THE NEAREST ATM.  
SEE ABOVE FOR YOUR SPECIFIC CASH ADVANCE CREDIT LIMIT.

KEEPING YOU INFORMED IS IMPORTANT TO US. EVEN IF YOU DO NOT  
CURRENTLY HAVE A BALANCE, WE'VE ENCLOSED AN UPDATED FLEET  
CARDHOLDER AGREEMENT WITH THIS STATEMENT. PLEASE KEEP IT WITH  
YOUR IMPORTANT PAPERS FOR FUTURE REFERENCE.

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,408.24	12.90%	N/A	.03534%	\$61.16	\$0.00
CASH ADVANCES	\$2,103.61	12.90%	N/A	.03534%	\$23.79	\$0.00

**ANNUAL PERCENTAGE RATE** for purchases 12.90%

**ANNUAL PERCENTAGE RATE** for cash advances 12.90%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
982.00	801.00	05/09/00	7,694.57	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

3370

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 982.00  
Amount Past Due 801.00  
Amount Over Credit Limit 0.00  
Payment Due Date 05/09/00

**ACCOUNT SUMMARY**

Previous Balance \$7,584.74  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 109.83  
(=) New Balance \$7,694.57

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	30	04/12/00

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
04/12	04/12		LATE FEE	29.00
04/12	04/12	*FINANCE CHARGE*	PURCHASES \$58.28 CASH ADVANCE \$22.55	80.83

**INFORMATION FOR YOU**

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028  
YOUR ACCOUNT IS PAST DUE

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,496.95	12.90%	N/A	.03534%	\$58.28	\$0.00
CASH ADVANCES	\$2,126.77	12.90%	N/A	.03534%	\$22.55	\$0.00

**ANNUAL PERCENTAGE RATE** for purchases 12.90%

**ANNUAL PERCENTAGE RATE** for cash advances 12.90%

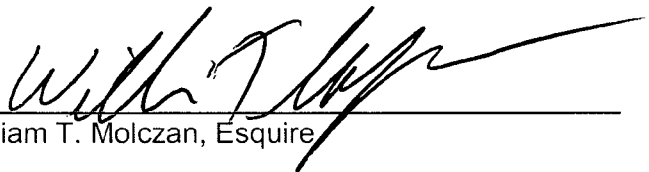
If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION



**VERIFICATION**

The undersigned does hereby verify subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities, that he is an attorney for the Plaintiff herein and makes this Verification based upon the facts as supplied to him by the Plaintiff because the Plaintiff is outside the jurisdiction of the court and the Plaintiff's Verification cannot be obtained within the time allowed for the filing of this pleading; and that the facts and circumstances set forth in this pleading, are true and correct to the best of his knowledge, information and belief.

  
\_\_\_\_\_  
William T. Molczan, Esquire

FILED

11:27 AM  
MAR 14 2003

William A. Shaw  
Prothonotary

NO  
CC  
P  
KBS

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ADVANTAGE, INC.,  
Assignee of FLEET BANK, N.A.,  
Plaintiff

Vs.

PETER P. SHOMO,  
Defendant

CIVIL DIVISION

No. 02 - 1928 - CD

DEFENDANT'S PRELIMINARY  
OBJECTIONS TO PLAINTIFF'S  
AMENDED COMPLAINT

Filed on Behalf of:

Defendant, PETER P. SHOMO

Counsel of Record for This  
Party:

PAUL COLAVECCHI, ESQUIRE  
Pa. I.D. #83274

COLAVECCHI RYAN & COLAVECCHI  
221 East Market Street  
P.O. Box 131  
Clearfield, PA 16830

814/765-1566

**FILED**

**MAR 17 2003**

**William A. Shaw  
Prothonotary**

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

ASSET ADVANTAGE, INC., Assignee :  
of FLEET BANK, N.A., : No. 02 - 1928 - CD  
Plaintiff :  
Vs. :  
PETER P. SHOMO, :  
Defendant :

DEFENDANT'S PRELIMINARY OBJECTIONS  
TO PLAINTIFF'S AMENDED COMPLAINT

Defendant, Peter P. Shomo, by his attorney, Paul Colavecchi, Esquire, files Preliminary Objections to Plaintiff's Amended Complaint as respectfully avers as follows:

1. Plaintiff filed an Amended Complaint in the Court of Common Pleas of Clearfield County, Pennsylvania, in March 2003, alleging that Defendant applied for a received a credit card issued by Plaintiff's assignor.

2. Plaintiff alleged in their Amended Complaint that Defendant is in default of the terms of the agreement having willfully failed and/or refused to pay the principal balance, finance charge and any part thereof to Plaintiff.

3. Plaintiff alleged that Defendant has incurred a debt in the amount of \$9,457.46 pursuant to an alleged agreement.

4. This action amounts to an alleged breach of contract on behalf of Defendant.


5. Plaintiff has averred that Defendant is in default of a cardholder agreement having not made monthly payments to Plaintiff.

6. Plaintiff has failed to produce the original agreement in which Plaintiff is allegedly in default thereof.

7. Plaintiff has failed to produce any document which was allegedly signed by Defendant.

8. Plaintiff's Amended Complaint is insufficient on its face and should be dismissed because Plaintiff failed to produce the original agreement and anything which includes Defendant's signature showing that he made any type of cardholder agreement.

WHEREFORE, Defendant respectfully requests that Plaintiff's Amended Complaint be stricken pursuant to Federal Rule of Pennsylvania Civil Procedure 1028, on the grounds of legal insufficiency.

  
\_\_\_\_\_  
PAUL COLAVECCHI, ESQUIRE  
Attorney for Defendant

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY, PENNA.

CIVIL DIVISION

No. 02 - 1928 - CD

ASSET ADVANTAGE, INC., Assignee  
of FLEET BANK, N.A.,

Plaintiff

vs.

PETER P. SHOMO,

Defendant

DEFENDANT'S PRELIMINARY  
OBJECTIONS TO PLAINTIFF'S  
AMENDED COMPLAINT

FILED

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MAR 17 2008

309  
Atty Colavecchi  
E  
JES

William A. Shaw  
Prothonotary

COLAVECCHI  
RYAN & COLAVECCHI

ATTORNEYS AT LAW

221 EAST MARKET STREET  
(ACROSS FROM COURTHOUSE)

P. O. BOX 131

CLEARFIELD, PA 16830

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ADVANTAGE, INC.,  
ASSIGNEE OF FLEET BANK, N.A.  
Plaintiff

vs.

PETER P. SHOMO,

Defendant

CIVIL ACTION

No. 02 - 1928 - CD

DEFENDANT'S PRELIMINARY  
OBJECTIONS TO PLAINTIFF'S  
SECOND AMENDED COMPLAINT

Filed on behalf of:

Defendant, PETER P. SHOMO

Counsel of Record for this  
Party:

PAUL COLAVECCHI, ESQUIRE  
PA I.D. 83274

COLAVECCHI & COLAVECCHI  
221 East Market Street  
P.O. Box 131  
Clearfield, PA 16830

814/765-1566

FILED

APR 09 2003

0/3:10/12  
William A. Shaw  
Prothonotary

3 cmt to Att

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

ASSET ADVANTAGE, INC., :  
ASSIGNEE OF FLEET BANK, N.A. :  
Plaintiff :  
vs. : No. 02 - 1928 - CD  
PETER P. SHOMO, :  
Defendant :

DEFENDANT'S PRELIMINARY OBJECTIONS TO  
PLAINTIFF'S SECOND AMENDED COMPLAINT IN CIVIL ACTION

Defendant, Peter P. Shomo, by his Attorney, Paul C. Colavecchi, Esquire, files Preliminary Objections to Plaintiff's Second Amended Complaint and respectfully avers as follows:

1. Plaintiff filed a Second Amended Complaint with the Court of Common Pleas of Clearfield County, Pennsylvania in April, 2003 alleging that Defendant applied for and received a credit card pursuant to a telephone solicitation, issued by Plaintiff's Assignor, and agreed to repay charges made to said card.

2. Plaintiff alleged in its Second Amended Complaint that Defendant is in default of the terms of the agreement having willfully failed and/or refused to pay the principal balance, finance charge and any part thereof to Plaintiff.



3. Plaintiff alleged that Defendant has incurred a debt in the amount of Nine Thousand Four Hundred Fifty-seven Dollars and Forty-six Cents (\$9,457.46) pursuant to an alleged agreement, and further alleged that Defendant agreed to repay amounts charged pursuant to a telephone solicitation.

4. This action amounts to an alleged breach of contract on behalf of Defendant.

5. Plaintiff has averred that Defendant is in default of a cardholder agreement having not made monthly payments to Plaintiff.

6. Plaintiff has failed to produce the original agreement entered into by Defendant with Plaintiff in which Plaintiff is allegedly in default thereof.

7. Plaintiff has failed to produce any document allegedly signed by Defendant in which he agreed to any type of cardholder agreement or agreed to any charges which would justify an amount of Nine Thousand Four Hundred Fifty-seven Dollars and Forty-six Cents (\$9,457.46) being owed.

8. Plaintiff's Second Amended Complaint is insufficient on its face and should be dismissed because Plaintiff failed to produce the original agreement and any document which includes Defendant's signature showing that he made any type of cardholder agreement, and that he agreed to any charges which would justify the amount allegedly owed.

WHEREFORE, Defendant respectfully requests that Plaintiff's Second Amended Complaint be stricken pursuant to Federal Rule of Pennsylvania Civil Procedure 1028 on the grounds of legal insufficiency.

*Paul Colavecchi*

---

PAUL C. COLAVECCHI, ESQUIRE  
Attorney for Peter P. Shomo

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION  
No. 02 - 1928 - CD

ASSET ADVANTAGE, INC.,  
ASSIGNEE OF FLEET BANK, N.A.  
Plaintiff

vs.

PETER P. SHOMO,  
Defendant

DEFENDANT'S PRELIMINARY  
OBJECTIONS TO PLAINTIFF'S  
SECOND AMENDED COMPLAINT  
IN CIVIL ACTION

**COLAVECCHI**  
**RYAN & COLAVECCHI**  
ATTORNEYS AT LAW  
221 EAST MARKET STREET  
(ACROSS FROM COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA 16830

FILED

APR 09 2003

William A. Shaw  
Prothonotary

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

ASSET ADVANTAGE, INC.,  
ASSIGNEE OF FLEET BANK, N.A.

Plaintiff

vs.

PETER P. SHOMO

Defendant

No. 02-1928-CD

SECOND AMENDED COMPLAINT IN CIVIL  
ACTION

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#02560933

FILED

APR 10 2003

William A. Shaw  
Prothonotary

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

ASSET ADVANTAGE, INC.,  
ASSIGNEE OF FLEET BANK, N.A.

Plaintiff

vs.

Civil Action No.

PETER P. SHOMO

Defendant

**SECOND AMENDED COMPLAINT IN CIVIL ACTION AND 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 an 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

LAWYER REFERRAL SERVICE  
PA Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
1-800-692-7375

## SECOND AMENDED COMPLAINT

1. Plaintiff is a corporation with offices in 7322 Southwest Fwy, Suite 1600, Houston, TX 77074.

2. Defendant is an adult individual residing at RR 1 Box 791, Coalport, PA 16627.

## COUNT I—BREACH OF CONTRACT

3. Pursuant to a telephone solicitation, Defendant applied for and received a credit card issued by Plaintiff's assignor bearing the account number 4326-8352-0114-8838. By using the card, Defendant agreed to repay the charges made to that card.

4. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of November 5, 2002, in the amount of \$9,457.46 . Attached as Exhibit "1" are copies of Defendant's account statements from May of 1996 to May of 2000. These statements show all charges actually on Defendant's account. Defendant, through counsel, has disputed some of these charges; however, the Defendant fails or refuses to state specifically which charges are in dispute.

5. Defendant is in default by not making monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable.

6. Plaintiff avers that Plaintiff is entitled to the addition of finance charges at the rate of 6% per annum on the unpaid balance, per Pennsylvania law.

7. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendant, Peter P. Shomo individually, in the amount of \$9,457.46 with continuing finance charges thereon at the rate of 6% per annum plus costs.

#### COUNT II—ACCOUNT STATED

8. Plaintiff incorporates by referenced Paragraphs 1 through 7 as previously pled.

9. Defendant is indebted to Plaintiff in the sum of \$9,457.46, upon an account stated between them, did promise to repay the sum owed.

10. Plaintiff has repeatedly requested Defendant to repay this debt; however, Defendant has failed to do so.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendant, Peter P. Shomo individually, in the amount of \$9,457.46 with continuing finance charges thereon at the rate of 6% per annum plus costs.

#### COUNT III—UNJUST ENRICHMENT/QUANTUM MERUIT

11. Plaintiff incorporates by reference Plaintiff's allegations contained in Paragraphs 1 through 10 as set forth in length.

12. Defendant has received in either goods, loans, or interest, all of the goods, loans, and interest clearly outlined in the Exhibits attached to Plaintiff's Complaint. The value of these goods, loans, and interest, equal \$9,457.46.

13. Plaintiff has demanded the repayment of this debt from the Defendant, but Defendant has failed to repay.

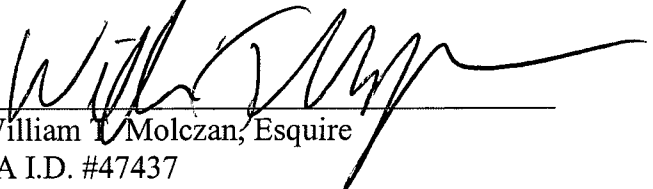
14. It would be unjust, inequitable, and unjustly enrich Defendant to permit the Plaintiff to receive the benefit as described and not require the Defendant to repay Plaintiff.

15. The fair market value of the goods, loans, and interest supplied by Plaintiff to Defendant, for which Defendant has not paid, is \$9,457.46.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendant, Peter P. Shomo individually, in the amount of \$9,457.46 with continuing finance charges thereon at the rate of 6% per annum plus costs.

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.**

WELTMAN, WEINBERG & REIS, CO., L.P.A.



William T. Molczan, Esquire  
PA I.D. #47437

WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR#:02560933



# 2560933  
ET 8.2.02

ADVANTA  
PO BOX 15400  
WILMINGTON DE 19850-5400

P061  
000 7 08 2  
53110007

108.00 0.00 05/06/96 6630.28 4326 8352 0114 8838

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
PR 1 BOX 791  
COALPORT PA 16627-9764

30.11.75

4326 8352 0114 8838

8000 1369 4000 1369 04/11/96 30 05/06/96 108.00

0325	0325	2432683FS2SDPP78M	BALANCE TRANSFER-NG WILMINGTON DE	2159.01
0325	0325	2432683FS2SDPP78M	BALANCE TRANSFER-NG WILMINGTON DE	4429.24
		*FINANCE CHARGE* PURCHASES	\$42.03 CASH ADVANCE \$0.00	42.03

IMPORTANT NOTICE: THE PERIODIC RATES REFLECTED ON THIS  
STATEMENT ARE DAILY, NOT MONTHLY, PERIODIC RATES. THE AVERAGE  
DAILY BALANCES DESCRIBED ON THE REVERSE SIDE ARE MULTIPLIED BY  
THESE DAILY PERIODIC RATES AND BY THE NUMBER OF DAYS IN THE  
BILLING CYCLE TO ARRIVE AT YOUR FINANCE CHARGE DUE TO DAILY  
PERIODIC RATE.

APL

0.00	6588.25	0.00	0.00	0.00	42.03	0.00	6630.28
							108.00
							0.00
							0.00
		12.90	18.68				108.00
		.03534	.05116				
		12.90	18.68				
		42.03	0.00				3964.84
							0.00

# No Annual Fee

61 ADVANTA  
2 PO BOX 15480  
WILMINGTON DE 19850-5480

Check here if address change  
is indicated on reverse side. ☐

P061  
DOC 7 08 2  
53110010

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
133.00	0.00	06/04/96	6588.25	4326 8352 0114 8838

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED  
\$

Your payment must be received by 12:00 Noon at the address below,  
on the payment due date, in order for your account to be credited by  
the due date. Please do not send cash.  
MAKE PAYMENT TO ADVANTA

DETACH TOP PORTION AND ENCLOSE WITH PAYMENT

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

ACCOUNT NUMBER 4326 8352 0114 8838

IE	TOTAL CREDIT LIMIT	TOTAL CREDIT AVAILABLE	CASH ADVANCE CREDIT LIMIT	CASH ADVANCE CREDIT AVAILABLE	BILLING CYCLE CLOSING DATE	DAYS IN BILLING CYCLE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
	8000	1411	4000	1411	05/10/96	29	06/04/96	133.00
T	DATE OF TRANS.	POST.	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT				AMOUNT
10-18	0503	0503	7432683GC2UTDPXZK	PAYMENT - THANK YOU \$67.97 CASH ADVANCE \$0.00				110.00-67.97
			*FINANCE CHARGE* PURCHASES					
<p>IMPORTANT NOTICE: THE PERIODIC RATES REFLECTED ON THIS STATEMENT ARE DAILY, NOT MONTHLY. PERIODIC RATES. THE AVERAGE DAILY BALANCES DESCRIBED ON THE REVERSE SIDE ARE MULTIPLIED BY THESE DAILY PERIODIC RATES AND BY THE NUMBER OF DAYS IN THE BILLING CYCLE TO ARRIVE AT YOUR FINANCE CHARGE DUE TO DAILY PERIODIC RATE.</p>								
	PREVIOUS BALANCE	(+) PURCHASES & CASH ADVANCES	(-) PAYMENTS	(-) CREDITS	(+) DEBIT ADJUSTMENTS	(+) FINANCE CHARGE	(+) LATE CHARGES	(=) NEW BALANCE
26	6630.28	0.00	110.00	0.00	0.00	67.97	0.00	6588.25
30	<p>Payment Due 133.00 + Amount Over Credit Limit 0.00 + Past Due Amount 0.00 = Minimum Payment Due 133.00</p>							
30	<p>Average Daily Balance Of Purchases 6632.80 Average Daily Balance Of Cash Advances 0.00</p>							
30	<p>Nominal Annual Percentage Rate 12.90 % 18.68 % Daily Periodic Rate .03534 % .05116 % ANNUAL PERCENTAGE RATE 12.90 % 18.68 %</p>		<p>Purchases Cash Advances 67.97 0.00</p>					
30	<p>FINANCE CHARGE: Due to Daily Periodic Rate Minimum Transaction Fees</p>							

For Customer Service call 1-800-462-2668  
or write Advanta  
P.O. Box 16480  
Wilmington, Delaware 19850-5480  
SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**ADVANTA**

0061  
DEC 7 00 2  
53110004

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

6588.25	0.00	140.00	0.00	0.00	76.82	0.00	6525.07
							141.00
							0.00
							0.00
		12.90	18.68				141.00
		.03534	.05116				
		12.90	18.68				
							6587.40
		76.82	0.00				
							0.00

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-5480

P061  
R4C 7 00 2  
53110004

133.00 0.00 08/06/96 6449.14 4326 8352 0114 8838

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 1550 4000 1550 07/12/96 30 08/06/96 133.00

0704 0704 7432683JA2SGRGFT5 PAYMENT - THANK YOU 145.00-  
\*FINANCE CHARGE\* PURCHASES \$69.07 CASH ADVANCE \$0.00 69.07

6525.07 0.00 145.00 0.00 0.00 69.07 0.00 6449.14  
133.00  
0.00  
0.00  
133.00  
12.90 18.77  
.03534 .05142  
12.90 18.77  
6515.04  
69.07 0.00  
0.00

8061  
PAC 7 00 2  
53110006

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER. P SHOMO  
PR. 1 BOX. 791  
COALPORT PA 16627-9764

8000	1625	4000	1625	08/12/96	31	09/06/96	134.00
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0805	0805	7432683KQ2SHTKVHK	PAYMENT - THANK YOU			145.00-
		*FINANCE CHARGE* PURCHASES	\$70.61	CASH ADVANCE	\$0.00	70.61

PROTECT YOUR CREDIT RATING IF MISFORTUNE STRIKES - SIGN UP FOR CREDIT PROTECTION PLUS. THIS "SAFETY NET" FOR YOUR CREDIT CARD GIVES YOU PEACE OF MIND BY COVERING YOUR MINIMUM PAYMENTS FOR 12 MONTHS IF YOU LOSE YOUR JOB OR BECOME DISABLED. IT WILL EVEN WAIVE YOUR ENTIRE BALANCE IF YOU BECOME PERMANENTLY DISABLED OR DIE. SEE THE ENCLOSED INSERT FOR MORE DETAILS.

6449.14	0.00	145.00	0.00	0.00	70.61	0.00	6374.75
							134.00
							0.00
							0.00
		12.90	18.77				134.00
		.03534	.05142				
		12.90	18.77				
							6445.97
		70.61	0.00				
							0.00

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-5480

R061  
R4C 7 08 2  
53110032

132.00 0.00 10/07/96 6299.54 4326 8352 0114 8838

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 1700 4000 1700 09/12/96 31 10/07/96 132.00

0905 0905 7432683L92SE59EWL PAYMENT - THANK YOU 145.00-  
\*FINANCE CHARGE\* PURCHASES \$69.79 CASH ADVANCE \$0.00 69.79

GET READY TO ESCAPE] PRESENT THIS MONTHS AVIS COUPON WITH  
YOUR ADVANTA CREDIT CARD AT ANY AVIS RENTAL COUNTER  
AND YOU CAN BE UPGRADED ONE CAR GROUP TO A LARGER CAR] USE  
THIS COUPON WITH UNIVERSAL ESCAPE, OR FOR ANY OTHER QUALIFYING  
RENTAL. SEE INSERT FOR DETAILS]

6374.75 0.00 145.00 0.00 0.00 69.79 0.00 6299.54  
132.00  
0.00  
0.00  
132.00  
12.90 18.77  
.03534 .05142  
12.90 18.77  
6371.19  
69.79 0.00  
0.00

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-5480

PAGE  
RAC 7 00 2  
53110001

126.00 0.00 11/05/96 6219.11 4326 8352 0114 8838

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
PR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 1780 4000 1780 10/11/96 29 11/05/96 126.00

1006 1006 7432683M82SGMHPFT PAYMENT - THANK YOU 145.00-  
\*FINANCE CHARGE\* PURCHASES \$64.57 CASH ADVANCE \$0.00 64.57

TENNIS ANYONE?  
COME SEE STEFFI GRAF, THE 1996 WIMBLEDON CHAMPION PLAY IN  
THE ADVANTA CHAMPIONSHIPS NOV. 11-17, 1996 WITH OUR  
EXCLUSIVE TICKET OFFER: USE YOUR ADVANTA CARD AND  
GET ONE FREE TICKET WITH EACH PAID TICKET]  
SEE INSERT FOR DETAILS]

6299.54 0.00 145.00 0.00 0.00 64.57 0.00 6219.11  
126.00  
0.00  
0.00  
126.00  
12.90 18.74  
.03534 .05134  
12.90 18.74  
6300.77  
64.57 0.00  
0.00

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-5480

PAGE  
RAC 7 00 2  
53110004

131.00 0.00 12/07/96 6144.31 4326 8352 0114 8838

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627

4326 8352 0114 8838

8000 1855 4000 1855 11/12/96 32 12/07/96 131.00

1103 1103 7432683N42SP93087 PAYMENT - THANK YOU 145.00-  
\*FINANCE CHARGE\* PURCHASES \$70.20 CASH ADVANCE \$0.00 70.20

PROTECT YOUR CREDIT RATING AND ACCOUNT WITH CREDIT PROTECTION.  
IF YOU LOSE YOUR JOB, GET SICK OR BECOME DISABLED YOU CAN MAKE  
NO PAYMENTS, INCUR NO INTEREST, KEEP YOUR CREDIT RATING INTACT  
FOR UP TO 12 FULL MONTHS. CREDIT PROTECTION ALSO PAYS OFF YOUR  
ENTIRE BALANCE (UP TO \$10,000) IF YOU WERE TO PASS AWAY.  
SIMPLY FILL OUT THE ENCLOSED FORM AND MAIL IT BACK.

6219.11	0.00	145.00	0.00	0.00	70.20	0.00	6144.31
							131.00
							0.00
							0.00
							131.00
		12.90	18.74				
		.03534	.05134				
		12.90	18.74				
							6207.90
		70.20	0.00				
							0.00



1843.  
 PAC 07 00 0  
 52110001

PETER P SHOMO  
P.R. 1 BOX 791  
COALPORT PA 16627

YOUR ACCOUNT IS CURRENTLY ONE MONTH PAST DUE.  
PLEASE REMIT YOUR PAYMENT PROMPTLY.

6144.31	0.00	0.00	0.00	0.00	63.28	20.00	6227.59
							144.00
							0.00
							131.00
							275.00
		12.90	18.74				
		.03534	.05134				
		12.90	18.74				
							6174.79
		63.28	0.00				
							0.00

AG11  
P5C 7 08 0  
53110006

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
P.R. 1 BOX 791  
COALPORT PA 16627

8000	1929	4000	1929	01/13/97	33	02/07/97	162.00
------	------	------	------	----------	----	----------	--------

1212	1212	7432683PB2SJM7T88	PAYMENT - THANK YOU	145.00-
0102	0102	7432683022SEW7LY4	PAYMENT - THANK YOU	145.00-
0113	0113		CREDIT PROTECTION AT .5000 PER \$100.00	30.20
		*FINANCE CHARGE* PURCHASES	\$103.16 CASH ADVANCE \$0.00	103.16

WE'VE GOT A NEW LOOK]  
STARTING THIS YEAR YOU'LL SEE A NEW LOGO FOR ADVANTA.  
IT SYMBOLIZES OUR COMMITMENT TO VALUE - AND OUR COMMITMENT  
TO YOU. YOU'LL GET THE SAME TERRIFIC SERVICE  
AND BUYING POWER YOU'VE COME TO EXPECT.

6227.59	30.20	290.00	0.00	0.00	103.16	0.00	6070.95
							162.00
							0.00
							0.00
							162.00
		18.77	18.77				
		.05142	.05142				
		18.77	18.77				
							6080.01
		103.16	0.00				
							0.00

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-5480

AGE  
PSC 7 08 0  
53110004

145.00 0.00 04/07/97 5985.89 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627

4326 8352 0114 8838

8000 2014 4000 2014 03/12/97 28 04/07/97 145.00

0305 0305 7432683202SF2VXX5 PAYMENT - THANK YOU 160.00-  
0312 0312 CREDIT PROTECTION FEE 29.78  
\*FINANCE CHARGE\* PURCHASES \$86.75 CASH ADVANCE \$0.00 86.75

GIVE CONVENIENCE AND SECURITY TO FAMILY AND SPECIAL FRIENDS -  
CALL 1-800-492-2500 AND REQUEST A FREE ADDITIONAL ADVANTA CARD  
FOR THOSE YOU CARE ABOUT.  
SEE INSERT FOR MORE DETAILS]

6029.36 29.78 160.00 0.00 0.00 86.75 0.00 5985.89  
145.00  
0.00  
0.00  
145.00  
18.77 18.77  
.05142 .05142  
18.77 18.77  
6025.58  
86.75 0.00  
0.00

ADVANTA  
PO BOX 15810  
COLORADO SPRINGS CO 80935-3839

A611  
R5C 7 08 0  
53110002

148.00 0.00 05/08/97 5955.03 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627

4326 8352 0114 8838

8000 2044 4000 2044 04/10/97 29 05/08/97 148.00

0404 0404 74326832Y2SF3SYWQ PAYMENT - THANK YOU 150.00-  
0410 0410 CREDIT PROTECTION FEE 29.62  
\*FINANCE CHARGE\* PURCHASES \$89.52 CASH ADVANCE \$0.00 89.52

SAVE MONEY ON LEISURE TIME AND ENTERTAINMENT PRODUCTS,  
SERVICES AND ACTIVITIES. CONNECTIONS IS AN ENTERTAINMENT  
MEMBERSHIP THAT OFFERS DISCOUNTS ON CONSUMER ELECTRONICS,  
VIDEOS, MOVIE TICKETS, BOOKS, AMUSEMENT PARK ADMISSIONS AND  
MUCH MORE. REFER TO THE ENCLOSED CONNECTIONS INFORMATION AND  
ENROLLEMENT BROCHURE FOR MORE DETAILS.

5985.89	29.62	150.00	0.00	0.00	89.52	0.00	5955.03
							148.00
							0.00
							0.00
							148.00
		18.80	18.80				
		.05151	.05151				
		18.80	18.80				5992.99
		89.52	0.00				
							0.00

ADVANTA  
PO BOX 35839  
COLORADO SPRINGS CO 80935-3839

ASC 7 08 0  
53110146

180.00 0.00 06/08/97 6554.39 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627

4326 8352 0114 8838

8000 1445 4000 1445 05/12/97 32 06/08/97 180.00

0422	0422	85422023G5QVZKVE0	CUPWENSVILLE STATE B	COALPORT PA	500.00
0425	0425	85422023K5259HKBV	CUPWENSVILLE STATE B	COALPORT PA	100.00
0506	0506	74326833Y2SFEQ6G9	PAYMENT - THANK YOU		150.00-
0512	0512		CREDIT PROTECTION FEE		32.60
		*FINANCE CHARGE* PURCHASES	\$98.40	CASH ADVANCE \$18.36	116.76

5955.03	632.60	150.00	0.00	0.00	116.76	0.00	6554.39
							180.00
							0.00
							0.00
							180.00
		18.80	18.80				
		.05151	.05151				
		18.80	36.72				
						5969.94	
		98.40	6.36				
			12.00			386.31	

ADVANTA  
PO BOX 15810  
COLORADO SPRINGS CO 80935-3839

AGL1  
RSC 7 08 0  
53110002

172.00 0.00 07/08/97 6714.53 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627

4326 8352 0114 8838

8000 1285 4000 1285 06/11/97 30 07/08/97 172.00

0530	0530	85422024N58T16KHR	CURWENSVILLE STATE B	COALPORT PA	200.00
0605	0605	74326834W2SFDA009	PAYMENT - THANK YOU		180.00-
0611	0611		CREDIT PROTECTION FEE		33.40
		*FINANCE CHARGE* PURCHASES	\$91.77	CASH ADVANCE \$14.97	106.74

6554.39	233.40	180.00	0.00	0.00	106.74	0.00	6714.53
							172.00
							0.00
							0.00
		18.80	18.80				172.00
		.05151	.05151				
		18.80	25.30				5938.50
		91.77	10.97				
			4.00				709.93

ADVANTA  
PO BOX 35839  
COLORADO SPRINGS CO 80935-3839

1544  
YCC 7 08 0  
53110015

150.00 0.00 08/08/97 6691.53 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 1308 4000 1308 07/11/97 30 08/08/97 150.00

0707 0707 74326835X2SHMZYFR PAYMENT - THANK YOU 175.00-  
0711 0711 CREDIT PROTECTION FEE 33.29  
\*FINANCE CHARGE\* PURCHASES \$102.80 CASH ADVANCE \$15.91 118.71

CALL 1-800-335-8490 AND GET A FREE HOTEL NIGHT]  
SAVE UP TO 50% AT OVER 3000 HOTELS NATIONWIDE,  
AND EARN 5% BACK ON YOUR TRAVEL BY TRYING  
THE HALF PRICE HOTEL CARD FOR JUST \$1.  
SEE ENCLOSED NEWSLETTER FOR MORE DETAILS. CALL TODAY]

6714.53 33.29 175.00 0.00 0.00 118.71 0.00 6691.53  
150.00  
0.00  
0.00  
150.00  
21.17 23.17  
.05801 .06349  
21.17 23.17  
5907.29  
102.80 15.91  
835.48

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

1548  
YCC 7 08 0  
53110021

163.00 0.00 09/08/97 7264.11 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
PR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 735 4000 735 08/12/97 32 09/08/97 163.00

0713	0713	85422026247X18KBP	CURWENSVILLE STATE B	COALPORT PA	100.00
0714	0714	8542202634YGZBMER	CURWENSVILLE STATE B	COALPORT PA	25.00
0718	0718	8542202673W8E06XJ	CURWENSVILLE STATE B	COALPORT PA	400.00
0803	0803	74326836P2SHMWZD1	PAYMENT - THANK YOU		150.00-
0812	0812		CREDIT PROTECTION FEE		36.13
		*FINANCE CHARGE* PURCHASES	\$109.62	CASH ADVANCE \$51.83	161.45

PROTECT YOUR CREDIT RATING AND ACCOUNT WITH CREDIT PROTECTOR.  
IF YOU LOSE YOUR JOB OR BECOME DISABLED YOU CAN: MAKE NO PAY-  
MENTS, INCUR NO INTEREST, AND KEEP YOUR CREDIT RATING INTACT--  
FOR UP TO 12 FULL MONTHS. CREDIT PROTECTOR ALSO PAYS OFF YOUR  
BALANCE (UP TO \$10,000) IN THE EVENT OF DEATH. JUST COMPLETE  
THE ENCLOSED FORM AND RETURN IT WITH YOUR MONTHLY PAYMENT.

6691.53	561.13	150.00	0.00	0.00	161.45	0.00	7264.11
							163.00
							0.00
							0.00
		21.24	23.24				163.00
		.05819	.06367				
		21.24	49.05				
						5886.90	
		109.62	25.83				
			26.00				1268.08



ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

1544  
YCC 7 08 0  
53110003

155.00 0.00 10/08/97 7795.93 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000	204	4000	204	09/11/97	30	10/08/97	155.00
0818 0818	8542202763T64FDVB	CURWENSVILLE STATE B	COALPORT PA				400.00
0823 0823	85422027B4MVSPAT2	CURWENSVILLE STATE B	COALPORT PA				100.00
0908 0908	74326837V2SNJ9FNW	PAYMENT - THANK YOU					165.00-
0911 0911		CREDIT PROTECTION FEE					38.78
	*FINANCE CHARGE* PURCHASES	\$103.04	CASH ADVANCE	\$55.00			158.04

\*\*ENJOY 60 DAYS OF COMPLIMENTARY ACCIDENT PROTECTION\*\*  
THE ENCLOSED INSERT GIVES YOU DETAILS ON HOW TO OBTAIN  
UP TO \$500,000 IN FAMILY ACCIDENT PROTECTION AT NO COST  
TO YOU FOR THE FIRST 60 DAYS. SIMPLY FILL OUT THE ENCLOSED  
FORM AND MAIL IT BACK TO ENROLL. AFTER 60 DAYS, PREMIUMS  
WILL BE CONVENIENTLY BILLED TO YOUR ADVANTA CREDIT CARD.

7264.11	538.78	165.00	0.00	0.00	158.04	0.00	7795.93
							155.00
							0.00
							0.00
							155.00
	21.17	23.17					
	.05800	.06348					
	21.17	36.96					5921.95
	103.04	34.00					
		21.00					1785.61

ADVANTA  
PO BOX 15430  
WILMINGTON DE 19850-3839

1543  
YCC 07 08 0  
53110009

187.30 0.00 11/06/97 8027.30 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15118  
WILMINGTON DE 19886-5118

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 27- 4000 27- 10/10/97 29 11/06/97 187.30

0912	0912	85422027Z4M41NZOX	CURWENSVILLE STATE B	COALPORT PA	100.00
1002	1002	74326838K2SL44MNN	PAYMENT - THANK YOU		155.00-
1008	1008	85422028T224ML4MK	CURWENSVILLE STATE B	COALPORT PA	100.00
1010	1010		CREDIT PROTECTION FEE		39.93
		*FINANCE CHARGE* PURCHASES	\$99.79	CASH ADVANCE \$46.65	146.44

7795.93	239.93	155.00	0.00	0.00	146.44	0.00	8027.30
							160.00
							27.30
							0.00
							187.30
		21.17	23.17				
		.05800	.06348				
		21.17	28.12				5933.10
		99.79	36.65				
			10.00				1990.93

1548  
YCC 07 08 9  
53110013 8

PETER P SHOMO  
RR. 1 BOX 791  
COALPORT PA 16627-9764

8027.30	40.10	190.00	0.00	25.00	157.78	0.00	8060.18
							160.00
							60.18
							0.00
							220.18
		21.14	23.14				
		.05792	.06340				
		21.14	23.14				
							5976.34
		114.23	43.55				
							2081.46

1548  
700 01 08 0  
53110005

ADVANTA NATIONAL BANK  
P.O. BOX 15118  
WILMINGTON DE 19886-5118

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000	39-	4000	39- 12/11/97	29 01/07/98	199.57
1204 1204	7432683AJ2SRF9R3K	PAYMENT - THANK YOU			225.00-
		OVERLIMIT FEE			25.00
		CREDIT PROTECTION FEE			39.99
1211 1211			\$101.09	CASH ADVANCE \$38.31	139.40
	*FINANCE CHARGE*	PURCHASES			

8060.18	39.99	225.00	0.00	25.00	139.40	0.00	8039.57
							160.00
							39.57
							0.00
							199.57
		21.24	23.24				
		.05819	.06367				
		21.24	23.24				5990.52
		101.09	38.31				
							2075.05

1548  
YCC 07 08 0  
53110003

PETER P SHOMO  
PR 1 BOX 791  
COALPORT PA 16627-9764

8039.57	40.12	199.57	0.00	25.00	159.14	0.00	8064.26
							160.00
							64.26
							0.00
		21.30	23.30				224.26
		.05836	.06384				
		21.30	23.30				
							5993.21
		115.42	43.72				
							2075.21

1548  
YCC OT 08 0  
53110107

PETER P SHOMO  
PR 1 BOX 791  
COALPORT PA 16627-9764

8064.26	40.02	225.00	0.00	25.00	139.87	0.00	8044.15
							160.00
							44.15
							0.00
		21.30	23.30				204.15
		.05836	.06384				
		21.30	23.30				
							5994.66
		101.45	38.42				
							2075.22

1543  
ZCC 07 08 9  
53110009

8044.15	39.99	204.15	0.00	25.00	134.49	0.00	8039.48
							160.00
							39.48
							0.00
		21.30	23.30				199.48
		.05836	.06384				
		21.30	23.30				
							5968.72
		97.53	36.96				
							2067.54

1544  
YCC 07 08 0  
53110063

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

0406	0406	7432683FJ2SL7Y8H1	PAYMENT - THANK YOU	180.00-
			OVERLIMIT FEE	25.00
0410	0410		CREDIT PROTECTION FEE	40.14
		*FINANCE CHARGE*	PURCHASES \$104.98	CASH ADVANCE \$39.69
				144.67

8039.48	40.14	180.00	0.00	25.00	144.67	0.00	8069.29
							160.00
							69.29
							0.00
		21.27	23.27				229.29
		.05828	.06376				
		21.27	23.27				
							6004.43
		104.98	39.69				
							2074.96



1548  
YCC: ZT 08 0  
53110025

ADVANTA NATIONAL BANK  
PO BOX 15362  
WILMINGTON DE 19886-5118

4326 8352 0114 8838

		OVERLIMIT FEE			25.00
0512	0512	LATE FEE			25.00
0512	0512	CREDIT PROTECTION FEE			41.36
		*FINANCE CHARGE* PURCHASES	\$111.92	CASH ADVANCE	\$42.17 154.09

8069.29	41.36	0.00	0.00	25.00	154.09	25.00	8314.74
							156.00
							314.74
							160.00
							630.74
		21.07	23.07				
		.05773	.06321				
		21.07	23.07				
							6058.62
		111.92	42.17				
							2085.04

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
423.89	0.00	07/08/98	8,298.89	4326 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

ADVANTA NATIONAL BANK  
PO BOX 15368  
WILMINGTON DE 19886-5368

|||||

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

87833

4326835201148838 0829889 0042389



DETACH TOP PORTION AND RETURN WITH PAYMENT

For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 423.89  
Amount Past Due 0.00  
Amount Over Credit Limit 298.89  
Payment Due Date 07/08/98

**ACCOUNT SUMMARY**

Previous Balance \$8,314.74  
(+) Purchases & Cash Advances 41.28  
(-) Payments & Credits 125.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 67.87  
(=) New Balance \$8,298.89

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	30	06/11/98

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
05/22	05/22	7432683GY2SHTPJJR	PAYMENT - THANK YOU	125.00
06/11	06/11		CREDIT PROTECTION AT .5000 PER \$100.00	41.28
06/11	06/11	*FINANCE CHARGE*	PURCHASES \$50.87 CASH ADVANCE \$17.00	67.87

**INFORMATION FOR YOU**

YOU HAVE EXCEEDED YOUR CREDIT LIMIT.  
PLEASE PAY THE AMOUNT OVER LINE TODAY.

YOUR ADVANTA GOLD CARD BILLING STATEMENT HAS CHANGED FOR THE  
BETTER. ALL THE ACCOUNT INFORMATION YOU ALWAYS RECEIVE IS  
STILL INCLUDED, BUT NOW IT'S EVEN EASIER TO READ. REMEMBER TO  
CHECK YOUR STATEMENT ENVELOPE FOR VALUABLE OFFERS AND FEATURES  
YOU ARE ELIGIBLE FOR AS AN ADVANTA GOLD CARD MEMBER.

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$6,191.26	10.00%	N/A	.02739%	\$50.87	\$0.00
CASH ADVANCES	\$2,068.83	10.00%	N/A	.02739%	\$17.00	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
663.78	125.00	08/09/98	8,413.78	4326 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

ADVANTA NATIONAL BANK  
PO BOX 15368  
WILMINGTON DE 19886-5368



PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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4326835201148838 0841378 0066378



DETACH TOP PORTION AND RETURN WITH PAYMENT

For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 663.78  
Amount Past Due 125.00  
Amount Over Credit Limit 413.78  
Payment Due Date 08/09/98

**ACCOUNT SUMMARY**

Previous Balance \$8,298.89  
(+) Purchases & Cash Advances 41.85  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 73.04  
(=) New Balance \$8,413.78

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	32	07/13/98

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
07/13	07/13		CREDIT PROTECTION AT .5000 PER \$100.00	41.85
07/13	07/13	*FINANCE CHARGE*	PURCHASES \$54.93 CASH ADVANCE \$18.11	73.04

**INFORMATION FOR YOU**

YOUR ACCOUNT IS PAST DUE  
PLEASE SEND THE PAST DUE AMOUNT IMMEDIATELY

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$6,267.72	10.00%	N/A	.02739%	\$54.93	\$0.00
CASH ADVANCES	\$2,066.48	10.00%	N/A	.02739%	\$18.11	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
649.35	125.00	09/08/98	8,399.35	4326 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

ADVANTA NATIONAL BANK  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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4326835201148838 0839935 0064935



DETACH TOP PORTION AND RETURN WITH PAYMENT

For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

#### PAYMENT INFORMATION

Account Number 4326 8352 0114 8838  
Minimum Payment Due 649.35  
Amount Past Due 125.00  
Amount Over Credit Limit 399.35  
Payment Due Date 09/08/98

#### ACCOUNT SUMMARY

Previous Balance \$8,413.78  
(+) Purchases & Cash Advances 41.78  
(-) Payments & Credits 125.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 68.79  
(=) New Balance \$8,399.35

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	30	08/12/98

#### ACCOUNT TRANSACTIONS

Transaction Date	Posting Date	Reference Number	Description	Amount
07/26	07/26	7432683JZ2SRDQ2JS	PAYMENT - THANK YOU	125.00
08/12	08/12		CREDIT PROTECTION AT .5000 PER \$100.00	41.78
08/12	08/12	*FINANCE CHARGE*	PURCHASES \$51.92 CASH ADVANCE \$16.87	68.79

#### INFORMATION FOR YOU

YOUR ACCOUNT IS PAST DUE  
PLEASE SEND THE PAST DUE AMOUNT IMMEDIATELY

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$6,318.55	10.00%	N/A	.02739%	\$51.92	\$0.00
CASH ADVANCES	\$2,053.53	10.00%	N/A	.02739%	\$16.87	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
343.36	0.00	10/08/98	8,218.36	4326 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

ADVANTA NATIONAL BANK  
PO BOX 15368  
WILMINGTON DE 19886-5368

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PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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4326835201148838 0821836 0034336



DETACH TOP PORTION AND RETURN WITH PAYMENT

For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

#### PAYMENT INFORMATION

Account Number 4326 8352 0114 8838  
Minimum Payment Due 343.36  
Amount Past Due 0.00  
Amount Over Credit Limit 218.36  
Payment Due Date 10/08/98

#### ACCOUNT SUMMARY

Previous Balance \$8,399.35  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 250.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 69.01  
(=) New Balance \$8,218.36

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	30	09/11/98

#### ACCOUNT TRANSACTIONS

Transaction Date	Posting Date	Reference Number	Description	Amount
09/08	09/08	7432683LB2SRYEF8E	PAYMENT - THANK YOU	250.00
09/11	09/11	*FINANCE CHARGE*	PURCHASES \$52.19 CASH ADVANCE \$16.82	69.01

#### INFORMATION FOR YOU

YOU HAVE EXCEEDED YOUR CREDIT LIMIT.  
PLEASE PAY THE AMOUNT OVER LINE TODAY.

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$6,351.68	10.00%	N/A	.02739%	\$52.19	\$0.00
CASH ADVANCES	\$2,047.74	10.00%	N/A	.02739%	\$16.82	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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**MFCCL**  
P O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
213.05	0.00	11/08/98	8,088.05	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

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PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 213.05  
Amount Past Due 0.00  
Amount Over Credit Limit 88.05  
Payment Due Date 11/08/98

**ACCOUNT SUMMARY**

Previous Balance \$8,218.36  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 200.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 69.69  
(=) New Balance \$8,088.05

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days in Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	31	10/12/98

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
10/06	10/06	7432683M72SEMJSVB	PAYMENT - THANK YOU	200.00
10/12	10/12	*FINANCE CHARGE*	PURCHASES \$52.31 CASH ADVANCE \$17.38	69.69

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$6,160.57	10.00%	N/A	.02739%	\$52.31	\$0.00
CASH ADVANCES	\$2,046.42	10.00%	N/A	.02739%	\$17.38	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P.O. BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
257.05	125.00	01/07/99	8,007.05	4326 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368  
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PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 257.05  
Amount Past Due 125.00  
Amount Over Credit Limit 7.05  
Payment Due Date 01/07/99

**ACCOUNT SUMMARY**

Previous Balance \$7,941.54  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 65.51  
(=) New Balance \$8,007.05

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days in Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	30	12/11/98

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
12/11	12/11	*FINANCE CHARGE*	PURCHASES \$48.67 CASH ADVANCE \$16.84	65.51

**INFORMATION FOR YOU**

YOUR ACCOUNT IS PAST DUE  
PLEASE SEND THE PAST DUE AMOUNT IMMEDIATELY

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,923.18	10.00%	N/A	.02739%	\$48.67	\$0.00
CASH ADVANCES	\$2,049.95	10.00%	N/A	.02739%	\$16.84	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**M/Fleet**  
P.O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
454.74	250.00	02/09/99	8,079.74	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

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PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 454.74  
Amount Past Due 250.00  
Amount Over Credit Limit 79.74  
Payment Due Date 02/09/99

**ACCOUNT SUMMARY**

Previous Balance \$8,007.05  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 72.69  
(=) New Balance \$8,079.74

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	33	01/13/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
01/13	01/13	*FINANCE CHARGE*	PURCHASES \$54.00 CASH ADVANCE \$18.69	72.69

**INFORMATION FOR YOU**

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028  
YOUR ACCOUNT IS PAST DUE

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,974.52	10.00%	N/A	.02739%	\$54.00	\$0.00
CASH ADVANCES	\$2,067.71	10.00%	N/A	.02739%	\$18.69	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION



**M/Fleet**  
P.O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
443.64	275.00	03/10/99	8,043.64	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 443.64  
Amount Past Due 275.00  
Amount Over Credit Limit 43.64  
Payment Due Date 03/10/99

**ACCOUNT SUMMARY**

Previous Balance \$8,079.74  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 100.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 63.90  
(=) New Balance \$8,043.64

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	29	02/11/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
01/24	01/24	74326830R2SPTAA55	PAYMENT - THANK YOU	100.00
02/11	02/11	*FINANCE CHARGE*	PURCHASES \$47.34 CASH ADVANCE \$16.56	63.90

**INFORMATION FOR YOU**

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028  
YOUR ACCOUNT IS PAST DUE

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,959.75	10.00%	N/A	.02739%	\$47.34	\$0.00
CASH ADVANCES	\$2,085.34	10.00%	N/A	.02739%	\$16.56	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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Page 1 of 1

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**Fleet**  
P.O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
275.00	150.00	04/07/99	7,853.78	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 275.00  
Amount Past Due 150.00  
Amount Over Credit Limit 0.00  
Payment Due Date 04/07/99

**ACCOUNT SUMMARY**

Previous Balance \$8,043.64  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 250.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 60.12  
(=) New Balance \$7,853.76

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days in Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	28	03/11/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
02/14	02/14	74326831D2SP78HM8	PAYMENT - THANK YOU	250.00
03/11	03/11	*FINANCE CHARGE*	PURCHASES \$44.50 CASH ADVANCE \$15.62	60.12

**INFORMATION FOR YOU**

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028  
YOUR ACCOUNT IS PAST DUE

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,803.04	10.00%	N/A	.02739%	\$44.50	\$0.00
CASH ADVANCES	\$2,037.46	10.00%	N/A	.02739%	\$15.62	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**M/Fleet**  
P.O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
125.00	0.00	05/09/99	7,846.78	4326 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 125.00  
Amount Past Due 0.00  
Amount Over Credit Limit 0.00  
Payment Due Date 05/09/99

**ACCOUNT SUMMARY**

Previous Balance \$7,853.76  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 275.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 68.02  
(=) New Balance \$7,646.78

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	32	04/12/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
03/22	03/22	74326832H8RKFT03	DIRECT CHECK PAYMENT - THANK YOU	150.00 -
04/07	04/07	7432683318RKFYD7M	DIRECT CHECK PAYMENT - THANK YOU	125.00 -
04/12	04/12	*FINANCE CHARGE*	PURCHASES \$50.15 CASH ADVANCE \$17.87	68.02

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,721.76	10.00%	N/A	.02739%	\$50.15	\$0.00
CASH ADVANCES	\$2,038.53	10.00%	N/A	.02739%	\$17.87	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P.O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
125.00	0.00	06/08/99	7,584.58	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

#### PAYMENT INFORMATION

Account Number 4326 8352 0114 8838  
Minimum Payment Due 125.00  
Amount Past Due 0.00  
Amount Over Credit Limit 0.00  
Payment Due Date 06/08/99

#### ACCOUNT SUMMARY

Previous Balance \$7,646.78  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 125.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 62.80  
(=) New Balance \$7,584.58

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	30	05/12/99

#### ACCOUNT TRANSACTIONS

Transaction Date	Posting Date	Reference Number	Description	Amount
05/05	05/05	74326833X2SR5RG4Z	PAYMENT - THANK YOU	125.00
05/12	05/12	*FINANCE CHARGE*	PURCHASES \$45.99 CASH ADVANCE \$16.81	62.80

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,597.52	10.00%	N/A	.02739%	\$45.99	\$0.00
CASH ADVANCES	\$2,046.23	10.00%	N/A	.02739%	\$16.81	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
125.00	0.00	07/07/99	7,519.30	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

# PAYMENT INFORMATION

Account Number 4326 8352 0114 8838  
Minimum Payment Due 125.00  
Amount Past Due 0.00  
Amount Over Credit Limit 0.00  
Payment Due Date 07/07/99

# ACCOUNT SUMMARY

Previous Balance \$7,584.58  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 125.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 59.72  
(=) New Balance \$7,519.30

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	29	06/10/99

# ACCOUNT TRANSACTIONS

Transaction Date	Posting Date	Reference Number	Description	Amount
05/20	05/20	74326834Q2SP1G0ZD	PAYMENT - THANK YOU	125.00
06/10	06/10	*FINANCE CHARGE*	PURCHASES \$43.54 CASH ADVANCE \$16.18	59.72

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,481.75	10.00%	N/A	.02739%	\$43.54	\$0.00
CASH ADVANCES	\$2,036.86	10.00%	N/A	.02739%	\$16.18	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
125.00	0.00	08/09/99	7,462.08	4326 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT

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For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 125.00  
Amount Past Due 0.00  
Amount Over Credit Limit 0.00  
Payment Due Date 08/09/99

**ACCOUNT SUMMARY**

Previous Balance \$7,519.30  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 125.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 67.78  
(=) New Balance \$7,462.08

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	33	07/13/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
06/30	06/30	74326835M2SRZJPH6	PAYMENT - THANK YOU	125.00
07/13	07/13	*FINANCE CHARGE*	PURCHASES \$49.31 CASH ADVANCE \$18.47	67.78

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,455.94	10.00%	N/A	.02739%	\$49.31	\$0.00
CASH ADVANCES	\$2,043.27	10.00%	N/A	.02739%	\$18.47	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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**M/Fleet**  
P.O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
250.00	125.00	10/10/99	7,463.68	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 250.00  
Amount Past Due 125.00  
Amount Over Credit Limit 0.00  
Payment Due Date 10/10/99

**ACCOUNT SUMMARY**

Previous Balance \$7,396.54  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 0.00  
(-) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 67.14  
(=) New Balance \$7,463.68

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	33	09/13/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
09/13	09/13	*FINANCE CHARGE*	PURCHASES \$48.61 CASH ADVANCE \$18.53	67.14

**INFORMATION FOR YOU**

YOUR ACCOUNT IS PAST DUE  
PLEASE SEND THE PAST DUE AMOUNT IMMEDIATELY

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,378.77	10.00%	N/A	.02739%	\$48.61	\$0.00
CASH ADVANCES	\$2,050.28	10.00%	N/A	.02739%	\$18.53	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
400.00	250.00	11/08/99	7,540.54	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 400.00  
Amount Past Due 250.00  
Amount Over Credit Limit 0.00  
Payment Due Date 11/08/99

**ACCOUNT SUMMARY**

Previous Balance \$7,463.68  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 76.86  
(=) New Balance \$7,540.54

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days in Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	29	10/12/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
10/12	10/12	*FINANCE CHARGE*	PURCHASES \$55.65 CASH ADVANCE \$21.21	76.86

**INFORMATION FOR YOU**

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028  
YOUR ACCOUNT IS PAST DUE

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,430.67	12.90%	N/A	.03534%	\$55.65	\$0.00
CASH ADVANCES	\$2,070.04	12.90%	N/A	.03534%	\$21.21	\$0.00

ANNUAL PERCENTAGE RATE for purchases 12.90%

ANNUAL PERCENTAGE RATE for cash advances 12.90%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION



**M/Fleet**  
P.O. BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
177.00	0.00	12/07/99	7,245.78	4328 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT

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For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 177.00  
Amount Past Due 0.00  
Amount Over Credit Limit 0.00  
Payment Due Date 12/07/99

**ACCOUNT SUMMARY**

Previous Balance \$7,540.54  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 400.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 105.24  
(=) New Balance \$7,245.78

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	29	11/10/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
10/17	10/17	7432683922SHAB74N	PAYMENT - THANK YOU	150.00 -
11/10	11/10	74326839S2SDL1G8X	PAYMENT - THANK YOU	250.00 -
11/10	11/10		LATE FEE	29.00
11/10	11/10	*FINANCE CHARGE*	PURCHASES \$54.85 CASH ADVANCE \$21.39	76.24

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,352.18	12.90%	N/A	.03534%	\$54.85	\$0.00
CASH ADVANCES	\$2,087.29	12.90%	N/A	.03534%	\$21.39	\$0.00

ANNUAL PERCENTAGE RATE for purchases 12.90%

ANNUAL PERCENTAGE RATE for cash advances 12.90%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P.O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
255.00	77.00	01/06/00	7,251.88	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 255.00  
Amount Past Due 77.00  
Amount Over Credit Limit 0.00  
Payment Due Date 01/06/00

**ACCOUNT SUMMARY**

Previous Balance \$7,245.78  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 100.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 106.10  
(=) New Balance \$7,251.88

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	30	12/10/99

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
12/08	12/08	7432683AN2SQA39E5	PAYMENT - THANK YOU	100.00
12/10	12/10		LATE FEE	29.00
12/10	12/10	*FINANCE CHARGE*	PURCHASES \$55.32 CASH ADVANCE \$21.78	77.10

**INFORMATION FOR YOU**

YOUR ACCOUNT IS PAST DUE  
PLEASE SEND THE PAST DUE AMOUNT IMMEDIATELY

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,218.25	12.90%	N/A	.03534%	\$55.32	\$0.00
CASH ADVANCES	\$2,054.77	12.90%	N/A	.03534%	\$21.78	\$0.00

ANNUAL PERCENTAGE RATE for purchases 12.90%

ANNUAL PERCENTAGE RATE for cash advances 12.90%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P.O. BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
440.00	255.00	02/08/00	7,365.92	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

#### PAYMENT INFORMATION

Account Number 4326 8352 0114 8838  
Minimum Payment Due 440.00  
Amount Past Due 255.00  
Amount Over Credit Limit 0.00  
Payment Due Date 02/08/00

#### ACCOUNT SUMMARY

Previous Balance \$7,251.88  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 114.04  
(=) New Balance \$7,365.92

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days in Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	33	01/12/00

#### ACCOUNT TRANSACTIONS

Transaction Date	Posting Date	Reference Number	Description	Amount
01/12	01/12		LATE FEE	29.00
01/12	01/12	*FINANCE CHARGE*	PURCHASES \$61.04 CASH ADVANCE \$24.00	85.04

#### INFORMATION FOR YOU

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028  
YOUR ACCOUNT IS PAST DUE

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,234.63	12.90%	N/A	.03534%	\$61.04	\$0.00
CASH ADVANCES	\$2,058.39	12.90%	N/A	.03534%	\$24.00	\$0.00

ANNUAL PERCENTAGE RATE for purchases 12.90%

ANNUAL PERCENTAGE RATE for cash advances 12.90%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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**Fleet**  
P.O. BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
616.00	440.00	03/08/00	7,470.79	4328 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15388  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT

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For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 616.00  
Amount Past Due 440.00  
Amount Over Credit Limit 0.00  
Payment Due Date 03/08/00

**ACCOUNT SUMMARY**

Previous Balance \$7,365.92  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 104.87  
(=) New Balance \$7,470.79

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	29	02/10/00

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
02/10	02/10		LATE FEE	29.00
02/10	02/10	*FINANCE CHARGE*	PURCHASES \$54.54 CASH ADVANCE \$21.33	75.87

**INFORMATION FOR YOU**

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028  
YOUR ACCOUNT IS PAST DUE

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,321.41	12.90%	N/A	.03534%	\$54.54	\$0.00
CASH ADVANCES	\$2,081.05	12.90%	N/A	.03534%	\$21.33	\$0.00

ANNUAL PERCENTAGE RATE for purchases 12.90%

ANNUAL PERCENTAGE RATE for cash advances 12.90%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
801.00	616.00	04/09/00	7,584.74	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 801.00  
Amount Past Due 616.00  
Amount Over Credit Limit 0.00  
Payment Due Date 04/09/00

**ACCOUNT SUMMARY**

Previous Balance \$7,470.79  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 113.95  
(=) New Balance \$7,584.74

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	32	03/13/00

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
03/13	03/13		LATE FEE	29.00
03/13	03/13	*FINANCE CHARGE*	PURCHASES \$61.16 CASH ADVANCE \$23.79	84.95

**INFORMATION FOR YOU**

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028  
YOUR ACCOUNT IS PAST DUE

WITH YOUR FLEET GOLD CARD,  
ACCESS TO CASH CAN BE AS CLOSE AS THE NEAREST ATM.  
SEE ABOVE FOR YOUR SPECIFIC CASH ADVANCE CREDIT LIMIT.  
KEEPING YOU INFORMED IS IMPORTANT TO US. EVEN IF YOU DO NOT  
CURRENTLY HAVE A BALANCE, WE'VE ENCLOSED AN UPDATED FLEET  
CARDHOLDER AGREEMENT WITH THIS STATEMENT. PLEASE KEEP IT WITH  
YOUR IMPORTANT PAPERS FOR FUTURE REFERENCE.

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,408.24	12.90%	N/A	.03534%	\$61.16	\$0.00
CASH ADVANCES	\$2,103.61	12.90%	N/A	.03534%	\$23.79	\$0.00

ANNUAL PERCENTAGE RATE for purchases 12.90%

ANNUAL PERCENTAGE RATE for cash advances 12.90%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Fleet**  
P O BOX 15480  
WILMINGTON DE 19850

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
982.00	801.00	05/09/00	7,694.57	4326 8352 0114 8838

↑ Amount Enclosed

Make Payment To:

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

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DETACH TOP PORTION AND RETURN WITH PAYMENT



For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 982.00  
Amount Past Due 801.00  
Amount Over Credit Limit 0.00  
Payment Due Date 05/09/00

**ACCOUNT SUMMARY**

Previous Balance \$7,584.74  
(+) Purchases & Cash Advances 0.00  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 109.83  
(=) New Balance \$7,694.57

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	30	04/12/00

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
04/12	04/12		LATE FEE	29.00
04/12	04/12	*FINANCE CHARGE*	PURCHASES \$58.28 CASH ADVANCE \$22.55	80.83

**INFORMATION FOR YOU**

PLEASE CALL US IMMEDIATELY AT  
1-800-544-2028  
YOUR ACCOUNT IS PAST DUE

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$5,496.95	12.90%	N/A	.03534%	\$58.28	\$0.00
CASH ADVANCES	\$2,126.77	12.90%	N/A	.03534%	\$22.55	\$0.00

**ANNUAL PERCENTAGE RATE** for purchases 12.90%

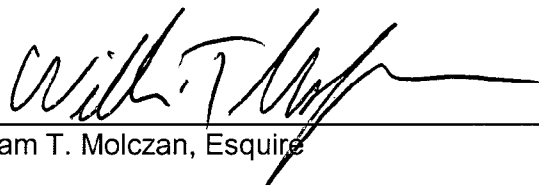
**ANNUAL PERCENTAGE RATE** for cash advances 12.90%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**VERIFICATION**

The undersigned does hereby verify subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities, that he is an attorney for the Plaintiff herein and makes this Verification based upon the facts as supplied to him by the Plaintiff because the Plaintiff is outside the jurisdiction of the court and the Plaintiff's Verification cannot be obtained within the time allowed for the filing of this pleading; and that the facts and circumstances set forth in this pleading, are true and correct to the best of his knowledge, information and belief.

A handwritten signature in black ink, appearing to read "William T. Molczan", is written over a horizontal line.

William T. Molczan, Esquire

FILED

NO CC  
M11:2624  
APR 10 2003

William A. Shaw  
Prothonotary



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

ASSET ADVANTAGE, INC.  
ASSIGNEE OF FLEET BANK NA  
Plaintiff

vs.

PETER SHOMO  
Defendant.

)  
)  
)  
)  
)  
)  
)

No. 02-1928-CD

**PLAINTIFF'S RESPONSE IN  
OPPOSITION TO DEFENDANT'S  
PRELIMINARY OBJECTIONS TO  
SECOND AMENDED COMPLAINT**

Filed on behalf of plaintiff

Attorneys of Record for Plaintiff:

Gerianne Hannibal  
Pa ID 66622  
Weltman, Weinberg & Reis Co LPA  
2718 Koppers Bldg.  
436 7<sup>th</sup> Avenue  
Pittsburgh, PA 15219  
412-434-7955

WWR # 02560933

**FILED**

APR 23 2003

M/11:50/12  
William A. Shaw  
Prothonotary

NO COST 

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

ASSET ADVANTAGE, INC.	)	
ASSIGNEE OF FLEET BANK NA	)	
Plaintiff	)	No. 02-1928-CD
	)	
vs.	)	
	)	
PETER SHOMO	)	
Defendant.	)	

**PLAINTIFF'S RESPONSE IN OPPOSITION TO  
THE PRELIMINARY OBJECTIONS OF DEFENDANT**

Plaintiff, Asset Advantage, Inc., by and through its attorneys, Weltman, Weinberg & Reis, Co., LPA files the following Response in Opposition to Preliminary Objections of defendant.

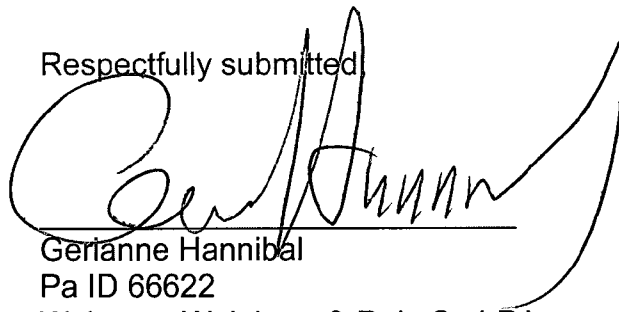
1. Admitted.
2. Admitted.
3. Admitted in part; denied in part. Admitted except that defendant agreed to pay amounts for goods and services he charged to the credit card.
4. Admitted. The Second Amended Complaint also contains a cause of action for Account Stated and a cause of action for unjust enrichment/quantum meruit.
5. Denied. The words "cardholder agreement" do not appear in the Second Amended Complaint.
6. Denied. See account statements attached to Second Amended Complaint.

7. Admitted in part; denied in part. It is admitted only that the account statements are not signed by defendant. All remaining averments are denied and strict proof of same is demanded at trial.

8. Denied as a conclusion of law to which no response is required.

WHEREFORE, plaintiff hereby requests this Honorable Court to overrule defendant's Preliminary Objections.

Respectfully submitted,

A large, stylized handwritten signature in black ink, appearing to read 'Gerianne Hannibal', is written over a horizontal line.

Gerianne Hannibal  
Pa ID 66622  
Weltman, Weinberg & Reis Co LPA  
2718 Koppers Bldg.  
436 7<sup>th</sup> Avenue  
Pittsburgh, PA 15219  
412-434-7955

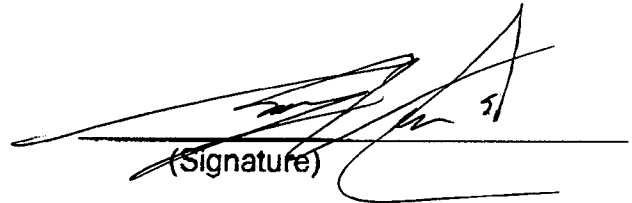
WWR # 02560933

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. §4904 relating

to unsworn falsifications to authorities, that he is Steven J. Votci  
(Name)  
Legal Manager Consumer Division of L.T.D. Financial Services L.P., plaintiff herein, that  
(Title) (Company)

he/she is duly authorized to make this Verification, and that the facts set forth in the foregoing Response in Opposition to Preliminary Objections are true and correct to the best of his/her knowledge, information and belief.

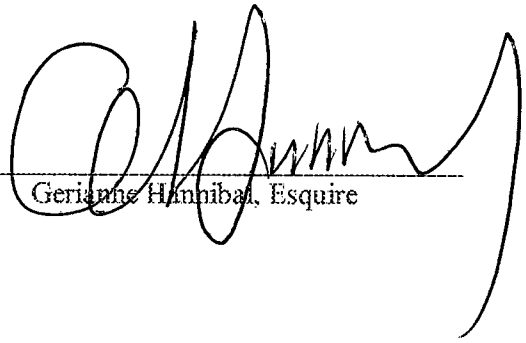
  
(Signature)

# CERTIFICATE OF SERVICE

A true and correct copy of the within Pleading has been served by U.S. Mail, Postage Pre-Paid,  
on the 22 day of April, 2003, upon the following:

Paul Colavecchi, Esquire  
221 East Market Street  
P.O. Box 131  
Clearfield, PA 16830

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

  
Gerianne Hannibal, Esquire

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

ASSET ADVANTAGE, INC. ASSIGNEE OF  
FLEET BANK NA

Plaintiff

No. 02-1928-CD

vs.

TYPE OF PLEADING:

SUBSTITUTION OF VERIFICATION PAGE  
FOR PLAINTIFF'S SECOND AMENDED  
COMPLAINT

PETER SHOMO

Defendant.

FILED ON BEHALF OF:  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

GERIANNE HANNIBAL, ESQUIRE  
PA I.D.#66622  
Weltman, Weinberg & Reis Co., L.P.A.  
2718 Koppers Building  
Pittsburgh, PA 15219  
(412) 434-7955

WWR #02560933

FILED

APR 23 2003

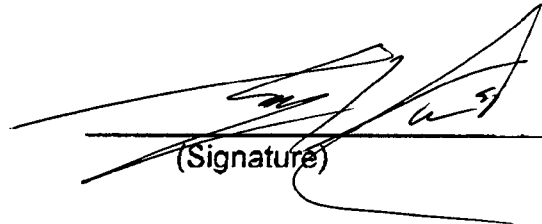
William A. Shaw  
Prothonotary

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. §4904 relating

to unsworn falsifications to authorities, that he is Steven J. Votci  
Legal Manager Consumer Division of L.T.D. Financial Services L.P., plaintiff herein, that  
(Title) (Company)

he/she is duly authorized to make this Verification, and that the facts set forth in the foregoing  
Second Amended Complaint are true and correct to the best of his/her knowledge, information  
and belief.

  
(Signature)

FILED

APR 23 2003

at 11:50 am

William A. Shaw  
Prothonotary

No Court Copy

ES



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

ASSET ADVANTAGE, INC.,  
ASSIGNEE OF FLEET BANK, N.A.

-vs-

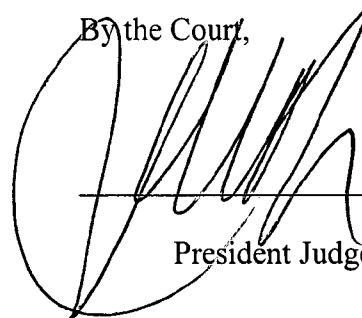
PETER P. SHOMO

No. 02 - 1928 - CD

**ORDER**

NOW, this 28<sup>th</sup> day of July, 2003, following argument in to Preliminary Objections filed on behalf of Defendant above-named to Plaintiff's Second Amended Complaint, it is the ORDER of this Court that said Objections shall be and are hereby sustained to the extent that Plaintiff shall be restricted at trial to proceeding on the theory of oral contract, unjust enrichment and account stated.

By the Court,



President Judge

**FILED**

JUL 28 2003

William A. Shaw  
Prothonotary



Date		Judge
12/11/2002	✓ Filing: Civil Complaint Paid by: Molczan, William T. (attorney for Asset Advantage, Inc.) Receipt number: 1852633 Dated: 12/11/2002 Amount: \$85.00 (Check)	No Judge
01/15/2003	✓ Filing: Reissue Complaint Paid by: Asset Advantage, Inc. (plaintiff) Receipt number: 1854042 Dated: 01/15/2003 Amount: \$7.00 (Check) 1 CC to Sheriff. 1 CC to Atty. Weltman	No Judge
02/11/2003	✓ Sheriff Return, Now, January 10. 2003, return the within Compalin "Not Served, Time Expired" as to Peter Shomo, Defedant. So Answers, Chester A. Hawkings, Sheriff by s/Marilyn Hamm no cc	No Judge
	✓ Sheriff Return, Papers served on Defendant(s). So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm	No Judge
02/25/2003	✓ Praecipe For Appearance On Behalf Of Defendant, PETER P. SHOMO. filed by s/Paul Colavecchi, Esq. 2 cc Atty P. Colavecchi	No Judge
02/26/2003	✓ Defendant's Preliminary Objections To Plaintiff's Complaint. filed by s/Paul Colavecchi, Esq. 3 cc Atty Colavecchi	No Judge
03/14/2003	✓ Amended Complaint In Civil Action. filed by s/William T. Molczan, Esquire Verification s/William T. Molczan, Esquire no cc	No Judge
03/17/2003	✓ Defendant's Preliminary Objections to Plaintiff's Amended Complaint. Filed by s/Paul Colavecchi, Esquire 3 cc to Atty Colavecchi	No Judge
04/09/2003	✓ Defendant's Preliminary Objections To Plaintiff's Second Amended Complaint. filed by s/Paul Colavecchi, Esquire 3 cc to Atty	No Judge
04/10/2003	✓ Second Amended Complaint. filed by s/William T. Molczan, Esquire Verification s/William T. Molczan, Esquire no cc	No Judge
04/23/2003	✓ Plaintiff's Response In Opposition To Defendant's Preliminary Objections To Second Amended Complaint. filed by s/Gerianne Hannibal, Esq. s/Steven J. Votci(?) Certificate of Service no cc	No Judge
	Substitution Of Verification Page For Plaintiff's Second Amended Complaint. s/Steven J. Votci(?) no cc	No Judge
07/28/2003	✓ ORDER, NOW, this 28th day of July, 2003, re; P.O.'s filed on behalf of Defendant are SUSTAINED to the extent that Plaintiff shall be restricted at trial to proceeding on the theory of oral contract, unjust enrichment and account stated. by the Court, s/JKR,JR.,P.J. 1 cc Atty Molczan, P. Colavecchi	John K. Reilly Jr.

Date		Judge
12/11/2002	Filing: Civil Complaint Paid by: Molczan, William T. (attorney for Asset Advantage, Inc.) Receipt number: 1852633 Dated: 12/11/2002 Amount: \$85.00 (Check)	No Judge ✓
01/15/2003	Filing: Reissue Complaint Paid by: Asset Advantage, Inc. (plaintiff) Receipt number: 1854042 Dated: 01/15/2003 Amount: \$7.00 (Check) 1 CC to Sheriff. 1 CC to Atty. Weltman	No Judge ✓
02/11/2003	Sheriff Return, Now, January 10. 2003, return the within Compalin "Not Served, Time Expired" as to Peter Shomo, Defedant. So Answers, Chester A. Hawkings, Sheriff by s/Marilyn Hamm no cc	No Judge ✓
	Sheriff Return, Papers served on Defendant(s). So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm	No Judge ✓
02/25/2003	Praeipe For Appearance On Behalf Of Defendant, PETER P. SHOMO. filed by s/Paul Colavecchi, Esq. 2 cc Atty P. Colavecchi	No Judge ✓
02/26/2003	Defendant's Preliminary Objections To Plaintiff's Complaint. filed by s/Paul Colavecchi, Esq. 3 cc Atty Colavecchi	No Judge ✓
03/14/2003	Amended Complaint In Civil Action. filed by s/William T. Molczan, Esquire Verification s/William T. Molczan, Esquire no cc	No Judge ✓
03/17/2003	Defendant's Preliminary Objections to Plaintiff's Amended Complaint. Filed by s/Paul Colavecchi, Esquire 3 cc to Atty Colavecchi	No Judge ✓
04/09/2003	Defendant's Preliminary Objections To Plaintiff's Second Amended Complaint. filed by s/Paul Colavecchi, Esquire 3 cc to Atty	No Judge ✓
04/10/2003	Second Amended Complaint. filed by s/William T. Molczan, Esquire Verification s/William T. Molczan, Esquire no cc	No Judge ✓
04/23/2003	Plaintiff's Response In Opposition To Defendant's Preliminary Objections To Second Amended Complaint. filed by s/Gerianne Hannibal, Esq. s/Steven J. Votci(?) Certificate of Service no cc	No Judge ✓
	Substitution Of Verification Page For Plaintiff's Second Amended Complaint. s/Steven J. Votci(?) no cc	No Judge ✓

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ADVANTAGE INC.,  
ASSIGNEE OF FLEET BANK N.A.,  
Plaintiff

vs.

PETER P. SHOMO,

Defendant

CIVIL ACTION

No. 02 - 1928 - CD

MOTION TO COMPEL PRODUCTION  
OF DOCUMENTS

Filed on behalf of:

Defendant, PETER P. SHOMO

Counsel of Record for this  
Party:

JOSEPH COLAVECCHI, ESQUIRE  
PA I.D. 06810

COLAVECCHI & COLAVECCHI  
221 East Market Street  
P.O. Box 131  
Clearfield, PA 16830

814/765-1566

**FILED**

**AUG 15 2003**

William A. Shaw  
Prothonotary/Clerk of Courts

LAW OFFICES OF  
COLAVECCHI  
& COLAVECCHI  
221 E. MARKET ST.  
(ACROSS FROM  
COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA

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

ASSET ADVANTAGE, INC., :  
ASSIGNEE OF FLEET BANK, N.A. :  
Plaintiff :  
vs. : No. 02 - 1928 - CD  
PETER P. SHOMO, :  
Defendant :

MOTION TO COMPEL PRODUCTION OF DOCUMENTS

Joseph Colavecchi, Esquire, Attorney for Peter Shomo, Defendant in the above-captioned action, files this Motion to Compel Production of Documents and respectfully avers as follows:

1. Petitioner served a First Request for Production of Documents on Plaintiff on May 15, 2003. A copy of the letter, Certificate of Service and Request for Production of Documents is attached hereto marked Exhibit "A".

2. Defendant then received a letter dated May 27, 2003 from attorney for Plaintiff acknowledging the Request for Production of Documents and objecting to Question 11, 12 and 13.

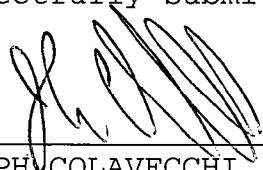
3. Petitioner sent a letter dated July 28, 2003 to William T. Molczan, Esquire, Attorney for Plaintiff, pointing out that Petitioner still had not received an Answer to the Request for Production of Documents.

4. Pennsylvania Rule of Civil Procedure 4009 (a) provides that Plaintiff has thirty days in which to respond to the Request for Production of Documents.

5. As of the date of filing this Motion to Compel Production of Documents, it has now been three (3) months and Plaintiff has failed to provide the documents requested therein.

WHEREFORE, Plaintiff asks for an Order directing the production of documents as requested by the formal pleadings dated May 15, 2003 and further asks for Award of Attorney's Fees in the amount of Five Hundred Fifty (\$550.00) Dollars.

Respectfully submitted:



---

JOSEPH COLAVECCHI, ESQUIRE  
Attorney for Defendant

LAW OFFICES  
**COLAVECCHI & COLAVECCHI**

JOSEPH COLAVECCHI  
PAUL COLAVECCHI

221 EAST MARKET STREET  
(Across from Courthouse)  
P. O. BOX 131  
CLEARFIELD, PENNSYLVANIA 16830  
(814) 765-1566

FAX  
(814) 765-4570

May , 2003

William T. Molczan  
Attorney at Law  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219

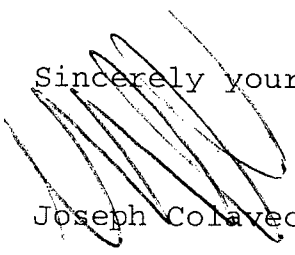
In Re: Asset Advantage Inc., Assignee of Fleet Bank N.A. vs.  
Peter Shomo; No. 02-1928-CD

Dear Mr. Molczan:

I am enclosing, herein, three copies of the Defendant's  
First Request for Production of Documents concerning the above  
captioned case.

Please produce these documents within the required thirty  
days.

Sincerely yours,

  
Joseph Colavecchi

JC:lz  
Enclosure

Exhibit

"A"




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

ASSET ADVANTAGE INC., :  
ASSIGNEE OF FLEET BANK N.A. :  
Plaintiff :  
vs. : No. 02 - 1928 - CD  
PETER SHOMO, :  
Defendant :

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on the 15 day of May, 2002, a true and correct copy of Defendant's First Request for Production of Documents, in the above matter was served on the following by depositing said copy in the United States Mail, first class, postage prepaid and addressed as follows:

William T. Molczan  
Attorney at Law  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219

  
JOSEPH COLAVECCHI, ESQUIRE  
221 East Market Street  
P.O. Box 131  
Clearfield, PA 16830  
814/765-1566

LAW OFFICES OF  
COLAVECCHI  
RYAN & COLAVECCHI  
221 E. MARKET ST.  
(ACROSS FROM  
COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ADVANTAGE INC.,  
ASSIGNEE OF FLEET BANK N.A.,  
Plaintiff

vs.

PETER P. SHOMO,

Defendant

CIVIL ACTION

No. 02 - 1928 - CD

DEFENDANT'S FIRST REQUEST  
FOR PRODUCTION OF DOCUMENTS

Filed on behalf of:

Defendant, PETER P. SHOMO

Counsel of Record for this  
Party:

PAUL COLAVECCHI, ESQUIRE  
PA I.D. 83274

COLAVECCHI & COLAVECCHI  
221 East Market Street  
P.O. Box 131  
Clearfield, PA 16830

814/765-1566

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

ASSET ADVANTAGE, INC. :  
ASSIGNEE OF FLEET BANK, NA :  
Plaintiff :  
vs. : No. 02 - 1928 - CD  
PETER SHOMO, :  
Defendant :

DEFENDANT'S FIRST REQUEST FOR  
PRODUCTION OF DOCUMENTS

Defendant, through his Attorney, Joseph Colavecchi, Esquire, files his First Request for Production of Documents, and respectfully aver as follows:

1. Produce a copy of a written contract between Peter P. Shomo and Plaintiff.
2. Produce written proof of the authority by the Plaintiff to charge interest rates in excess of six (6%) percent simple interest on alleged charges.
3. Produce written proof of the right of the Plaintiff to impose late charges or any charges beyond six (6%) percent simple interest in the alleged amount loaned or advanced to Peter P. Shomo.
4. Produce copies of all checks tendered to Plaintiff by Peter P. Shomo as payment on this alleged account.

5. Produce all documents concerning correspondence from Plaintiff to Defendant, Peter P. Shomo.

6. Produce copies of all statements mailed by Plaintiff to Defendant since the commencement of any business relationship between Plaintiff and Defendant.

7. Produce copies of the documents utilized by the Plaintiff in order to comply with the Truth in Lending Act.

8. Produce copies of any and all credit contracts between Plaintiff and Defendant.

9. Produce copies of any and all Disclosure Statements concerning transactions between Plaintiff and Defendant.


10. Produce statements reflecting all finance charges imposed by Plaintiff against Defendant.

11. Produce copies of any documents utilized by Plaintiff in order to determine whether the alleged credit would be extended to Defendant.

12. Produce copies of any documents indicating that Plaintiff did not violate Pennsylvania's General Usury Law and/or the Loan Interest and Protection Law, also known as Act 6 of 1974.

13. Produce any documents showing that Plaintiff is not guilty of the Unfair Trade Practices Act of Pennsylvania.

Respectfully submitted:



---

JOSEPH COLAVECCHI, ESQUIRE  
Attorney for Defendant  
221 East Market Street  
Clearfield, PA 16830

5/15/82  
\_\_\_\_\_  
DATE

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION  
No. 02 - 1928 - CD

ASSET ADVANTAGE INC.,  
ASSIGNEE OF FLEET BANK N.A.,  
Plaintiff

vs.

PETER P. SHOMO,  
Defendant

MOTION TO COMPEL PRODUCTION OF  
DOCUMENTS

FILED

01/30/04  
AUG 15 2003

William A. Shaw  
Prothonotary/Clerk of Courts

COLAVECCHI  
RYAN & COLAVECCHI

ATTORNEYS AT LAW  
221 EAST MARKET STREET  
(ACROSS FROM COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA 16830

3cc  
Amy J. Colavecchi;  
EJS

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ADVANTAGE INC.,  
ASSIGNEE OF FLEET BANK N.A.,  
Plaintiff

vs.

PETER P. SHOMO,

Defendant

CIVIL ACTION

No. 02 - 1928 - CD

RULE

Filed on behalf of:

Defendant, PETER P. SHOMO

Counsel of Record for this  
Party:

JOSEPH COLAVECCHI, ESQUIRE  
PA I.D. 06810

COLAVECCHI & COLAVECCHI  
221 East Market Street  
P.O. Box 131  
Clearfield, PA 16830

814/765-1566

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

ASSET ADVANTAGE, INC., :  
ASSIGNEE OF FLEET BANK, N.A. :  
Plaintiff :  
vs. : No. 02 - 1928 - CD  
PETER P. SHOMO, :  
Defendant :

R U L E

AND NOW, this 21<sup>st</sup> day of August, 2003, a Motion having been filed to Compel Production of Documents, a Rule is hereby issued and directed to William T. Molczan, Attorney for Plaintiff, to show cause why an Order should not be issued compelling production of documents and why attorney's fees should not be awarded to Defendant.

Rule Returnable before the Court the 29 day of September, 2003, at 1:30 o'clock P.M. at the Clearfield County Courthouse.

**FILED**

AUG 21 2003

William A. Shaw  
Prothonotary

BY THE COURT:

JUDGE



FILED

AUG 21 2003

*3cc  
0 10:18 AM to app*

*3px*  
William A. Shaw  
Prothonotary

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION  
No. 02 - 1928 - CD

ASSET ADVANTAGE INC.,  
ASSIGNEE OF FLEET BANK N.A.,  
Plaintiff

vs.

PETER P. SHOMO,  
Defendant

R U L E

**COLAVECCHI  
RYAN & COLAVECCHI**  
ATTORNEYS AT LAW  
221 EAST MARKET STREET  
(ACROSS FROM COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA 16830

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ADVANTAGE, INC.,  
Assignee of FLEET BANK, N.A.,  
Plaintiff

Vs.

PETER P. SHOMO,  
Defendant

CIVIL DIVISION

No. 02 - 1928 - CD

**ANSWER AND COUNTERCLAIM**

Filed on Behalf of:

Defendant, PETER P. SHOMO

Counsel of Record for This  
Party:

PAUL COLAVECCHI, ESQUIRE  
Pa. I.D. #83274

COLAVECCHI RYAN & COLAVECCHI  
221 East Market Street  
P.O. Box 131  
Clearfield, PA 16830

814/765-1566

LAW OFFICES OF  
COLAVECCHI  
& COLAVECCHI  
221 E. MARKET ST.  
(ACROSS FROM  
COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA

**FILED**

**SEP 02 2003**

William A. Shaw  
Prothonotary/Clerk of Courts

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

ASSET ADVANTAGE, INC., Assignee :  
of FLEET BANK, N.A., : No. 02- 1928 - CD  
Plaintiff :  
Vs. : JURY TRIAL DEMANDED  
PETER P. SHOMO, :  
Defendant :

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 Counterclaim 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 Counterclaim or for any other claim or relief requested by the Defendant. 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  
Second and Market Streets  
Clearfield, PA 16830  
Phone 814/765-2641 Ex. 5982

LAW OFFICES OF  
COLAVECCHI  
& COLAVECCHI  
221 E. MARKET ST.  
(ACROSS FROM  
COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA

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

ASSET ADVANTAGE, INC., Assignee :  
of FLEET BANK, N.A., : No. 02 - 1928 - Cd  
Plaintiff :  
Vs. : JURY TRIAL DEMANDED  
PETER P. SHOMO, :  
Defendant :

***ANSWER AND COUNTERCLAIM***

**ANSWER**

Peter P. Shomo, through his attorney, Joseph Colavecchi, Esquire, files his Answer to the Second Amended Complaint of Plaintiff and respectfully avers as follows:

1. Admitted.
2. Admitted.

COUNT I - BREACH OF CONTRACT

3. Denied. Defendant has no recollection of such a telephone call and agreement. Strict proof of this averment is demanded at the trial of this case.

4. Denied. Defendant has no exact recollection of goods and services as set forth in Plaintiff's Complaint. Strict proof of this averment is demanded at the trial of this case.

5. Denied for the reasons as set forth above.

6. Denied for the reasons as set forth above.

7. Denied for the reasons as set forth above.

WHEREFORE, Defendant demands that the Second Amended Complaint be dismissed and that judgment be entered in favor of Defendant, together with costs.

COUNT II - ACCOUNT STATED

8. This does not require an answer.

9. Denied for the reasons as set forth above.

10. Denied for the reasons as set forth above.

WHEREFORE, Defendant demands that the Second Amended Complaint in this case be dismissed and that judgment be entered in favor of Defendant, together with costs.

COUNT III - UNJUST ENRICHMENT/QUANTUM MERUIT

11. This does not require an answer.

12. Denied for the reasons as set forth above.

13. Denied for the reasons as set forth above.

14. Denied for the reasons as set forth above.

15. Denied for the reasons as set forth above.

WHEREFORE, Defendant asks that the Second Amended Complaint in this case be dismissed and that judgment be entered in favor of Defendant, together with costs.

## **COUNTERCLAIM**

### **COUNT I**

#### **COMPLAINT UNDER UNFAIR TRADE PRACTICES AND CONSUMER PROTECTION LAW**

NOW COMES, Peter P. Shomo, who, through his attorney, Joseph Colavecchi, Esquire, files this Counterclaim and respectfully avers as follows:

1. Plaintiff is an adult individual residing at R.R. #1, Box 791 Coalport, Pennsylvania, 16627.

2. Defendant is Asset Advantage, Inc., Assignee from Fleet Bank, N.A., and is believed to be a corporation authorized to do business under the laws of the Commonwealth of Pennsylvania, having its principal office at 7322 Southwest Freeway, Suite 1600, Houston, Texas 77074.

3. At all times relevant hereto, Defendant was engaged in trade or commerce as defined in the Unfair Trade Practices and Consumer Protection Law, 73 P.S. Sections 201-2(3).

4. Defendant has attempted to assert a claim against Plaintiff whereby they are averring that Plaintiff agreed to an interest rate of 12.90% as set forth in their statement attached to

their Amended Complaint, a copy of which is attached hereto and marked Exhibit "A". They have failed to produce any written agreement between Plaintiff and Defendant authorizing 12.90%.

5. Said Exhibit "A" further shows an interest charge of 18.68%. Defendant has failed to produce a written agreement showing that Plaintiff agreed to such an interest charge which is in excess of the 6% legal rate of interest in Pennsylvania.

6. Defendant continued to assess finance charges at these unlawful rates of interest without agreement by Plaintiff with their Amended Complaint showing finance charges in 1996 which are unlawful and not allowed under the laws of the Commonwealth of Pennsylvania in absence of a written agreement. Said statements are attached hereto and marked Exhibit "B".

7. Defendant has assessed what they describe as a credit protection fee without authorization from Plaintiff. Said credit protection fee in the amount of \$29.78 is shown on a statement dated April 7, 1997, and marked Exhibit "C".

8. Defendant continued to show a credit protection fee charge to Plaintiff without his written authorization as shown on the statement dated July 8, 1997, said credit protection fee being \$33.40, a copy of which is attached hereto marked Exhibit "D".

9. Defendant continued to show a credit protection fee of \$33.29 on the statement dated August 8, 1997, without the written



authorization of Plaintiff, a copy of which is attached hereto marked Exhibit "E".

10. Defendant continued to charge credit protection fees of \$36.13 on statement of September 8, 1997, credit protection fee of \$38.78 on statement dated October 8, 1997, and credit protection fee of \$39.93 on statement dated November 6, 1997. All of this is not authorized under the laws of the Commonwealth of Pennsylvania in absence of a written agreement between Plaintiff and Defendant. Copies of these statements are attached hereto marked Exhibits "F", "G" and "H".

11. Defendant was assessed an over limit fee of \$25.00 as shown on statement dated December 9, 1997, and a credit protection fee of \$40.10 as shown on this same statement, a copy of which is attached hereto and marked Exhibit "I".

12. Defendant continued to show an over limit fee on the statement dated January 7, 1998, and a credit protection fee of \$39.99, a copy of which is attached hereto marked Exhibit "J".

13. Defendant continued these charges on the statement dated February 9, 1998, being an over limit fee of \$25.00 and a credit protection fee of \$40.12, a copy of which is attached hereto marked Exhibit "K".

14. Defendant continued an over limit fee of \$25.00 and a credit protection fee of \$40.02 on statement dated March 9, 1998, a copy of which is attached hereto marked Exhibit "L".

15. Defendant continued an over limit fee of \$25.00 and credit protection fee of \$39.99 on the statement dated April 7, 1998, a copy of which is attached hereto marked Exhibit "M".

16. Defendant continued an over limit fee of \$25.00 and a credit protection fee of \$40.14 on statement dated May 7, 1998, a copy of which is attached hereto marked Exhibit "N".

17. Defendant continued an over limit fee of \$25.00 and a credit protection fee of \$41.36 on statement dated June 8, 1998, a copy of which is attached hereto marked Exhibit "O".

18. Defendant continued a credit protection fee of \$41.28 on statement dated July 8, 1998, a copy of which is attached hereto marked Exhibit "P".

19. Defendant continued a credit protection fee of \$41.85 on statement dated August 9, 1998, a copy of which is attached hereto marked Exhibit "Q".

20. Defendant continued a credit protection fee of \$41.78 on statement dated September 8, 1998, a copy of which is attached hereto marked Exhibit "R".

21. All of the above constitute a violation of the Unfair Trade Practices and Consumer Protection law as defined by 73 P.S. 201-2 et seq.

WHEREFORE, Plaintiff asks for the following relief:

a. Judgment against Defendant in an amount to be assessed by the jury;

b. Judgment against Defendant in an amount representing three times the actual damages suffered by Plaintiff pursuant to 73 P.S. 201-9.2(a) and punitive damages under 73 P.S. 2191;

c. An award of costs and reasonable attorney's fees; and,

d. Any other relief that this Court deems proper.

## **COUNT II**

### **COMPLAINT UNDER CONSUMER PROTECTION LAW and CREDIT SERVICES ACT**

Paragraphs 1 and 2 are incorporated herein by reference thereto.

22. Plaintiff is averring that Defendant violated the Pennsylvania Consumer Protection law, 73. P.S. 201-1 et seq or the Credit Services Act, 73 P.S. 2181 et seq.

23. Plaintiff is averring that the Defendant constitutes a credit services organization within the meaning of the Pennsylvania Credit Services Act, 73 P.S. 2182.

24. Plaintiff is averring that the Defendant has failed to give the information sheet required by 73 P.S. 2184 or the five day notice of cancellation required by 73 P.S. 2186 or their practice of requiring consumers to waive such cancellation right, which violates the Pennsylvania Credit Services Act.

25. Defendant has nothing in writing showing where Plaintiff has agreed to any of the excessive charges as set forth in Paragraphs 6 through 19.

26. Defendants acts have been deliberate, unconscionable, repeated and otherwise aggravated, warranting imposition of an award of treble damages under 73 P.S. 201-9.2(a).

WHEREFORE, Plaintiff respectfully asks that this Court grant the following relief pursuant to 73 P.S. 2191 and 73 P.S. 201-9.2(a):

a. Money judgment in favor of Plaintiff and against Defendant in an amount three times Plaintiff's aggregate actual damages and punitive damages;

b. An award of reasonable attorney's fees, costs and expenses; and,

c. Such other relief as the Court deems just and proper.

Respectfully submitted,

---

JOSEPH COLAVECCHI, ESQUIRE  
Attorney for Peter P. Shomo

VERIFICATION

I verify that the statements made in this Answer and Counterclaim 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.

  
\_\_\_\_\_  
PETER P. SHOMO

# No Annual Fee

ADVANTA  
61 PO BOX 15480  
2 WILMINGTON DE 19850-5480

Check here if address change  
is indicated on reverse side. ☐

P061  
DOC 7 08 2  
53110010

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
133.00	0.00	06/04/96	6588.25	4326 8352 0114 8838

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED  
\$

Your payment must be received by 12:00 Noon at the address below,  
on the payment due date, in order for your account to be credited by  
the due date. Please do not send cash.  
MAKE PAYMENT TO ADVANTA

DETACH TOP PORTION AND ENCLOSE WITH PAYMENT

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

ACCOUNT NUMBER 4326 8352 0114 8838									
TOTAL CREDIT LIMIT	TOTAL CREDIT AVAILABLE	CASH ADVANCE CREDIT LIMIT	CASH ADVANCE CREDIT AVAILABLE	BILLING CYCLE CLOSING DATE	DEBIT IN BILLING CYCLE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE		
8000	1411	4000	1411	05/10/96	29	06/04/96	133.00		
DATE OF TRANS.	POST.	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT				AMOUNT		
0503	0503	7432683GC2UTDPXZK	PAYMENT - THANK YOU				110.00-		
		*FINANCE CHARGE*	PURCHASES \$67.97 CASH ADVANCE \$0.00				67.97		
<p>IMPORTANT NOTICE: THE PERIODIC RATES REFLECTED ON THIS STATEMENT ARE DAILY, NOT MONTHLY. PERIODIC RATES. THE AVERAGE DAILY BALANCES DESCRIBED ON THE REVERSE SIDE ARE MULTIPLIED BY THESE DAILY PERIODIC RATES AND BY THE NUMBER OF DAYS IN THE BILLING CYCLE TO ARRIVE AT YOUR FINANCE CHARGE DUE TO DAILY PERIODIC RATE.</p>									
PREVIOUS BALANCE	(+) PURCHASES & CASH ADVANCES	(-) PAYMENTS	(-) CREDITS	(+) DEBIT ADJUSTMENTS	(+) FINANCE CHARGE	(+) LATE CHARGES	(-) NEW BALANCE		
6630.28	0.00	110.00	0.00	0.00	67.97	0.00	6588.25		
<p>Payment Due 133.00 + Amount Over Credit Limit 0.00 + Past Due Amount 0.00 = Minimum Payment Due 133.00</p>									
<p>Nominal Annual Percentage Rate 12.90 % 18.68 % Daily Periodic Rate .03534 % .05116 % ANNUAL PERCENTAGE RATE 12.90 % 18.68 % FINANCE CHARGE: Due to Daily Periodic Rate 67.97 0.00 Minimum Transaction Fee</p>							<p>Average Daily Balance Of Purchases 6632.80 Average Daily Balance Of Cash Advances 0.00</p>		

For Customer Service call 1-800-442-2000  
or write Advanta  
PO Box 14880  
Wilmington, Delaware 19850-1488  
SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**ADVANTA**

Exhibit

"A"

ADVANTA  
PO BOX 15489  
WILMINGTON DE 19850-5489

P061.  
DCC 7 00 2  
52110004

141.00 0.00 07/07/96 6525.07 4326 8352 0114 8838

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 1474 4000 1474 06/12/96 33 07/07/96 141.00

0604 0604 7432683HD2SGPB824 PAYMENT - THANK YOU 140.00-  
\*FINANCE CHARGE\* PURCHASES \$76.82 CASH ADVANCE \$0.00 76.82

IMPORTANT NOTICE: THE PERIODIC RATES REFLECTED ON THIS  
STATEMENT ARE DAILY, NOT MONTHLY, PERIODIC RATES. THE AVERAGE  
DAILY BALANCES DESCRIBED ON THE REVERSE SIDE ARE MULTIPLIED BY  
THESE DAILY PERIODIC RATES AND BY THE NUMBER OF DAYS IN THE  
BILLING CYCLE TO ARRIVE AT YOUR FINANCE CHARGE DUE TO DAILY  
PERIODIC RATE.

6588.25	0.00	140.00	0.00	0.00	76.82	0.00	6525.07
							141.00
							0.00
							0.00
		12.90	18.68				141.00
		.03534	.05116				
		12.90	18.68				
		76.82	0.00				6587.40
							0.00

Exhibit

"B"

0061  
 PAC 7 00 2  
 52110004

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

8000	1550	4000	1550	07/12/96	30	08/06/96	133.00
------	------	------	------	----------	----	----------	--------

0704 0704	7432683JA2SGRGFTS	PAYMENT - THANK YOU		145.00-
	*FINANCE CHARGE*	PURCHASES	\$69.07	69.07
		CASH ADVANCE	\$0.00	

6525.07	0.00	145.00	0.00	0.00	69.07	0.00	6449.14
							133.00
							0.00
							0.00
							133.00
		12.90	18.77				
		.03534	.05142'				
		12.90	18.77				
							6515.04
		69.07	0.00				
							0.00



PAGE 7 00 2  
53110006

PETER P SHOMO  
P.O. BOX 791  
COALPORT PA 16627-9764

6449.14	0.00	145.00	0.00	0.00	70.61	0.00	6374.75
							134.00
							0.00
							0.00
							134.00
		12.90	18.77				
		.03534	.05142				
		12.90	18.77				
							6445.97
		70.61	0.00				
							0.00

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-5480

8061  
RAC 7 00 2  
53110032

132.00 0.00 10/07/96 6299.54 4326 8352 0114 8838

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 1700 4000 1700 09/12/96 31 10/07/96 132.00

0905 0905 7432683L92SE59EWL PAYMENT - THANK YOU 145.00-  
\*FINANCE CHARGE\* PURCHASES \$69.79 CASH ADVANCE \$0.00 69.79

GET READY TO ESCAPE] PRESENT THIS MONTHS AVIS COUPON WITH  
YOUR ADVANTA CREDIT CARD AT ANY AVIS RENTAL COUNTER  
AND YOU CAN BE UPGRADED ONE CAR GROUP TO A LARGER CAR] USE  
THIS COUPON WITH UNIVERSAL ESCAPE, OR FOR ANY OTHER QUALIFYING  
RENTAL. SEE INSERT FOR DETAILS]

6374.75 0.00 145.00 0.00 0.00 69.79 0.00 6299.54  
132.00  
0.00  
0.00  
132.00  
12.90 18.77  
.03534 .05142  
12.90 18.77  
6371.19  
69.79 0.00  
0.00

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-5480

PAGE 1  
PAGE 7 00 2  
53110001

126.00 0.00 11/05/96 6219.11 4326 8352 0114 8838

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
PR. 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 1780 4000 1780 10/11/96 29 11/05/96 126.00

1006 1006 7432683M82SGMHFFT PAYMENT - THANK YOU 145.00-  
\*FINANCE CHARGE\* PURCHASES \$64.57 CASH ADVANCE \$0.00 64.57

TENNIS ANYONE?  
COME SEE STEFFI GRAF, THE 1996 WIMBLEDON CHAMPION PLAY IN  
THE ADVANTA CHAMPIONSHIPS NOV. 11-17, 1996 WITH OUR  
EXCLUSIVE TICKET OFFER; USE YOUR ADVANTA CARD AND  
GET ONE FREE TICKET WITH EACH PAID TICKET]  
SEE INSERT FOR DETAILS]

6299.54	0.00	145.00	0.00	0.00	64.57	0.00	6219.11
							126.00
							0.00
							0.00
							126.00
		12.90	18.74				
		.03534	.05134				
		12.90	18.74				
							6300.77
		64.57	0.00				
							0.00

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-5480

PAGE 1  
RAC 7 00 2  
53110004

131.00 0.00 12/07/96 6144.31 4326 8352 0114 8838

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
PR 1 BOX 791  
COALPORT PA 16627

4326 8352 0114 8838

8000 1855 4000 1855 11/12/96 32 12/07/96 131.00

1103 1103 7432683N42SP93087 PAYMENT - THANK YOU 145.00-  
\*FINANCE CHARGE\* PURCHASES \$70.20 CASH ADVANCE \$0.00 70.20

PROTECT YOUR CREDIT RATING AND ACCOUNT WITH CREDIT PROTECTION.  
IF YOU LOSE YOUR JOB, GET SICK OR BECOME DISABLED YOU CAN: MAKE  
NO PAYMENTS, INCUR NO INTEREST, KEEP YOUR CREDIT RATING INTACT  
FOR UP TO 12 FULL MONTHS. CREDIT PROTECTION ALSO PAYS OFF YOUR  
ENTIRE BALANCE (UP TO \$10,000) IF YOU WERE TO PASS AWAY.  
SIMPLY FILL OUT THE ENCLOSED FORM AND MAIL IT BACK.

6219.11 0.00 145.00 0.00 0.00 70.20 0.00 6144.31  
131.00  
0.00  
0.00  
131.00  
12.90 18.74  
.03534 .05134  
12.90 18.74  
6207.90  
70.20 0.00  
0.00

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-5480

AA43  
RAC 07 00 0  
53110001

275.00 131.00 01/05/97 6227.59 4326 8352 0114 8838

ADVANTA  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
PR 1 BOX 791  
COALPORT PA 16627

4326 8352 0114 8838

8000 1772 4000 1772 12/11/96 29 01/05/97 275.00

1211 1211		LATE FEE				20.00
	*FINANCE CHARGE*	PURCHASES	\$63.28	CASH ADVANCE	\$0.00	63.28

YOUR ACCOUNT IS CURRENTLY ONE MONTH PAST DUE.  
PLEASE REMIT YOUR PAYMENT PROMPTLY.

6144.31	0.00	0.00	0.00	0.00	63.28	20.00	6227.59
							144.00
							0.00
							131.00
							275.00
		12.90	18.74				
		.03534	.05134				
		12.90	18.74				
							6174.79
		63.28	0.00				
							0.00

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-5480

AGFI  
PJC 7 08 0  
53110004

145.00 0.00 04/07/97 5985.89 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627

4326 8352 0114 8838

8000 2014 4000 2014 03/12/97 28 04/07/97 145.00

0305	0305	7432683202SF2VXX5	PAYMENT - THANK YOU	160.00-
0312	0312		CREDIT PROTECTION FEE	29.78
		*FINANCE CHARGE* PURCHASES	\$86.75 CASH ADVANCE \$0.00	86.75

GIVE CONVENIENCE AND SECURITY TO FAMILY AND SPECIAL FRIENDS -  
CALL 1-800-492-2500 AND REQUEST A FREE ADDITIONAL ADVANTA CARD  
FOR THOSE YOU CARE ABOUT.  
SEE INSERT FOR MORE DETAILS]

6029.36	29.78	160.00	0.00	0.00	86.75	0.00	5985.89
							145.00
							0.00
							0.00
							145.00
		18.77	18.77				
		.05142	.05142				
		18.77	18.77				
							6025.58
		86.75	0.00				
							0.00

Exhibit

"C"

ADVANTA  
PO BOX 15810  
COLORADO SPRINGS CO 80935-3839

REC 7 08 0  
53110002

172.00 0.00 07/08/97 6714.53 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627

4326 8352 0114 8838

8000 1285 4000 1285 06/11/97 30 07/08/97 172.00

0530	0530	85422024N58T16KHR	CURWENSVILLE STATE B	COALPORT PA	200.00
0605	0605	74326834W2SFDA009	PAYMENT - THANK YOU		180.00-
0611	0611		CREDIT PROTECTION FEE		33.40
		*FINANCE CHARGE*	PURCHASES	\$91.77	CASH ADVANCE \$14.97 106.74

6554.39	233.40	180.00	0.00	0.00	106.74	0.00	6714.53
							172.00
							0.00
							0.00
							172.00
		18.80	18.80				
		.05151	.05151				
		18.80	25.30				
							5938.50
		91.77	10.97				
			4.00				709.93

Exhibit

"D"

ADVANTA  
PO BOX 35819  
COLORADO SPRINGS CO 80935-3839

1549  
700 7 08 0  
53110015

150.00 0.00 08/08/97 6691.53 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 1308 4000 1308 07/11/97 30 08/08/97 150.00

0707 0707 74326835X2SHMXYFR PAYMENT - THANK YOU 175.00-  
0711 0711 CREDIT PROTECTION FEE 33.29  
\*FINANCE CHARGE\* PURCHASES \$102.80 CASH ADVANCE \$15.91 118.71

CALL 1-800-335-8490 AND GET A FREE HOTEL NIGHT]  
SAVE UP TO 50% AT OVER 3000 HOTELS NATIONWIDE,  
AND EARN 5% BACK ON YOUR TRAVEL BY TRYING  
THE HALF PRICE HOTEL CARD FOR JUST \$1.  
SEE ENCLOSED NEWSLETTER FOR MORE DETAILS. CALL TODAY]

6714.53	33.29	175.00	0.00	0.00	118.71	0.00	6691.53
							150.00
							0.00
							0.00
							150.00
		21.17	23.17				
		.05801	.06349				
		21.17	23.17				
							5907.29
		102.80	15.91				
							835.48

Exhibit

"E"



ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

1548  
YCC 7 08 0  
53110021

163.00 0.00 09/08/97 7264.11 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15410  
WILMINGTON DE 19826-5810

PETER P SHOMO  
PR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 735 4000 735 08/12/97 32 09/08/97 163.00

0713	0713	85422026247K18KBP	CURWENSVILLE STATE B	COALPORT PA	100.00
0714	0714	8542202634YGZBMR	CURWENSVILLE STATE B	COALPORT PA	25.00
0718	0718	8542202673W8E06XJ	CURWENSVILLE STATE B	COALPORT PA	400.00
0803	0803	74326836P2SHMWZD1	PAYMENT - THANK YOU		150.00-
0812	0812		CREDIT PROTECTION FEE		36.13
*FINANCE CHARGE* PURCHASES			\$109.62	CASH ADVANCE \$51.83	161.45

PROTECT YOUR CREDIT RATING AND ACCOUNT WITH CREDIT PROTECTOR.  
IF YOU LOSE YOUR JOB OR BECOME DISABLED YOU CAN: MAKE NO PAY-  
MENTS, INCUR NO INTEREST, AND KEEP YOUR CREDIT RATING INTACT--  
FOR UP TO 12 FULL MONTHS. CREDIT PROTECTOR ALSO PAYS OFF YOUR  
BALANCE (UP TO \$10,000) IN THE EVENT OF DEATH. JUST COMPLETE  
THE ENCLOSED FORM AND RETURN IT WITH YOUR MONTHLY PAYMENT.

6691.53	561.13	150.00	0.00	0.00	161.45	0.00	7264.11
							163.00
							0.00
							0.00
							163.00
		21.24	23.24				
		.05819	.06367				
		21.24	49.05				
						5886.90	
		109.62	25.83				
			26.00			1268.08	

Exhibit

"F"

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

1548  
YCC 7 08 0  
53110003

155.00 0.00 10/08/97 7795.93 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15810  
WILMINGTON DE 19886-5810

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000	204	4000	204	09/11/97	30	10/08/97	155.00
0818	0818	8542202763T64FDVB	CURWENSVILLE STATE B	COALPORT PA			400.00
0823	0823	85422027B4MVSPAT2	CURWENSVILLE STATE B	COALPORT PA			100.00
0908	0908	74326837V2SNJ9FNW	PAYMENT - THANK YOU				165.00-
0911	0911		CREDIT PROTECTION FEE				38.78
		*FINANCE CHARGE* PURCHASES	\$103.04	CASH ADVANCE	\$55.00		158.04

\*\*ENJOY 60 DAYS OF COMPLIMENTARY ACCIDENT PROTECTION\*\*  
THE ENCLOSED INSERT GIVES YOU DETAILS ON HOW TO OBTAIN  
UP TO \$500,000 IN FAMILY ACCIDENT PROTECTION AT NO COST  
TO YOU FOR THE FIRST 60 DAYS. SIMPLY FILL OUT THE ENCLOSED  
FORM AND MAIL IT BACK TO ENROLL. AFTER 60 DAYS, PREMIUMS  
WILL BE CONVENIENTLY BILLED TO YOUR ADVANTA CREDIT CARD.

7264.11	538.78	165.00	0.00	0.00	158.04	0.00	7795.93
							155.00
							0.00
							0.00
							155.00
		21.17	23.17				
		.05800	.06348				
		21.17	36.96				5921.95
		103.04	34.00				
			21.00				1785.61

Exhibit

"G"

ADVANTA  
PO BOX 15439  
WILMINGTON DE 19850-3439

1543  
YCC 07 08 0  
53119909

187.30 0.00 11/06/97 8027.30 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15118  
WILMINGTON DE 19886-5118

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000	27-	4000	27- 10/10/97	29 11/06/97	187.30
0912 0912	85422027Z4M41NZ0X	CURWENSVILLE STATE B	COALPORT PA		100.00
1002 1002	74326838K2SL44MNN	PAYMENT - THANK YOU			155.00-
1008 1008	85422028T224ML4MK	CURWENSVILLE STATE B	COALPORT PA		100.00
1010 1010		CREDIT PROTECTION FEE			39.93
	*FINANCE CHARGE* PURCHASES	\$99.79	CASH ADVANCE	\$46.65	146.44

7795.93	239.93	155.00	0.00	0.00	146.44	0.00	8027.30
							160.00
							27.30
							0.00
							187.30
		21.17	23.17				
		.05800	.06348				
		21.17	28.12				5933.10
		99.79	36.65				
			10.00				1990.93

Exhibit  
"H"

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19890-3839

1548  
YCC 07 08 9  
53110013

220.18 0.00 12/09/97 8060.18 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15118  
WILMINGTON DE 19886-5118

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000	60-	4000	60-	11/12/97	33	12/09/97	220.18
1105	1105	74326839M2SNQJRK9	PAYMENT - THANK YOU				190.00-
			OVERLIMIT FEE				25.00
			CREDIT PROTECTION FEE				40.10
1112	1112	*FINANCE CHARGE* PURCHASES	\$114.23	CASH ADVANCE	\$43.55		157.78

8027.30	40.10	190.00	0.00	25.00	157.78	0.00	8060.18
							160.00
							60.18
							0.00
							220.18
		21.14	23.14				
		.05792	.06340				
		21.14	23.14				5976.34
		114.23	43.55				
							2081.46

Exhibit

"I"

ADVANTA  
PO BOX 15489  
WILMINGTON DE 19859-3829

1548  
YCC 07 08 0  
53110003

224.26 0.00 02/09/98 8064.26 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15118  
WILMINGTON DE 19886-5118

PETER P SHOMO  
PR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 64- 4000 64- 01/13/98 33 02/09/98 224.26

0106	0106	7432683QN2SMWAS0Z	PAYMENT - THANK YOU	199.57-
			OVERLIMIT FEE	25.00
0113	0113		CREDIT PROTECTION FEE	40.12
		*FINANCE CHARGE* PURCHASES	\$115.42 CASH ADVANCE \$43.72	159.14

8039.57	40.12	199.57	0.00	25.00	159.14	0.00	8064.26
							160.00
							64.26
							0.00
		21.30	23.30				224.26
		.05836	.06384				
		21.30	23.30				
		115.42	43.72				5993.21
							2075.21

Exhibit

"K"

AD/ANTA  
PO BOX 15489  
WILMINGTON DE 19886-5118

1548  
YCC 07 08 0  
53110107

204.15 0.00 03/10/98 8044.15 4326 8352 0114 8838

AD/ANTA NATIONAL BANK  
P.O. BOX 15118  
WILMINGTON DE 19886-5118

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 44- 4000 44- 02/11/98 29 03/10/98 204.15

0204	0204	7432683DK2SHKV3KH	PAYMENT - THANK YOU	225.00-
			OVERLIMIT FEE	25.00
0211	0211		CREDIT PROTECTION FEE	40.02
		*FINANCE CHARGE* PURCHASES	\$101.45 CASH ADVANCE \$38.42	139.87

8064.26	40.02	225.00	0.00	25.00	139.87	0.00	8044.15
							160.00
							44.15
							0.00
		21.30	23.30				204.15
		.05836	.06384				
		21.30	23.30				
		101.45	38.42				5994.66
							2075.22

Exhibit

"L"

PO BOX 15489  
WILMINGTON DE 19859-3839

1548  
YCC 07 08 0  
53110063

229.29 0.00 05/07/98 8069.29 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
P.O. BOX 15118  
WILMINGTON DE 19886-5118

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 69- 4000 69- 04/10/98 30 05/07/98 229.29

0406	0406	7432683FJ2SL7Y8H1	PAYMENT - THANK YOU	180.00-
			OVERLIMIT FEE	25.00
0410	0410		CREDIT PROTECTION FEE	40.14
		*FINANCE CHARGE* PURCHASES	\$104.98 CASH ADVANCE \$39.69	144.67

-4-

8039.48	40.14	180.00	0.00	25.00	144.67	0.00	8069.29
							160.00
							69.29
							0.00
							229.29
		21.27	23.27				
		.05828	.06376				
		21.27	23.27				
		104.98	39.69				6004.43
							2074.96

Exhibit

"N"

PO BOX 15480  
WILMINGTON DE 19856-3839

1548  
YCC 27 08 0  
53110025

630.74 160.00 06/08/98 8314.74 4326 8352 0114 8838

ADVANTA NATIONAL BANK  
PO BOX 15362  
WILMINGTON DE 19886-5118

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326 8352 0114 8838

8000 314- 4000 314- 05/12/98 32 06/08/98 630.74

		OVERLIMIT FEE	25.00
0512 0512		LATE FEE	25.00
0512 0512		CREDIT PROTECTION FEE	41.36
	*FINANCE CHARGE*	PURCHASES \$111.92 CASH ADVANCE \$42.17	154.09

YOUR ACCOUNT IS PAST DUE  
PLEASE SEND THE PAST DUE AMOUNT IMMEDIATELY

8069.29	41.36	0.00	0.00	25.00	154.09	25.00	8314.74
							156.00
							314.74
							160.00
							630.74
	21.07	23.07					
	.05773	.06321					
	21.07	23.07					
	111.92	42.17					6058.62
							2085.04

Exhibit

"Q"



ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
423.89	0.00	07/08/98	8,298.89	4326 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

ADVANTA NATIONAL BANK  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

4326835201148838 0829889 0042389



DETACH TOP PORTION AND RETURN WITH PAYMENT

For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 423.89  
Amount Past Due 0.00  
Amount Over Credit Limit 298.89  
Payment Due Date 07/08/98

**ACCOUNT SUMMARY**

Previous Balance \$8,314.74  
(+) Purchases & Cash Advances 41.28  
(-) Payments & Credits 125.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 67.87  
(=) New Balance \$8,298.89

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days in Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	30	06/11/98

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
05/22	05/22	7432683GY2SHTPJJR	PAYMENT - THANK YOU	125.00
06/11	06/11		CREDIT PROTECTION AT .5000 PER \$100.00	41.28
06/11	06/11	*FINANCE CHARGE*	PURCHASES \$50.87 CASH ADVANCE \$17.00	67.87

**INFORMATION FOR YOU**

YOU HAVE EXCEEDED YOUR CREDIT LIMIT.  
PLEASE PAY THE AMOUNT OVER LINE TODAY.

YOUR ADVANTA GOLD CARD BILLING STATEMENT HAS CHANGED FOR THE  
BETTER. ALL THE ACCOUNT INFORMATION YOU ALWAYS RECEIVE IS  
STILL INCLUDED, BUT NOW IT'S EVEN EASIER TO READ. REMEMBER TO  
CHECK YOUR STATEMENT ENVELOPE FOR VALUABLE OFFERS AND FEATURES  
YOU ARE ELIGIBLE FOR AS AN ADVANTA GOLD CARD MEMBER.

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$6,191.26	10.00%	N/A	.02739%	\$50.87	\$0.00
CASH ADVANCES	\$2,068.83	10.00%	N/A	.02739%	\$17.00	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.

Exhibit

"P"

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

ADVANTA  
PO BOX 15480  
WILMINGTON DE 19850-3839

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
663.78	125.00	08/09/98	8,413.78	4326 8352 0114 8838

↑ Amount  
Enclosed

Make Payment To:

ADVANTA NATIONAL BANK  
PO BOX 15368  
WILMINGTON DE 19886-5368

PETER P SHOMO  
RR 1 BOX 791  
COALPORT PA 16627-9764

48550

4326835201148838 0841378 0066378



DETACH TOP PORTION AND RETURN WITH PAYMENT

For Customer Service call:  
1-800-492-2500  
or write: PO BOX 15480  
WILMINGTON DE 19850-3839

**PAYMENT INFORMATION**

Account Number 4326 8352 0114 8838  
Minimum Payment Due 663.78  
Amount Past Due 125.00  
Amount Over Credit Limit 413.78  
Payment Due Date 08/09/98

**ACCOUNT SUMMARY**

Previous Balance \$8,298.89  
(+) Purchases & Cash Advances 41.85  
(-) Payments & Credits 0.00  
(+) Debit Adjustments 0.00  
(+) FINANCE CHARGES & Fees 73.04  
(=) New Balance \$8,413.78

Total Credit Limit	Total Available Credit	Cash Advance Credit Limit	Cash Advance Available Credit	Days In Billing Cycle	Billing Cycle Closing Date
8,000	0	4,000	0	32	07/13/98

**ACCOUNT TRANSACTIONS**

Transaction Date	Posting Date	Reference Number	Description	Amount
07/13	07/13		CREDIT PROTECTION AT .5000 PER \$100.00	41.85
07/13	07/13	*FINANCE CHARGE*	PURCHASES \$54.93 CASH ADVANCE \$18.11	73.04

**INFORMATION FOR YOU**

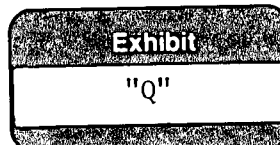
YOUR ACCOUNT IS PAST DUE  
PLEASE SEND THE PAST DUE AMOUNT IMMEDIATELY

	Average Daily Balance	Nominal Annual Percentage Rate	Promotional Outstanding Balance	Daily Periodic Rate	FINANCE CHARGES Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$6,267.72	10.00%	N/A	.02739%	\$54.93	\$0.00
CASH ADVANCES	\$2,066.48	10.00%	N/A	.02739%	\$18.11	\$0.00

ANNUAL PERCENTAGE RATE for purchases 10.00%

ANNUAL PERCENTAGE RATE for cash advances 10.00%

If you have a variable rate account, your periodic rates may vary.



SEE REVERSE SIDE FOR IMPORTANT INFORMATION



IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY, PENNA.  
CIVIL DIVISION

No. 02 - 1928 - CD

ASSET ADVANTAGE, INC., Assignee  
of FLEET BANK, N.A., Plaintiff

vs.

PETER P. SHOMO, Defendant

ANSWER AND COUNTERCLAIM

NOTICE TO PLAINTIFF:

YOU are hereby notified that you are required to file an Answer to the within Counterclaim within twenty (20) days after service upon you or judgment may be entered against you.

*Joseph Colavecchi*  
JOSEPH COLAVECCHI, ESQUIRE  
Attorney for Defendant

**COLAVECCHI  
RYAN & COLAVECCHI**

ATTORNEYS AT LAW  
221 EAST MARKET STREET  
(ACROSS FROM COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA 16830

FILED

3cc

SEP 02 2003

*My Colavecchi*

*EPB*

William A. Shaw  
Prothonotary/Clerk of Courts

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

ASSET ADVANTAGE INC.,  
ASSIGNEE OF FLEET BANK N.A.,

Plaintiff

vs.

PETER P SHOMO

Defendants

No. 02-1928-CD

PRAECIPE TO SETTLE, DISCONTINUE  
& END WITH PREJUDICE

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

Gerianne Hannibal, Esquire  
PA I.D. #66622  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#02560933

FILED

DEC 01 2003

William A. Shaw  
Prothonotary

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

ASSET ADVANTAGE INC.,  
ASSIGNEE OF FLEET BANK N.A.,

Plaintiff

vs.

Civil Action No. 02-1928-CD

PETER P SHOMO

Defendants

**PRAECIPE TO SETTLE DISCONTINUE AND END WITH PREJUDICE**

TO THE PROTHONOTARY OF CLEARFIELD COUNTY:

Please kindly Settle Discontinue and End with Prejudice the above captioned matter upon the records of  
the Court and mark the cost paid.

WELTMAN, WEINBERG & REIS CO., L.P.A.

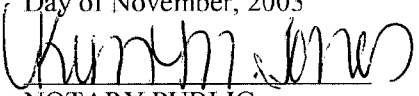
By: 

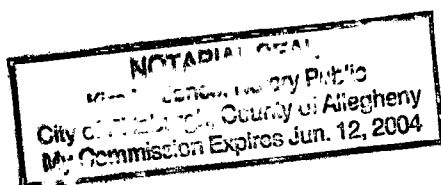
Gerianne Hannibal, Esquire  
PA I.D. #66622

WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR#02560933

Sworn to and subscribed  
Before me the 16th

Day of November, 2003

  
NOTARY PUBLIC



FILED

*M. 1.41 11 11 2003 11:41 11 11 2003*

DEC 01 2003

William A. Shaw  
Prothonotary

**IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA**

**CIVIL DIVISION**

**Asset Advantage, Inc.  
Fleet Bank, N.A.**

**Vs.  
Peter P. Shomo**

**No. 2002-01928-CD**

**CERTIFICATE OF DISCONTINUATION**

Commonwealth of PA  
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on December 1, 2003, marked:

Discontinued, settled and Ended.

Record costs in the sum of \$148.00 have been paid in full by Attorney.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 1st day of December A.D. 2003.

---

William A. Shaw, Prothonotary



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ADVANTAGE, INC.,  
Assignee of FLEET BANK, N.A.,  
Plaintiff

CIVIL DIVISION

No. 02 - 1928 - CD

Vs.

PETER P. SHOMO,  
Defendant

**PRAECIPE TO SETTLE,  
DISCONTINUE AND END COUNTER-  
CLAIM WITH PREJUDICE**

Filed on Behalf of:

Defendant, PETER P. SHOMO

Counsel of Record for This  
Party:

PAUL COLAVECCHI, ESQUIRE  
Pa. I.D. #83274

COLAVECCHI RYAN & COLAVECCHI  
221 East Market Street  
P.O. Box 131  
Clearfield, PA 16830

814/765-1566

LAW OFFICES OF  
COLAVECCHI  
& COLAVECCHI  
221 E. MARKET ST.  
(ACROSS FROM  
COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA

**FILED**

**DEC 15 2003**

William A. Shaw  
Prothonotary/Clerk of Courts


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

ASSET ADVANTAGE, INC., Assignee :  
of FLEET BANK, N.A., : No. 02 - 1928 - CD  
Plaintiff :  
Vs. :  
PETER P. SHOMO, :  
Defendant :

**PRAECIPE TO SETTLE, DISCONTINUE  
AND END COUNTERCLAIM WITH PREJUDICE**

TO: WILLIAM SHAW, PROTHONOTARY

Please mark the record to show that the Counterclaim of Peter  
P. Shomo is discontinued, settled and ended with prejudice.

  
\_\_\_\_\_  
JOSEPH COLAVECCHI, ESQUIRE  
Attorney for Defendant

12/15/03  
\_\_\_\_\_  
DATE

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY, PENNA.  
CIVIL DIVISION

No. 02 - 1928 - CD

ASSET ADVANTAGE, INC., Assignee  
of FLEET BANK, N.A., Plaintiff

vs.

PETER P. SHOMO, Defendant

PRAECIPE TO SETTLE, DISCONTINUE  
AND END COUNTERCLAIM WITH  
PREJUDICE

FILED

DEC 15 2003

William A. Shaw, Clerk of Courts  
Prothonotary, Clearfield County

COLAVECCHI  
RYAN & COLAVECCHI

ATTORNEYS AT LAW  
221 EAST MARKET STREET  
(ACROSS FROM COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA 16830

Enc

3cc

Atty Colavecchi

copy to CIA