

02-1943-CD
DIRECT MERCHANTS CREDIT CARD BANK v. LYNN ALBRIGHT

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF: CLEARFIELD

Mag. Dist. No.:

46-3-03

DJ Name: Hon.

MICHAEL A. RUDELLA
Address: 131 ROLLING STONE ROAD
P.O. BOX 210
KYLERTOWN, PA
Telephone: (814) 345-6789 16847-0444

MICHAEL A. RUDELLA
131 ROLLING STONE ROAD
P.O. BOX 210
KYLERTOWN, PA 16847-0444

NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE

PLAINTIFF:

NAME and ADDRESS
DIRECT MERCHANTS CREDIT CARD BANK
PO BOX 356
WEST CHESTER, PA 19381-0356

DEFENDANT:

NAME and ADDRESS
ALBRIGHT, LYNN A
PO BOX 155
SHADY LANE
DRIFTING, PA 16834-0155

Docket No.: CV-0000235-02
Date Filed: 8/27/02



02-1943-C

THIS IS TO NOTIFY YOU THAT:

Judgment:

DEFAULT JUDGMENT PLTF

- Judgment was entered for: (Name) DIRECT MERCHANTS CREDIT CARD B
- Judgment was entered against: (Name) ALBRIGHT, LYNN A
- in the amount of \$ 7,010.92 on: (Date of Judgment) 10/07/02
- Defendants are jointly and severally liable. (Date & Time) _____
- Damages will be assessed on: _____
- This case dismissed without prejudice. _____
- Amount of Judgment Subject to Attachment/Act 5 of 1996 \$ _____
- Levy is stayed for _____ days or generally stayed. _____
- Objection to levy has been filed and hearing will be held: _____

Amount of Judgment	\$ 6,866.14
Judgment Costs	\$ 144.78
Interest on Judgment	\$.00
Attorney Fees	\$.00
Total	\$ 7,010.92
Post Judgment Credits	\$ 0
Post Judgment Costs	\$ 0
Certified Judgment Total	\$ 7010.92

FILED

M 357 BT PL 3000 D
DEC 12 2002
Notice to Party
Start to Pay
Guru

William A. Shaw
Prothonotary

ANY PARTY HAS THE RIGHT TO APPEAL WITHIN 30 DAYS AFTER THE ENTRY OF JUDGMENT BY FILING A NOTICE OF APPEAL WITH THE PROTHONOTARY/CLERK OF THE COURT OF COMMON PLEAS, CIVIL DIVISION. YOU MUST INCLUDE A COPY OF THIS NOTICE OF JUDGMENT/TRANSCRIPT FORM WITH YOUR NOTICE OF APPEAL.

10-7-02 Date M. A. RudeLLA, District Justice

I certify that this is a true and correct copy of the record of the proceedings containing the judgment.

11/14/02 Date M. A. RudeLLA, District Justice

My commission expires first Monday of January,

2006

SEAL

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF: Clearfield

02-1219

CIVIL COMPLAINT

Mag. Dist. No.:
46-3-03DJ Name: Hon.
Michael A. RudellaAddress: P.O. Box 210
Kylertown, PA 16847
Telephone: 814-345-6789PLAINTIFF: NAME and ADDRESS
DIRECT MERCHANTS CREDIT CARD BANK
c/o Burton Neil & Associates, P.C.
PO Box 356 West Chester, PA 19381-0356

VS.

DEFENDANT: NAME and ADDRESS
LYNN A. ALBRIGHT
PO Box 155, Shady Lane
Drifting PA 16834-0155Docket No.: CV- 235-02
Date Filed: 8-27-02

	AMOUNT	DATE PAID
FILING COSTS	\$ / /	
POSTAGE	\$ / /	
SERVING COSTS	\$ / /	
CONSTABLE ED.	\$ / /	
TOTAL	\$ 101.00	8/27/02

TO THE DEFENDANT: The above named plaintiff(s) asks judgment against you for \$6,866.14 together with costs upon the following claim (Civil fines must include citation of the statute or ordinance violated):

For past due balance on a credit card issued by plaintiff to defendant which balance includes purchases and/or cash advances, finance charges, late and/or, over limit charges, plus attorneys fees per terms and conditions of account.

\$5,492.91	Principal
\$0.00	Interest
\$1,373.23	Attorneys Fees
\$0.00	Credit
\$6,866.14	Balance

I, Burton Neil, Esquire, Atty for Plaintiff, verify that the facts set forth in this complaint are true and correct to the best of my knowledge, information and belief. This statement is made subject to the penalties of Section 4904 of the Crimes Code (18 PA. C. S. § 4904) related to unsworn falsification to authorities.

(Signature of Plaintiff or Authorized Agent)

Plaintiff's
Attorney: Burton Neil
Telephone: 610-696-2120

Address: PO Box 356
West Chester, PA 19381-0356

IF YOU INTEND TO ENTER A DEFENSE TO THIS COMPLAINT, NOTIFY THIS OFFICE IMMEDIATELY AT THE ABOVE TELEPHONE NUMBER. YOU MUST APPEAR AT THE HEARING AND PRESENT YOUR DEFENSE. UNLESS YOU DO, JUDGMENT WILL BE ENTERED AGAINST YOU BY DEFAULT.

If you have a claim against the plaintiff which is within district justice jurisdiction and which you intend to assert at the hearing, you must file it on a complaint form at this office at least five (5) days before the date set for the hearing. If you have a claim against the plaintiff which is not within district justice jurisdiction, you may request information from this office as to the procedures you may follow. If you are disabled and require assistance, please contact the Magisterial District office at the address above.

AOPC 308A-02

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

DIRECT MERCHANTS CREDIT CARD BANK
17600 North Perimeter Drive
Scottsdale, AZ 85255

Plaintiff

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

VS.

: NO.

LYNN A. ALBRIGHT
PO Box 155, Shady Lane
Drifting PA 16834-0155

Defendant

: CIVIL ACTION - LAW

**Certification of Address and
Affidavit of Non-Military**

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

1. The above are the precise last-known addresses of the judgment creditor and debtor.
2. The said defendant is not in the Military Service of the United States or its Allies or otherwise
within the coverage of the Soldiers' and Sailors' Relief Act of 1940, as amended, is over 18 years of age
and has a civilian occupation.

BURTON NEIL & ASSOCIATES, P.C.

By:

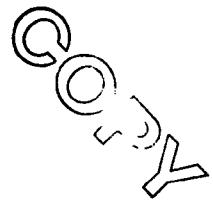

Burton Neil, Esquire
Attorney for Plaintiff

In making this communication, we advise that our firm is a debt collector.

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

Direct Merchants Credit Card Bank
Plaintiff(s)

No.: 2002-01943-CD



Real Debt: \$7,010.92

Atty's Comm:

Vs.

Costs: \$

Int. From:

Lynn Albright
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: December 12, 2002

Expires: December 12, 2007

Certified from the record this 12th Day of December, 2002

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment,
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney

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

COPY

DIRECT MERCHANTS CREDIT CARD BANK : IN THE COURT OF COMMON PLEAS

Plaintiff : CLEARFIELD COUNTY, PENNSYLVANIA
VS. : NO.

LYNN A. ALBRIGHT

Defendant : CIVIL ACTION - LAW

RULE OF CIVIL PROCEDURE NO. 236 (REVISED)

Notice is given that a JUDGMENT in the above captioned matter has been entered against you on

December 12, 2002

Prothonotary

By: William H. Haas
Deputy

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

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

In making this communication, we advise that our firm is a debt collector.

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

Direct Merchants Credit Card Bank
PO Box 356
West Chester, PA 19381-0356

: No. 2002-1943-CD

Plaintiff

v.

Lynn A. Albright
PO Box 155
Shady Lane
Drifting, PA 16834-0155

Defendant

PRAECIPE

FILED NO
3/11/07 cc
JAN 12 2007 (6K)

William A. Shaw
Prothonotary/Clerk of Courts

TO THE PROTHONOTARY:

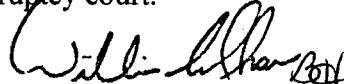
Please mark the judgment discharged and void pursuant to attached discharge and petition filed in bankruptcy to docket number 03-24445-BM.

Respectfully submitted,


James P. Johnson, Esq.
Attorney ID No. 17819
Glantz, Johnson and Associates
1901 East College Avenue
State College, PA 16801
(814) 238-2702
Attorney for Defendant

January 10, 2007

AND NOW, this 10th day of January, 2007, upon consideration of the above praecipe, the judgment of plaintiff against defendant is discharged and voided pursuant to the attached bankruptcy discharge and petition filed in bankruptcy court.


Prothonotary, Clearfield County

FORM B1

United States Bankruptcy Court
Western District of Pennsylvania

Voluntary Petition

4/9/03

Name of Debtor (if individual, enter Last, First, Middle): ALBRIGHT, LYNN ALLEN	Name of Joint Debtor (Spouse)(Last, First, Middle): ALBRIGHT, NANCY KAY
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Soc. Sec. Tax I.D. No. (if more than one, state all): 065-44-0153	Soc. Sec./Tax I.D. No. (if more than one, state all): 176-52-5730
Street Address of Debtor (No. & Street, City, State & Zip Code): PO BOX 155 DRIFTING, PA 16834	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): PO BOX 155 DRIFTING, PA 16834
County of Residence or of the Principal Place of Business: CLEARFIELD	County of Residence or of the Principal Place of Business: CLEARFIELD
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):	

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other <input type="checkbox"/> Clearing Bank	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
Nature of Debts (Check one box)	Filing Fee (Check one box)
<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	<input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
Chapter 11 Small Business (Check all boxes that apply)	THIS SPACE IS FOR COURT USE ONLY
<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	

Statistical/Administrative Information (Estimates only)

- Debtor estimates that funds will be available for distribution to unsecured creditors.
- Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over	THIS SPACE IS FOR COURT USE ONLY
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Estimated Assets							
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Debts							
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In re: LYNN ALLEN ALBRIGHT
Debtor

NANCY KAY ALBRIGHT

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

 Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
						92.75
CENTER PENN SERVICE PO BOX 178 BELLEFONTE, PA 16823	W	07/01/2002 PORTA POTTY RENTAL FOR WEDDING				
KEYSTONE CREDIT COLLECTIONS 124 1/2 E. MAIN ST. PO BOX 686 LOCK HAVEN, PA 17745	J	07/01/2001 MEDICAL SERVICES				450.00
CREDIT BUREAU REPORTS & COLLECTIONS 501 ROLLING RIDGE DR, STE 110 STATE COLLEGE, PA 16801	H	CREDIT CARD PURCHASES CONSUMER GOODS				7,010.93
DIRECT MERCHANTS CREDIT C/O BURTON NEIL & ASSOC PO BOX 356 WEST CHESTER, PA 19381-0356		06/01/2002 CREDIT CARD PURCHASES CONSUMER GOODS				6,000.00
DISCOVER CARD SERVICES PO BOX 6011 DOVER, DE 19903-6011	W					

2 Continuation sheets attached

Subtotal

\$13,553.68

Total

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF: CLEARFIELD

Mag. Dist. No.:

46-3-03

DJ Name: Hon.

MICHAEL A. RUDELLA

Address: **131 ROLLING STONE ROAD
P.O. BOX 210
KYLERTOWN, PA**

Telephone: **(814) 345-6789** **16847-0444**

**LYNN A. ALBRIGHT
PO BOX 155
SHADY LANE
DRIFTING, PA 16834-0155**

NOTICE OF CONTINUANCE

PLAINTIFF:

**DIRECT MERCHANTS CREDIT CARD BANK
PO BOX 356
WEST CHESTER, PA 19381-0356**

NAME and ADDRESS

DEFENDANT:

**ALBRIGHT, LYNN A
PO BOX 155
SHADY LANE
DRIFTING, PA 16834-0155**

VS.

NAME and ADDRESS

Docket No.: **CV-0000235-02**
Date Filed: **8/27/02**



Please note that the hearing in the above captioned case, which was scheduled to occur on: 9/20/02

has been continued to:

Date:	10/07/02	Place: DISTRICT COURT 46-3-03
Time:	10:00 AM	131 ROLLING STONE ROAD P.O. BOX 210 KYLERTOWN, PA 16847-0444

If you have any questions, please contact this office immediately.

Continuance requested by: **DISTRICT JUSTICE**

If you are disabled and require assistance, please contact the Magisterial District office at the address above.

9/18/02 Date

MARudella

, District Justice

My commission expires first Monday of January, **2006**

SEAL