

03-1187-CD
MARY A. OLSON vs. DAVID E. OLSON et al.

SHERIFF'S DEPARTMENT

CLINTON COUNTY, PENNSYLVANIA
COURTHOUSE, BASEMENT, LOCK HAVEN, PA 17745

**SHERIFF SERVICE
PROCESS RECEIPT, and AFFIDAVIT OF RETURN**

INSTRUCTIONS:
Print legibly, insuring readability of all copies.
Do not detach any copies.

1. PLAINTIFF'S /
Bell, Russellia Jo

2. COURT NUMBER

2/203-1713

3. DEFENDANT'S /

Bell, Jeffrey Alan

4. TYPE OF WIT OR COMPLAINT

PFA

5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC. TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SOLD.

6. ADDRESS (Street or RFD, Apartment No., City, Borough, Town, State and Zip Code)

7. INDICATE UNUSUAL SERVICE: PERSONAL PERSON IN CHARGE DEPUTIZE CERT. MAIL REGISTERED MAIL POSTED OTHER

8. SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:

NOTE ONLY APPLICABLE ON WIT OR EXECUTION: N.B. WAIVER OF WATCHMAN — Any deputy sheriff levying upon or attaching any property under within writ may leave same, without a watchman, in custody, of whom ever is found in possession, after notifying person of day or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

NOW, 20, I, SHERIFF OF CLINTON COUNTY, PA., do hereby deputize the Sheriff of

County to execute this Writ and make return thereof according

to law. This deputation being made at the request and risk of the plaintiff.

SHERIFF OF CLINTON COUNTY

9. SIGNATURE OF ATTORNEY or other ORIGINATOR requesting service on behalf of:

| | | |
|------------------------------------|----------------------|----------|
| <input type="checkbox"/> PLAINTIFF | 10. TELEPHONE NUMBER | 11. DATE |
| <input type="checkbox"/> DEFENDANT | | 11/20/03 |

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

12. I acknowledge receipt of the writ or complaint as indicated above.

13. SIGNATURE of Authorized CCSD Deputy or Clerk and Title

14. Date Received

15. I hereby CERTIFY and RETURN that I have personally served. have served person in charge. have legal evidence of service as shown in "Remarks" (on reverse)

have posted the above described property with the writ or complaint described on the individual, company, corporation, etc. at the address shown above or on the individual, company, corporation, etc., at the address inserted below by handing it or posting a TRUE and ATTESTED COPY thereof.

16. I hereby certify and return a NOT FOUND because I am unable to locate the individual, company, corporation, etc., named above. (See remarks below)

17. Name and address of individual served

18. A person of suitable age and discretion of above.

19. Address of where served (complete only if different than shown above) (Street or RFD, Apartment No., City, Borough, Town, State and Zip Code)

20. Date of Service

21. Time

22. ATTEMPTS

23. Advance Costs

24. Date

25. Miles

26. Dep. Int.

27. Total Costs

28. COST DUE OR REFUND

29. Date

30. Date

31. Date

32. Date

33. Date

34. Date

35. Date

36. Date

37. Date

38. Date

39. Date Received

AFFIRMED and subscribed to before me this 29th

of November 2003

SO ANSWERED
in Date 11/29/03

By (Sheriff/Deputy Sheriff) (Please Print or Type)

CHARLES R. ARKIN

Signature of Sheriff

SHERIFF OF CLINTON COUNTY

NOTARIAL SEAL

MY COMMISSION EXPIRES Christina M. Bilby, Notary Public

I ACKNOWLEDGE RECEIVED and return this 11/29/03 (Date of Return/Signature)

OF AUTHORIZED MAGISTRATE/DEPUTY SHERIFF

My Commission Expires 1/1/2004

Date: 12/23/2003

Clearfield County Court of Common Pleas

User: BANDERSON

Time: 12:03 PM

Page 1 of 1

ROA Report

Case: 2003-01187-CD

Current Judge: Paul E. Cherry

Mary A. Olson vs. David E. Olson, Georgia M. Olson

Civil Other

| Date | Judge |
|------------|------------|
| 08/12/2003 | No Judge ✓ |
| 08/22/2003 | No Judge ✓ |
| 08/27/2003 | No Judge ✓ |
| 09/03/2003 | No Judge ✓ |
| 09/23/2003 | No Judge ✓ |
| 10/29/2003 | No Judge ✓ |

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

MARY A. OLSON, an individual
Plaintiff,

vs.

DAVID E. OLSON and GEORGIA M.
OLSON, husband and wife,
Defendants.

* No. 03 -1187- CD

* Type of Pleading:

* **COMPLAINT**

* Filed on behalf of:

* Plaintiff

* Counsel of Record for
this party:

* James A. Naddeo, Esq.
* PA I.D. 06820

* 211 1/2 E. Locust Street

* P.O. Box 552

* Clearfield, PA 16830

* (814) 765-1601

FILED

AUG 12 2003

William A. Shaw
Prothonotary/Clerk of Courts

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

MARY A. OLSON, an individual *
Plaintiff, *
*
vs. * No. 03 - - CD
*
DAVID E. OLSON and GEORGIA M. *
OLSON, husband and wife, *
Defendants. *

NOTICE

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURT HOUSE
Market and Second Streets
Clearfield, PA 16830

(814) 765-2641, ext. 5982

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

MARY A. OLSON, an individual *
Plaintiff, *
*
vs. * No. 03 - - CD
*
DAVID E. OLSON and GEORGIA M. *
OLSON, husband and wife, *
Defendants. *

C O M P L A I N T

NOW COMES the Plaintiff, Mary A. Olson, and by her attorney, James A. Naddeo, Esquire, sets forth the following:

1. That the Plaintiff is Mary A. Olson whose address is P.O. Box 59, Curwensville, Pennsylvania 16833.
2. That the Defendants are David E. Olson and Georgia M. Olson, husband and wife, whose address is 461 Tree Farm Road, Curwensville, Pennsylvania 16833.
3. That at all times referred to herein, Plaintiff maintained a credit card account with Mellon Bank, Card Nos. 5491-4920-1493-5179 and 5491-4920-1495-7884 respectively.
4. That in June 2001 at the request and insistence of Defendants, Plaintiff authorized Defendants to use Plaintiff's Mellon Bank credit card to make personal charges on behalf of the Defendants.

5. That commencing in June 2001, Defendants incurred personal charges through the use of Plaintiff's Mellon Bank credit card No. 5491-4920-1493-5179.

6. That Defendants paid for their personal charges incurred through the use of Plaintiff's Mellon Bank credit card No. 5491-4920-1493-5179 until August 2001.

7. That Defendants continued to incur personal charges through the use of Plaintiff's Mellon Bank credit card No. 5491-4920-1493-5179 from August 2001 through November 2002.

8. That from August 2001 through November 2002, Defendants incurred personal charges through the use of Plaintiff's Mellon Bank credit card No. 5491-4920-1493-5179 in the amount of \$18,683.81. A copy of the pertinent account statements highlighted to reflect the charges incurred by Defendants is attached hereto collectively as Exhibit "A".

9. That in December 2002, Plaintiff requested Mellon Bank to discontinue credit card No. 5491-4920-1493-5179 so as to prevent Defendants from incurring further charges upon said account.

10. That Mellon Bank duly cancelled credit card No. 5491-4920-1493-5179 and replaced it with credit card No. 5491-4920-1495-7884.

11. That Defendants were able to incur an additional charge against Mellon Bank credit card No. 5491-4920-1495-7884

as appears from the account statement dated December 18, 2002, a copy of which is attached hereto as Exhibit "B".

12. That Defendants have made no charges against Plaintiff's Mellon Bank credit cards identified in Paragraph 3 hereof since December 2002.

13. That Defendants have failed to make any payment toward the charges incurred by them through the use of Plaintiff's Mellon Bank credit card Nos. 5491-4920-1493-5179 and 5491-4920-1495-7884 respectively since August 2001.

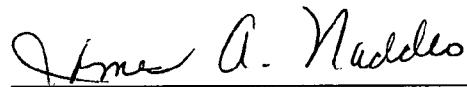
14. That in addition to the finance charges assessed against Plaintiff's credit card balance with Mellon Bank for the period from August 2001 through December 2002, Mellon Bank has continued to assess finance charges against Plaintiff's account in the total amount of \$2,349.45 from January 2003 through July 2003 as appears from the account statements attached hereto collectively as Exhibit "C".

15. That Plaintiff believes and therefore avers that additional finance charges will be entered each month by Mellon Bank against her credit card account.

16. That to the date of this Complaint the total charges incurred by Defendants through the use of Plaintiff's Mellon Bank credit card Nos. 5491-4920-1493-5179 and 5491-4920-1495-7884 with finance charges are \$21,327.71.

17. That Plaintiff has made demand upon Defendants to pay for the credit card charges incurred by them as well as the finance fees assessed against the Plaintiff's account, but Defendants have failed and/or refused to do so.

WHEREFORE, Plaintiff claims damage from Defendants in the amount of \$21,327.71 with finance charges which will be assessed to date of judgment.



James A. Naddeo
James A. Naddeo, Esquire
Attorney for Plaintiff

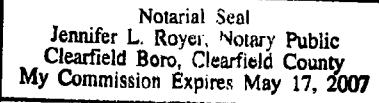
COMMONWEALTH OF PENNSYLVANIA)
ss.
COUNTY OF CLEARFIELD)

Before me, the undersigned officer, personally appeared MARY A. OLSON, who being duly sworn according to law, deposes and states that the facts set forth in the foregoing Complaint are true and correct to the best of her knowledge, information and belief.

Mary A. Olson
Mary A. Olson

SWORN and SUBSCRIBED before me this 7th day of August, 2003.

Jennifer L. Royer



Duplicate Statement

Account Statement Page 1 of 2
 Statement Date 08/20/01
 Account number 5491 4920 1493 5179
 New balance \$6,229.76
 Past due amount \$15.00
 Minimum payment due \$139.60
 Payment due date NOW DUE

Account Summary
 Previous balance \$0.00
 Payments and credits \$0.00
 Purchases and advances \$5,960.45
 FINANCE CHARGE \$79.22
 Debit adjustments \$190.09
 New balance \$6,229.76

Credit limit \$13,000
 Available credit \$6,770
 Days in billing period 32

For customer service or to report
 a lost or stolen card,
 call toll-free: 877-888-5132

Send payments to: P.O. BOX 8034

SOUTH HACKENSACK, NJ 07606-8

Transactions

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|--------------------|--------------------------------------|------------------|
| 07/20 | 07/20 | 000000000000ATNEWA | BALANCE TRANSFER 5491 4920 1407 9499 | 161.09 |
| 08/02 | 08/02 | 85256076PX2QLBJGV | BALANCE TRANSFER WILMINGTON DE | 700.00 |
| 08/02 | 08/02 | | CASH ADVANCE FEE | 21.00 |
| 08/07 | 08/07 | 70464966W2TQJNWHA | CLEARFIELD FAMILY EYEC CLEARFIELD PA | 200.00 |
| 08/17 | 08/17 | 704245477FDKA938Z | QUALITY FARM & FLEET 7 CLEARFIELD PA | 60.45 |
| 08/17 | 08/17 | 852560775X2QLBR4W | BALANCE TRANSFER WILMINGTON DE | 5,000.00 |
| 08/17 | 08/17 | | CASH ADVANCE FEE | 49.00 |
| 08/20 | 08/20 | | LATE FEE | 29.00 |
| | | *FINANCE CHARGE* | PURCHASES \$0.89 CASH ADVANCE | \$8.33 9.22 |

An amount followed by a minus (-) is a credit or credit balance.

Please detach bottom portion and return with your payment in the enclosed envelope.

Make changes to address and
 phone number below:

Address
 City State Zip
 Home phone Business
 e-mail

Account number 5491 4920 1493 5179
 New balance \$6,229.76
 Minimum payment due \$139.60
 Payment due date NOW DUE

Amount enclosed: \$

Make check or money order payable to: MELLON/CBSD
 To ensure proper credit, please return this portion with your
 payment at least 5 business days prior to the due date.
 Please write your account number on the check.

MARY A OLSON
 DAVID E OLSON
 RD 2 BOX 148
 CURWENSVILLE PA 16833-9580

P.O. BOX 8034
 SOUTH HACKENSACK, NJ 07606-8

260.45

"A"



5414 0002 0430 1470 0100000000000000

| | |
|--------------------------|---------------------|
| Account Statement | Page 1 of 3 |
| Statement Date | 09/20/01 |
| Account number | 5491 4920 1493 5179 |
| New balance | \$6,127.69 |
| Past due amount | \$0.00 |
| Minimum payment due | \$123.00 |
| Payment due date | 10/15/01 |

Credit limit **\$13,000**
 Available credit **\$6,872**
 Days in billing period **31**

| | |
|------------------------|-------------------|
| Account Summary | |
| Previous balance | \$6,229.76 |
| Payments and credits | \$300.00 |
| Purchases and advances | \$122.93 |
| FINANCE CHARGE | \$75.00 |
| Debit adjustments | \$0.00 |
| New balance | \$6,127.69 |

For customer service or to report a lost or stolen card,
 call toll-free: 877-888-5132
 Send payments to: P.O. BOX 8034
 SOUTH HACKENSACK, NJ 07605-8034

Mellon Platinum MasterCard®

Transactions

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|-------------------|---------------------------------------|--------|
| 08/24 | 08/24 | 70424547EFDKA9ALE | QUALITY FARM & FLEET 7 CLEARFIELD PA | 33.90 |
| 08/27 | 08/27 | 78457587GDRYX8K60 | GVM WEST, LTD 419-483-1515 OH | 40.42 |
| 08/28 | 08/28 | 92429797H3FZDTWSH | LEZZER LUMBER CURWENSVILLE PA | 22.21 |
| 09/06 | 09/06 | 85256077T018BF009 | PAYMENT THANK YOU WILMINGTON DE | 300.00 |
| 09/13 | 09/13 | 714838280AFMF2YBB | WM SUPERCENTER SE2 CLEARFIELD PA | 26.40 |
| | | "FINANCE CHARGE" | PURCHASES \$2.40 CASH ADVANCE \$72.60 | 75.00 |

An amount followed by a minus (-) is a credit or credit balance.

Finance Charge Information

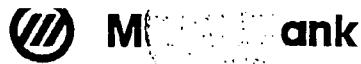
| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|-----------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 271.62 | .02849% | 10.40% | 10.40% | 0.00 | 2.40 |
| Cash | 5,936.69 | .03945% | 14.40% | 14.40% | 0.00 | 72.60 |

Cardmember News

IF YOU NEED TO MAKE AN IMMEDIATE PAYMENT TO YOUR ACCOUNT,
 PLEASE CALL CUSTOMER SERVICE AT THE TOLL-FREE NUMBER
 SHOWN ABOVE.

Ch# 1547
 10/1/01
 300

122.93



5414 0002 8456 1490 01AD5414 15207

Account Statement

Page 1 of 2

Statement Date

10/19/01

Account number 5491 4920 1493 5179

New balance \$11,106.66

Past due amount \$0.00

Minimum payment due \$223.00

Payment due date 11/13/01

Credit limit \$13,000

Available credit \$1,893

Days in billing period 29

Account Summary

| | |
|------------------------|--------------------|
| Previous balance | \$6,127.69 |
| Payments and credits | \$300.00 |
| Purchases and advances | \$5,137.63 |
| FINANCE CHARGE | \$141.34 |
| Debit adjustments | \$0.00 |
| New balance | \$11,106.66 |

For customer service or to report a lost or stolen card,
call toll-free: 877-888-5132
Send payments to: P.O. BOX 8034
SOUTH HACKENSACK, NJ 07606-8034

**Mellon Platinum MasterCard®****Transactions**

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|-------------------|---|----------|
| 1-0 | 09/21 | 70464968A2TQJTY6D | CLEARFIELD FAMILY EYEC CLEARFIELD PA | 48.00 |
| 1-1 | 09/21 | 852560788X2QLBRL1 | BALANCE TRANSFER WILMINGTON DE, | 5,000.00 |
| 1-6 | 09/21 | | CASH ADVANCE FEE | 39.00 |
| 10/03 | 10/03 | 85256078L01A8GMLW | PAYMENT-THANK YOU- WILMINGTON DE | 300.00 |
| 10/14 | 10/14 | 704210690232Q2GGL | QUALITY INN GETTYSBURG GETTYSBURG PA | 89.63 |
| | | | *FINANCE CHARGE* PURCHASES \$2.04 CASH ADVANCE \$100.30 | 102.34 |

An amount followed by a minus (-) is a credit or credit balance.

Finance Charge Information

| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|----------------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 260.05 | .02712% | 9.90% | 9.90% | 0.00 | 2.04 |
| Cash | 5,922.74 | .03808% | 13.90% | 16.05% | 39.00 | 104.41 |
| Cash promotion | 4,885.12 | .02463% | 8.99% | | 0.00 | 34.89 |

Cardmember News

HARD TO SHOP FOR? NOT ANYMORE! YOUR FRIENDS AND LOVED ONES
ALWAYS GET EXACTLY WHAT THEY WANT WITH A GIFT CARD - BECAUSE
THEY PICK OUT THE GIFT! UNLIKE A GIFT CERTIFICATE, THEY CAN
USE THEIR GIFT CARD TO SHOP ANYWHERE MASTERCARD IS ACCEPTED.
TO ORDER CALL 1-877-265-GIFT (4438) OR VISIT
WWW.PERFECTGIFTIDEA.COM.

300
45740
4/03/01
137.63



Mellon

5414 0001 8456 1490 01AD5414 169:

| | |
|----------------------------|---------------------|
| Account Statement | Page 1 of 2 |
| Statement Date | 11/19/01 |
| Account number | 5491 4920 1493 5179 |
| New balance | \$10,915.98 |
| Past due amount | \$0.00 |
| Minimum payment due | \$219.00 |
| Payment due date | 12/14/01 |

| | |
|------------------------|----------------|
| Account Summary | |
| Previous balance | \$11,106.6 |
| Payments and credits | \$300.0 |
| Purchases and advances | \$0.0 |
| FINANCE CHARGE | \$109.3 |
| Debit adjustments | \$0.0 |
| New balance | \$10,915.9 |

Credit limit \$13,000
 Available credit \$2,084
 Days in billing period 31

For customer service or to report a lost or stolen card,
 call toll-free: 877-888-5132
 Send payments to: P.O. BOX 8034
 SOUTH HACKENSACK, NJ 07606-8034



Mellon Platinum MasterCard®



Transactions

1-124

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|-------------------|--|----------------|
| 11/08 | 11/08 | 85256079R010NVT38 | -PAYMENT-THANK YOU- WILMINGTON DE *FINANCE CHARGE* PURCHASES \$2.79 CASH ADVANCE \$106.53 | 300.0 109.3 |

An amount followed by a minus (-) is a credit or credit balance.

Finance Charge Information

| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|----------------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 331.82 | .02712% | 9.90% | 9.90% | 0.00 | 2.79 |
| Cash | 5,935.10 | .03808% | 13.90% | 11.71% | 0.00 | 70.06 |
| Cash promotion | 4,776.70 | .02463% | 8.99% | | 0.00 | 36.47 |

Cardmember News

NEED SOME EXTRA TIME? ORDER A FREE ADDITIONAL CARD TODAY.
 LIGHTEN YOUR LOAD AND GIVE THE FAMILY ADDITIONAL CARDS TO HELP
 WITH SHOPPING, BILL PAYING AND OTHER FAMILY EXPENSES. JUST
 CALL US AT 1-800-772-7775 AND GIVE US THE NAME OF ANY
 AUTHORIZED USERS YOU'D LIKE ADDED TO YOUR ACCOUNT.

CK AF 1646

11/26/01

300 -

Q

**Mellon**

5414 0002 8456 1490 01AD5414 18068

| | |
|--------------------------|---------------------|
| Account Statement | Page 1 of 2 |
| Statement Date | 12/19/01 |
| Account number | 5491 4920 1493 5179 |
| New balance | \$13,046.05 |
| Past due amount | \$0.00 |
| Minimum payment due | \$307.05 |
| Payment due date | 01/13/02 |

| | |
|------------------------|----------|
| Credit limit | \$13,000 |
| Available credit | NONE |
| Days in billing period | 30 |

| | |
|------------------------|-------------|
| Account Summary | |
| Previous balance | \$10,915.98 |
| Payments and credits | \$300.00 |
| Purchases and advances | \$2,315.62 |
| FINANCE CHARGE | \$114.45 |
| Debit adjustments | \$0.00 |
| New balance | \$13,046.05 |

For customer service or to report a lost or stolen card,
call toll-free: 877-888-5132
Send payments to: P.O. BOX 8034
SOUTH HACKENSACK, NJ 07606-8034

**Mellon Platinum MasterCard®****Transactions**

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|-------------------|---|----------|
| 11/26 | 11/26 | 7843286AA004LS0P4 | BIT*BITS AND PIECES 800-884-2637 MA | 34.90 |
| 11/28 | 11/28 | 7843286AQ0075M8YX | PLO*HEARTHSONG 800-533-4397 CA | 62.85 |
| 11/28 | 11/28 | 7843286AQ008JQ94R | NWF*NATIONAL WILDLIFE 800-477-5572 VA | 70.83 |
| 11/28 | 11/28 | 8525607AQ01BAGYJA | *PAYMENT THANK YOU WILMINGTON DE | 300.00 |
| 12/03 | 12/03 | 7848675AJ04JBW3R | LOCK HAVEN UNIVERSITY LOCK HAVEN PA | 1,641.00 |
| 12/03 | 12/03 | 8050278AJETE70RLQ | TREE - TECK INC SCHUYLKILL HA PA | 349.75 |
| 12/03 | 12/03 | 8050278AJETE70RLY | TREE - TECK INC SCHUYLKILL HA PA | 156.29 |
| | | *FINANCE CHARGE* | PURCHASES \$13.64 CASH ADVANCE \$100.81 | 114.45 |

An amount followed by a minus (-) is a credit or credit balance.

Finance Charge Information

| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|----------------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 1,676.88 | .02712% | 9.90% | 9.90% | 0.00 | 13.64 |
| Cash | 5,912.43 | .03808% | 13.90% | 11.78% | 0.00 | 67.55 |
| Cash Promotion | 4,502.45 | .02463% | 8.99% | | 0.00 | 33.26 |

Cardmember News

RELAX AND ENJOY CONVENIENT ONLINE SHOPPING ANY TIME WITH YOUR CREDIT CARD. OUR SAFE SHOPPING GUARANTEE ENSURES THAT YOU WON'T BE LIABLE FOR USE OF YOUR CARD BY ANY UNAUTHORIZED USER -- ON THE INTERNET OR ANYWHERE.

CR# 1742
1/12/02
330-
2315.62

**Mellon**

5614 0002 8456 1490 01AD5414 17948

| | |
|--------------------------|---------------------|
| Account Statement | Page 1 of 3 |
| Statement Date | 01/18/02 |
| Account number | 5491 4920 1493 5179 |
| New balance | \$12,847.64 |
| Past due amount | \$0.00 |
| Minimum payment due | \$257.00 |
| Payment due date | 02/12/02 |

Credit limit \$13,000
 Available credit \$152
 Days in billing period 30

| | |
|------------------------|-----------------|
| Account Summary | |
| Previous balance | \$13,046.05 |
| Payments and credits | \$350.00 |
| Purchases and advances | \$0.00 |
| FINANCE CHARGE | \$122.59 |
| Debit adjustments | \$29.00 |
| New balance | \$12,847.64 |

For customer service or to report a lost or stolen card,
 call toll-free: 877-888-5132
 Send payments to: P.O. BOX 8034
 SOUTH HACKENSACK, NJ 07606-8034

Mellon Platinum MasterCard®

Transactions

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|-------------------|--|--------------|
| 01/16 | 01/16 | 8525607D001FBXJYA | -PAYMENT-THANK YOU- WILMINGTON DE | 350.00 |
| 01/18 | 01/18 | | LATE FEE PURCHASES \$21.70 CASH ADVANCE \$100.89 | 29.00 122.59 |

An amount followed by a minus (-) is a credit or credit balance.

Finance Charge Information

| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|----------------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 2,667.60 | .02712% | 9.90% | 9.90% | 0.00 | 21.70 |
| Cash | 5,954.73 | .03808% | 13.90% | 11.80% | 0.00 | 68.03 |
| Cash Promotion | 4,447.99 | .02463% | 8.99% | | 0.00 | 32.86 |

Cardmember News

SIMPLY USE THE ATTACHED CHECKS AND SAVE WITH A LOW 5.99% APR
 GOOD UNTIL THE LAST DAY OF YOUR BILLING CYCLE THAT ENDS IN
 JUNE 2002. USE THESE CHECKS TO PAY OFF HIGH-RATE BALANCES,
 MAKE YOUR TAX PAYMENT OR WRITE ONE TO YOURSELF AND USE THE
 EXTRA CASH HOWEVER YOU WANT. AND, YOU'LL PAY NO TRANSACTION
 FEES ON THESE SPECIAL CHECKS.

*6000
2/11/02*

Duplicate Statement

| | |
|---------------------|---------------------|
| Account Statement | Page 1 of 2 |
| Statement Date | 02/19/02 |
| Account number | 5491 4920 1493 5179 |
| New balance | \$7,054.22 |
| Past due amount | \$0.00 |
| Minimum payment due | \$142.00 |
| Payment due date | 03/16/02 |

| Account Summary | |
|------------------------|-------------|
| Previous balance | \$12,847.64 |
| Payments and credits | \$6,000.00 |
| Purchases and advances | \$56.85 |
| FINANCE CHARGE | \$120.73 |
| Debit adjustments | \$29.00 |
| New balance | \$7,054.22 |

| | |
|------------------------|----------|
| Credit limit | \$14,000 |
| Available credit | \$943 |
| Days in billing period | 32 |

For customer service or to report a lost or stolen card
call toll-free: 877-888-5132
Send payments to: P.O. BOX 8034
SOUTH HACKENSACK, NJ 07606-8034

Transactions

| Trans | Post | Reference Number | Description | | | Amount |
|-------|-------|-------------------|---------------------|--------------|--------------|----------|
| 01/29 | 01/29 | 7843286DD00MBLN6Z | HOT*BEAUTY PRODUCTS | 888-486-9286 | NV | 56.85 |
| 02/14 | 02/14 | 8525607DX01HJYGGN | -PAYMENT-THANK YOU- | WILMINGTON | DE | 6,000.00 |
| 02/19 | 02/19 | | LATE FEE | | | 29.00 |
| | | *FINANCE CHARGE* | PURCHASES | \$21.04 | CASH ADVANCE | \$99.69 |
| | | | | | | 120.73 |

An amount followed by a minus (-) is a credit or credit balance.

CONGRATULATIONS! DUE TO THE EXCELLENT WAY YOU
HAVE MANAGED YOUR ACCOUNT, YOUR CREDIT LINE HAS
BEEN INCREASED.

Please detach bottom portion and return with your payment in the enclosed envelope.

Make changes to address and phone number below:

Address .

City

Home phone

e-mail

State Zip

Business

Business

| | |
|---------------------|---------------------|
| Account number | 5491 4920 1493 5179 |
| New balance | \$7,054.22 |
| Minimum payment due | \$142.00 |
| Payment due date | 03/16/02 |

Amount enclosed: \$
Make check or money order payable to: MELLON/CBSD
To ensure proper credit, please return this portion with your
payment at least 5 business days prior to the due date.
Please write your account number on the check.

MARY A OLSON
DAVID E OLSON
RD 2 BOX 148
CURWFNSVILLE PA 16833-9580

P.O. BOX 8034
SOUTH HACKENSACK, N.J. 07606-8034

56.85
149.73
106.58

Duplicate Statement

| | |
|---------------------|---------------------|
| Account Statement | Page 1 of 2 |
| Statement Date | 03/19/02 |
| Account number | 5491 4920 1493 5179 |
| New balance | \$7,066.44 |
| Past due amount | \$0.00 |
| Minimum payment due | \$141.00 |
| Payment due date | 04/13/02 |

| Account Summary | |
|------------------------|------------|
| Previous balance | \$7,054.22 |
| Payments and credits | \$300.00 |
| Purchases and advances | \$240.34 |
| FINANCE CHARGE | \$71.88 |
| Debit adjustments | \$0.00 |
| New balance | \$7,066.44 |

Credit limit \$14,000 For customer service or to report a lost or stolen card
Available credit \$6,933 call toll-free: 877-888-5132
Days in billing period 28 Send payments to: P.O. BOX 8034
SOUTH HACKENSACK, NJ 07606-8034

Transactions

| Trans | Post | Reference Number | Description | | | Amount |
|-------|-------|-------------------|---------------------|--------|---------------|---------|
| 02/25 | 02/25 | 7148382E8AFHXE7JJ | WM SUPERCENTER | SE2 | CLEARFIELD PA | 29.40 |
| 02/26 | 02/26 | 7148382E9AFJF7ZOS | WM SUPERCENTER | SE2 | CLEARFIELD PA | 210.94 |
| 03/06 | 03/06 | 8525607EH01KXYFRW | -PAYMENT-THANK YOU- | | WILMINGTON DE | 300.00- |
| | | *FINANCE CHARGE* | PURCHASES | \$8.58 | CASH ADVANCE | \$63.30 |
| | | | | | | 71.88 |

An amount followed by a minus (-) is a credit or credit balance.

PAYMENT OF AMOUNT IN DISPUTE \$56.85 NOT REQUIRED

Please detach bottom portion and return with your payment in the enclosed envelope.

Make changes to address and phone number below:

• Address

Adult
City

Home phone

home phone
e-mail

State Zip

State Zip

Business

| | |
|---------------------|---------------------|
| Account number | 5491 4920 1493 5179 |
| New balance | \$7,066.44 |
| Minimum payment due | \$141.00 |
| Payment due date | 04/13/02 |

Amount enclosed: \$
Make check or money order payable to: MELLON/CBSD
To ensure proper credit, please return this portion with your
payment at least 5 business days prior to the due date.
Please write your account number on the check.

MARY A OLSON
DAVID E OLSON
RD 2 BOX 148
CURWENSVILLE PA 16833-9580

P.O. BOX 8034
SOUTH HACKENSACK, NJ 07606-8034

$$\begin{array}{r} 240 \cdot 34 \\ 71 \cdot 89 \\ \hline 712.22 \end{array}$$

Duplicate Statement

| | |
|---------------------|---------------------|
| Account Statement | Page 1 of 2 |
| Statement Date | 04/17/02 |
| Account number | 5491 4920 1493 5179 |
| New balance | \$1,465.29 |
| Past due amount | \$0.00 |
| Minimum payment due | \$30.00 |
| Payment due date | 05/12/02 |

| Account Summary | |
|------------------------|------------|
| Previous balance | \$7,066.44 |
| Payments and credits | \$6,056.85 |
| Purchases and advances | \$431.54 |
| FINANCE CHARGE | \$24.16 |
| Debit adjustments | \$0.00 |
| New balance | \$1,465.29 |

Credit limit \$14,000 For customer service or to report a lost or stolen card
Available credit \$12,534 call toll-free: 877-888-5132
Days in billing period 29 Send payments to: P.O. BOX 8034
SOUTH HACKENSACK, NJ 07606-8034

Transactions

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|-------------------|---------------------------------------|-----------|
| 03/21 | 03/21 | F845600F000077897 | OPENING BAL ADJUSTMENT-PURCHASES | 56.85- |
| 03/21 | 03/21 | | *FINANCE CHARGE* PREV CYCLE PURCHASES | 0.43- |
| 03/26 | 03/26 | 8525607F501P7H8YF | -PAYMENT-THANK YOU- WILMINGTON DE | 6,000.00- |
| 03/27 | 03/27 | 7842950F8NEZFB4PT | EBAY INC. 8887493229 CA | 8.62 |
| 04/16 | 04/16 | 7844641FV5SM2SAAH | ERIE BEARINGS COMPANY ALTOONA PA | 422.92 |
| | | *FINANCE CHARGE* | PURCHASES \$2.05 CASH ADVANCE \$22.54 | 24.59 |

An amount followed by a minus (-) is a credit or credit balance.

Please detach bottom portion and return with your payment in the enclosed envelope.

Make changes to address and phone number below:

Make changes to address and phone number below:
Address _____ Account number 5491 4920 1493 5179
City _____ New balance \$1,465.29
Home phone _____ Business Minimum payment due \$30.00
e-mail _____ Payment due date 05/12/02

Amount enclosed: \$

Amount Enclosed. \$ _____
Make check or money order payable to: MELLON/CBSD
To ensure proper credit, please return this portion with your
payment at least 5 business days prior to the due date.
Please write your account number on the check.

MARY A OLSON
DAVID E OLSON
RD 2 BOX 148
CURWENSVILLE PA 16833-9580

P.O. BOX 8034
SOUTH HACKENSACK, NJ 07606-8034



Mellon

5414 0001 8656 1490 01AD5414 24155

| | |
|----------------------------|---------------------|
| Account Statement | Page 1 of 4 |
| Statement Date | 05/17/02 |
| Account number | 5491 4920 1493 5179 |
| New balance | \$3,401.94 |
| Past due amount | \$0.00 |
| Minimum payment due | \$69.00 |
| Payment due date | 06/11/02 |

| | |
|------------------------|----------|
| Credit limit | \$14,000 |
| Available credit | \$10,532 |
| Days in billing period | 30 |

| Account Summary | |
|------------------------|------------|
| Previous balance | \$1,465.29 |
| Payments and credits | \$374.05 |
| Purchases and advances | \$2,281.36 |
| FINANCE CHARGE | \$29.34 |
| Debit adjustments | \$0.00 |
| New balance | \$3,401.94 |

 For customer service or to report a lost or stolen card,
call toll-free: 877-888-5132
 Send payments to: P.O. BOX 8034
SOUTH HACKENSACK, NJ 07606-8034



Mellon Platinum MasterCard®



Transactions

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|-------------------|--|----------|
| 04/18 | 04/18 | 7845758FXDRYX693W | GVM, INC. 717-677-6197 PA | 1,508.73 |
| 04/20 | 04/20 | 8525607FZ01&JPTNJ | PAYMENT-THANK YOU WILMINGTON DE | 3.00 |
| 04/22 | 04/22 | 7844641G1615NHBSE | ERIE BEARINGS COMPANY ALTOONA PA | 228.68 |
| 04/29 | 04/29 | 9242099G863MSVFB8 | PAUL B ZIMMERMAN INC LITITZ PA | 144.06 |
| 04/29 | 04/29 | 9242099G863MSVFD4 | PAUL B ZIMMERMAN INC LITITZ PA | 181.37 |
| 04/29 | 04/29 | 9242099G863MSVFQW | PAUL B ZIMMERMAN INC LITITZ PA | 144.05 |
| 04/30 | 04/30 | 7845758G9DRYX696V | GVM, INC. 717-677-6197 PA | 66.09 |
| 05/08 | 05/08 | 7845758GHDRYX6952 | GVM, INC. 717-677-6197 PA | 152.44 |
| 05/09 | 05/09 | 8525607GH01TX8MP8 | -PAYMENT-THANK YOU- WILMINGTON DE | 30.00 |
| | | "FINANCE CHARGE" | PURCHASES \$17.73 CASH ADVANCE \$11.61 | 59.34 |

An amount followed by a minus (-) is a credit or credit balance.

Finance Charge Information

| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|-----------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 2,179.35 | .02712% | 9.90% | 9.90% | 0.00 | 17.73 |
| Cash | 1,016.27 | .03808% | 13.90% | 13.90% | 0.00 | 11.61 |

Please detach bottom portion and return with your payment in the enclosed envelope.

OUT 13
6/6/02
15-

2: 37.34
29.34
- 166.65

Duplicate Statement

| Transactions | Trans Post | Reference Number | Description | Amount |
|--------------|------------|-------------------|---|-----------------|
| 07/10 | 07/10 | | 19.99% ATM/OTC CASH | |
| 07/12 | 07/12 | 8525607JH3JMQ4503 | CASH ADVANCE FEE 426 STATE ST CURWENSVILLE PA | 9.04 301.50 |
| 07/12 | 07/12 | | 19.99% ATM/OTC CASH | |
| 07/12 | 07/12 | 8525607JH015Q1NV7 | CASH ADVANCE FEE -PAYMENT-THANK YOU- WILMINGTON DE | 9.04 100.00- |
| 07/15 | 07/15 | 8525607JL3JMQ529P | 1231 OLD TOWN RD CLEARFIELD PA | 301.59 |
| 07/15 | 07/15 | | 19.99% ATM/OTC CASH | |
| 07/16 | 07/16 | 8020700JNWH75MXBY | CASH ADVANCE FEE KELCO INDUSTRIES ICV MILBRIDGE ME | 9.04 148.33 |
| | | *FINANCE CHARGE* | PURCHASES \$64.77 CASH ADVANCE \$15.07 | 79.84 |

An amount followed by a minus (-) is a credit or credit balance.

Finance Charge Information

| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|----------------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 7,961.34 | .02712% | 9.90% | 9.90% | 0.00 | 64.77 |
| Cash | 932.52 | .03808% | 13.90% | 29.62% | 32.12 | 42.78 |
| Cash Promotion | 268.94 | .05476% | 19.99% | | 0.00 | 4.41 |

CARDMEMBER NEWS

START SAVING MONEY TODAY! USE THE ATTACHED CHECKS AND SAVE WITH AN INCREDIBLE 0% APR ON BALANCE TRANSFERS UNTIL MARCH 2003. AND, AS AN EXTRA BONUS YOU'LL PAY NO TRANSACTION FEES. USE THESE CHECKS TO PAY OFF HIGH-RATE BALANCES, TAKE A SUMMER VACATION OR WRITE ONE TO YOURSELF AND USE THE MONEY HOWEVER YOU WISH. REFER TO THE ATTACHED CHECKS FOR DETAILS.

WIN A TRIP TO ONE OF THE GAMES OF THE 2002 WORLD SERIES WITH MASTERCARD'S MAJOR LEAGUE BASEBALL'S MEMORABLE MOMENTS SWEEPSTAKES. EVERY TIME YOU MAKE A PURCHASE WITH YOUR MASTERCARD FROM JULY 9 THROUGH SEPTEMBER 20, 2002 YOU HAVE A CHANCE TO WIN.

ADDITIONAL CARDS AT NO ADDITIONAL COST! GIVE A FAMILY OR HOUSEHOLD MEMBER THE CONVENIENCE AND SECURITY OF A CARD IN THEIR OWN NAME. CALL TODAY- 1-800-772-7775.

Duplicate Statement

| | |
|---------------------|---------------------|
| Account Statement | Page 1 of 2 |
| Statement Date | 08/20/02 |
| Account number | 5491 4920 1493 5179 |
| New balance | \$13,922.95 |
| Past due amount | \$0.00 |
| Minimum payment due | \$279.00 |
| Payment due date | 09/14/02 |

| | |
|------------------------|-------------|
| Account Summary | |
| Previous balance | \$10,997.41 |
| Payments and credits | \$250.00 |
| Purchases and advances | \$2,997.32 |
| FINANCE CHARGE | \$178.22 |
| Debit adjustments | \$0.00 |
| New balance | \$13,922.95 |

Credit limit \$15,000 **For customer service or to report a lost or stolen card**
Available credit \$1,077 **call toll-free: 877-888-5132**
Days in billing period 32 **Send payments to: P.O. BOX 8034**
Transactions **SOUTH HACKENSACK, NJ 07606-0804**
Trans. Bal. \$

| Trans | Post | Reference Number | Description | SOUTH HACKENSACK, NJ 07606-8034 | Amount |
|-------|-------|-------------------|---|---------------------------------|--------|
| 07/23 | 07/23 | 8525607JW3JMB8ZVE | 407 WALNUT ST CURWENSVILLE PA 19.99% ATM/OTC CASH | | 301.50 |
| 07/23 | 07/23 | | CASH ADVANCE FEE | | 9.04 |
| 07/27 | 07/27 | 7054186K223222TRT | SUPER 8 MOTELS HENRIE HENRIETTA NY | | 129.94 |
| 07/31 | 07/31 | 8525607K43JMBBDZE | 426 STATE ST CURWENSVILLE PA 19.99% ATM/OTC CASH | | 301.50 |
| 07/31 | 07/31 | | CASH ADVANCE FEE | | 9.04 |
| 08/01 | 08/01 | 7842950K6NEZL72HV | WWW.EBAY.COM/CC/ 8887493229 | CA | 9.04 |
| 08/02 | 08/02 | 8030520K8WGPZ92 | B & J FLORISTS DUBOIS PA | | 90.72 |
| 08/03 | 08/03 | 7042791K8EW1SG0HG | HOLIDAY INNS NEW CUMBERLND PA | | 37.10 |
| 08/09 | 08/09 | 7844641KE615NHBSN | ERIE BEARINGS COMPANY 8149465428 | PA | 194.09 |
| 08/09 | 08/09 | 8525607KD3JMBE5W6 | 426 STATE ST CURWENSVILLE PA 19.99% ATM/OTC CASH | | 32.32 |
| 08/09 | 08/09 | | CASH ADVANCE FEE | | 301.50 |
| 08/12 | 08/12 | 8041734KHJN4HHPJ1 | CELLULAR ONE CLEARFIELD PA | | 9.04 |
| 08/12 | 08/12 | 8525607KG3JMBF35G | 1231 OLD TOWN RD CLEARFIELD PA 19.99% ATM/OTC CASH | | 110.09 |
| | | | | | 301.59 |

Please detach bottom portion and return with your payment in the enclosed envelope.

Make changes to address and phone number below

Make changes to address and
Address:
City State Zip
Home phone Business
e-mail

| | |
|---------------------|---------------------|
| Account number | 5491 4920 1493 5179 |
| New balance | \$13,922.95 |
| Minimum payment due | \$279.00 |
| Payment due date | 09/14/02 |

Amount enclosed: \$
Make check or money order payable to: MELLON/CBSD
To ensure proper credit, please return this portion with your
payment at least 5 business days prior to the due date.
Please write your account number on the check.

MARY A OLSON
DAVID E OLSON
RD 2 BOX 148
CURWENSVILLE PA 16833-9580

P.O. BOX 8034
SOUTH HACKENSACK, NJ 07606-8034

$$\begin{array}{r} 3051.56 \\ 123.98 \\ \hline 3175.54 \end{array}$$

Duplicate Statement

| Transactions | | Reference Number | Description | Amount |
|--------------|-------|-------------------|--|----------|
| Trans | Post | | | |
| 08/12 | 08/12 | | CASH ADVANCE FEE | 9.04 ✓ |
| 08/12 | 08/12 | 8525607KG01QDBFDB | -PAYMENT-THANK YOU- WILMINGTON DE | 250.00- |
| 08/13 | 08/13 | 7842043KJS662ZQHP | NIGHTINGALE UNIFORM GEORGIANA AL | 225.75 |
| 08/14 | 08/14 | 7042979KL40H1PJKG | ECONOLODGE - GR RAPIDS GRAND RAPIDS MI | 53.11 |
| 08/16 | 08/16 | 7843286KL00X0JEJG | SIERRA TRADING POST 307-775-8000 WY | 63.20 |
| 08/16 | 08/16 | 7854186KN03R4TDBP | AMWAY GRAND PLAZA HOTE GRAND RAPIDS MI | 251.73 |
| 08/18 | 08/18 | 8525607KN3JMBGXRL | 1231 OLD TOWN RD CLEARFIELD PA | 301.59 |
| | | | 19.99% ATM/OTC CASH | |
| 08/18 | 08/18 | | CASH ADVANCE FEE | 9.04 ✓ |
| 08/19 | 08/19 | 8525607KP3JMBH7H2 | 1231 OLD TOWN RD CLEARFIELD PA | 301.59 |
| | | | 19.99% ATM/OTC CASH | |
| 08/19 | 08/19 | | CASH ADVANCE FEE | 9.04 ✓ |
| | | | PURCHASES \$82.79 CASH ADVANCE \$41.19 | 123.98 ✓ |

An amount followed by a minus (-) is a credit or credit balance.

CONGRATULATIONS! DUE TO THE EXCELLENT WAY YOU HAVE MANAGED YOUR ACCOUNT, YOUR CREDIT LINE HAS BEEN INCREASED.

Finance Charge Information

| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|----------------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 9,540.73 | .02712% | 9.90% | 9.90% | 0.00 | 82.79 |
| Cash | 848.09 | .03808% | 13.90% | 40.96% | 54.24 | 64.58 |
| Cash Promotion | 1,761.06 | .05476% | 19.99% | | 0.00 | 30.85 |

CARDMEMBER NEWS

START SAVING MONEY TODAY! USE THE ATTACHED CHECKS AND SAVE WITH AN INCREDIBLE 0% APR ON BALANCE TRANSFERS UNTIL MARCH 2003. AND, AS AN EXTRA BONUS YOU'LL PAY NO TRANSACTION FEES. USE THESE CHECKS TO PAY OFF HIGH-RATE BALANCES, TAKE A SUMMER VACATION OR WRITE ONE TO YOURSELF AND USE THE MONEY HOWEVER YOU WISH. REFER TO THE ATTACHED CHECKS FOR DETAILS.

WHY WRITE OUT A CHECK FOR EXPENSES YOU HAVE EACH MONTH LIKE INSURANCE PREMIUMS, MEMBERSHIPS, NEWSPAPER OR MAGAZINE SUBSCRIPTIONS, HEALTH CLUBS AND HOME SECURITY? HAVE YOUR PAYMENTS AUTOMATICALLY CHARGED TO YOUR CREDIT CARD ACCOUNT. JUST CALL YOUR SERVICE PROVIDERS AND ASK ABOUT MAKING YOUR PAYMENTS AUTOMATICALLY.

NEED AN EXTRA CARD FOR A SON OR DAUGHTER IN COLLEGE? GET ADDITIONAL CARDS AT NO ADDITIONAL COST. CALL 1-800-772-7775.

**Mellon**

5414 0002 8456 1490 01AB5914 15204

| | |
|----------------------------|---------------------|
| Account Statement | Page 1 of 4 |
| Statement Date | 09/19/02 |
| Account number | 5491 4920 1493 5179 |
| New balance | \$14,681.85 |
| Past due amount | \$0.00 |
| Minimum payment due | \$294.00 |
| Payment due date | 10/14/02 |

Credit limit \$15,000
 Available credit \$297
 Days in billing period 30

| | |
|------------------------|--------------------|
| Account Summary | |
| Previous balance | \$13,922.95 |
| Payments and credits | \$279.00 |
| Purchases and advances | \$880.39 |
| FINANCE CHARGE | \$157.51 |
| Debit adjustments | \$0.00 |
| New balance | \$14,681.85 |

For customer service or to report a lost or stolen card,
 call toll-free: 877-888-5132
 Send payments to: P.O. BOX 8034
 SOUTH HACKENSACK, NJ 07606-8034

**Mellon Platinum MasterCard®****Transactions**

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|-------------------|--|--------|
| 2-1-0 | 08/21 | 7847082KV86QR0ZPW | JOSEPH P. ZEITLER, D.M FORCE PA | 325.00 |
| 2-4 | 08/24 | 8525607KX3JMBK240 | 426 STATE ST CURWENSVILLE PA | 301.50 |
| | | | 19.99% ATM/OTC CASH | |
| | 08/24 | | CASH ADVANCE FEE | 9.04 |
| | 08/25 | 7842950KZNEZJS0JB | WWW.EBAY.COM/CC/ 8887493229 CA | 5.70 |
| | 08/26 | 7540708KZ31DEE8H4 | LHU STUDENT CO OP BKST CLEARFIELD PA | 187.95 |
| | 08/29 | 7845885L1618D48E3 | MCGINNIS INSURANCE PARK RIDGE IL | 39.00 |
| | 09/13 | 8525607LG01JXMQ7K | -PAYMENT-THANK YOU- WILMINGTON DE | 279.00 |
| | 09/18 | 7843286LM00B92EV5 | TBE-ASHTON DRAKE GALL 800-634-5164 IL | 21.24 |
| | | | PURCHASES \$88.00 CASH ADVANCE \$60.47 | 148.47 |
| | | | *FINANCE CHARGE* | |

An amount followed by a minus (-) is a credit or credit balance.

Finance Charge Information

| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|----------------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 10,815.76 | .02712% | 9.90% | 9.90% | 0.00 | 88.00 |
| Cash | 724.55 | .03808% | 13.90% | 21.68% | 9.04 | 17.32 |
| Cash Promotion | 3,177.00 | .05476% | 19.99% | | 0.00 | 52.19 |

Please detach bottom portion and return with your payment in the enclosed envelope.

889.43
 148.47
 103.79



Mellon

5414 0002 8456 1490 01AD5414 5896

| | |
|--------------------------|---------------------|
| Account Statement | Page 1 of 1 |
| Statement Date | 10/18/02 |
| Account number | 5491 4920 1493 5179 |
| New balance | \$14,575.51 |
| Past due amount | \$0.00 |
| Minimum payment due | \$292.00 |
| Payment due date | 11/12/02 |

| | |
|------------------------|----------|
| Credit limit | \$15,000 |
| Available credit | \$403 |
| Days in billing period | 29 |

Account Summary

| | |
|------------------------|--------------------|
| Previous balance | \$14,681.85 |
| Payments and credits | \$294.00 |
| Purchases and advances | \$44.57 |
| FINANCE CHARGE | \$143.05 |
| Debit adjustments | \$0.00 |
| New balance | \$14,575.51 |



For customer service or to report a lost or stolen card,

call toll-free: 877-888-5132



Send payments to: P.O. BOX 8034

SOUTH HACKENSACK, NJ 07606-8034



Mellon Platinum MasterCard®



Transactions

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|-------------------|---|--------|
| 1 | 09/29 | 7842950M2NEZHVY3 | WWW.EBAY.COM/CC/ 8887493229 CA | 23.38 |
| 2 | 10/12 | 8525607ME01RV82QG | -PAYMENT-THANK YOU- WILMINGTON DE | 294.00 |
| 3 | 10/16 | 7843286MH00NRB28H | TBE*ASHTON DRAKE GALL 800-634-6164 IL | 21.24 |
| | | | "FINANCE CHARGE" PURCHASES \$85.71 CASH ADVANCE \$67.38 | 143.05 |

An amount followed by a minus (-) is a credit or credit balance.

Finance Charge Information

| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|----------------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 10,898.60 | .02712% | 9.90% | 9.90% | 0.00 | 85.71 |
| Cash | 611.99 | .03808% | 13.90% | 19.01% | 0.00 | 6.76 |
| Cash Promotion | 3,187.77 | .05476% | 19.99% | | 0.00 | 150.62 |

Cardmember News

NEED AN EXTRA CARD FOR A SON OR DAUGHTER IN COLLEGE? GET ADDITIONAL CARDS AT NO ADDITIONAL COST. CALL 1-800-772-7775.

AVOID THE CROWDS AND LONG LINES. SHOP ANYTIME OF THE DAY OR NIGHT WHERE THE STORES ARE ALWAYS OPEN AND THERE'S PLENTY OF FREE PARKING. SHOP ON THE INTERNET WITH YOUR CREDIT CARD.

Please detach bottom portion and return with your payment in the enclosed envelope.

44.57
143.05
188.62



Mellon

SAU 0 5414 0002 8456 1490 01AD5414 11112

| Account Statement | | Page 1 of 2 |
|-----------------------|---------------------|-------------|
| Statement Date | | 11/19/02 |
| Account number | 5491 4920 1493 5179 | |
| New balance | \$14,816.97 | |
| Past due amount | \$0.00 | |
| Minimum payment due | \$297.00 | |
| Payment due date | 12/14/02 | |

Credit limit \$15,000
 Available credit \$12
 Days in billing period 32

| Account Summary | |
|------------------------|-------------|
| Previous balance | \$14,575.51 |
| Payments and credits | \$292.00 |
| Purchases and advances | \$375.40 |
| FINANCE CHARGE | \$158.06 |
| Debit adjustments | \$0.00 |
| New balance | \$14,816.97 |

For customer service or to report a lost or stolen card,
 call toll-free: 877-888-5182
 Send payments to: P.O. BOX 8034
 SOUTH HACKENSACK, NJ 07606-8034



Mellon Platinum MasterCard®



Transactions

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|-------------------|--|--------|
| 10/04 | 10/19 | 7547082MKS6QXBWKG | JOSEPH P. ZEITLER, D.M FORCE PA | 150.00 |
| 10/29 | 10/29 | 7842950MZNEZH6MZS | WWW.EBAY.COM/CC/ 8887493229 CA | 31.68 |
| 11/06 | 11/06 | 7843286N600R28VXN | TBE*ASHTON DRAKE GALL 800-634-5164 IL | 22.48 |
| 11/10 | 11/10 | 8525607NA01040SGR | -PAYMENT-THANK YOU- WILMINGTON DE | 292.00 |
| 11/11 | 11/11 | 7547082NFS6D01AVH | JOSEPH P. ZEITLER, D.M FORCE PA | 150.00 |
| 11/13 | 11/13 | 7843286ND004LG494 | TBE*ASHTON DRAKE GALL 800-634-5164 IL | 21.24 |
| | | *FINANCE CHARGE* | PURCHASES \$96.76 CASH ADVANCE \$61.30 | 158.06 |

An amount followed by a minus (-) is a credit or credit balance.

Finance Charge Information

| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|----------------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 11,150.84 | .02712% | 9.90% | 9.90% | 0.00 | 96.76 |
| Cash | 459.79 | .03808% | 13.90% | 19.22% | 0.00 | 5.60 |
| Cash Promotion | 3,178.65 | .05476% | 19.99% | | 0.00 | 55.70 |

Cardmember News

IF YOU FIND YOU ARE TRAVELING THIS HOLIDAY SEASON, DON'T FORGET TO PACK YOUR CREDIT CARD. ISN'T IT NICE TO KNOW THAT WHEREVER YOU GO, YOUR CREDIT CARD IS WELCOME? YOUR CARD IS ACCEPTED AT OVER 24 MILLION MERCHANT LOCATIONS- MORE THAN ANY OTHER CARD.

Please detach bottom portion and return with your payment in the enclosed envelope.

375.40
 158.06
 55.70
 12/13/02
 21/10/02
 300

**Mellon**

5414 0002 8456 1490 01AD5414 11183

| | |
|----------------------------|---------------------|
| Account Statement | Page 1 of 2 |
| Statement Date | 12/18/02 |
| Account number | 5491 4920 1495 7884 |
| New balance | \$14,811.42 |
| Past due amount | \$0.00 |
| Minimum payment due | \$297.00 |
| Payment due date | 01/12/03 |

| | |
|------------------------|----------|
| Credit limit | \$15,000 |
| Available credit | \$188 |
| Days in billing period | 29 |

| | |
|------------------------|-----------------|
| Account Summary | |
| Previous balance | \$0.00 |
| Payments and credits | \$300.00 |
| Purchases and advances | \$150.00 |
| FINANCE CHARGE | \$144.45 |
| Debit adjustments | \$14,816.97 |
| New balance | \$14,811.42 |

For customer service or to report a lost or stolen card,
call toll-free: 877-888-5132
Send payments to: P.O. BOX 8034
SOUTH HACKENSACK, NJ 07606-8034

**Mellon Platinum MasterCard®****Transactions**

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|--------------------|--|-----------|
| 11/18 | 11/20 | 7547082NRS6D0WTRH | JOSEPH P. ZEITLER, D.M FORCE PA | 150.00 |
| 12/03 | 12/03 | 00000000000ATNEWA | BALANCE TRANSFER 5491 4920 1493 5179 | 14,816.97 |
| 12/14 | 12/14 | &F845600PE0001XFRL | -PAYMENT-THANK YOU- WILMINGTON DE | 300.00 |
| | | "FINANCE CHARGE" | PURCHASES \$90.17 CASH ADVANCE \$54.28 | 144.45 |

An amount followed by a minus (-) is a credit or credit balance.

& ITEM WAS TRANSFERRED FROM LOST/STOLEN ACCOUNT.

Finance Charge Information

| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|----------------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 11,465.78 | .02712% | 9.90% | 9.90% | 0.00 | 90.17 |
| Cash | 331.90 | .03808% | 13.90% | 19.41% | 0.00 | 3.67 |
| Cash Promotion | 3,187.38 | .05476% | 19.99% | | 0.00 | 50.61 |

Cardmember News

GREAT NEWS! YOU ARE ELIGIBLE TO RECEIVE YOUR CHOICE OF TWO GREAT LOW RATES ON BALANCE TRANSFERS! SAVE WITH A LOW 3.99% APR UNTIL APRIL 2003 OR 7.99% APR UNTIL TRANSFERRED BALANCES ARE PAID IN FULL. IT'S YOUR CHOICE! SIMPLY CALL 1-800-772-0899 BY JANUARY 15, 2003 TO TAKE ADVANTAGE OF THIS SAVINGS OPPORTUNITY.

Cl# 1541
300.-
01/06/03

Please detach bottom portion and return with your payment in the enclosed envelope.

150.-
144.45

294.45

"B"



5414 0002 8456 1490 01AD5414 19350

| | |
|--------------------------|---------------------|
| Account Statement | Page 1 of 4 |
| Statement Date | 01/20/03 |
| Account number | 5491 4920 1495 7884 |
| New balance | \$14,701.38 |
| Past due amount | \$0.00 |
| Minimum payment due | \$295.00 |
| Payment due date | 02/14/03 |

| | |
|------------------------|--------------------|
| Account Summary | |
| Previous balance | \$14,811.42 |
| Payments and credits | \$300.00 |
| Purchases and advances | \$28.00 |
| FINANCE CHARGE | \$161.96 |
| Debit adjustments | \$0.00 |
| New balance | \$14,701.38 |

Credit limit **\$15,000**
 Available credit **\$298**
 Days in billing period **33**

For customer service or to report a lost or stolen card,
 call toll-free: 877-888-5132
 Send payments to: P.O. BOX 8034
 SOUTH HACKENSACK, NJ 07606-8034

Mellon Platinum MasterCard® MasterCard

Transactions

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|-------------------|---|---------|
| 01/07 | 01/07 | F84660007000RF007 | STATEMENT REQUEST | 28.00 |
| 01/08 | 01/08 | 85256070801QBTZ80 | -PAYMENT-THANK YOU- WILMINGTON DE | 300.00- |
| | | 'FINANCE CHARGE' | PURCHASES \$102.16 CASH ADVANCE \$59.80 | 161.96 |

An amount followed by a minus (-) is a credit or credit balance.

Finance Charge Information

| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|----------------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 11,415.60 | .02712% | 9.90% | 9.90% | 0.00 | 102.16 |
| Cash | 192.94 | .03808% | 13.90% | 19.64% | 0.00 | 2.42 |
| Cash Promotion | 3,175.37 | .05476% | 19.99% | | 0.00 | 57.38 |

Cardmember News

USE THE ATTACHED CHECKS FOR QUICK AND CONVENIENT ACCESS TO YOUR ACCOUNT. THESE CHECKS ARE A GREAT WAY TO PAY OFF HIGH-RATE BALANCES, PAY POST-HOLIDAY BILLS OR WRITE A CHECK OUT TO YOURSELF AND USE THE EXTRA CASH HOWEVER YOU WISH!

Please detach bottom portion and return with your payment in the enclosed envelope.



P.O. Box 15109
 Wilmington, DE 19850-5109

| | |
|---------------------|---------------------|
| Account number | 5491 4920 1495 7884 |
| New balance | \$14,701.38 |
| Minimum payment due | \$295.00 |
| Payment due date | 02/14/03 |

Make changes to address and phone number below:

Address _____
 City _____ State _____ Zip _____
 Home phone _____ Business _____
 e-mail _____

Amount enclosed: \$ _____

Make check or money order payable to: MELLON/CBSD
 To ensure proper credit, please return this portion with your
 payment at least 5 business days prior to the due date.
 Please write your account number on the check.



MARY A OLSON
 DAVID E OLSON
 RD 2 BOX 148
 CURWENSVILLE PA 16833-9580

19350

161.96
 P.O. BOX 8034
 SOUTH HACKENSACK, NJ 07606-8034



549149201495788400295001470138003000013
 "C"

Duplicate Statement

Account Statement Page 1 of 2
 Statement Date 02/19/03
 Account number 5491 4920 1495 7884
 New balance \$15,033.90
 Past due amount \$295.00
 Minimum payment due \$629.90
 Payment due date 03/16/03

Account Summary
 Previous balance \$14,701.38
 Payments and credits \$0.00
 Purchases and advances \$13.00
 FINANCE CHARGE \$284.52
 Debit adjustments \$35.00
 New balance \$15,033.90

Credit limit \$15,000 For customer service or to report a lost or stolen card
 Available credit NONE call toll-free: 877-888-5132
 Days in billing period 30 Send payments to: P.O. BOX 8034
 Transactions
 Trans Post Reference Number Description Amount
 02/10 02/10 F84560019000RF041 STATEMENT REQUEST 13.00
 02/19 02/19 *FINANCE CHARGE* PURCHASES \$228.67 CASH ADVANCE \$55.85 35.00
 FINANCE CHARGE PURCHASES \$228.67 CASH ADVANCE \$55.85 284.52

An amount followed by a minus (-) is a credit or credit balance..

YOUR ACCOUNT IS ONE MONTH PAST DUE. PLEASE PAY
 THE MINIMUM AMOUNT DUE SHOWN ABOVE. IF YOU HAVE
 ALREADY SENT US THIS PAYMENT, THANK YOU.

Please detach bottom portion and return with your payment in the enclosed envelope.

Make changes to address and phone number below:

Account number 5491 4920 1495 7884
 New balance \$15,033.90
 Minimum payment due \$629.90
 Payment due date 03/16/03

Amount enclosed: \$

Make check or money order payable to: MELLON/CBSD
 To ensure proper credit, please return this portion with your
 payment at least 5 business days prior to the due date.
 Please write your account number on the check.

MARY A OLSON
 RD 2 BOX 148
 461 3FARM RD
 CURWENSVILLE PA 16833-9580

P.O. BOX 8034
 SOUTH HACKENSACK, NJ 07606-8034

284.52
 35.00
319.52



5414 0002 8456 1490 01AD5414 10193

| | |
|---------------------|---------------------|
| Account Statement | Page 1 of 2 |
| Statement Date | 03/20/03 |
| Account number | 5491 4920 1495 7884 |
| New balance | \$15,379.05 |
| Past due amount | \$596.00 |
| Minimum payment due | \$1,283.05 |
| Payment due date | 04/14/03 |

Credit limit \$15,000
 Available credit NONE
 Days in billing period 29

| | |
|------------------------|-------------|
| Account Summary | |
| Previous balance | \$15,033.90 |
| Payments and credits | \$0.00 |
| Purchases and advances | \$0.00 |
| FINANCE CHARGE | \$281.15 |
| Debit adjustments | \$64.00 |
| New balance | \$15,379.05 |

For customer service or to report a lost or stolen card,
 call toll-free: 877-888-5132
 Send payments to: P.O. BOX 8034
 SOUTH HACKENSACK, NJ 07606-8034

Mellon Platinum MasterCard®

Transactions

| Trans | Post | Reference Number | Description | Amount |
|--------------|-------|------------------|---------------------------------|---------|
| I-1-0 874 | 03/20 | | OVERLIMIT FEE | 29.00 |
| | 03/20 | | LATE FEE | 35.00 |
| | | *FINANCE CHARGE* | PURCHASES \$226.27 CASH ADVANCE | \$54.88 |
| | | | | 281.15 |

An amount followed by a minus (-) is a credit or credit balance.

YOUR ACCOUNT IS TWO MONTHS PAST DUE AND YOUR
 CREDIT PRIVILEGES MAY BE SUSPENDED. PLEASE CALL
 1-800-433-9907 FOR ASSISTANCE.

AN OVERLIMIT FEE WAS ASSESSED WHEN YOUR ACCOUNT BALANCE
 EXCEEDED THE ESTABLISHED CREDIT LIMIT ON 03/20/03.

Finance Charge Information

| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|----------------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 11,749.17 | .06641% | 24.24% | 24.24% | 0.00 | 226.27 |
| Cash | 168.36 | .06641% | 24.24% | 20.20% | 0.00 | 3.25 |
| Cash Promotion | 3,251.66 | .05476% | 19.99% | | 0.00 | 51.63 |

Please detach bottom portion and return with your payment in the enclosed envelope.

Mellon

P.O. Box 15109
 Wilmington, DE 19850-5109

Make changes to address and phone number below:

Address _____

City _____ State _____ Zip _____

Home phone _____ Business _____

e-mail _____



MARY A OLSON
 RD 2 BOX 148
 461 3FARM RD
 CURWENSVILLE PA 16833-9580

10193

| | |
|---------------------|---------------------|
| Account number | 5491 4920 1495 7884 |
| New balance | \$15,379.05 |
| Minimum payment due | \$1,283.05 |
| Payment due date | 04/14/03 |

Amount enclosed: \$ _____

Make check or money order payable to: MELLON/CBSD
 To ensure proper credit, please return this portion with your
 payment at least 5 business days prior to the due date.
 Please write your account number on the check.

281.15
 64.00
 345.15

P.O. BOX 8034
 SOUTH HACKENSACK, NJ 07606-8034



5491492014957884012830515379050000000013

**Mellon**

5414 0002 8456 1490 01AD5414 3715

| | |
|----------------------------|---------------------|
| Account Statement | Page 1 of 1 |
| Statement Date | 04/18/03 |
| Account number | 5491 4920 1495 7884 |
| New balance | \$15,742.00 |
| Past due amount | \$904.00 |
| Minimum payment due | \$1,961.00 |
| Payment due date | 05/13/03 |

| | |
|------------------------|----------|
| Credit limit | \$15,000 |
| Available credit | \$00 |
| Days in billing period | 29 |

| | |
|------------------------|-----------------|
| Account Summary | |
| Previous balance | \$15,379.05 |
| Payments and credits | \$0.00 |
| Purchases and advances | \$0.00 |
| FINANCE CHARGE | \$298.95 |
| Debit adjustments | \$64.00 |
| New balance | \$15,742.00 |

For customer service or to report a lost or stolen card,
call toll-free: 877-888-5132
Send payments to: P.O. BOX 8034
SOUTH HACKENSACK, NJ 07606-8034

**Mellon Platinum MasterCard®****Transactions**

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|------------------|---------------------------------|---------|
| 1-0 | 04/18 | | OVERLIMIT FEE | 29.00 |
| 1-1 | 04/18 | | LATE FEE | 35.00 |
| | | | *FINANCE CHARGE* | 298.95 |
| | | | PURCHASES \$231.92 CASH ADVANCE | \$67.03 |

An amount followed by a minus (-) is a credit or credit balance.

HELP IS AVAILABLE! PLEASE CALL 1-800-251-6195
TO GIVE US THE OPPORTUNITY TO ASSIST YOU.

AN OVERLIMIT FEE WAS ASSESSED WHEN YOUR ACCOUNT BALANCE
EXCEEDED THE ESTABLISHED CREDIT LIMIT ON 04/18/03.

Finance Charge Information

| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|----------------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 12,042.15 | .06641% | 24.24% | 24.24% | 0.00 | 231.92 |
| Cash | 171.64 | .06641% | 24.24% | 24.24% | 0.00 | 3.31 |
| Cash Promotion | 3,309.09 | .06641% | 24.24% | 24.24% | 0.00 | 63.72 |

Please detach bottom portion and return with your payment in the enclosed envelope.

**Mellon**

P.O. Box 15109
Wilmington, DE 19850-5109

Make changes to address and phone number below:

Address _____

City _____ State _____ Zip _____

Home phone _____ Business _____

e-mail _____



MARY A OLSON
DAVID E OLSON
PO BOX 59
CURWENSVILLE PA 16833-0059

3715

| | |
|---------------------|---------------------|
| Account number | 5491 4920 1495 7884 |
| New balance | \$15,742.00 |
| Minimum payment due | \$1,961.00 |
| Payment due date | 05/13/03 |

Amount enclosed: \$ _____

Make check or money order payable to: MELLON/CBSD
To ensure proper credit, please return this portion with your
payment at least 5 business days prior to the due date.
Please write your account number on the check.

298.95
64.00
362.95

P.O. BOX 8034
SOUTH HACKENSACK, NJ 07606-8034



549149201495788401961001574200000000013

**Mellon**

5414 0002 8456 1490 01AD5414 2848

Account Statement

Page 1 of 1

Statement Date

05/16/03

Account number

5491 4920 1495 7884

New balance

\$16,101.36

Past due amount

\$1,219.00

Minimum payment due

\$2,643.36

Payment due date

06/10/03

Credit limit

\$15,000

Available credit

\$00

Days in billing period

28

Account Summary

| | |
|------------------------|--------------------|
| Previous balance | \$15,742.00 |
| Payments and credits | \$0.00 |
| Purchases and advances | \$0.00 |
| FINANCE CHARGE | \$295.36 |
| Debit adjustments | \$64.00 |
| New balance | \$16,101.36 |

For customer service or to report a lost or stolen card,
call toll-free: 877-888-5132Send payments to: P.O. BOX 8034
SOUTH HACKENSACK, NJ 07606-8034**Mellon Platinum MasterCard®****Transactions**

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|------------------|---|--------|
| 05/16 | 05/16 | | OVERLIMIT FEE | 29.00 |
| 05/16 | 05/16 | | LATE FEE | 35.00 |
| | | *FINANCE CHARGE* | PURCHASES \$229.40 CASH ADVANCE \$65.96 | 295.36 |

An amount followed by a minus (-) is a credit or credit balance.

YOUR ACCOUNT IS SERIOUSLY PAST DUE AND YOUR
CREDIT PRIVILEGES HAVE BEEN SUSPENDED. PLEASE
CALL 1-800-251-6195 FOR ASSISTANCE.

AN OVERLIMIT FEE WAS ASSESSED WHEN YOUR ACCOUNT BALANCE
EXCEEDED THE ESTABLISHED CREDIT LIMIT ON 05/16/03.

Finance Charge Information

| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|----------------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 12,336.73 | .06641% | 24.24% | 24.24% | 0.00 | 229.40 |
| Cash | 174.92 | .06641% | 24.24% | 24.24% | 0.00 | 3.26 |
| Cash Promotion | 3,372.28 | .06641% | 24.24% | 24.24% | 0.00 | 62.70 |

Please detach bottom portion and return with your payment in the enclosed envelope.

**Mellon**P.O. Box 15109
Wilmington, DE 19850-5109

Make changes to address and phone number below:

Address

City

State

Zip

Home phone

Business

e-mail



MARY A OLSON
DAVID E OLSON
PO BOX 59
CURWENSVILLE PA 16833-0059

2848

| | |
|----------------------------|---------------------|
| Account number | 5491 4920 1495 7884 |
| New balance | \$16,101.36 |
| Minimum payment due | \$2,643.36 |
| Payment due date | 06/10/03 |

Amount enclosed: \$

Make check or money order payable to: MELLON/CBSD
To ensure proper credit, please return this portion with your
payment at least 5 business days prior to the due date.
Please write your account number on the check.

295.36
64.
359.36

P.O. BOX 8034
SOUTH HACKENSACK, NJ 07606-8034

549149201495788402643361610136000000012

**Mellon**

5414 0001 8456 1490 01AD5414 9689

Account Statement

Page 1 of 1

Statement Date**06/17/03****Account number**

5491 4920 1495 7884

New balance

\$16,511.08

Past due amount

\$1,542.00

Minimum payment due

\$3,399.08

Payment due date

07/12/03

Credit limit

\$15,000

Available credit

\$00

Days in billing period

32

Account Summary

| | |
|------------------------|--------------------|
| Previous balance | \$16,101.36 |
| Payments and credits | \$0.00 |
| Purchases and advances | \$0.00 |
| FINANCE CHARGE | \$345.72 |
| Debit adjustments | \$64.00 |
| New balance | \$16,511.08 |

For customer service or to report a lost or stolen card,
call toll-free: 877-888-5132
Send payments to: P.O. BOX 8034
SOUTH HACKENSACK, NJ 07606-8034

**Mellon Platinum MasterCard®****Transactions**

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|------------------|--|--------|
| 1-0 | 06/17 | | OVERLIMIT FEE | 29.00 |
| 2-0 | 06/17 | | LATE FEE | 35.00 |
| | | | *FINANCE CHARGE* PURCHASES \$268.82 CASH ADVANCE \$76.90 | 345.72 |

An amount followed by a minus (-) is a credit or credit balance.

YOUR ACCOUNT IS SERIOUSLY PAST DUE AND YOUR
CREDIT PRIVILEGES HAVE BEEN SUSPENDED. PLEASE
CALL 1-800-251-6195 FOR ASSISTANCE.

AN OVERLIMIT FEE WAS ASSESSED WHEN YOUR ACCOUNT BALANCE
EXCEEDED THE ESTABLISHED CREDIT LIMIT ON 06/17/03.

Finance Charge Information

| | Average Daily Balance | Daily Periodic Rate | Nominal APR | Annual Percentage Rate (APR) | Transaction Fees | Finance Charge |
|----------------|-----------------------|---------------------|-------------|------------------------------|------------------|----------------|
| Purchases | 12,649.62 | .06641% | 24.24% | 24.24% | 0.00 | 268.82 |
| Cash | 178.45 | .06641% | 24.24% | 24.24% | 0.00 | 3.80 |
| Cash Promotion | 3,440.13 | .06641% | 24.24% | 24.24% | 0.00 | 73.10 |

Please detach bottom portion and return with your payment in the enclosed envelope.**Mellon**P.O. Box 15109
Wilmington, DE 19850-5109*Make changes to address and phone number below:*

Address _____

City _____

State _____

Zip _____

Home phone _____

Business _____

e-mail _____



MARY A OLSON
DAVID E OLSON
PO BOX 59
CURWENSVILLE PA 16833-0059

9689

| | |
|---------------------|---------------------|
| Account number | 5491 4920 1495 7884 |
| New balance | \$16,511.08 |
| Minimum payment due | \$3,399.08 |
| Payment due date | 07/12/03 |

Amount enclosed: \$ _____

Make check or money order payable to: MELLON/CBSD
To ensure proper credit, please return this portion with your
payment at least 5 business days prior to the due date.
Please write your account number on the check.

345.72
64.
409.72

P.O. BOX 8034
SOUTH HACKENSACK, NJ 07606-8034

5491492014957884033990816511080000000012

Visit: www.melloncreditcard.accountonline.com

154914920149578849999999995109

Your Account Number

5491 4920 1495 7884

Please Enter Amount Of Payment Enclosed

Payment Must Be Received By

Your Total Balance

Minimum Amount Due

AUG 12 2003

\$16826.87

\$16826.87

\$

151215 MC 32 A 1 BR1100027

MARY A OLSON
PO BOX 59
CURWENSVILLE

PA 16833-0059

()
New Home Phone

()
New Business Phone

MELLON
P.O. BOX 8112
S HACKENSACK, NJ
07606-8112

Print changes of address, phone number or email above.*

*If you provide an e-mail address, we may use it to contact you about your account. We may also use your e-mail address to send you information about products and services you might find useful.

Mellon Platinum

Account Number
5491 4920 1495 7884
Payment must be received by 1:00 pm local time on 08/12/2003

| Statement/Closing Date | Total Credit Line | Available Credit Line | Cash Advance Limit | Available Cash Limit | New Balance |
|------------------------|-------------------|-------------------------|--------------------|-----------------------|--------------------|
| 07/18/2003 | \$15000 | \$0 | \$15000 | \$0 | \$16826.87 |
| | | Amount Over Credit Line | Past Due | Purch/Adv Minimum Due | Minimum Amount Due |
| | | \$1826.87 | \$1813.00 | \$335.00 | \$16826.87 |

| Sale Date | Post Date | Reference Number | Activity Since Last Statement | Amount |
|-----------|-----------|------------------|---|--------|
| 6/27 | 7/18 | 79010001 | Payments, Credits & Adjustments PAYMENT - THANK YOU | -75.00 |
| 7/18 | 7/18 | | Standard Purch LATE FEE - JUN PAYMENT PAST DUE | 35.00 |
| 7/18 | 7/18 | | OVER CREDIT LIMIT FEE | 29.00 |
| | | | PURCHASES*FINANCE CHARGE*PERIODIC RATE | 264.24 |
| | 7/18 | | Standard Adv ADVANCES*FINANCE CHARGE*PERIODIC RATE | 58.84 |
| | 7/18 | | Rate Sale - Charged To Offer 4 ADVANCES*FINANCE CHARGE*PERIODIC RATE | 3.71 |

Help is available! Please call the toll-free number shown above to learn about our special payment options. Call Monday - Friday, 7 am to 9 pm, or Saturday, 8 am to 5 pm, Central Time. Please give us the opportunity to assist you.

390.79

| Account Summary | Previous Balance | (+) Purchases & Advances | (-) Payments & Credits | (+) FINANCE CHARGE | (=) New Balance |
|-----------------|------------------|--------------------------|------------------------|--------------------|-----------------|
| PURCHASES | \$12,852.71 | \$64.00 | \$16.94 | \$264.24 | \$13,164.01 |
| ADVANCES | \$3,658.37 | \$0.00 | \$58.06 | \$62.55 | \$3,662.86 |
| TOTAL | \$16,511.08 | \$64.00 | \$75.00 | \$326.79 | \$16,826.87 |

Days This Billing Period: 31

| Rate Summary | Balance Subject to Finance Charge | Periodic Rate | Nominal APR | ANNUAL PERCENTAGE RATE |
|----------------|-----------------------------------|---------------|-------------|------------------------|
| PURCHASES | | | | |
| Standard Purch | \$12,968.13 | 0.06573%(D) | 23.990% | 23.990% |
| ADVANCES | | | | |
| Standard Adv | \$3,465.23 | 0.05477%(D) | 19.990% | 19.990% |
| Offer 4 | \$182.21 | 0.06573%(D) | 23.990% | 23.990% |

JAMES A. NADDEO
ATTORNEY AT LAW
211 1/2 EAST LOCUST STREET
P.O. BOX 552
CLEARFIELD, PENNSYLVANIA 16830

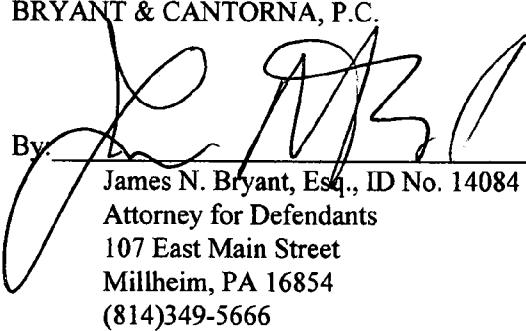
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

MARY A. OLSON, an individual, :
Plaintiff :
: vs. : No. 03-1187-CD
: :
DAVID E. OLSON and GEORGIA M. :
OLSON, husband and wife, :
Defendants :
:

PRAECIPE FOR ENTRY OF APPEARANCE

TO THE PROTHONOTARY OF SAID COURT:

Kindly enter my appearance on behalf of the Defendants, David E. Olson and Georgia M. Olson, to the above captioned matter. All papers may be served upon the Defendants at my law offices located at 107 East Main Street, Millheim, PA 16854.

BRYANT & CANTORNA, P.C.
By: 
James N. Bryant, Esq., ID No. 14084
Attorney for Defendants
107 East Main Street
Millheim, PA 16854
(814)349-5666

Date:

FILED

AUG 22 2003

William A. Shaw
Prothonotary/Clerk of Courts

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

MARY A. OLSON, an individual, :
Plaintiff :
vs. : No. 03-1187-CD
DAVID E. OLSON and GEORGIA M. :
OLSON, husband and wife, :
Defendants :
:

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the within Praeclipe for Entry of Appearance was served by depositing the same with the United States Postal Service, postage prepaid, addressed to the following:

James Naddeo, Esq
211 ½ East Locust Street
P.O. Box 552
Clearfield, PA 16830

BRYANT & CANTORNA, P.C.
By: _____
James N. Bryant, Esq., ID No. 14084
Attorney for Defendants
107 East Main Street
Millheim, PA 16854
(814)349-5666

Date:

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

MARY A. OLSON, an individual,
Plaintiff

vs.

DAVID E. OLSON and GEORGIA M.
OLSON, husband and wife,
Defendants

: No. 03-1187-CD

FILED

AUG 27 2003

William A. Shaw
Prothonotary/Clerk of Courts

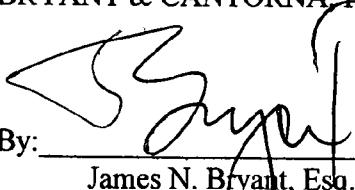
DEFENDANT'S ANSWER TO PLAINTIFF'S COMPLAINT

1. Admitted.
2. Admitted.
3. It is admitted that there was a credit card account with Mellon Bank. By way of further answer in defense it is averred that this was used by the Plaintiff, the plaintiff's deceased son, the business of the plaintiff's deceased son and the defendant David E. Olson.
4. It is admitted that the defendants were an authorized user.
5. Admitted. It is admitted that the defendants paid for their personal charges
6. Admitted.
7. Admitted.
8. After a reasonable investigation, the Defendants are without knowledge or information sufficient to form a belief as to the allegations contained in this paragraph and therefore deny same and demand strict proof at the time of trial. By way of further answer in defense it is averred that many of these charges relate to charges of either the defendant's deceased brother or the mother.
9. Admitted.

10. Admitted.
11. After a reasonable investigation, the Defendants are without knowledge or information sufficient to form a belief as to the allegations contained in this paragraph and therefore deny same and demand strict proof at the time of trial.
12. Admitted. It is admitted that the defendants have failed to make any payment. By way of further answer in defense, it is averred that parties are unable to agree on who owes what to whom.
13. After a reasonable investigation, the Defendants are without knowledge or information sufficient to form a belief as to the allegations contained in this paragraph and therefore deny same and demand strict proof at the time of trial.
14. After a reasonable investigation, the Defendants are without knowledge or information sufficient to form a belief as to the allegations contained in this paragraph and therefore deny same and demand strict proof at the time of trial. It is averred by further answer in defense, that the plaintiff always carried a balance and that much of these finance charges are due to a carry-over balance.
15. Admitted.
16. After a reasonable investigation, the Defendants are without knowledge or information sufficient to form a belief as to the allegations contained in this paragraph and therefore deny same and demand strict proof at the time of trial.
17. It is admitted they have made demand upon the defendants by way of further answer in defense, it is averred that the parties have been unable to agree as to the precise amount they owe.

WHEREFORE, Defendant requests the complaint be dismissed.

BRYANT & CANTORNA, P.C.

By: 

James N. Bryant, Esq., ID No. 14084
Attorney for Defendants
107 East Main Street
Millheim, PA 16854
(814)349-5666

Date: 8-26-03

VERIFICATION

I verify that the statements made in the foregoing 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.

A handwritten signature in black ink, appearing to read "Mark F. O'Brien", is written over a horizontal line.

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

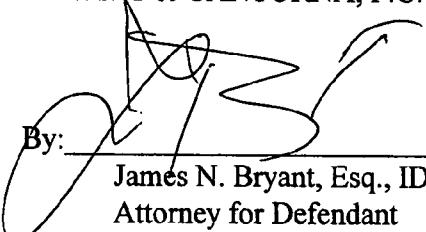
MARY A. OLSON, an individual, :
Plaintiff :
: :
vs. : No. 03-1187-CD
: :
DAVID E. OLSON and GEORGIA M. :
OLSON, husband and wife, :
Defendants : :
:

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the Defendant's Answer to Plaintiff's Complaint was served by depositing the same with the United States Postal Service, postage prepaid and addressed to the following:

James Naddeo, Esq
211 ½ East Locust Street
P.O. Box 552
Clearfield, PA 16830

BRYANT & CANTORNA, P.C.

By: 

James N. Bryant, Esq., ID No. 14084
Attorney for Defendant
107 East Main Street
Millheim, PA 16854
(814)349-5666

Date: 8-26-03

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

MARY A. OLSON, an individual
Plaintiff,

vs.

DAVID E. OLSON and GEORGIA M.
OLSON, husband and wife,
Defendants.

* No. 03 - 1187 - CD

* Type of Pleading:

* **CERTIFICATE OF SERVICE**

* Filed on behalf of:

* Plaintiff

* Counsel of Record for
this party:

* James A. Naddeo, Esq.
* PA I.D. 06820

* 211 1/2 E. Locust Street
* P.O. Box 552
* Clearfield, PA 16830
* (814) 765-1601

FILED
O 3:29 PM NOCC
SEP 03 2003

William A. Shaw
Prothonotary

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

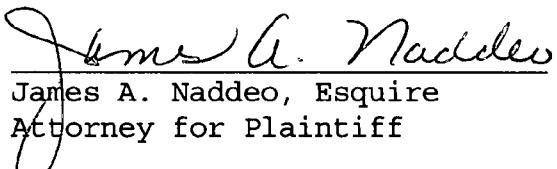
MARY A. OLSON, an individual *
Plaintiff, *
*
vs. * No. 03 - 1187 - CD
*
DAVID E. OLSON and GEORGIA M. *
OLSON, husband and wife, *
Defendants. *

CERTIFICATE OF SERVICE

I, James A. Naddeo, Esquire, Attorney for Plaintiff, do hereby certify that a true and correct copy of the Notices of Deposition of David E. Olson and Georgia M. Olson in the above matter were served by first-class mail, postage prepaid, upon the following:

James N. Bryant, Esquire
BRYANT & CANTORNA, P.C.
107 E. Main Street
Millheim, PA 16854

Said Notices of Deposition were mailed this 3rd day of September, 2003.



James A. Naddeo, Esquire
Attorney for Plaintiff

JAMES A. NADDEO
ATTORNEY AT LAW
211 1/2 EAST LOCUST STREET
P.O. BOX 552
CLEARFIELD, PENNSYLVANIA 16830

In The Court of Common Pleas of Clearfield County, Pennsylvania

OLSON, MARY A.

VS.

OLSON, DAVIE E. & GEORGIA M.

Sheriff Docket # 14414

03-1187-CD

COMPLAINT

SHERIFF RETURNS

NOW AUGUST 14, 2003 AT 10:25 AM SERVED THE WITHIN COMPLAINT ON DAVID E. OLSON, DEFENDANT AT RESIDENCE, 461 TREE FARM ROAD, CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO DAVID E. OLSON A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: DAVIS

NOW AUGUST 14, 2003 AT 10:25 AM SERVED THE WITHIN COMPLAINT ON GEORGIA M. OLSON, DEFENDANT AT RESIDENCE, 461 TREE FARM ROAD, CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO DAVID E. OLSON, HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: DAVIS

Return Costs

| Cost | Description |
|-------|--|
| 33.01 | SHERIFF HAWKINS PAID BY: ATTY CK# 9051 |
| 20.00 | SURCHARGE PAID BY: ATTY CK# 9052 |

Sworn to Before Me This

23 Day of Sept 2003
William A. Shaw

So Answers,

Chester A. Hawkins
by *Mauley Hamps*
Chester A. Hawkins
Sheriff

FILED
0 1:42 PM
SEP 23 2003

William A. Shaw
Prothonotary

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

MARY A. OLSON, an individual
Plaintiff,

vs.

DAVID E. OLSON and GEORGIA M.
OLSON, husband and wife,
Defendants.

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No. 03 - 1187 - CD

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Type of Pleading:

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* PRAECIPE TO LIST
* FOR TRIAL

*

* Filed on behalf of:

*

* Plaintiff

*

* Counsel of Record for
* this party:

*

* James A. Naddeo, Esq.
* PA I.D. 06820

*

* 211 1/2 E. Locust Street
* P.O. Box 552
* Clearfield, PA 16830
* (814) 765-1601

FILED

OCT 28 2003

William A. Shaw
Prothonotary/Clerk of Courts

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

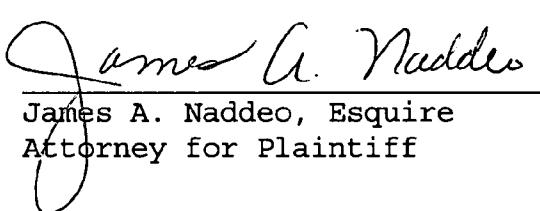
MARY A. OLSON, an individual *
Plaintiff, *
*
vs. * No. 03 - 1187 - CD
*
DAVID E. OLSON and GEORGIA M. *
OLSON, husband and wife, *
Defendants. *

PRAECIPE TO LIST FOR TRIAL

TO THE PROTHONOTARY:

Please place the above-captioned matter on the next list
for trial. In support thereof I certify the following:

1. There are no Motions outstanding.
2. Discovery has been completed and the case is ready
for trial.
3. The case is to be heard jury.
4. Notice of the Praecipe has been given to opposing
counsel.
5. The time for trial is estimated at one (1) day



James A. Naddeo, Esquire

Attorney for Plaintiff

Date: October 28, 2003

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

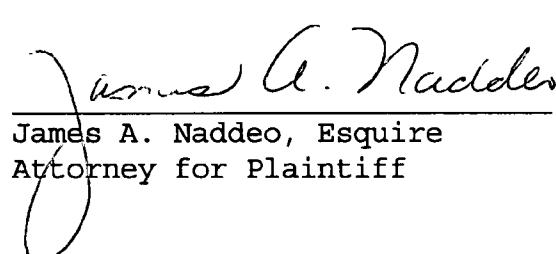
MARY A. OLSON, an individual *
Plaintiff, *
*
vs. * No. 03 - 1187 - CD
*
DAVID E. OLSON and GEORGIA M. *
OLSON, husband and wife, *
Defendants. *

CERTIFICATE OF SERVICE

I, James A. Naddeo, Esquire, Attorney for Plaintiff, do hereby certify that a true and correct copy of the Praecept to List for Trial filed in the above matter was served on the following person and in the following manner on the 28th day of October, 2003:

First-Class Mail, Postage Prepaid

James N. Bryant, Esquire
BRYANT & CANTORNA, P.C.
107 E. Main Street
Millheim, PA 16854



James A. Naddeo, Esquire
Attorney for Plaintiff

JAMES A. NADDEO
ATTORNEY AT LAW
211 1/2 EAST LOCUST STREET
P.O. BOX 552
CLEARFIELD, PENNSYLVANIA 16830

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

MARY A. OLSON, an individual
Plaintiff,

vs.

DAVID E. OLSON and GEORGIA M.
OLSON, husband and wife,
Defendants.

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* No. 03 - 1187 - CD

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* Type of Pleading:

*
* CERTIFICATE OF SERVICE

*
* Filed on behalf of:
*
* Plaintiff
*
* Counsel of Record for
* this party:
*
* James A. Naddeo, Esq.
* PA I.D. 06820
*
* 211 1/2 E. Locust Street
* P.O. Box 552
* Clearfield, PA 16830
* (814) 765-1601

FILED

MAR 30 2004

William A. Shaw
Prothonotary

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

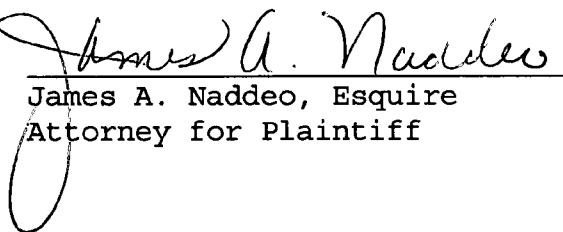
MARY A. OLSON, an individual *
Plaintiff, *
*
vs. * No. 03 - 1187 - CD
*
*
DAVID E. OLSON and GEORGIA M. *
OLSON, husband and wife, *
Defendants. *

CERTIFICATE OF SERVICE

I, James A. Naddeo, Esquire, Attorney for Plaintiff, do hereby certify that a true and certified copy of Petition to Enforce Settlement filed in the above matter was served on the following person and in the following manner on the 30th day of March, 2004:

First-Class Mail, Postage Prepaid

James N. Bryant, Esquire
BRYANT & CANTORNA, P.C.
107 E. Main Street
Millheim, PA 16854



James A. Naddeo, Esquire
Attorney for Plaintiff

JAMES A. NADDEO
ATTORNEY AT LAW
P.O. BOX 552
CLEARFIELD, PENNSYLVANIA 16830

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

MARY A. OLSON

:

VS.

: NO. 03-867-CD

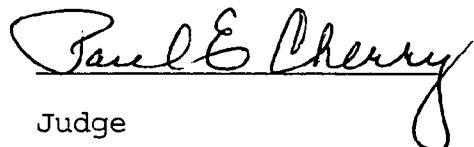
DAVID E. OLSON, et al

: NO. 03-1187-CD

O R D E R

NOW, this 28th day of April, 2004, this being the date set for hearing on Petition to Enforce Settlement filed on behalf of Plaintiff, Mary A. Olson, it is the ORDER of this Court that Defendants, David E. Olson and Georgia M. Olson, pay any and all remaining monies owed to Mary A. Olson within no more than forty-five (45) days from the date of the Order. The Defendants are hereby ordered to execute a judgment note in favor of Mary A. Olson contemporaneous with the presentation by counsel for Mary A. Olson.

BY THE COURT,


Paul E. Cherry
Judge

FILED

APR 29 2004

William A. Shaw
Prothonotary/Clerk of Courts

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

MARY A. OLSON, an individual
Plaintiff,

vs.

DAVID E. OLSON and GEORGIA M.
OLSON, husband and wife,
Defendants.

*

*

*

* No. 03 - 1187 - CD

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* Type of Pleading:

*

*

*

**PETITION TO ENFORCE
SETTLEMENT**

*

* Filed on behalf of:

*

* Plaintiff

*

* Counsel of Record for
this party:

*

* James A. Naddeo, Esq.
* PA I.D. 06820

*

* 211 1/2 E. Locust Street
* P.O. Box 552
* Clearfield, PA 16830
* (814) 765-1601

FILED

MAR 24 2004

6/3:40pm

William A. Shaw
Prothonotary/Clerk of Courts

1 cent to file

60

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

MARY A. OLSON, an individual *
Plaintiff, *
*
vs. * No. 03 - 1187 - CD
*
*
DAVID E. OLSON and GEORGIA M. *
OLSON, husband and wife, *
Defendants. *

RULE

AND NOW, this 26th day of March, 2004, upon consideration of the attached Petition, a Rule is hereby issued upon Respondents to Show Cause why the Petition should not be granted. Rule Returnable the 28 of April, 2004, at 2:00 P.M. for hearing.

NOTICE

A PETITION HAS BEEN FILED AGAINST YOU IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PETITION, YOU MUST TAKE ACTION BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE MATTER SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND AN ORDER MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR RELIEF REQUESTED BY THE PETITIONER OR MOVANT. YOU MAY LOSE 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
CLEARFIELD, PA 16830
(814) 765-2641, Ext. 5982

BY THE COURT,

Judge

FILED

Paul E. Cherry

MAR 26 2004

William A. Shaw
Chancery Clerk of Courts

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

MARY A. OLSON, an individual *
Plaintiff, *
*
vs. * No. 03 - 1187 - CD
*
DAVID E. OLSON and GEORGIA M. *
OLSON, husband and wife, *
Defendants. *

PETITION TO ENFORCE SETTLEMENT

NOW COMES the Petitioner, Mary A. Olson, and by her attorney, James A. Naddeo, Esquire, sets forth the following:

1. That the Petitioner is Mary A. Olson, Plaintiff in the above-captioned action, whose address is P.O. Box 59, Curwensville, Pennsylvania 16833.
2. That the Respondents are David E. Olson and Georgia M. Olson, Defendants in the above-captioned action, whose address is 461 Tree Farm Road, Curwensville, Pennsylvania 16833.
3. That Petitioner filed suit to the above term and number on August 12, 2003.
4. That in addition to this action, Petitioner also filed suit to No. 03-867-CD on June 13, 2003.
5. That the parties entered into a settlement agreement whereby all claims including the claim filed to the

above term and number would be settled and discontinued upon payment by Respondents to Petitioner the sum of \$38,000.00.

6. That Respondents have made payment on account of their settlement agreement to date in the amount of \$14,000.00.

7. That the balance due to Petitioner upon the parties' settlement agreement is \$24,000.00.

8. That counsel for Petitioner has made demand upon Respondents to pay the balance due to Petitioner, but Respondents have failed and/or refused to comply with the terms of settlement.

9. That Petitioner has been required to incur the services of counsel to bring this action to enforce the terms of the parties' settlement agreement.

10. That Petitioner has agreed to pay her counsel the sum of \$150.00 per hour.

WHEREFORE, Petitioner respectfully requests your Honorable Court to issue a rule upon Respondents to show cause why the terms of the parties' settlement agreement should not be enforced and further to show cause why Respondents should not pay counsel fees incurred by Petitioner.

Respectfully submitted,


James A. Naddeo

James A. Naddeo, Esquire
Attorney for Petitioner

COMMONWEALTH OF PENNSYLVANIA)
ss.
COUNTY OF CLEARFIELD)

Before me, the undersigned officer, personally appeared MARY A. OLSON who being duly sworn according to law, deposes and states that the facts set forth in the foregoing Petition are true and correct to the best of his knowledge, information and belief.

Mary A. Olson
Mary A. Olson

SWORN and SUBSCRIBED before me this 24th day of March, 2004.

Jennifer L. Royer

Notarial Seal
Jennifer L. Royer, Notary Public
Clearfield Boro, Clearfield County
My Commission Expires May 17, 2007

JAMES A. NADDEO
ATTORNEY AT LAW
P.O. BOX 552
CLEARFIELD, PENNSYLVANIA 16830

CA

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

MARY A. OLSON, an individual
Plaintiff,

vs.

DAVID E. OLSON and GEORGIA M.
OLSON, husband and wife,
Defendants.

*

*

*

* No. 03 - 1187 - CD

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* Type of Pleading:

*

* PRAECIPE TO SETTLE

* AND DISCONTINUE

*

*

* Filed on behalf of:

*

*

* Plaintiff

*

* Counsel of Record for
this party:

*

* James A. Naddeo, Esq.
* PA I.D. 06820

*

* 207 E. Market Street

* P.O. Box 552

* Clearfield, PA 16830

* (814) 765-1601

FILED *03:48 PM* *EGL*
AUG 16 2004 *No cc*
Cert. of Disc. to Atty
William A. Shaw
Prothonotary/Clerk of Courts
Copy to CJA

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

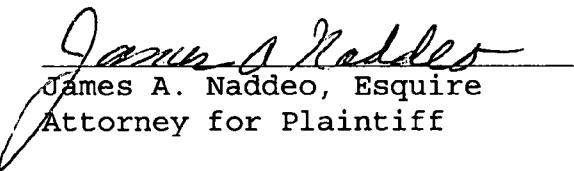
MARY A. OLSON, an individual *
Plaintiff, *
*
vs. *
*
DAVID E. OLSON and GEORGIA M. *
OLSON, husband and wife, *
Defendants. *

No. 03 - 1187 - CD

PRAECIPE TO SETTLE AND DISCONTINUE

To the Prothonotary:

Please mark the above-captioned case settled and discontinued.



James A. Naddeo, Esquire
Attorney for Plaintiff

JAMES A. NADDEO
ATTORNEY AT LAW
P.O. BOX 552
CLEARFIELD, PENNSYLVANIA 16830

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

Copy

Mary A. Olson

Vs.

No. 2003-01187-CD

David Eric Olson
Georgia M. Olson

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 August 16, 2004, marked:

Settled and Discontinued

Record costs in the sum of \$85.00 have been paid in full by James A. Naddeo, Esq.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 16th day of August A.D. 2004.

William A. Shaw, Prothonotary