

03-1187-CD

MARY A. OLSON vs. DAVID E. OLSON et al.

SHERIFF'S DEPARTMENT
CLINTON COUNTY, PENNSYLVANIA
COURTHOUSE, BASEMENT, LOCK HAVEN, PA 17745

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. **CCSD ENV.#**

8/10/12

1. PLAINTIFF /S/	2. COUNT NUMBER
Bell, Russella Jo	2003-1713
3. DEFENDANT /S/	4. TYPE OF WRIT OR COMPLAINT
Bell, Jeffrey Alan	PFA
SERVE	
5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SOLD.	
JEFFREY BELL	
6. ADDRESS (Street or RFD, Apartment No., City, Boro, Town, State and ZIP Code)	
12040 RIDGE ROAD RENOVO, PA 17764	
AT	
7. INDICATE UNUSUAL SERVICE: <input type="checkbox"/> PERSONAL <input type="checkbox"/> PERSON IN CHARGE <input type="checkbox"/> DEPUTIZE <input type="checkbox"/> CERT MAIL <input type="checkbox"/> REGISTERED MAIL <input type="checkbox"/> POSTED <input type="checkbox"/> OTHER	
NOW, 20__ , 1, SHERIFF OF CLINTON COUNTY, PA., do hereby depuize 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.	
8. SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:	
SHERIFF OF CLINTON COUNTY	

such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriffs' sale inured.

9. SIGNATURE of ATTORNEY or other ORIGINATOR requesting service on behalf of: PRO-SE	10. TELEPHONE NUMBER	11. DATE 11/20/03
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SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE			
1. I acknowledge receipt of the writ or complaint as indicated above.	SIGNATURE of Authorized OCSO Deputy or Clerk and Title	13. Date Received	14. Expiration/Hearing date
	CHRISTINA M. BILBY SECRETARY	11/20/03	12/08/03
15. I HEREBY CERTIFY and RETURN that I <input checked="" type="checkbox"/> have personally served, <input type="checkbox"/> have served person in charge, <input type="checkbox"/> have legal evidence of service as shown in "Remarks," (or) I 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 handwriting/Posting a TRUE and ATTESTED COPY thereof.			
16. <input type="checkbox"/> 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 title of individual served J. E. F. F. 13211		18. A person of suitable age and discretion then residing in the defendant's usual place of abode. <input type="checkbox"/>	Read Order <input checked="" type="checkbox"/>
19. Address of where served (complete only if different than shown above) (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code) S. 2nd St		20. Date of Service 11/19/03	21. Time 11:45 AM

[illegible]

AFFIRMED and subscribed to before me this	<u>29th</u>	SO ANSWER	<u>22000067</u>	<u>2 Oct 11/29/03</u>
day of <u>November</u>	<u>20</u>	By (Sherriff/Dep. Sherriff) (Please Print or Type)	<u>CHARLES R. ARKINNEY</u>	Date
<u>Hustina M. Billy</u>		Signature of Sheriff	<u>Jerry W. Lind Charles Deady</u>	Date <u>11/29/03</u>
NOTARY PUBLIC NOT ARIAL SEAL		SHERIFF OF CLINTON COUNTY		
MY COMMISSION EXPIRES <u>Christina M. Billy, Notary Public</u>				
I ACKNOWLEDGE my signature as given & subscribed to before this SIGNATURE OF AUTHORIZED COMMISSIONER EXPIRES DATE: <u>1, 2003</u>				39. Date Received

Date: 12/23/2003

Clearfield County Court of Common Pleas

User: BANDERSON

Time: 12:03 PM

ROA Report

Page 1 of 1

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	Filing: Civil Complaint Paid by: Naddeo, James A. (attorney for Olson, Mary A.) Receipt number: 1864545 Dated: 08/12/2003 Amount: \$85.00 (Check) 2 CC Atty.	No Judge ✓
08/22/2003	Praecipe For Entry Of Appearance on Behalf of Defendants, David E. Olson and Georgia M. Olson. filed by s/James N. Bryant, Esquire no cc	No Judge ✓
08/27/2003	Defendant's Answer to Plaintiff's Complaint. filed by s/James N. Bryant, Esq. Verification s/Dale E. Olson Certificate of Service no cc	No Judge ✓
09/03/2003	Certificate of Service, Notices of Deposition of David E. and Georgia M. Olson upon: JAMES N. BRYANT, ESQ. filed by s/James A. Naddeo, Esquire no cc	No Judge ✓
09/23/2003	Sheriff Returns: Aug. 14, 2003 served complaint on defendants at residence. Shff. Hawkins \$33.01 Surcharge \$20.00 Paid by Atty.	No Judge ✓
10/29/2003	Praecipe to List for Trial filed by Atty. for Plff. No CC. Copy to CA	No Judge ✓

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.

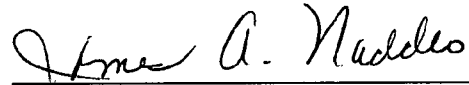
14. That in addition to the finance charges assessed against Plaintiff's credit card balance with Mellon Bank for the period from August 2001 through December 2002, Mellon Bank has continued to assess finance charges against Plaintiff's account in the total amount of \$2,349.45 from January 2003 through 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, Esquire
Attorney for Plaintiff

COMMONWEALTH OF PENNSYLVANIA)
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

Notarial Seal
Jennifer L. Royer, Notary Public

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

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		00000000000ATNEWA	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		70464966W2TQJNWA	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"

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

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

Credit limit \$13,000
 Available credit \$6,872
 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

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.

OK # 1547
 10/1/01
 300.-

122.93



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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	

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

Credit limit \$13,000
 Available credit \$1,893
 Days in billing period 29

 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
09/21	09/21	70464968A2TQJTY6D	CLEARFIELD FAMILY EYEC CLEARFIELD PA	48.00
09/21	09/21	852560788X2QLBRL1	BALANCE TRANSFER WILMINGTON DE	5,000.00
09/21	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.

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 02/15/01
 4/03/01
 137.63



Mellon

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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

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

CL # 1646

11/26/01

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Q



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	

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

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



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
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.

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**Mellon**

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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

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

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

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	29.00
		FINANCE CHARGE	PURCHASES \$21.70 CASH ADVANCE \$100.89	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.

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 2/11/02

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 1-2

Duplicate Statement

Account Statement
 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

Page 1 of 2

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 State Zip
 Home phone Business
 e-mail

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
 CURWENSVILLE PA 16833-9580

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

56.85
 149.73
 206.58

Duplicate Statement

Account Statement
 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

Page 1 of 2
 03/19/02
 1493 5179
 \$7,066.44
 \$0.00
 \$141.00
 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
 Available credit \$6,933
 Days in billing period 28

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
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
 City State Zip
 Home phone Business
 e-mail

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

240.34
 71.88
 312.22

Duplicate Statement

Account Statement
 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

Page 1 of 2
 04/17/02
 1493 5179
 \$1,465.29
 \$0.00
 \$30.00
 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
 Available credit \$12,534
 Days in billing period 29

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
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:
 Address
 City State Zip
 Home phone Business
 e-mail

Account number 5491 4920 1493 5179
 New balance \$1,465.29
 Minimum payment due \$30.00
 Payment due date 05/12/02

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

431.54
 24.16
 455.70



Mellon

5414 0001 8456 1498 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

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

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

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	8525607FZ018JPTNJ	PAYMENT-THANK YOU WILMINGTON DE	200.00
04/22	04/22	7844641G1615NHBSE	ERIE BEARINGS COMPANY ALTOONA PA	228.68
04/29	04/29	9242099G863MSVFB8	PAUL B ZIMMERMAN INC LITITZ PA	144.05
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	7045758GSDRYX696V	GVM, INC. 717-677-6197 PA	66.09
05/08	05/08	7045758GSDRYX6962	GVM, INC. 717-677-6197 PA	162.44
05/09	05/09	8525607GH01TX8MP8	PAYMENT-THANK YOU WILMINGTON DE	30.00
		FINANCE CHARGE	PURCHASES \$17.73 CASH ADVANCE \$11.61	29.34

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

CH# 1867
6/6/02
15-

2137.31
29.34
2166.65

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

Duplicate Statement

Account Statement
 Statement Date 06/19/02
 Account number 5491 4920 1493 5179
 New balance \$4,830.25
 Past due amount \$0.00
 Minimum payment due \$97.00
 Payment due date 07/14/02

Page 1 of 2
 06/19/02
 1493 5179
 \$4,830.25
 \$0.00
 \$97.00
 07/14/02

Account Summary
 Previous balance \$3,401.94
 Payments and credits \$380.36
 Purchases and advances \$1,768.75
 FINANCE CHARGE \$39.92
 Debit adjustments \$0.00
 New balance \$4,830.25

Credit limit \$14,000
 Available credit \$8,308
 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

Trans	Post	Reference Number	Description	Amount
05/16	05/18	9242099GT63MSVFT9	PAUL B ZIMMERMAN INC LITITZ PA	21.23
05/16	05/18	7845758GTDYX690D	GVM, INC. 717-677-6197 PA	45.14
05/20	05/20	7540708H60JK73NZ1	MACK AUDIO ELECTRONICS CLEARFIELD PA	335.00
05/30	05/30	7845667H68Y69MG20	JEFFREY W RICE & JAY L DU BOIS PA	125.00
05/30	05/30	7043845H76VTB5XLY	CVS #1685 CLEARFIELD PA	118.27
05/30	05/30	7043845H76VTB6KFJ	CVS #1685 CLEARFIELD PA	18.79
05/30	05/30	7047082H7V3E2EY1P	CLEARFIELD PHARMACY CLEARFIELD PA	10.70
05/30	05/30	7043845H76VTB6KFB	CVS #1685 CLEARFIELD PA	80.59
06/04	06/04	7854750HQ7BRKDTFJ	TRI-COUNTY ORAL-FACIAL STATE COLLEGE PA	357.00
06/04	06/04	7845758HQDRYX690B	GVM, INC. 717-677-6197 PA	224.77
06/09	06/09	8525607HG00YZJ3Y5	-PAYMENT-THANK YOU- WILMINGTON DE	75.00
06/11	06/11	8041873HKWGPADWJF	CASHTOWN INN CASHTOWN PA	100.00
06/11	06/11	8041873HKWGPADZHW	CASHTOWN INN CASHTOWN PA	139.80
06/18	06/18	7844641HS8AR2S1AS	ERIE BEARINGS COMPANY 8149465428 PA	497.82
		FINANCE CHARGE	PURCHASES \$27.42 CASH ADVANCE \$12.50	39.92

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 \$4,830.25
 Minimum payment due \$97.00
 Payment due date 07/14/02

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

1463.39
 39.92
 1503.31

Duplicate Statement

Account Statement
Statement Date
Account number
New balance
Past due amount
Minimum payment due
Payment due date

Page 1 of 2
07/19/02
5491 4920 1493 5179
\$10,997.41
\$0.00
\$220.00
08/13/02

Account Summary
Previous balance \$4,830.25
Payments and credits \$100.00
Purchases and advances \$6,155.20
FINANCE CHARGE \$111.96
Debit adjustments \$0.00
New balance \$10,997.41

Credit limit \$14,000
Available credit \$3,002
Days in billing period 30

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

Trans	Post	Reference Number	Description	Amount
06/20	06/20	7843286HV00HDDXAV	NOR*NORTHERN TOOL 800-222-5381 MN	861.63
06/21	06/21	7845758HYDRYX691K	GVM, INC. 717-677-6197 PA	941.43
06/21	06/21	8041870HWWGR5MMWN	PA CHRISTMAS TREE GROWERS HARRISBURG PA	280.00
06/23	06/23	7043845HZ6VTB4E28	CVS #1685 CLEARFIELD PA	155.58
06/23	06/23	7148382HYAFBQ7BY4	WM SUPERCENTER SE CLEARFIELD PA	71.93
06/24	06/24	7845758J0DRYX6907	GVM, INC. 717-677-6197 PA	20.39
06/24	06/24	9254752J03W0XJEZP	NATL CHRISTMAS TREE AS ST LOUIS MO	659.00
06/27	06/27	7844641J3607WVTAT	ERIE BEARINGS COMPANY 8149465428 PA	109.75
07/01	07/01	7845758J7DRYX68ZF	GVM, INC. 717-677-6197 PA	24.03
07/02	07/02	8841734J8JMRAMWQS	TWIN CITY FAN & BLOWER 612-5517592 MN	1,214.63
07/03	07/03	7845758J9DRYX690E	GVM, INC. 717-677-6197 PA	34.27
07/03	07/03	7547082JKS6QL6XFA	JOSEPH P. ZEITLER, D.M FORCE PA	600.00
07/06	07/06	9243425JQ61LAJSRO	CLEARFIELD TRUE VALUE CLEARFIELD PA	28.14
07/09	07/09	8525607JE3JMQ37NF	426 STATE ST CURWENSVILLE PA	101.50
07/09	07/09		19.99% ATM/OTC CASH	
07/10	07/10	8525607JF3JMQ3HF7	CASH ADVANCE FEE	5.00
			426 STATE ST CURWENSVILLE PA	301.50

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 \$10,997.41
Minimum payment due \$220.00
Payment due date 08/13/02

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

6187.32
79.84
6267.16

Transactions		Duplicate Statement		
Trans	Post	Reference Number	Description	Amount
07/10	07/10		19.99% ATM/OTC CASH	
07/12	07/12	8525607JH3JMQ4503	CASH ADVANCE FEE	9.04
			426 STATE ST CURWENSVILLE PA	301.50
07/12	07/12		19.99% ATM/OTC CASH	
07/12	07/12	8525607JH015Q1NV7	CASH ADVANCE FEE	9.04
07/15	07/15	8525607JL3JMQ529P	-PAYMENT-THANK YOU- WILMINGTON DE	100.00-
			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	9.04
		FINANCE CHARGE	KELCO INDUSTRIES ICV MILBRIDGE ME	148.33
			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
 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
 Available credit \$1,077
 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

Trans	Post	Reference Number	Description	Amount
07/23	07/23	8525607JW3JMB8ZVE	407 WALNUT ST CURWENSVILLE PA	301.50
07/23	07/23		19.99% ATM/OTC CASH	
07/27	07/27	7054186K223222TRT	CASH ADVANCE FEE	9.04 ✓
07/31	07/31	8525607K43JMBBDZE	SUPER 8 MOTELS HENRIE HENRIETTA NY	129.94
			426 STATE ST CURWENSVILLE PA	301.50
07/31	07/31		19.99% ATM/OTC CASH	
08/01	08/01	7842950K6NEZL72HV	CASH ADVANCE FEE	9.04 ✓
08/02	08/02	8030520K8WGX3Z92	WWW.EBAY.COM/CC/ 8887493229 CA	90.72
08/03	08/03	7042791K8EW1SG0HG	B & J FLORISTS DUBOIS PA	37.10
08/09	08/09	7844641KE615NHBSN	HOLIDAY INNS NEW CUMBERLND PA	194.09
08/09	08/09	8525607KD3JMBE5W6	ERIE BEARINGS COMPANY 8149465428 PA	32.32
			426 STATE ST CURWENSVILLE PA	301.50
08/09	08/09		19.99% ATM/OTC CASH	
08/12	08/12	8041734KHJN4HHPJ1	CASH ADVANCE FEE	9.04 ✓
08/12	08/12	8525607KG3JMBF35G	CELLULAR ONE CLEARFIELD PA	110.09
			1231 OLD TOWN RD CLEARFIELD PA	301.59
			19.99% ATM/OTC CASH	

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 \$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

3051.56
 123.98
 3175.54

Duplicate Statement

Transactions Trans Post	Reference Number	Description	Amount
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 ✓
	FINANCE CHARGE	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.



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	

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

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

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
08/21	08/21	7847082KVS6QR0ZPW	JOSEPH P. ZEITLER, D.M FORCE PA	325.00
08/24	08/24	8525607KX3JMBK240	426 STATE ST CURWENSVILLE PA	301.50
			19.99% ATM/OTC CASH	
08/24	08/24		CASH ADVANCE FEE	9.04
08/25	08/25	7842950KZNEZJS0JB	WWW.EBAY.COM/CC/ 8887493229 CA	5.70
08/26	08/26	7540708KZ31DEE8H4	LHU STUDENT CO OP BKST CLEARFIELD PA	187.95
08/29	08/29	7845885L1618D48E3	MCGINNIS INSURANCE PARK RIDGE IL	39.00
09/13	09/13	8525607LG01JXMQ7K	-PAYMENT-THANK YOU- WILMINGTON DE	279.00
09/18	09/18	7843286LM00B92EV5	TBE*ASHTON DRAKE GALL 800-634-5164 IL	21.24
		FINANCE CHARGE	PURCHASES \$88.00 CASH ADVANCE \$60.47	148.47

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
1037.90



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	

Account Summary	
Previous balance	\$14,681.85
Payments and credits	\$294.00
Purchases and advances	\$44.57
FINANCE CHARGE	\$143.09
Debit adjustments	\$0.00
New balance	\$14,575.51

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

☎ For customer service or to report a lost or stolen card,
 call toll-free: 877-888-3132
 ☒ Send payments to: P.O. BOX 8034
 SOUTH HACKENSACK, NJ 07606-8034



Mellon Platinum MasterCard®



Transactions					
Trans	Post	Reference Number	Description	Amount	
09/29	09/29	7842950M2NEZHVTY3	WWW.EBAY.COM/CC/ 8887493229 CA	23.38	
10/12	10/12	8525607ME01RV82QG	-PAYMENT-THANK YOU- WILMINGTON DE	294.00	
10/16	10/16	7843286MH00NRB28H	TBE*ASHTON DRAKE GALL 800-634-5164 IL	21.24	
		FINANCE CHARGE	PURCHASES \$85.71 CASH ADVANCE \$67.38	143.09	

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	50.62

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
 143.09
 188.66



SAU 0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 422 423 424 425 426 427 428 429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461 462 463 464 465 466 467 468 469 470 471 472 473 474 475 476 477 478 479 480 481 482 483 484 485 486 487 488 489 490 491 492 493 494 495 496 497 498 499 500 501 502 503 504 505 506 507 508 509 510 511 512 513 514 515 516 517 518 519 520 521 522 523 524

Page 1 of 2

11/19/02

5491 4920 1493 5179

\$14,816.97

\$0.00

\$297.00

12/14/02

\$15,000

\$12

32

**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

**Amoun.****Amoun.**

150.00

31.68

22.48

292.00.

150.00
21.34

21.24
158.06

158.0€

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

Average

	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

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.

DON'T
 NOW
 ? YOUR
 88- MORE

OK # 159
 12/11/02
 300

375.40
 158.06

 333.46



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	

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

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

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	&F845600PE000IXFRL	-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.

CE # 1548
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 01A05414 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



Transactions				
Trans	Post	Reference Number	Description	Amount
01/07	01/07	F84560007000RF007	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	11,415.50	.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

Make changes to address and phone number below:

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

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

19350



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

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.

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

Trans	Post	Reference Number	Description	Amount
02/10	02/10	F84560019000RF041	STATEMENT REQUEST	13.00
02/19	02/19		LATE FEE	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:
 Address
 City State Zip
 Home phone Business
 e-mail

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

**Mellon**

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
03/20	03/20		OVERLIMIT FEE	29.00
03/20	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.

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



281.15
 64.00
 345.15

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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	

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

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

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		OVERLIMIT FEE	29.00
04/18	04/18		LATE FEE	35.00
		FINANCE CHARGE	PURCHASES \$231.92 CASH ADVANCE \$67.03	298.95

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%		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.

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



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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: 877-888-5132



Send 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%		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.

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



295.36
64.-
359.36

549149201495788402643361610136000000012



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	

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

Credit limit \$15,000
Available credit \$00
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

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

Trans	Post	Reference Number	Description	Amount
06/17	06/17		OVERLIMIT FEE	29.00
06/17	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%		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.

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



345.72
64.00
345.72
409.72

549149201495788403399081651108000000012

Visit: www.melloncreditcard.accountonline.com

1549149201495788499999999995109

Your Account Number

5491 4920 1495 7884

Please Enter Amount Of Payment Enclosed

\$

Payment Must Be Received By

AUG 12 2003

Your Total Balance

\$16826.87

Minimum Amount Due

\$16826.87

151215 MC 32 A 1 BR1100027

|||||

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

|||||

MARY A OLSON
PO BOX 59
CURWENSVILLE

PA 16833-0059

()
New Home Phone

()
New Business Phone

*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.

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



For Customer Service, call or write
1-877-888-5132

Account Number
5491 4920 1495 7884

Payment must be received by 1:00 pm local time on 08/12/2003

To report billing errors, write
to this address; calling will
not preserve your rights.

PO Box 44167
Jacksonville, FL
32231-4167

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	79010001	Payments, Credits & Adjustments PAYMENT - THANK YOU	-75.00
	7/18		Standard Purch	
	7/18		LATE FEE - JUN PAYMENT PAST DUE	35.00
	7/18		OVER CREDIT LIMIT FEE	29.00
	7/18		PURCHASES*FINANCE CHARGE*PERIODIC RATE	264.24
	7/18		Standard Adv	
	7/18		ADVANCES*FINANCE CHARGE*PERIODIC RATE	58.84
	7/18		Rate Sale - Charged To Offer 4	
	7/18		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%

SEND PAYMENTS TO: MELLON P.O. BOX 8112 S HACKENSACK, NJ 07606-8112
PLEASE FOLLOW PAYMENT INSTRUCTIONS ON REVERSE SIDE.

151215

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

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 Praecept 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

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No. 03-1187-CD

FILED

AUG 27 2003

William A. Shaw
Prothonotary/Clerk of Courts

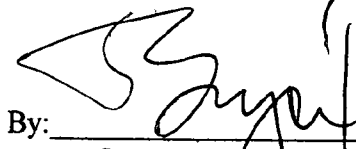
DEFENDANT'S ANSWER TO PLAINTIFF'S COMPLAINT

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.



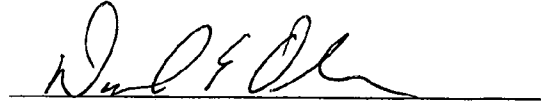
By: _____

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 be "J. L. O.", 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.

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

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No. 03-1187-CD

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

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

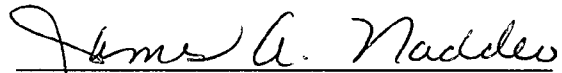
DAVID E. OLSON and GEORGIA M. *
OLSON, husband and wife, *
Defendants. *

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
211½ 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

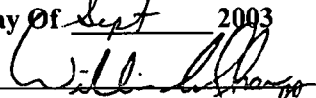
NOW AUGUST 14, 2003 AT 10:25 AM SERVED THE WITHIN COMPLAINT ON DAVID E. OLSON, DEFENDANT AT RESIDENCE, 461 TREE FARM ROAD, CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO DAVID E. OLSON A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HIM THE CONTENTS THEREOF.
SERVED BY: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


So Answers,


Chester A. Hawkins
Sheriff

FILED

 0 1:42 PM

SEP 23 2003

William A. Shaw
Prothonotary

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

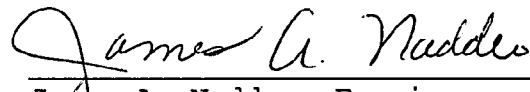
DAVID E. OLSON and GEORGIA M. *
OLSON, husband and wife, *
Defendants. *

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

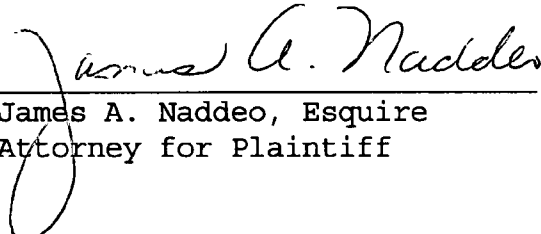
DAVID E. OLSON and GEORGIA M. *
OLSON, husband and wife, *
Defendants. *

CERTIFICATE OF SERVICE

I, James A. Naddeo, Esquire, Attorney for Plaintiff, do hereby certify that a true and correct copy of the Praecipe 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

William A. Shaw
Proprietary

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

MARY A. OLSON, an individual *
Plaintiff, *

vs. *

No. 03 - 1187 - CD

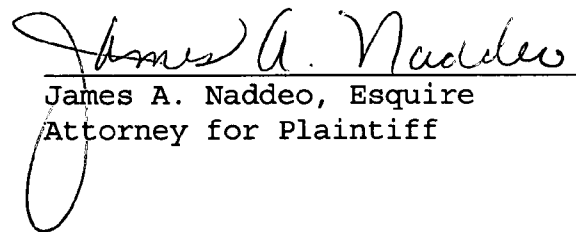
DAVID E. OLSON and GEORGIA M. *
OLSON, husband and wife, *
Defendants. *

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

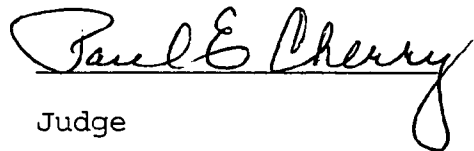
DAVID E. OLSON, et al

: 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,


Judge

FILED

APR 29 2004


William A. Shaw
Prothonotary/Clerk of Courts

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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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*
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No. 03 - 1187 - CD

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,

FILED

MAR 26 2004

William A. Shaw
Notary Public, Clerk of Courts

Paul E. Cherry
Judge

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.

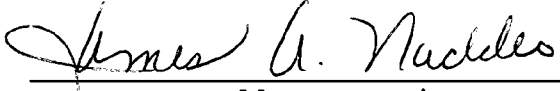
8. That counsel for Petitioner has made demand upon Respondents to pay the balance due to Petitioner, but Respondents have failed and/or refused to comply with the terms of settlement.

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, 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

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

FILED
13:48
AUG 16 2004
Notce
Cert. of Disc.
to Any
William A. Shaw
Prothonotary/Clerk of Courts
Copy to CIA

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

MARY A. OLSON, an individual *
Plaintiff, *

vs. *

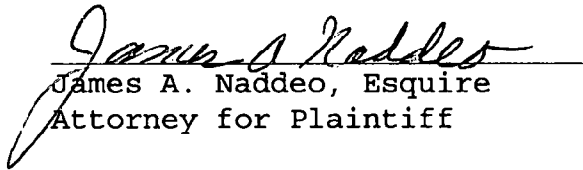
No. 03 - 1187 - CD

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

PRAECIPE TO 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