

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

BANK OF AMERICA, N.A., (USA)
4161 Piedmont Parkway, Greensboro, NC 27410
Plaintiff

v.

DAVID J AIELLO
1115 Treasure Lake, Du Bois PA 15801-9027
Defendant

: IN THE COURT OF COMMON PLEAS
: CLEARFIELD COUNTY, PENNSYLVANIA
: NO. 04-321-CD
: CIVIL ACTION - LAW

COMPLAINT NOTICE

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

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

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

LAWYER REFERENCE AND INFORMATION SERVICE

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

FILED

MAR 05 2004

BURTON NEIL & ASSOCIATES, P.C.

By: Burton Neil, Esquire

Identification No. 11348

26 South Church Street

West Chester, PA 19382

610-696-2120

Attorney for Plaintiff

BANK OF AMERICA, N.A., (USA)
4161 Piedmont Parkway, Greensboro, NC 27410
Plaintiff

v.

DAVID J AIELLO
1115 Treasure Lake, Du Bois PA 15801-9027
Defendant

: IN THE COURT OF COMMON PLEAS
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: CLEARFIELD COUNTY, PENNSYLVANIA
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: NO.
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Complaint

1. The plaintiff is Bank of America, N.A. (USA) with place of business located at 4161 Piedmont Parkway, Greensboro, North Carolina.
2. The defendant is David J Aiello, who resides at 1115 Treasure Lake, DuBois, Clearfield County, Pennsylvania.
3. At the defendant's request, plaintiff issued the defendant a credit card bearing account number 4427100015088763 for the defendant's use in making credit purchases and securing cash advances subject to the terms and conditions governing the use of the credit card. A true and correct copy of the terms and conditions of the account is attached hereto and marked Exhibit A
4. The defendant accepted the credit card and the terms and conditions governing its use for the purchase of goods, merchandise and services and/or for cash advances from vendors who accepted plaintiff's credit cards. In using the credit card, the defendant agreed to comply with the terms and conditions governing its use which included the obligation to pay plaintiff for all charges made in full upon receipt of the statement or in installments subject to monthly finance charges.
5. The defendant utilized the credit cards by making/obtaining purchases of goods, merchandise and services and/or cash advances from vendors who accepted the credit card. Monthly statements were sent to the defendant which detailed the charges made to the account including late and/or finance charges. The balance due for the charges made by the defendant including any late or finance charges is \$10,719.22.

6. Defendant did not pay the balance due upon receipt of the billing statements and is in default of the terms and conditions governing the use of the credit card.

7. Although demand has been made by plaintiff upon defendant to pay the sum of \$10,719.22, the defendant failed and refused to pay all or any part thereof.

8. Plaintiff alleges it is entitled to recovery of its attorneys fees from defendant pursuant to the terms and conditions governing the account. Plaintiff seeks recovery of attorneys fees in the sum of \$2,143.80.

Wherefore, plaintiff demands judgment against the defendant in the sum of \$10,719.22, attorneys fees in the sum of \$2,143.80 and the costs of this action.

BURTON NEIL & ASSOCIATES, P.C.

BY: _____
Burton Neil, Esquire
Attorney for Plaintiff

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

THE SIGNATURE ABOVE CERTIFIES THAT THIS IS A
TRUE AND CORRECT COPY OF THE ORIGINAL FILE IN THIS CAUSE.

shown on your billing statement. Otherwise, you may be liable for up to \$50 for any unauthorized use, before you notify us.

• 1771-1772 With Merchants

✱ If you make a purchase, and the merchant discloses a policy such as "no returns," "no refund," "no return or credit without receipt," as in, "stock credit only," or "all sales final," you may be bound by that policy.

✱ What's *your* Attorney at law based on?

▪ **Account for the merchant's cancellation or repaying reservations.** Otherwise, the merchant may charge you unless you can provide the cancellation code which the merchant is required to give you. If you authorize a merchant to charge your Account for repeat transactions without your credit card, you must notify the merchant when you want to discontinue the repeat transactions or if your Account is closed or a new Account number is issued by us.

* If you disagree with a transaction on your billing statement, you will provide information or assistance we reasonably request. Otherwise, you will pay us for any resulting loss we have not prohibited by applicable law.

Account will hold notes, and you must be in default. We may close your

Closing Your Account We may close your Account or suspend your credit privileges if any line without prior notice except as required by law. You will be obligated to pay the outstanding balance on your Account. If we ask, you will return by **first-class** mail any credit cards on your Account.

If we received a request from any Account holder to close an Account or remove an Account holder from the Account, we may honor or refuse the request without prior notice.

Change of Terms We may change any term, condition, service or feature of your Account at any time. We will notify you with notice of the change to this document by e-mail, unless we state otherwise. A new term will apply to your Account as soon as it is posted online, even if the change is made after the date of the agreement. If you do not accept the new term, we will inform you of the effective date of the new term. If you do not reply us, that will mean that you accept the new term.

a) **Arbitration**—A controversy involving 1 or more persons is decided by arbitration, reference, or a court, as described below.

b) **Holdover**—A controversy that is not subject to arbitration under the Commercial Arbitration Rules of the American Arbitration Association.

Civil Trial—A controversy that is too settled in other jurisdictions to be brought into the state of California without the decision by reference under the California Code of Civil Procedure, § 90, and related rulings. A **party** after selection by the American Arbitration Association using its procedures for selecting arbitrators.

Agreement Method "Paid in Full." We may accept bills, checks, or other types of payment showing payment in full or using other language to indicate satisfaction of your debt, without warning, any of our rights to receive full payment under this Agreement. You must send any such communication to the Billing Agency, address on your billing statement. Satisfaction of your debt is less than the full amount due requires a written agreement, signed by one of our authorized employees.

Foreign Currency Transactions Visa or MasterCard will convert to U.S. dollars any charge or credit made to your Account in currency other than U.S. dollars. The conversion rate will be determined under Visa or MasterCard regulations. The conversion rate may differ from the rate on the date of your transaction. Currently Visa and MasterCard use a currency conversion rate of three (1) U.S. dollar to the Canadian dollar, or (2) a government-mandated rate, in the case of Visa and MasterCard, or the rate in effect one day before the transaction date and increased the dollar amount by 1%, which they keep as a surcharge on the transaction. We may also charge a percentage as shown in your cardholder disclosure. We will post to your Account the converted U.S. dollar amount determined by Visa or MasterCard.

Payments in Foreign Currency. For all monies you owe your Account, you will pay us in U.S. dollars. All checks must be drawn from funds on deposit in a U.S. depository financial institution. We may, at our option, accept payments made in foreign currency or checks drawn on non-U.S. banks. If we do, we may impose service and collection charges. Our determination of service and collection charges will be final.

Telephone Monitoring Our supervisory personnel may listen to and record telephone calls between you and our employees for the purpose of monitoring and improving the quality of service you receive.

Enforceability. Our failure to exercise any of our rights under this Agreement will not waive any of our rights in the future. If any term of this Agreement is found to be unenforceable, all other provisions will remain in full force.

GOVERNING LAW IN THIS AGREEMENT IS GOVERNED BY APPLICABLE ARIZONA AND FEDERAL LAW.

YOUR BILLING RIGHTS
KEEP THIS NOTICE FOR FUTURE USE

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

Only Use In Cases of Errors or Questions About Your Bill

In your letter, give us the following information: your name, address, account number and the dollar amount of the suspected error. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the problem you are not sure about.

If you have authorized us to pay your bill automatically from your savings or checking account, you can stop payment on any amount that you think is wrong. In that event, your letter must contain the following information:

- **Automatic payment is scheduled to end.**
- **Our Rights and Our Responsibilities After We Receive Your Written Notice**

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

After we receive your letter, we cannot try to collect any amount you question, nor report you delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit line. You do not have to pay any questioned amount while we are investigating. But you do still obligated to pay the parts of your bill that are not in question.

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

You had to pay the amount that was billed to you. You cannot pay more than you had to pay.

We do not, follow these "rules," we cannot collect the first \$50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of a recently purchased item or service, you may have a problem with your bill. And, we must tell anyone we report you to that this matter has been settled between us when it really is.

VISA • OR MASTERCARD •
CARDMEMBER AGREEMENT

This is your Agreement with Bank of America, N.A. (USA) for your Visa® or MasterCard® credit card account ("Account").

In this Agreement, "we," "us" and "our" refer to Bank of America, N.A. (BNA), the credit grantor and card issuer for your Account, "you," "your" and "your" refer to: (1) Each Account holder (whose name appears on your Account billing statement); (2) any person bound by this Agreement; and (3) any person who uses your Account, including those you authorize. By supplying for or using your Account, you accept the terms of this Agreement.

This Agreement consists of the following terms and conditions. The Additional Disclosure, any document referenced in the Additional Disclosure, and any other document(s) that we refer to as part of your Cardmember Agreement.

YQUN ACCOUNT

Your Account is a revolving line of credit which you may use for each of the following consumer transactions:

21. Purchase of goods or services.
22. Cash Advances, including:

Caution: *Disbursement* Cash disbursement from a participating financial institution or merchant (except ATM's).

ATM Advance: Cash from an automated teller machine (ATM) with your Account Identification Number (PIN), or ATM transfer of funds from your Account to your Bank of America deposit account, where available.

Overdraft Protection: In first instances, you may link your Account to your personal checking account for Overdraft Protection as shown in your Additional Disclosure.

- **Account Check** Check used to access your credit limit.
- **Cash Cash** Purchases of money orders, travelers checks, foreign currency, lottery tickets, casino chips or cash, ravelers checks, or vouchers redeemable for cash, and similar items that Visa U.S.A. Inc., ("Visa"), MasterCard International Incorporated ("MasterCard"), (collectively, the "Cardholders") may make.
- **Balance Transfer** Occasionally, you may make a balance transfer of funds available to you. When we do, the terms and conditions of the balance transfer will be included with our offer. Balance transfers are subject to the following:

YOU CAN CREDIT LINE

your Account has a Credit Line, as shown on your card, earlier or billing statement. You will not permit your unpaid balance to exceed it. Even if we have a transaction which causes you to exceed your Credit Line, you will still be responsible to pay us for any amounts over your Credit Line. We may change your Credit Line at any time. Also, you may default on your

Daish Advance Limited

AUTHORIZATIONS. Some of your Purchases and Cash Advances will require our prior authorization, and certain daily dollar limits will apply to your ATM Cash Advances. We may limit the number of authorizations we give your Account on any day or deny authorization for security or other reasons. We are not liable, if a merchant, financial institution or ATM does not accept your card or Account number, or if authorization for a transaction is withheld.

BCS-97434-99

Reyclad Paper

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WE ARE PROVIDING YOU WITH THIS INFORMATION
TO COMPLY WITH FEDERAL AND STATE LAWS.

Periodic Finance Charge on Cash Advances:
Cash Advance Fees; and
Any Minimum Finance Charge as shown in your Additional Disclosure.

Cash Advance Fee: For each Cash Advance, a Cash Advance Fee, a one-time Finance Charge, in the amount described in the Additional Disclosure, will apply to the advance. When you obtain an ATM Advance, the ATM owner may charge you a fee for the transaction in addition to our Cash Advance Fee. We have no control over the ATM owner's fee.

Periodic Rate: The Periodic Rate and the corresponding Annual Percentage Rate are shown in the Additional Disclosure. These rates are used to calculate the periodic Finance Charge on your Account each month.

Any Periodic Rate that is a variable rate may increase or decrease each calendar quarter. If the rate increases, your Finance Charge will increase and your Minimum Payment Due may be greater.

From time to time, we may offer promotional rates on certain transactions. The Annual Percentage Rate and the types of transactions to which it will apply will be described in the promotional offer we make.

Payment Performance: At our option, if at any time we do not receive at least your Minimum Payment Due by the 31st day after the Payment Due Date for that payment, the Annual Percentage Rate on your existing balance and any new transactions will increase to the next billing cycle to the index plus 2.99 percentage points (with a 19.9% minimum for Cash Advances and any Old Balance). The current Annual Percentage Rate and corresponding Daily Periodic Rate are shown in the Additional Disclosure. This is a variable rate. The higher rate will continue to apply until we receive from you 7 consecutive monthly payments of at least the Minimum Payment Due by the Payment Due Date. After 7 consecutive monthly payments, the Annual Percentage Rate will decrease on the next Billing Date to the then current rate that applies to your Account for timely payment performance, as stated in these terms and conditions or any subsequent amendment.

HOW WE DETERMINE YOUR AMOUNT SUBJECT TO PERIODIC RATE

Each Account billing statement will describe Account activity during a billing cycle, which is a period of about one month ending on the Billing Date. During a billing cycle, you will have a grace period in which you will not incur additional Finance Charge on the Purchase portion of the Account if we received your full payment of the New Balance on your prior billing statement by the Payment Due Date on the statement (unless you have a "Non-Grace" product, in which case you will owe periodic Finance Charge based on the Average Daily Balance of purchases). For Cash Advances, there is no grace period, and you will owe a periodic Finance Charge based on the Average Daily Balance of Cash Advances.

Here's how we determine the periodic Finance Charge: On the Billing Date, we calculate your daily balance by starting with the outstanding balance for each day in the billing cycle. Next, we add new charges and other debits and subtract payments and credits. The running amount is the daily balance. We add all daily balances and divide by the number of days in the billing cycle to arrive at the Average Daily Balance, which also is the Annual Subject to Periodic Rate. (We do this calculation separately for each purchase, and add each periodic Finance Charge to the daily balance to which it applies. The fees and charges described in the "Other Fees and Charges" section are added to the Purchase daily balance on the date they are assessed.)

For each transaction that has a Finance Charge, we assess Finance Charge from the Transaction Date. If, however, the Transaction Date precedes the billing cycle in which the Purchase or Cash Advance posts to your Account, we assess Finance Charge from the first day of the billing cycle.

OTHER FEES AND CHARGES

Annual Fee: If we charge you a non-refundable Annual Fee, it will be shown in the Additional Disclosure and apply each year that your Account is open, whether or not you use your Account.

Late Charge: If we do not receive the Minimum Payment Due by the Payment Due Date on your billing statement, we may charge you a Late Charge in the amount shown in the Additional Disclosure.

Overlimit Fee: If your unpaid balance exceeds your Credit Limit at any time during

returned to us for any reason, we may charge you a Returned Payment Fee in the amount shown in the Additional Disclosure.

Stop Payment Fee: We may charge you a Stop Payment Fee in the amount shown in your Additional Disclosure for each stop payment that you request on an Account Check you write. You may request a stop payment only if the Account Check has not yet posted to your Account.

Copy Charge: We may charge you a Fee in the amount shown in your Additional Disclosure for each copy of a billing statement, sales slip, Account Check or other record of your Account you request. If you request a record of your Account or authorize others to request it, we may charge you a Fee in the amount shown in your Additional Disclosure for each hour of our research services. If you request rates on a billing error as described below and you follow the procedures described on the back of your billing statement, we will not impose, or will reverse, these charges. If we produce documents in response to legal process, we may charge these fees to your Account.

Collection Costs and Attorney Fees: To the extent not prohibited by law, if you are in default, you will pay our collection costs, attorney fees (including allocated costs for attorneys who are employed by us), court costs and all other expenses of enforcing our rights under this Agreement.

WHEN WE MAY RETURN UNPAID YOUR ACCOUNT CHECKS

- We may reject and return unpaid an Account Check you write because:
- (a) Your Cash Advance limit has been reached or would be exceeded by paying the check at the time the check is presented to us for payment;
 - (b) Your check is post-dated. If a post-dated check is paid, resulting in another check being returned or not paid, we are not responsible;
 - (c) The date of your check is more than 6 months old;
 - (d) Your Account is closed or suspended;
 - (e) You are in default or would be so if we paid the check;
 - (f) Your signature or the payee's name or endorsement is missing on the check, or the check appears altered.

If we pay any check under any condition in (a) through (f) above, you must pay us the amount of the check plus applicable fees and charges.

YOUR LIABILITY

If your name appears on a billing statement, our records show that you are liable for the full balance due on the Account. By using your Account or making a payment on the Account knowing that your name appears on any billing statement, you agree that our records are accurate. In addition, you are liable for the full balance due on the Account if you have agreed to be liable (even if your name does not appear on a billing statement). In each case described above, you will be individually and jointly liable for all credit extended on the Account.

If you are an Authorized User (described below), you are liable for each transaction you make on the Account. An Authorized User's liability does not relieve any other liable party under this Agreement from liability for the Authorized User's transactions.

YOUR PAYMENTS

You promise to pay us for all transactions on your Account, whether they are yours or those of any person authorized to use your account, purchases, charges and expenses as provided in this Agreement. If an account payment is invalid, we will charge its amount to your Account. If you are an Authorized User, you are not promising to pay for transactions made by others. We will inform you, at our option, the order in which a payment will be applied toward transactions, cash advances, unpaid finance charges and other fees and charges.

If a bank branch or other financial institution, you will immediately pay it any unpaid Account balance it pays us.

If your legal residence or billing statement address is in a country outside the United States, the government of that country may impose a withholding tax on Finance Charges due on your Account. If you do not pay, we may charge the amount of the tax to your Account.

Minimum Payment Due: You will pay at least the Minimum Payment Due in the amount shown in your Additional Disclosure by the Payment Due Date on your billing statement.

OTHER IMPORTANT INFORMATION

Signature: You must sign the back of your credit card as shown as you receive it. Unsecured Credit. This Agreement does not grant us a security interest in Purchases you charge to your Account or any other property you own.

use your Account. Notice to any of you will be considered notice to all of you. Change of Personal Information. You will notify us in writing immediately if you change your name, address or home or business telephone number.

Credit Information: We may periodically review your credit standing by obtaining information from credit reporting agencies and others concerning your accounts. We may also release information about your Account to our affiliates and others such as Visa, MasterCard or your other creditor. You will provide updated financial information upon our request.

Credit Insurance: If you purchase credit insurance to have your outstanding Account balance insured up to a specified limit in the event of your death or to pay a monthly insurance benefit to your Account if you become disabled or involuntarily unemployed through our program, your credit insurance premiums will be based on your New Balance on each Billing Date and will appear on your billing statement. Terms and limitations of coverage will be in the Certificate of Insurance which the insurer carrier will mail you after it approves your application for insurance.

Credit Reporting: You have the right to dispute the accuracy of information we have reported to a consumer reporting agency. If you wish to do so, write us at: P.O. Box 53105, Dept. 44324, Phoenix, AZ 85072-0105. Please include your name, address, account number, telephone number, social security number and a brief description of the problem. If available, please include a copy of the credit report in question.

Stopping Payment on Account Checks: To stop payment on an Account Check you write, you must call us at the Customer Service number shown on your billing statement with all of the following information: the exact dollar amount of the check; the check number; your Account number; the name of the party to whom the check was written and the name of the person who signed the check.

We will stop payment on the check if we receive your stop payment request by the business day before the day we pay your check. The date we pay the Account Check may be before the date it posts to your Account. The stop payment order will remain effective for 6 months. You may write us to cancel the order at any time.

Affiliate Information-Sharing: Federal law permits us to share with Bank of America affiliate companies information about you or your Account. In addition, we may share with our affiliates information received from outside sources, including information in your Account application (Outside Information). If you do not wish us to share Outside Information, you must write to Bank of America, P.O. Box 27025, Richmond, VA 23261-7025 to do so, and include your name, address, telephone number, Account number(s) and social security number. Information-Sharing. We carefully select providers of quality products and services to offer you discount savings and other valuable benefits arranged specially for our cardmembers. For this purpose, we provide them identifying information about your Account, including transaction-category information. If you accept an offer and authorize a product or service provider to charge a purchase to your Account, your Account number is provided under confidential conditions.

If you prefer that we not share information about you like this, please write us at the Billing Inquiries address on your billing statement and check off your name and Account number, or call the toll-free Customer Service number on your billing statement. When we receive your instructions, we will process them so that we stop any offers from coming to you as soon as operationally possible.

Authorized Users: You may allow Authorized Users on your Account in the following ways: (1) by notifying us that you want someone added to your Account as an Authorized User; (2) by turning your credit card or Account Number to another; or (3) by any other ways in which you would be legally considered to have allowed another to use your Account or to be legally prevented from denying that you did so. You must think carefully before you allow anyone to become an Authorized User. By doing so, you authorize that person to use your Account in the same extent you can, including that not limited to making any Purchases and Cash Advances and allowing others to use your Account. Your Account will not allow you to fill the nature of account of authority you give to any Authorized User. That person's authority will continue until you notify us that you are terminating the authority and until you physically retrieve the credit card. If you cannot retrieve the card, you will remain liable for any transactions which we cannot prevent after you notify us. If your credit card is lost or stolen, or if you think your Account is being used without your permission, you must notify us immediately by calling the 1-800 or

Verification

Constance Curtis is Agent
(Name of authorized representative) (Title or Position)

for, Bank of America, N.A., the within Plaintiff in this action, and that the statements of fact made in the foregoing Complaint are true and correct to the best of the undersigned verifier's knowledge and belief. The undersigned understands that the statements made herein are subject to the penalties of 18 Pa. C.S. Section 4904, relating to unsworn falsification to authorities.

Date: 2-19-04

con D
Name

David J Aiello
4427100015088763

In The Court of Common Pleas of Clearfield County, Pennsylvania

BANK OF AMERICA, N.A.

VS.

AIELLO, DAVID J.

COMPLAINT

Sheriff Docket #

15281

04-321-CD

SHERIFF RETURNS

NOW APRIL 2, 2004 AT 11:11 AM SERVED THE WITHIN COMPLAINT ON DAVID J. AIELLO, DEFENDANT AT MEETING PLACE, SHEETZ, MAPLE & LONG AVE., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO DAVID J. AIELLO A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: NEVLING.

Return Costs

Cost	Description
103.50	SHERIFF HAWKINS PAID BY: <i>atty</i>
10.00	SURCHARGE PAID BY: ATTY CK# 25322

Sworn to Before Me This

20th Day Of *Sept.* 2004

William A. Shaw

WILLIAM A. SHAW

Prothonotary

My Commission Expires

1st Monday in Jan. 2006

Clearfield Co., Clearfield, PA

So Answers,

Chester A. Hawkins
by Maury Hapner

Chester A. Hawkins

Sheriff

FILED

0/2:4501
SEP 20 2004

William A. Shaw
Prothonotary/Clerk of Courts

BANK OF AMERICA, N.A. (USA)
3 Commercial Pl, 9th Fl., Norfolk, VA 02350-1227
Plaintiff

: IN THE COURT OF COMMON PLEAS
: CLEARFIELD COUNTY, PENNSYLVANIA

VS.

: NO. 04-321-CD

DAVID J AIELLO
1115 Treasure Lake
Du Bois PA 15801-9027

Defendant

: CIVIL ACTION - LAW

Praecipe for Default Judgment

To the Prothonotary:

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

Principal:	\$10,719.22
Attorneys Fees:	\$2,143.80
	\$.00
TOTAL	\$12,863.02

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

1. The above are the precise last-known addresses of the judgment debtor and creditor.
2. The annexed notice of intention to file this praecipe was mailed to all parties against whom judgment is to be entered and to their record attorneys, if any, after the default occurred, and at least ten days prior to the date of the filing of this praecipe.
3. Pursuant to Section 201(b)(1)(A) of the Servicemembers Civil Relief Act of 2003 (SCRA), the defendant is not in the military service of the United States based on information received from the defendant and/or the Department of Defense website.

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

Pro Prothonotary

BURTON NEIL & ASSOCIATES, P.C.

BY: _____
Burton Neil, Esquire
Attorney for Plaintiff
I.D. #11348
1060 Andrew Drive, Suite 170
W. Chester, PA 19380

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

FILED *Atty pd. 20.00*
6/11 *11/30/04* *53691*
DEC 20 2004 *Notice to Def.*
Statement to Atty

William A. Shaw
Prothonotary/Clerk of Courts

53691

BANK OF AMERICA, N.A. (USA)
Plaintiff

VS.

DAVID J AIELLO

Defendant

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

: NO. 04-321-CD

: CIVIL ACTION - LAW

Notice of Intention to File Praecipe for Default Judgment

TO: David J Aiello
1115 Treasure Lake
Du Bois PA 15801-9027

Gary Simone, Esquire
101 E. Diamond Street
Butler, PA 16001

DATE OF NOTICE: July 15, 2004

IMPORTANT NOTICE

You are in default because you have failed to enter a written appearance personally or by attorney and file in writing with the court your defenses or obligations to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to your lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help. This office can provide you with information about hiring a lawyer.

If you cannot afford to hire a lawyer, this office may be able to provide you with information about agencies that may offer legal services to eligible persons at a reduced fee or no fee.

**LAWYER REFERENCE AND
INFORMATION SERVICE**

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

BURTON NEIL & ASSOCIATES, P.C.

BY: _____
Burton Neil, Esquire
Attorney for Plaintiff
Identification No. 11348
1060 Andrew Drive, Suite 170
West Chester, PA 19380
610-696-2120

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

53691

BURTON NEIL & ASSOCIATES, P.C.
BY: Burton Neil, Esquire
Identification No. 11348
1060 Andrew Drive, Suite 170
West Chester, PA 19380
610-696-2120
ATTORNEY FOR: Plaintiff

001

BANK OF AMERICA, N.A. (USA)

Plaintiff

VS.

DAVID J AIELLO

Defendant

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

: NO. 04-321-CD

: CIVIL ACTION - LAW

RULE OF CIVIL PROCEDURE NO. 236 (REVISED)

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

December 20, 2004.

Prothonotary

By: _____

Deputy

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

Burton Neil, Esquire
Attorney for Party Filing
1060 Andrew Drive, Suite 170
West Chester, PA 19380
Phone: 610-696-2120

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

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

Bank of America, N.A.
Plaintiff(s)

No.: 2004-00321-CD

Real Debt: \$12,863.02

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

David J. Aiello
Defendant(s)


Entry: \$20.00

Instrument: Default Judgment

Date of Entry: December 20, 2004

Expires: December 20, 2009

Certified from the record this 20th day of December, 2004.



William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney