

04-322-CD  
BANK OF AMERICA N.A. vs. JOY E. KEPPEL

**Bank of America N.A. vs. Joy E. Kepple  
2004-322-CD**

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

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

v.

JOY E. KEPPEL  
850 Treasure Lake #5921, Du Bois PA 15801-9020  
Defendant

: IN THE COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY, PENNSYLVANIA  
: NO. 04-322-C  
: 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. Meholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
Telephone No. 814-765-2641 Ext. 5982

**FILED**

56552

MAR 05 2004

William A. Shaw  
Prothonotary

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.

JOY E KEPPEL  
850 Treasure Lake #5921, Du Bois PA 15801-9020

Defendant

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

### **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 Joy E. Kepple, who resides at 850 Treasure Lake #5921, DuBois, Clearfield County, Pennsylvania.

3. At the defendant's request, plaintiff issued the defendant a credit card bearing account number 4356023004221853 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 \$13,019.85.

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 \$13,019.85, 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 \$2,603.97.

Wherefore, plaintiff demands judgment against the defendant in the sum of \$13,019.85, attorneys fees in the sum of \$2,603.97 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.





## 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: 2-19-09

Constance Curtis  
Name

Joy E. Kepple  
4356023004221853

**In The Court of Common Pleas of Clearfield County, Pennsylvania**

**BANK OF AMERICA, N.A.**

VS.

**KEPPEL, JOY E.**

**COMPLAINT**

**Sheriff Docket # 15282**

**04-322-CD**

**SHERIFF RETURNS**

NOW MARCH 10, 2004 AT 12:00 NOON SERVED THE WITHIN COMPLAINT ON JOY E. KEPPEL, DEFENDANT AT RESIDENCE, 850 TREASURE LAKE #5921, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JOY E. KEPPEL A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: MCCLEARY

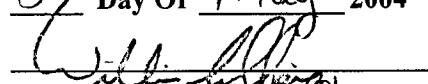
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**Return Costs**

<b>Cost</b>	<b>Description</b>
<b>32.25</b>	<b>SHERIFF HAWKINS PAID BY: ATTY CK# 25324</b>
<b>10.00</b>	<b>SURCHARGE PAID BY: ATTY CK# 25325</b>

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**Sworn to Before Me This**

5<sup>th</sup> Day Of May 2004  
  
\_\_\_\_\_  
WILLIAM A. SHAW  
Prothonotary  
My Commission Expires  
1st Monday in Jan. 2006  
Clearfield Co., Clearfield, PA

**So Answers,**

  
\_\_\_\_\_  
Chester A. Hawkins  
Sheriff

**FILED**  
07/3/2004  
MAY 05 2004  
GK

William A. Shaw  
Prothonotary/Clerk of Courts

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

BANK OF AMERICA, N.A. (USA) : IN THE COURT OF COMMON PLEAS  
Plaintiff : CLEARFIELD COUNTY, PENNSYLVANIA  
VS. : NO. 04-322-CD  
JOY E KEPPEL : CIVIL ACTION - LAW  
Defendant

PRAECIPE TO DISCONTINUE

TO THE PROTHONOTARY:

Kindly discontinue the above-captioned action without prejudice.

BURTON NEIL & ASSOCIATES, P.C.

BY: \_\_\_\_\_

Burton Neil, Esquire  
Attorney for Plaintiff

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

56552

**FILED**

MAY 24 2004

William A. Shaw  
Prothonotary

FILED  
MAY 5 2004 10C + CERT TO CITY  
COPY TO COUNSEL  
MAY 24 2004  
Attn:

William A. Shaw  
Prothonotary

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

**Bank of America, N.A.**

**Vs.** **No. 2004-00322-CD**  
**Joy E. Kepple**

**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 May 24, 2004, marked:

Discontinued, settled and ended.

Record costs in the sum of \$127.25 have been paid in full by Attorney.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 24th day of May A.D. 2004.

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William A. Shaw, Prothonotary