

04-620-CD
COMMONWEALTH FINANCIAL SYSTEMS, INC. et al. vs. BETTY L. BLAKE

**Comm. Financial Sys. Vs Betty Blake
2004-620-CD**

**IN THE COURT OF COMMON OF PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA**

**COMMONWEALTH FINANCIAL SYSTEMS,
INC., assignee of UNIFUND CCR PARTNERS,
assignee of FIRST USA BANK, N.A.**

**NO. 04-620-C
IN CIVIL ACTION**

Plaintiff(s)

-vs-

BETTY L. BLAKE

Defendant(s)

COMPLAINT

**CODE-
FILED ON BEHALF OF
PLAINTIFF**

**COUNSEL OF RECORD
FOR THIS PARTY:**

James R. Apple, Esq.
PA I.D. No. 37942
Charles F. Bennett, Esq.
PA I.D. No. 30541
Joel E. Hausman, Esq.
PA I.D. No. 42096
APPLE AND APPLE, P.C.
Firm No. 719
4650 Baum Boulevard
Pittsburgh, PA 15213
Telephone: 412-682-1466
Fax: 412-682-3138

FILED

MAY 03 2004

William A. Shaw
Prothonotary/Clerk of Courts

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA**

**COMMONWEALTH FINANCIAL SYSTEMS,
INC., assignee of UNIFUND CCR PARTNERS,
assignee of FIRST USA BANK, N.A.**

**NO.
IN CIVIL ACTION**

Plaintiff(s)

-vs-

BETTY L. BLAKE

Defendant(s)

NOTICE TO DEFEND

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, GO TO OR TELEPHONE THE OFFICE
SET FORTH BELOW. 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.**

**Keystone Legal Services
211 1/2 East Locust Street
Clearfield, PA 16830
814-765-9646**

COMPLAINT

1. Plaintiff is a corporation having offices at 120 North Keyser Avenue, Scranton, PA 18504, and as the assignee of Unifund CCR Partners, assignee of First USA Bank, N.A., stands in its assignor's stead, and all are hereinafter referred to interchangeably as "Plaintiff".
2. At a specific instance the Assignor sold, assigned and transferred to Plaintiff all of Assignor's right, title and interest in, and to the agreement between Assignor and Defendant. Assignor had the right to assign the agreement. A copy of the assignment and Affidavit is attached hereto as Exhibit "A1-2".
3. All conditions precedent to Assignor's right to be paid under the terms of the contract have occurred.
4. Defendant is an individual whose address is PO Box 28, 1609 Clarendon Ave., Hyde, Clearfield County, Pennsylvania 16843.
5. At a specific instance and request of the Defendant, the Defendant applied for and was granted a credit card by Plaintiff at the terms and conditions agreed upon by the parties, as is more specifically shown by the Agreement, a true and correct copy of which is attached hereto, marked Exhibit "B" and made a part hereof.
6. The Plaintiff avers that the agreement between the parties was based upon a written agreement which the Defendant accepted by using credit card to make purchases and/or cash advances.
7. Thereafter, in breach of obligations under the Agreement, the Defendant failed to make payments as they became due.

8. Plaintiff avers that the terms of the Agreement provide for acceleration of the entire balance due and owing upon Defendant's breach of the Agreement.
9. Plaintiff avers that the balance due amounts to \$3,943.80, as is more specifically shown by Plaintiff's Statement of Account, a true and correct copy of which is attached hereto, marked Exhibit "C" and made a part hereof.
10. Plaintiff avers that the interest has accrued at the rate of 15.65% per annum on the balance due from October 23, 2003.
11. Per the term of the agreement, the Defendant has agreed to pay to the Plaintiff as liquidated damages, the costs of collection, including all reasonable attorneys' fees incurred in the collection of monies owing, which Plaintiff avers will amount to 25% of the balance due.
12. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and refused to pay the amount due to Plaintiff or any part thereof.

WHEREFORE, Plaintiff demands Judgment against Defendant in the principal amount of \$3,943.80, with appropriate additional interest from October 23, 2003, plus attorneys fees and costs.

APPLE AND APPLE, P.C.

By: 
Attorneys for Plaintiff(s)



Unifund CCR Partners

BILL OF SALE

Unifund CCR Partners, for value received and in accordance with the terms of the Accounts Receivable Purchase Agreement by and among Unifund CCR Partners and Commonwealth Financial Systems ("Purchaser"), dated as of October 14, 2003 (the "Agreement"), does hereby sell, assign and transfer to Purchaser all of its good and marketable title, free and clean of all liens, claims and encumbrances in and to the Accounts listed in the Account Schedule attached as Appendix A to the Agreement, without recourse and without representation or warranty of collectibility, or otherwise, except to the extent stated in the Agreement.

Executed on: 14 Oct 2003.

UNIFUND CCR PARTNERS
By Credit Card Receivables Fund, Inc.
A General Partner

By
David Rosenberg
CEO/Chairman

For Unifund Use ONLY

Client #	PID	CID #

13

A 1-2

State of Ohio)
County of Hamilton) ss.

AFFIDAVIT AND ASSIGNMENT

Jessica Bergholz, being sworn, deposes and says that she is Media Supervisor of UNIFUND CCR PARTNERS herein called assignor, which is doing business at 10625 Techwoods Circle, Cincinnati, OHIO 45242 and that she is authorized to make the statements and representations herein. There is due and payable from

BETTY L BLAKE, Acct. #4417112105087805, as of the **08/30/02**, the amount of **\$3210.01**. By the terms of the agreement between the defendant and the original creditor, interest is accruing at the rate of **15.65** percent per annum.

Said agreement is hereby assigned, transferred and set over unto **COMMONWEALTH FINANCIAL SYSTEMS** with full power and authority to do and perform all acts necessary for the collection, settlement, adjustment, compromise or satisfaction of said claim. The affiant states that to the best of the affiant's knowledge, information and belief there are no uncredited payments, just counterclaims or offsets against the said debt. Further, the undersigned acknowledges that in making this assignment, the assignor has made a complete assignment of said debt and that **COMMONWEALTH FINANCIAL SYSTEMS** is now the owner thereof, and they have complete authority to settle, adjust, compromise and satisfy the same and that the assignor has no further interest in said debt for any purpose.

DATED this 12th day of Mar., 2004.

UNIFUND CCR PARTNERS

By: Jessica Bergholz

Media Supervisor
Title

10625 Techwoods Circle, Cincinnati, OH 45242
Address

Subscribed and sworn to before me this 12 day of Mar., 2004 by
Jessica Bergholz Media Supervisor of Unifund CCR Partners.

My commission expires: _____

NOTARY SEAL



JENNIFER A. DUNCAN
Notary Public
in and for the State of Ohio
My Commission Expires
July 5, 2007

Charterholder Agreement

the same. We were fast and able to return home in time for the first of the month. We had a good time in the mountains, but the weather was not as good as we had hoped. The snow was still on the ground and the temperatures were quite cold. We did manage to see some interesting animals, including a bear and a wolf. We also saw some birds, including a golden eagle and a peregrine falcon. The landscape was beautiful, with snow-capped mountains and clear blue skies. We had a great time and are looking forward to our next trip.

卷之三

卷之三

For a detailed description of the services and products of the various divisions of the Commerce Direct Account, see the following sections:

- FINANCIAL CHARGES:** For a detailed description of the various financial charges, see the **Financial Charges** section.
- FINANCIAL SERVICES:** For a detailed description of the various financial services, see the **Financial Services** section.
- FINANCIAL PRODUCTS:** For a detailed description of the various financial products, see the **Financial Products** section.
- FINANCIAL PORTFOLIO:** For a detailed description of the various financial products, see the **Financial Portfolio** section.

Was weiter? schreibt er, und fügt hinzu: „Ich kann Ihnen nicht viel erzählen, ich habe nur ein paar Minuten Zeit.“

卷之三

卷之三

卷之三

卷之三

FIRST USA

Dear Cardmembers:

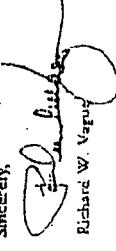
We would like to express our pleasure in having you as a valued Cardmember of First USA Bank. We are looking forward to providing you the superior service and exceptional benefits you deserve.

In this booklet, you will find your Cardmember Agreement. Please take the time to read your Agreement and keep it in a safe place for future reference. Before you start using your account and enjoying its many privileges, please be sure to sign the back of your card.

Our Cardmember service representatives are at your service 24 hours a day, 365 days a year at 1-800-955-9900. Please feel free to call us at your convenience, or write us at the above referenced address if we can assist you in any way.

Again, thank you for the opportunity to serve you.

Sincerely,



Richard W. Vager

A First USA Company
Member FDIC

First USA Bank
Post Office Box 1650
Wilmington, DE 19899-0650

HAVE HAD A RIGHT OR OPPORTUNITY TO LOCATE CLAIMS THROUGH A COUNSEL,
AND/OR TO PARTICIPATE OR BE REPRESENTED IN LITIGATION FILED IN COURT BY OTIS
Etc., BUT EXCEPT AS OTHERWISE PROVIDED ABOVE, ALL CLAIMS MUST NOW BE
RESOLVED THROUGH ARBITRATION.

Payment Cards In the regular course of our business we may receive and record payment cards (including but not limited to credit cards, debit cards, gift cards, and other payment cards) or received by our employees. We agree that we will have each right with respect to all payment cards or payment cards received by our employees, whether furnished to us or held by our employees, as may be necessary to protect our interests.

Check And, except as otherwise required by applicable law or regulation, we will not be responsible for misdeeds or malfeasance of service providers or contractors of your account. We retain the right to terminate, suspend, or cancel your account.

and placed under this Agreement. We can also deny updating and the use of our services to any other person or organization that we believe has breached or violated this Agreement.

Limiting For Unauthorised Use Of Your Account: If your Card or Convenience Cards are lost or if you are unable to access your account, you must notify us as soon as possible. We will not be liable for losses you may incur as a result of unauthorised use of your account.

Obtained my last doctor, zero my doctor first USA back, NY, for writing to me at P.C. Box 855, Huntington, NY 11743-0855, or for assistance by calling us at 1-800-557-7101, or for any of your care or convenience. Credit or risk possible. We are a leader in the field of personal loans. Your maximum liability is \$50,000. We're easy to communicate or easier access to your account if you have a problem.

त्रिविक्रमी त्रिविक्रमी त्रिविक्रमी त्रिविक्रमी त्रिविक्रमी त्रिविक्रमी

卷之三

卷之三

卷之三

WITNESSES OR GUARANTORS Name Total Date
about whom you are speaking

卷之三

YOUR BILLING RIGHTS
Keep the Notice. We Promise You.

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

Notify Us in Case of Errors on Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to: First USA Bank, P.O. Box 851, Washington, D.C. 20044. Please include the following information:
1. What do you think is wrong with the bill? We want clear, concise facts. We can't help you if you just say "My bill is too high." We'll be able to help you if you tell us exactly what you think is wrong.
2. The date(s) on which the error or problem appeared. We can't investigate if you don't tell us when it happened.
3. Your name and account number.

In your letter, give us the following information:

- The date(s) on which the error or problem appeared.
- Describe the error and explain, in writing, why you believe there is an error.

You must send your information, together with your letter, to us no later than 60 days after:

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have informed the writer by then. Within 90 days, we must either correct the error or explain why we believe it is not an error.

After we receive your letter, we promise to make sure that the same mistake is not made again. We'll do our best to make sure that the same mistake is not made again. If we do not have all of the information we need, we may need to ask you for more information. If you do not believe that you have given us enough information, you may ask us to repeat your question.

If we find that we made a mistake on your bill, you will not have to pay any money that you charged to your account because of the mistake. If we did not make a mistake, you will have to make up any missed payments, and you will have to make up any additional payments that we require. You will also have to pay any additional fees that we require.

If you fail to pay the amount that we think you owe, or if you do not pay any additional fees that we require, we will not be able to correct the mistake. However, if you fail to pay, we may fail to repeat or repeat to you to tell you how much you owe, and we may fail to tell you the name of the company that you owe. You may also fail to tell you the name of the company that you owe.

If we do not know where you live, we can't contact the bank that gave you the account to repeat, or if your bill was correct.

Special Rule for Credit Card Consumers

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried to get this to correct, we will not be able to correct the mistake. However, you may not be able to pay this remaining amount due on the property or services. That is, we will not be able to:

- (a) You must have made the purchase in your home, or if you will be your home.

(b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchandise, or if we furnish you the services for the property or services.

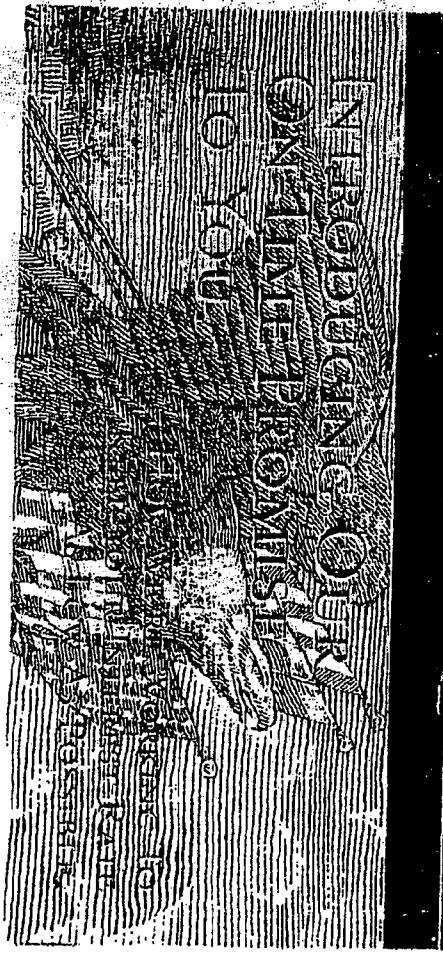
FIRST USA.

M-21275
9.90N4-EMERFUSA-CCC

**IMPORTANT NOTICE FOR FIRST USA BANK
CREDIT CARD CUSTOMERS ABOUT CHANGES TO
YOUR FIRST USA CARD MEMBER AGREEMENT**

Table Number 1. *Relative rates of conversion of* $\text{C}_6\text{H}_5\text{CH}_2\text{Cl}$ *to* $\text{C}_6\text{H}_5\text{CH}_2\text{OH}$ *in* $\text{C}_6\text{H}_5\text{CH}_2\text{OH}$

卷之三



In any increase or decrease, either that the minimum adjusted cash-forecasts are increased or decreased by a percentage amount, ANNUAL FEES, CIVILS FEES, VATS, 12.99%, PAY MORTGAGE OR DEFERRED PAYMENT, 12.99%, ALL FEES, 12.99%, COMPENSATING INCREASE OR DECREASE IN THE CIVILS CHARGE, 12.99%, AND THE MINIMUM PAYMENT ONE CAN PAY, 12.99%.

IN THE ATTACHMENT, THE PLAINTIFFS HAVE ALLEGEDLY LITIGATED CUTTING THROUGH A COURT, AND HAVE BEEN DULY ADVISED IN LITIGATION, FED IN COURT, THAT, AS ANOTHER ALLEGATION NOTED ABOVE, ALL CLAIMS MUST BE SETTLED THOROUGH ARBITRATION.

FIRST ITSA

110

1

•

DebtMaster Professional		DebtMaster Professional		DebtMaster Professional	
<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>	
<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>	
<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>	
<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>	
<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>	
<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>	
<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>	
<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>	
<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>	
<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>	
<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>	
<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Exit"/>		<input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="New"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Open"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Save"/> <input style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font-weight: bold; margin-right: 5px;" type="button" value="Print"/> <input type="button" value="Exit" style="width: 40px; height: 25px; border: 1px solid black; border-radius: 5px; font-size: 10px; font			

AFFIDAVIT

I, Patricia Cobb, Esquire, of Commonwealth Financial Systems, Inc., Plaintiff herein, verify that the statements of fact contained in the foregoing Complaint 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.

4-19-04
Date:



Patricia Cobb
PATRICIA COBB

Executive Vice President

120 North Keyser Avenue

Scranton, PA 18504

Apple & Apple File No. 101268

CFSI File No. 1064547

Betty L. Blake

In The Court of Common Pleas of Clearfield County, Pennsylvania

COMMONWEALTH FINANCIAL SYSTEMS, INC.

VS.

BLAKE, BETTY L.

COMPLAINT

Sheriff Docket # 15517

04-620-CD

SHERIFF RETURNS

NOW MAY 10, 2004 AT 9:10 AM SERVED THE WITHIN COMPLAINT ON BETTY L. BLAKE, DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO BETTY BLAKE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: SNYDER

Return Costs

Cost	Description
22.00	SHERIFF HAWKINS PAID BY: ATTY CK# 1992
10.00	SURCHARGE PAID BY: ATTY CK# 1993

Sworn to Before Me This

19 Day Of May 2004
William A. Shaw

So Answers,

*Chester A. Hawkins
by Marley Harris*
Chester A. Hawkins
Sheriff

FILED
02:03 PM
MAY 19 2004 

William A. Shaw
Prothonotary

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA**

**Commonwealth Financial Systems, Inc., assignee
Of Unifund CCR Partners, assignee of First
USA Bank, N.A.**

**NO. 2004-620-CD
IN CIVIL ACTION**

Betty L. Blake

-vs- *Plaintiff(s)*

Defendant(s)

**PRAECIPE FOR DEFAULT
JUDGMENT
CODE-
FILED ON BEHALF OF
PLAINTIFF**

**COUNSEL OF RECORD
FOR THIS PARTY:**

James R. Apple, Esq.
PA I.D. No 37942
Charles F. Bennett, Esq.
PA I.D. No 30541
Joel Hausman, Esq.
PA I.D. No. 42096
APPLE AND APPLE, P.C.
Firm No. 719
4650 Baum Boulevard
Pittsburgh, PA 15213-1237
Telephone (412) 682-1466

FILED

July 17, 2004

*V. A. Shaw
Prothonotary*

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA**

**Commonwealth Financial Systems, Inc., assignee
Of Unifund CCR Partners, assignee of First
USA Bank, N.A.**

**NO. 2004-620-CD
IN CIVIL ACTION**

Betty L. Blake

-vs- *Plaintiff(s)*

Defendant(s)

PRAECIPE FOR DEFAULT JUDGMENT

TO THE PROTHONOTARY:

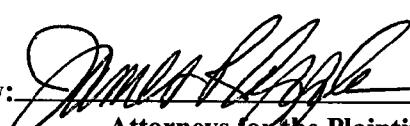
Kindly enter Judgment against the above- named Defendant(s) in Default of an Answer, in the amount of \$5,327.12, computed as follows:

Amount named in Complaint	\$3,943.80
Interest from October 23, 2003 to June 15, 2004 on \$3,943.80	\$397.37
Less payment of:	-\$
Attorney fees	\$985.95
TOTAL	\$5,327.12

I certify that Notice of the intention to enter this Judgment was given pursuant to Pa. R.C.P. 237.1. A copy of said Notice is attached, and was mailed on June 3, 2003 by regular mail, postage prepaid and, addressed as follows:

Defendant: **Betty L. Blake**
PO Box 28, 1609 Clarendon Ave.
Hyde PA 16843

Dated: 6/15/04

APPLE AND APPLE, P.C.
By: 
Attorneys for the Plaintiff(s)

IN THE COURT OF COMMON OF PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS,
INC., assignee of UNIFUND CCR PARTNERS,
assignee of FIRST USA BANK, N.A.

NO. 2004-620-CD
IN CIVIL ACTION

Plaintiff(s)

-vs-

BETTY L. BLAKE

Defendant(s)

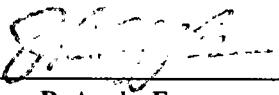
Betty L. Blake
1609 Clarendon Ave.
Hyde, PA 16843

Date of Notice: June 3, 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 OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU, UNLESS YOU ACT WITHIN TEN 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 A 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.

Keystone Legal Services
211 1/2 East Locust Street
Clearfield, PA 16830
814-765-9646

By: 

James R. Apple, Esq.
Attorneys for Plaintiff(s)
4650 Baum Boulevard
Pittsburgh, PA 15213-1237
Telephone (412) 682-1466

FILED
M. 54
JUN 17 2004
2004-
Mr. Justice, Justice

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

Commonwealth Financial Systems, Inc., assignee
Of Unifund CCR Partners, assignee of First
USA Bank, N.A.

NO. 2004-620-CD
IN CIVIL ACTION

-vs- *Plaintiff(s)*

Betty L. Blake

Defendant(s)

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff Defendant Garnishee

You are hereby notified that the following Order or Judgment was entered against
you on _____.

Assumpsit Judgment in the amount of \$5,327.12, plus costs.

Trespass Judgment in the amount of \$_____.

If not satisfied within sixty (60) days, your motor vehicle operator's license and/or

Registration will be suspended by the Dept. of Transportation, Bureau of Traffic
Safety, Harrisburg, PA.

<input checked="" type="checkbox"/> Entry of Judgment	<input type="checkbox"/> Court Order
	<input type="checkbox"/> Non-Pros
	<input type="checkbox"/> Confession
	<input checked="" type="checkbox"/> Default
	<input type="checkbox"/> Verdict
	<input type="checkbox"/> Arbitration Award
	<input type="checkbox"/> Other

Betty L. Blake
PO Box 28, 1609 Clarendon Ave.
Hyde, PA 16843

PROTHONOTARY

By: _____
Prothonotary (or Deputy)

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

Commonwealth Financial Systems, Inc.

Plaintiff(s)

No.: 2004-00620-CD

Real Debt: \$5,327.12

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Betty L. Blake

Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: June 17, 2004

Expires: June 17, 2009

Certified from the record this 17th day of June, 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

Date: 04/07/2004

Clearfield County Court of Common Pleas

User: BANDERSON

Time: 02:37 PM

ROA Report

Page 3 of 5

Case: 2002-00098-CD

Current Judge: Paul E. Cherry

Bradley T. Gray vs .Tamara Marie Gray, William M. Gray, Joan Gray

Divorce with Custody

Date	Judge
04/07/2003	Miscellaneous Payment: Subpoena Paid by:Colavecchi Receipt number: Fredric Joseph Ammerman 1858315 Dated: 04/07/2003 Amount: \$6.00 (Check)
04/11/2003	Sheriff Returns: Now, April 3, 2003 served subpeona to Richard Lanzoni at Fredric Joseph Ammerman ✓ Sheriff's office \$31.72 Shff. Hawkins, paid by Atty.
	Sheriff Returns: Now, April 1, 2003 served the subpoena on Frank Zimmerman, at Luthersburg Post Office by handing to Defendant. \$43.07 Shff. paid by Atty. ✓
04/14/2003	Motion For Continuance. filed by s/Jeffrey S. DuBois, Esq. Certificate of Service 3 cc Atty DuBois Fredric Joseph Ammerman ✓ Plaintiff's Response To Defendant's Petition For Counsel Fees And Costs. filed by s/Jeffrey S. DuBois, Esq. Certificate of Service 3 cc Atty DuBois Fredric Joseph Ammerman ✓
04/16/2003	Answer To Motion For Continuance. filed by s/Joseph Colavecchi, Esquire 4 cc Atty Colavecchi Fredric Joseph Ammerman ✓
04/17/2003	ORDER: AND NOW, this 16th day of April, 2003, the Plaintiff's Motion for Continuance is hereby granted. Hearing shall be continued until the 23rd day of May, 2003 at 8:45 AM. s/FJA ✓ 4 cc to Atty. Dubois ✓
04/29/2003	ORDER, NOW, this 28th day of April, 2003, re: Petition To Allow Appraisal of the Real Estate and Tools is GRANTED, etc. by the Court, s/FJA,J. 2 cc Atty J. DuBois, J. Colaavecchi, and C. Mohney Fredric Joseph Ammerman ✓
05/20/2003	Sheriff Returns: Now, April 9, 2003 Shff. Delaware County served subpoena State Farm Insurance. Shff. Hawkins, \$32.74, Shff. Delaware Co. \$34.25 paid by Atty. ✓
05/23/2003	Petition For Protective Order. filed by s/Matthew B. Taladay, Esquire Verification s/Frank Zimmerman 3 cc Atty Taladay Fredric Joseph Ammerman ✓ Rule to Show Cause, Rule returnable the 27 day of May, 2003 at 11:00 a.m. BY THE COURT: /s/Fredric J. Ammerman, Judge Three CC Atty Taladay--one copy faxed to Taladay by C/A; Taladay said he would fax to all other concerned parties. Fredric Joseph Ammerman ✓
05/27/2003	Answer To Petition For Protective Order. filed by s/Joseph Colavecchi, Esquire 4 cc Atty Colavecchi Fredric Joseph Ammerman ✓ Answer to Petition For Joinder. filed by s/Christopher E. Mohney, Esq. Verification s/Joan Gray s/William M. Gray 3 cc Atty Mohney Fredric Joseph Ammerman ✓
05/28/2003	ORDER, NOW, this 23rd day of May, 2003, re: Defendant's Petition for Counsel fees and costs, the matter continued and shall be rescheduled upon the release of the Plaintiff. The matter will be rescheduled by the Court Administrator in approximately thirty (30) days. by the Court, s/FJA,J. 1 Atty DuBois, 2 Atty J. Colavecchi, and 2 Atty Mohney Fredric Joseph Ammerman ✓
05/30/2003	Sheriff Returns: Now May 27, 2003 Returned subpeona "not served per Attorney" Shff. Hawkins \$14.37 Paid by Atty. ✓ Sheriff Returns: Now, May 28, 2003 Returned subpeona "not served per Attorney" Shff. Hawkins \$28.05, paid by Atty. ✓ ORDER: NOW, this 27th day of May 2003 it is the Order of Court that Motion be granted to the extent that Mr. Zimmerman not be required to produce any records prior to the year 2001. s/FJA 2 cc Atty DuBois, 2 cc Atty Colavecchi, 2 cc Atty. Mohney Fredric Joseph Ammerman ✓

IN THE COURT OF COMMON OF PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS,
INC., assignee of UNIFUND CCR PARTNERS,
assignee of FIRST USA BANK, N.A.

NO. 2004-620-CD
IN CIVIL ACTION

Plaintiff(s)

-vs-

BETTY L. BLAKE

Defendant(s)

FILED

OCT 14 2005

10/2/05 (L)

William A. Shaw

Prothonotary/Clerk of Courts

SENT TO ATT

**PRAECIPE FOR SATISFACTION
OF JUDGMENT**

CODE-
FILED ON BEHALF OF
PLAINTIFF

**COUNSEL OF RECORD
FOR THIS PARTY:**

James R. Apple, Esq.

PA I.D. No. 37942

Charles F. Bennett, Esq.

PA I.D. No. 30541

Joel E. Hausman, Esq.

PA I.D. No. 42096

APPLE AND APPLE, P.C.

Firm No. 719

4650 Baum Boulevard

Pittsburgh, PA 15213

Telephone: 412-682-1466

Fax: 412-682-3138

IN THE COURT OF COMMON OF PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS,
INC., assignee of UNIFUND CCR PARTNERS,
assignee of FIRST USA BANK, N.A.

NO. 2004-620-CD
IN CIVIL ACTION

Plaintiff(s)

-vs-

BETTY L. BLAKE

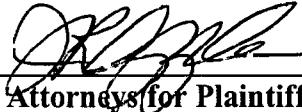
Defendant(s)

PRAEICE FOR SATISFACTION
OF JUDGMENT

At the request of the undersigned attorneys for the Plaintiff, you are directed to satisfy the above-captioned Judgment.

APPLE AND APPLE, P.C.

Dated: 10/11/05

By: 
Attorneys for Plaintiff(s)

**I HEREBY CERTIFY THAT THE FOREGOING IS TRUE AND CORRECT
STATEMENT OF THE ABOVE CASE.**

**THIS STATEMENT IS MADE SUBJECT TO THE
PENALTIES OF 18 PA. C.S. 4904 RELATING TO
UNSWORN FALSIFICATIONS TO AUTHORITIES.**

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

CIVIL DIVISION

CERTIFICATE OF SATISFACTION OF JUDGMENT

No.: 2004-00620-CD

Commonwealth Financial Systems, Inc.

Debt: \$5,327.12

Vs.

Atty's Comm.:

Betty L. Blake

Interest From:

Cost: \$7.00

NOW, Friday, October 14, 2005 , directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 14th day of October, A.D. 2005.



Prothonotary