

04-1021-CD
CITIBANK

VS

TRACEY MONACO

In The Court of Common Pleas of Clearfield County, Pennsylvania

CITIBANK

VS.

MONACO, TRACEY

COMPLAINT

Sheriff Docket #

15926

04-1021-CD

SHERIFF RETURNS

NOW JULY 8, 2004 AT 9:12 AM SERVED THE WITHIN COMPLAINT ON TRACEY MONACO, DEFENDANT AT RESIDENCE, RR#1 BOX 211, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO TRACEY MONACO A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HER THE CONTENTS THEREOF.
SERVED BY: McCLEARY

Return Costs

Cost	Description
32.62	SHERIFF HAWKINS PAID BY: ATTY CK# 19869
10.00	SURCHARGE PAID BY: ATTY CK# 19870

Sworn to Before Me This

14 Day Of July 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 Hamer
Chester A. Hawkins
Sheriff

FILED

3:50pm
JUL 14 2004 *AS*

AS
William A. Shaw
Prothonotary

BURTON NEIL & ASSOCIATES, P.C.

By: Burton Neil

Identification No. 11348

1060 Andrew Drive, Suite 170

West Chester, PA 19380

610-696-2120

Attorney for Plaintiff

CITIBANK (SOUTH DAKOTA) N.A.

701 EAST 60th STREET NORTH

SIOUX FALLS, SD

Plaintiff

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

v.

: NO. 04-1021-CD

TRACEY MONACO

RR 1 BOX 211

DU BOIS, PA

Defendant

: 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, 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.

LAWYER REFERENCE AND INFORMATION SERVICE

Court Administrator

Clearfield County Courthouse,

Clearfield, PA 16830

814-765-2641

10007.034.6292

FILED

JUL 06 2004

William A. Shaw
Prothonotary/Clerk of Courts

icc shf
m/1:57
Any pd. 85.00

BURTON NEIL & ASSOCIATES, P.C.

By: Burton Neil

Identification No. 11348

1060 Andrew Drive, Suite 170

West Chester, PA 19380

610-696-2120

Attorney for Plaintiff

CITIBANK (SOUTH DAKOTA) N.A.

701 EAST 60th STREET NORTH

SIOUX FALLS, SOUTH DAKOTA

Plaintiff

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

v.

: NO.

TRACEY MONACO

RR 1 BOX 211

DU BOIS, PENNSYLVANIA

Defendant

: CIVIL ACTION - LAW

Complaint

1. The plaintiff is Citibank (South Dakota) N.A., with place of business located at 701 East 60th Street North, Sioux Falls, South Dakota.
2. The defendant is TRACEY MONACO, who resides at RR 1 BOX 211 DU BOIS, CLEARFIELD County, Pennsylvania.
3. Plaintiff, a national banking association, engages in various types of banking business including consumer lending through the issuance of credit cards.
4. Plaintiff furnished consumer credit to the defendant by means of a credit card with an account number 5424180542716466 hereinafter referred to as the credit card account.
5. Plaintiff maintained an accurate and running record of all debits and credits to the credit card account in its books of account.
6. Plaintiff mailed defendant a written statement each month which accurately stated the debits and credits to the credit card account for the prior billing cycle.
7. Defendant received the monthly statements from plaintiff for the credit card account, including the statement attached as Exhibit A, without protest, dispute or objection.

8. Defendant, by not protesting, disputing, or objecting to the statements including the Exhibit A statement, thereby assented and agreed to the correctness of the balance due on the credit card account so as to constitute an account stated.

9. The amount due plaintiff on the account stated less credits, if any issued subsequent to the Exhibit A statement, is \$5574.78

Wherefore, plaintiff demands judgment against the defendant for the sum of \$5574.78 and the costs of this action.

BURTON NEIL & ASSOCIATES, P.C.

By:  _____

Burton Neil, Esquire

Attorney for Plaintiff

In making this communication, we advise our firm is a debt collector.

10/03/03 \$5574.87 \$9999.99
 PMT DUE DATE NEW BALANCE MIN AMT DUE

SITE:KC-CL TM:CO-5000 ACID:KCB3074
 01/28/04 17:54:07:

TRACEY MONACO
 ATTN: ACCOUNT-CODE=CXBE
 DU BOIS
 15801-9354000

PA

P.O. BOX 8105
 S HACKENSACK, NJ
 07606-8105

Citi® Platinum Select® Card

For Customer Service, call or write
 1-800-950-5114

Account Number
 5424 1805 4271 6466

Payment must be received by 1:00 pm local time on 10/03/2003

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

BOX 6500
 SIOUX FALLS, SD
 57117

Statement/Closing Date	Total Credit Line	Available Credit Line	Cash Advance Limit	Available Cash Limit	New Balance
09/09/2003	\$6900	\$0	\$1200	\$0	\$5574.87
		Amount Over Credit Line	Past Due	Purch/Adv Minimum Due	Minimum Amount Due
		\$0.00	\$1007.81	\$121.00	\$5574.87

Sale Date	Post Date	Reference Number	Activity Since Last Statement	Amount
-----------	-----------	------------------	-------------------------------	--------

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

Account Summary	Previous Balance	(+) Purchases & Advances	(-) Payments & Credits	(+) FINANCE CHARGE	(=) New Balance
PURCHASES	\$4,408.26	\$0.00	\$0.00	\$0.00	\$4,408.26
ADVANCES	\$1,166.61	\$0.00	\$0.00	\$0.00	\$1,166.61
TOTAL	\$5,574.87	\$0.00	\$0.00	\$0.00	\$5,574.87

Days This Billing Period: 32

Rate Summary	Balance Subject to Finance Charge	Periodic Rate	Nominal APR	ANNUAL PERCENTAGE RATE
PURCHASES				
Standard Purch	\$0.00	0.06573%(D)	23.990%	23.990%
ADVANCES				
Standard Adv	\$1,178.57	0.06573%(D)	23.990%	23.990%

SEND PAYMENTS TO:

928

PLEASE REFER TO THE REVERSE SIDE OF THE ORIGINAL STATEMENT FOR PAYMENT INFORMATION.

Make check or money order payable in U.S. dollars on a U.S. bank to Citi Cards. Include account number on check or money order. No cash please.

EXHIBIT A

Verification

Jennifer Sisson is an attorney management specialist for Citibank (South Dakota), N.A. and Citicorp Credit Services, Inc., wholly owned subsidiaries of Citigroup, the within Plaintiff in this action. She/he verifies that the statements of fact made in the foregoing Complaint are true and correct to the best of her 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: 10/15/04

Jennifer Sisson
Name

Account number: 5424180542716466
Defendant: TRACEY MONACO

FILED

JUL 06 2004

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 19382

610-696-2120

ATTORNEY FOR: Plaintiff

CITIBANK (SOUTH DAKOTA), N.A.

Plaintiff

VS.

TRACEY MONACO

Defendant

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

: NO. 04-1021-CD

: CIVIL ACTION - LAW

PRAECIPE TO SETTLE, END & DISCONTINUE

TO THE PROTHONOTARY:

Mark the above matter Settled, Ended and Discontinued.

BURTON NEIL & ASSOCIATES, P.C.

BY: 

Burton Neil, Esquire
Attorney for Plaintiff

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

7.6292

FILED

M 1:31 PM 1 cc & Court
to atty

OCT 01 2004

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

Citibank (South Dakota) N.A.

Vs.

No. 2004-01021-CD

Tracey Monaco

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 October 1, 2004, marked:

Discontinued, settled and ended.

Record costs in the sum of \$127.62 have been paid in full by Attorney Burton Neil.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 1st day of October A.D. 2004.

William A. Shaw, Prothonotary