

2004-1187-CD
CITIBANK (SOUTH DAKOTA)

VS

KENNETH A LAICH

Citibank vs Kenneth Laich
2004-1187-CD

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

CITIBANK (SOUTH DAKOTA) N.A.
701 East 60th Street North, Sioux Falls, SD
Plaintiff

v.

KENNETH A LAICH
421 Locust Street Apt 306, Curwensville PA 16833
Defendant

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

: NO. 04-1187-0

: 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

C-2222

FILED *icc shff*
m/3/11/04
AUG 05 2004 *Atty pd*
85.00

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

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.

KENNETH A LAICH
421 Locust Street Apt 306, Curwensville, PA
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 Kenneth A Laich, who resides at 421 Locust Street Apt 306, Curwensville, 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 account number 5424180497723970 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 period.
7. Defendant received the monthly statements from plaintiff for the credit card account including the statement attached hereto as Exhibit A statement without protest, dispute or objection.
8. Defendant in 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 \$3,827.14.

Wherefore, plaintiff demands judgment against defendant for the sum of \$3,827.14, 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, P.C. is a debt collector.

06/07/04 \$3800.91 \$9999.99

SITE:KC-CL TM:CO-5000 ACID:KCB7150
06/01/04 17:27:52

PMT DUE DATE NEW BALANCE NEW ADV DUE

KENNETH A LAICH
PO BOX 211
CURWENSVILLE
16833-0211000

PA

CITI CARDS
P.O. BOX 8108
S HACKENSACK, NJ
07606-8108

Citi® Platinum Select® Card



Account Number

5424 1804 9772 3970

Customer Service:

1-800-950-5114

BOX 6500

SIOUX FALLS, SD

57117

Total Credit Line	Available Credit Line	Cash Advance Limit	Available Cash Limit	New Balance
\$3000	\$0	\$1500	\$0	\$3800.91
Statement/ Closing Date	Amount Over Credit Line	Past Due	Purch/Adv Minimum Due	Minimum Amount Due
05/12/2004	\$800.91 +	\$247.10 +	\$89.37 =	\$1137.38

Sale Date	Post Date	Reference Number	Activity Since Last Statement	Amount
	5/12		Standard Purch	
			CREDIT PROTECTOR FEE - MONTHLY	25.61
	5/12		74 0000	0000000000
			LATE FEE - APR PAYMENT PAST DUE	35.00
	5/12		66 0000	0000000000
			OVER CREDIT LIMIT FEE	29.00
	5/12		62 0000	0000000000
			PURCHASES*FINANCE CHARGE*PERIODIC RATE	47.62
	5/12		84 0000	0000000000
			Standard Adv	
			ADVANCES*FINANCE CHARGE*PERIODIC RATE	36.75
	5/12		84 0000	0000000000

Please note that payments must be received by 1:00 p.m., local time, on a bank business day at the payment processing facility that handles your payments, in order to be credited to your account as of that day, and payments must conform to the payment instructions set forth on the reverse side. All conforming payments received at the payment processing facility after that time will be credited as of the following bank business day.

Your account is past due and your balance is over the credit line. To ensure you continue to receive the many benefits of your cardmembership, please send the Minimum Amount Due shown. If you have already sent us this payment, thank you.

Account Summary	Previous Balance	(+) Purchases & Advances	(-) Payments & Credits	(+) FINANCE CHARGE	(=) New Balance
PURCHASES	\$2,046.95	\$89.61	\$0.00	\$47.62	\$2,184.18
ADVANCES	\$1,579.98	\$0.00	\$0.00	\$36.75	\$1,616.73
TOTAL	\$3,626.93	\$89.61	\$0.00	\$84.37	\$3,800.91

Days This Billing Period: 30

Rate Summary	Balance Subject to Finance Charge	Periodic Rate	Nominal APR	ANNUAL PERCENTAGE RATE
PURCHASES				
Standard Purch	\$2,069.87	0.07668%(D)	27.990%	27.990%
ADVANCES				
Standard Adv	\$1,597.67	0.07668%(D)	27.990%	27.990%

EXHIBIT

A

VERIFICATION

SUSAN CAREY is Attorney Management Specialist for Citibank (South Dakota) 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: _____

7/1/04

✓ Susan Carey

Kenneth A. Laich
5424180497723970

FILED

AUG 05 2004

William A. Shaw
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

CITIBANK

VS.

LAICH, KENNETH A.

COMPLAINT

Sheriff Docket #

16070

04-1187-CD

SHERIFF RETURNS

NOW AUGUST 13, 2004 AT 11:37 AM SERVED THE WITHIN COMPLAINT ON KENNETH A. LAICH, DEFENDANT AT RESIDENCE, 421 LOCUST ST., APT 306, CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO KENNETH A. LAICH A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: DAVIS/MORGILLO

Return Costs

Cost	Description
31.87	SHERIFF HAWKINS PAID BY: ATTY CK# 1455
10.00	SURCHARGE PAID BY: ATTY CK3 1456

Sworn to Before Me This

17th Day Of Aug, 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 Mauley Hamer
Chester A. Hawkins
Sheriff

FILED

dz:4pm

AUG 17 2004

ES

William A. Shaw
Prothonotary

CITIBANK (SOUTH DAKOTA) N.A.
701 East 60th Street N, Sioux Falls, SD 57117
Plaintiff

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

VS.

: NO. 04-1187-CD

KENNETH A LAICH
421 Locust Street Apt 306
Curwensville PA 16833

Defendant

: CIVIL ACTION - LAW

Praeceptum 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: \$3,827.14

TOTAL \$3,827.14

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
1:50 PM
OCT 04 2004
Notary Public
William A. Shaw

C-2222

William A. Shaw
Prothonotary

CITIBANK (SOUTH DAKOTA) N.A.
Plaintiff

VS.

KENNETH A LAICH

Defendant

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

: NO. 04-1187-CD

: CIVIL ACTION - LAW

Notice of Intention to File Praecipe for Default Judgment

TO: Kenneth A Laich
421 Locust Street Apt 306
Curwensville PA 16833

Kenneth P. Seitz, Esquire
211 N. 2nd Street
Clearfield, PA 16830

DATE OF NOTICE: September 7, 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.

C-2222

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

CITIBANK (SOUTH DAKOTA) N.A.
Plaintiff

VS.

KENNETH A LAICH
Defendant

: IN THE COURT OF COMMON PLEAS
: CLEARFIELD COUNTY, PENNSYLVANIA
: NO. 04-1187-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

October 4, 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

Citibank (South Dakota) N.A.
Plaintiff(s)

No.: 2004-01187-CD

Real Debt: \$3,827.14

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Kenneth A. Laich
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: October 4, 2004

Expires: October 4, 2009

Certified from the record this 4th day of October, 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