

2004-1187-CD  
CITIBANK (SOUTH DAKOTA)

VS

KENNETH A LAICH

2004-1187-CD  
CitiBank vs Kenneth Laich

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-Q

: 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

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FILED 100 Shaff  
M 13 11 2004 Atty pd  
AUG 05 2004 85.00

C-2222

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

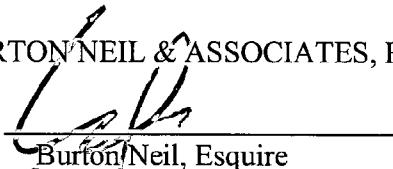
### **Complaint**

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 is 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:

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	Total Credit Line \$3000	Available Credit Line \$0	Cash Advance Limit \$1500	Available Cash Limit \$0	New Balance \$3800.91
BOX 6500 SIOUX FALLS, SD 57117	Statement/ Closing Date 05/12/2004	Amount Over Credit Line \$800.91 +	Past Due \$247.10 +	Purch/Adv Minimum Due \$89.37 =	Minimum Amount Due \$1137.38

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

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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

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**Return Costs**

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

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**Sworn to Before Me This**

15<sup>th</sup> 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 Mauler Hamer*  
**Chester A. Hawkins**  
**Sheriff**

**FILED**  
07:49PM 05  
AUG 17 2004  
SAB

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

**Praeclipe 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.

C-2222

**FILED**  
in 1:50 of  
Notice to Dkt  
Oct 04 2004

William A. Shaw  
Prothonotary

CITIBANK (SOUTH DAKOTA) N.A.

Plaintiff

: IN THE COURT OF COMMON PLEAS

VS.

: CLEARFIELD COUNTY, PENNSYLVANIA

KENNETH A LAICH

Defendant

: NO. 04-1187-CD

: CIVIL ACTION - LAW

**Notice of Intention to File Praeclipe for Default Judgment**

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

Kenneth P. Seitz, Esquire  
211 N. 2<sup>nd</sup> 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.

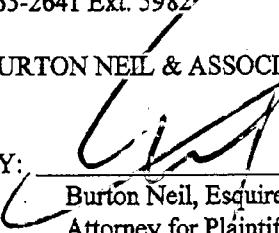
If you cannot afford to hire a lawyer, this office may be able to provide you with information about agencies that may offer legal services to eligible persons at a reduced fee or no fee.

**LAWYER REFERENCE AND  
INFORMATION SERVICE**

David S. Meholic  
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

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CITIBANK (SOUTH DAKOTA) N.A. : IN THE COURT OF COMMON PLEAS  
Plaintiff : CLEARFIELD COUNTY, PENNSYLVANIA  
VS. : NO. 04-1187-CD  
KENNETH A LAICH : CIVIL ACTION - LAW  
Defendant

**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

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William A. Shaw, Prothonotary

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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.

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Plaintiff/Attorney