

04-1275-CD
PALISADES COLLECTION, LLC, ASSIGNEE OF PROVIDIAN BANK
VS
REBECCA J. BUMBARGER

Palisades collec vs Rebecca Bumbarger
2004-1275-CD

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

PALISADES COLLECTION, LLC, ASSIGNEE
OF PROVIDIAN BANK

Plaintiff No. 04-1275-CJ

vs. COMPLAINT IN CIVIL ACTION

REBECCA J BUMBARGER

Defendant FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

WILLIAM T. MOLCZAN, ESQUIRE
PA I.D.#47437
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#03408082

FILED ^{EGM} 1ccshff
m/3:19/04 Atty pd. 85.00
AUG 18 2004

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

PALISADES COLLECTION, LLC, ASSIGNEE
OF PROVIDIAN BANK

Plaintiff

vs.

Civil Action No.

REBECCA J BUMBARGER

Defendant

COMPLAINT IN CIVIL ACTION AND 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 an 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 OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ON AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext. 1300-1301

COMPLAINT

1. Plaintiff is a corporation with offices at P.O. Box 1244, Englewood Cliffs, NJ 07632.

2. Defendant is an adult individual residing at RR 2 BOX 234, MORRISDALE, PA 16858.

3. Defendant applied for and received a credit card issued by Plaintiff's assignor bearing the account number 4465690400741474 .

4. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of August 4, 2004, in the amount of \$4,477.28.

5. Defendant is in default of the terms of the cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable.

6. Plaintiff avers that the Cardholder Agreement between the parties provides that Plaintiff is entitled to the addition of finance charges at the rate of 6% per annum on the unpaid balance.

7. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendant, Rebecca J. Bumbarger individually, in the amount of \$4,477.28 with continuing finance charges thereon at the rate of 6% per annum from date of judgment plus costs.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

WELTMAN, WEINBERG & REIS, CO., L.P.A.


WILLIAM T. MOLCZAN, ESQUIRE

PA I.D.#47437

Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#:03408082

PALISADES COLLECTION, L.L.C.

PALISADES FILE NUMBER

8973859 PA

REBECCA J. BUMBARGER

RR 2 BOX 234
MORRISDALE, PA 16858

NEW BALANCE

\$4477.28

IF ADDRESS AS SHOWN ABOVE IS INCORRECT. PLEASE INDICATE CHANGE BELOW.

NAME _____

ADDRESS _____

PAYMENT DUE DATE

7/27/2004

MINIMUM PAYMENT

\$4477.28

PLEASE WRITE IN AMOUNT OF

PAYMENT ENCLOSED

\$ _____

PLEASE DETACH AND TOP PORTION WITH YOUR PAYMENT

ACCOUNT NUMBER	CREDIT LIMIT	CREDIT AVAILABLE	PAST DUE	STATEMENT CLOSING DATE
4465690400741474	0	0	\$4477.28	7/27/2004

DATE	REFERENCE NUMBER	NEW TRANSACTIONS	AMOUNT
7/27/2004		BALANCE DUE 7/27/2004 PALISADES COLLECTION, L.L.C. DELAWARE LIMITED LIABILITY CORP. ASSIGNEE OF PROVIDIAN BANK P.O. BOX 1244 ENGLEWOOD CLIFFS, NJ 07632	\$4477.28

SUMMARY OF TRANSACTIONS	PREVIOUS BALANCE	PAYMENTS AND CREDITS	NEW BALANCE
	\$4477.28		\$4477.28

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT AS OF THE DATE OF RECEIPT, WE
MUST RECEIVE THE TOP PORTION OF THE STATEMENT AND YOUR CHECK OR MONEY ORDER BY 3:00 P.M. AT:

PALISADES COLLECTION, L.L.C.
P.O. BOX 1244
ENGLEWOOD CLIFFS, NJ 07632

PAYMENTS RECEIVED AT THE ABOVE ADDRESS IN THE MANNER SPECIFIED AFTER THAT TIME WILL BE
CREDITED TO YOUR ACCOUNT AS OF OUR NEXT BUSINESS DAY. THE CREDITING TO YOUR ACCOUNT OF
PAYMENTS RECEIVED AT ANY LOCATION OTHER THAN THE ABOVE ADDRESS MAY BE DELAYED UP TO 5 DAYS
FROM DATE OF RECEIPT.

PAYMENT DUE DATE	MINIMUM PAYMENT
7/27/2004	\$4477.28

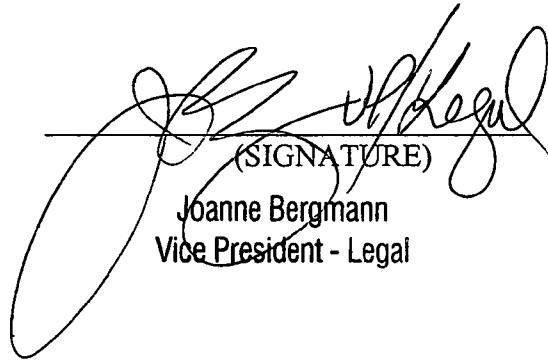
SEND INQUIRIES TO:
PALISADES COLLECTION, L.L.C. P.O. BOX 1244
ENGLEWOOD CLIFFS, NJ 07632

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA. C.S. 4904 relating to unsworn falsifications to authorities, that he/she is Joanne Bergmann
(NAME)

Vice President/Legal of Palisades Collection, LLC, plaintiff herein, that
(TITLE) (COMPANY)

he/she is duly authorized to make this verification, and that the facts set forth in the foregoing Complaint are true and correct to the best of his/her knowledge, information and belief.


(SIGNATURE)
Joanne Bergmann
Vice President - Legal

In The Court of Common Pleas of Clearfield County, Pennsylvania

PALISADES COLLECTION

VS.

BUMBARGER, REBECCA J.

COMPLAINT

Sheriff Docket # 16147

04-1275-CD

SHERIFF RETURNS

NOW SEPTEMBER 10, 2004 AT 4:30 PM SERVED THE WITHIN COMPLAINT ON REBECCA J. BUMBARGER, DEFENDANT AT RESIDENCE, 1981 ALLPORT CUTOFF, MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO REBECCA BUMBARGER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: NEVLING/HUNTER

Return Costs

Cost	Description
28.12	SHERIFF HAWKINS PAID BY: ATTY CK# 8160590
10.00	SURCHARGE PAID BY: ATT CK# 8161203

Sworn to Before Me This

23rd Day Of Sept. 2004
William A. Shaw
BS

WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

So Answers,

Chester A. Hawkins
By Marilyn Hause
Chester A. Hawkins
Sheriff

FILED
SEP 23 2004

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

PALISADES COLLECTION, LLC, ASSIGNEE
OF PROVIDIAN BANK

Plaintiff No.04-1275-CD

vs.

STIPULATION OF THE PARTIES FOR
PAYMENT AND FOR THE ENTRY OF
JUDGMENT BY CONSENT

REBECCA J. BUMBARGER

Defendant FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#03408082

THIS LAW FIRM IS ATTEMPTING TO COLLECT THIS DEBT FOR ITS CLIENT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

FILED
M 2:04 PM Oct 20, 2004
Notice to Def. sent to Tilly
OCT 06 2004

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

PALISADES COLLECTION, LLC, ASSIGNEE
OF PROVIDIAN BANK

Plaintiff

vs.

Civil Action No. 04-1275-CD

REBECCA J. BUMBARGER

Defendant

STIPULATION OF THE PARTIES FOR PAYMENT
AND FOR THE ENTRY OF JUDGMENT BY CONSENT

TO THE PROTHONOTARY:

Kindly enter Judgment in favor of Plaintiff and against the Defendant, Rebecca J. Bumbarger, above-named, in the amount of \$4,477.28 pursuant to the Stipulation of the Parties for Payment and for the Entry of Judgment by Consent, as follows:

1. Defendant admits indebtedness to Plaintiff in the amount of \$4,477.28 with continuing interest thereon at a rate of 6.00% per annum plus costs from the date of judgment.
2. To secure the repayment of said indebtedness, Defendant agrees that Judgment by Consent will be entered in favor of the Plaintiff and against the Defendant, Rebecca J. Bumbarger, in the amount of \$4,477.28 plus continuing interest thereon at the rate of 6.00% per annum from the date of judgment and costs.

3. Plaintiff agrees not to Execute on its Judgment so long as Defendant causes to be delivered to Plaintiff the following payments in full by 12:00 NOON on the following dates:

- (a) \$175.00 due by September 25, 2004;
- (b) no less than \$175.00 per month due on the 25th day of each consecutive month thereafter until the Judgment amount plus accrued interest and costs are paid in full.

4. All payments are to be made payable to the order of "Palisades Collection"

5. All payments due under this agreement are to be received at the offices of Weltman, Weinberg & Reis, Co., L.P.A., 2718 Koppers Building, 436 Seventh Avenue, Pittsburgh, PA 15219.

6. In the event of default, each payment received shall be first attributed to costs, interest and then to principal.

7. Time is of the essence of this agreement and should the Defendant fail to have in the hands of Plaintiff or Plaintiff's counsel any payment in full within five (5) calendar days of the stated due date, then Plaintiff shall be immediately free to issue Execution as well as pursue all other remedies, in law or in equity, to collect the full balance of the Judgment entered hereunder plus appropriate additional interest and costs.

8. No act or omission of the Plaintiff, nor of anyone alleged to be acting on its behalf, shall constitute a waiver, estoppel, or any other excuse for non-performance of any duty undertaken by the Defendant in this Stipulation which the parties agree is final and complete.

9. Intending to be legally bound, the parties set their hands and seals this 4th day of October

20 04

THIS LAW FIRM IS ATTEMPTING TO COLLECT THIS DEBT FOR ITS CLIENT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: William T. Molozan
William T. Molozan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#03408082

Rebecca J. Bumbarger

By: Rebecca J. Bumbarger
Defendant

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

PALISADES COLLECTION, LLC, ASSIGNEE
OF PROVIDIAN BANK

Plaintiff

vs.

Civil Action No. 04-1275-CD

REBECCA J. BUMBARGER

Defendant

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 \$4,477.28 plus costs.

Trespass Judgment in the amount
of \$_____ plus costs.

If not satisfied within sixty (60)
days, your motor vehicle operator's license and/or registration will be
suspended by the Department of Transportation, Bureau of Traffic Safety,
Harrisburg, PA.

Entry of Judgment of
 Court Order
 Non-Pro
 Confession
 Default
 Verdict
 Arbitration
 Award
 By Consent

Prothonotary

Rebecca J. Bumbarger
1981 Allport Cutoff
Morrisdale, PA 16858

By: _____
PROTHONOTARY (OR DEPUTY)

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

Palisades Collection, LLC
Plaintiff(s)

No.: 2004-01275-CD

Real Debt: \$4,477.28

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Rebecca J. Bumbarger
Defendant(s)

Entry: \$20.00

Instrument: Consent Judgment

Date of Entry: October 6, 2004

Expires: October 6, 2009

Certified from the record this 6th 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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

PALISADES COLLECTION,LLC

Plaintiff No. 04-1275-CD

vs.

**PRAECIPE FOR SATISFACTION OF
JUDGMENT**

REBECCA J BUMBARGER

Defendant FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt
PA I.D #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

FILED pd \$7.00 Atty
m/j:2:20pm 1cc & 1 cert
JUN 07 2007 of Sat issued
to Atty.
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

PALISADES COLLECTION,LLC

Plaintiff

vs.

Civil Action No. 04-1275-CD

REBECCA J BUMBARGER

Defendant

PRAECIPE FOR SATISFACTION OF JUDGMENT

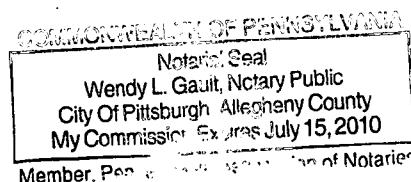
At the request of the undersigned attorneys for the Plaintiff, you are directed to satisfy the above-captioned
Judgment.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: _____
James C. Warmbrodt
PA I.D #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

Sworn to and subscribed
before me this 5th
day of February, 07

NOTARY PUBLIC



IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

CERTIFICATE OF SATISFACTION OF JUDGMENT

No.: 2004-01275-CD

Palisades Collection, LLC

Debt: \$4,477.28

Vs.

Atty's Comm.:

Rebecca J. Bumbarger

Interest From:

Cost: \$7.00

NOW, Thursday, June 07, 2007 , directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 7th day of June, A.D. 2007.



Prothonotary