

04-1315-CD
FMCC, INC.

VS
STEPHANIE MCCORD

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

EMCC, INC., the servicer of your
DIRECT MERCHANTS CREDIT
CARD, N.A., M/C, VISA ACCOUNT

Plaintiff

vs.

STEPHANIE MCCORD

Defendant

No. 04-1315-C2

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Moleczan, 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#03281144

FILED ^{EGK}
100 SHF
m110:48/54
AUG 24 2004 ^{Att} pd \$5.00

William A. Shaw
Prothonotary/Clerk of Courts

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

EMCC, INC., the servicer of your
DIRECT MERCHANTS CREDIT
CARD, N.A., M/C, VISA ACCOUNT

Plaintiff

vs.

Civil Action No.

STEPHANIE MCCORD

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

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 in Pembroke, MA 02359.
2. Defendant is residing at 158 Bell Lane, Woodland, PA 16881.
3. Defendant applied for and received a credit card issued by Plaintiff's assignor bearing the account number 5800120300229.
4. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of August 3, 2004, in the amount of \$4,424.42.
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 10.00% 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, Stephanie McCord individually, in the amount of \$4,424.42 with continuing finance charges thereon at the rate of 10.00% per annum from August 3, 2004 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 Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#:03281144

RE: STEPHANIE MCCORD


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 KARL STEINMAN
(NAME)

EXECUTIVE VICE PRESIDENT OF CREDIT of EMCC, INC., 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.

EMCC, INC., THE SERVICER OF YOUR
DIRECT MERCHANTS CREDIT CARD
N.A. M/C, VISA ACCOUNT


(SIGNATURE)
KARL STEINMAN
Executive Vice President-Credit, Agent

WWR# 03281144

In The Court of Common Pleas of Clearfield County, Pennsylvania

EMCC, INC.

VS.

MCCORD, STEPHANIE

COMPLAINT

Sheriff Docket # 16187

04-1315-CD

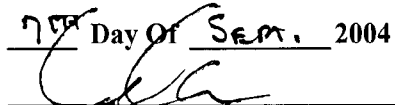
SHERIFF RETURNS

NOW SEPTEMBER 3, 2004 AT 3:15 PM SERVED THE WITHIN COMPLAINT ON STEPHANIE MCCORD, DEFENDANT AT RESIDENCE, 158 BELL LANE, WOODLAND, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO THURZA JAMES, ADULT AT RESIDENCE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO THURZA JAMES THE CONTENTS THEREOF.
SERVED BY: HUNTER

Return Costs


Cost	Description
22.12	SHERIFF HAWKINS PAID BY: ATTY CK# 8161081
10.00	SURCHARGE PAID BY: ATTY CK# 8161541

Sworn to Before Me This

7TH Day Of Sept. 2004


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

So Answers,


Chester A. Hawkins
Sheriff

FILED

SEP 07 2004
3:00

William A. Shaw
Prothonotary/Clerk of Courts

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

EMCC, INC., the servicer of your
DIRECT MERCHANTS CREDIT CARD, N.A.,
M/C, VISA ACCOUNT

Plaintiff

vs.

STEPHANIE MCCORD

Defendant

Civil Action No. 04-1315-CV William A. Sh...
Prothonotary

FILED
NOV 28 2004
Noted to West
CC & attached atty.
NOV 04 2004

NOTICE OF JUDGMENT OR ORDER

TO: () Plaintiff
(xx) Defendant
() Garnishee

You are hereby notified that the following
Order or Judgment was entered against you
on 11-4-04

(xx) Assumpsit Judgment in the amount
of \$4,424.42 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.

(xx) Entry of Judgment of
() Court Order
() Non-Pros
() Confession
() Default
() Verdict
() Arbitration
() Award
(XX) By Consent

Prothonotary

Stephanie McCord
158 Bell Lane
Woodland, PA 16881

By: _____
PROTHONOTARY (OR DEPUTY)

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

EMCC, INC., the servicer of your
DIRECT MERCHANTS CREDIT CARD, N.A.,
M/C, VISA ACCOUNT

Plaintiff

No.04-1315-CV

vs.

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

STEPHANIE MCCORD

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#03281144

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

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

EMCC, INC., the servicer of your
DIRECT MERCHANTS CREDIT CARD, N.A.,
M/C, VISA ACCOUNT

Plaintiff

vs.

Civil Action No. 04-1315-CV

STEPHANIE MCCORD

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, Stephanie McCord, above-named, in the amount of \$4,424.42 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 \$4,424.42 with continuing interest thereon at a rate of 6.00% per annum plus costs from August 3, 2004.
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, Stephanie McCord, in the amount of \$4,424.42 plus continuing interest thereon at the rate of 6.00% per annum from August 3, 2004 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) \$140.00 due by October 31, 2004;

(b) no less than \$140.00 per month due on the last 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 "EMCC, Inc."

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 2 day of November
2004.

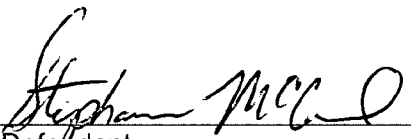
**THIS LAW FIRM IS ATTEMPTING TO COLLECT THIS DEBT FOR ITS CLIENT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

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

By: 
William T. 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#03281144

Stephanie McCord

By: 
Defendant

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

EMCC, Inc.
Direct Merchants Credit Card, N.A.
Plaintiff(s)

No.: 2004-01315-CD

Real Debt: \$4,424.42

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Stephanie McCord
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: November 4, 2004

Expires: November 4, 2009

Certified from the record this 4th day of November, 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