



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

PALISADES COLLECTION, LLC, ASSIGNEE  
OF PROVIDIAN BANK

Plaintiff No. 2004-1382-CP

vs. COMPLAINT IN CIVIL ACTION

RICHARD D PROVINCE II

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#03408648

FILED *(Fam)*

SEP 07 2004

12:00 PM

William A. Shaw  
Prothonotary  
1 CENT TO SHFF.

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

PALISADES COLLECTION, LLC, ASSIGNEE  
OF PROVIDIAN BANK

Plaintiff

vs.

Civil Action No.

RICHARD D PROVINCE II

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.

CLEARFIELD COUNTY

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 993 Treasure Lake Du Boise, PA 15801.
3. Defendant applied for and received a credit card issued by Plaintiff's assignor bearing the account number 4479472300483018.
4. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of August 18, 2004, in the amount of \$ 5,607.51.
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, RICHARD D PROVINCE II individually, in the amount of \$ 5,607.51 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.

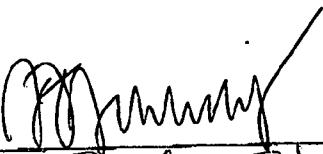
  
\_\_\_\_\_  
WILLIAM T. MOLCZAN, ESQUIRE  
PA I.D.#47437  
Weltman, Weinberg & Reis Co., L.P.A.  
2718 Koppers Bldg.  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#:03408648

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 P.A.C.S. §4904 relating to unsworn falsifications to authorities, that he/she is Stephen Schlicht  
(Name)  
Legal Dept Manager of Palisade 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 in Civil Action are true and correct to the best of his/her knowledge, information and belief.

  
(Signature) Stephen Schlicht, Manager

# WELTMAN, WEINBERG & REIS

Co., L.P.A.

ATTORNEYS AT LAW  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, Pennsylvania 15219

(412) 434-7955 FAX (412) 434-7959

CLEVELAND • COLUMBUS • CINCINNATI • PITTSBURGH • DETROIT

August 29, 2004

**RE: PALISADES COLLECTIONS vs. PROVINCE**

**COURT #:**

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

**PLEASE SERVE THE DEFENDANT(S) AT THE FOLLOWING  
ADDRESS(ES):**

RICHARD D PROVINCE II  
993 TREASURE LK  
DU BOIS, PA 15801

**PLEASE CONFIRM SERVICE BY SENDING NOTICE TO:**

WELTMAN, WEINBERG & REIS, CO., L.P.A.  
2718 KOPPERS BUILDING  
436 SEVENTH AVENUE  
PITTSBURGH, PA 15219  
(412) 434-7955

WWR#03408648

**In The Court of Common Pleas of Clearfield County, Pennsylvania**

**PALISADES COLLECTION, LLC**

**VS.**

**PROVINCE, RICHARD D. II**

**COMPLAINT**

**Sheriff Docket # 16245**

**04-1382-CD**

**SHERIFF RETURNS**

NOW SEPTEMBER 17, 2004 AT 10:36 AM SERVED THE WITHIN COMPLAINT ON RICHARD D. PROVINCE II, DEFENDANT AT RESIDENCE, 993 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO RICHARD D. PROVINCE II A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: NEVLING/HUNTER

**Return Costs**

<b>Cost</b>	<b>Description</b>
<b>32.62</b>	<b>SHERIFF HAWKINS PAID BY: ATTY CK3# 8161850</b>
<b>10.00</b>	<b>SURCHARGE PAID BY: ATTY CK# 8162492</b>

**Sworn to Before Me This**

23<sup>rd</sup> Day Of Sept 2004  
WILLIAM A. SHAW

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

**So Answers,**

Chester Hawkins  
by Mauler Harris  
Chester A. Hawkins  
Sheriff

**FILED**

10/02/04  
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. 2004-1382-CD

vs. PRAECIPE FOR DEFAULT JUDGMENT

RICHARD D. PROVINCE, II

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#03408648  
Judgment Amount \$ 5,607.51

**FILED**  
in 1:54 crs pd 2000  
Notice to Def. stat to atty  
NOV 03 2004

William A. Glavin  
Prothonotary

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

PALISADES COLLECTION, LLC  
ASSIGNEE OF PROVIDIAN BANK

Plaintiff

vs.

Civil Action No. 2004-1382-CD

RICHARD D. PROVINCE, II

Defendant

**PRAECIPE FOR DEFAULT JUDGMENT**

TO THE PROTHONOTARY:

Kindly enter Judgment against the Defendant, Richard D. Province, II, above named, in the default of an Answer, in the amount of \$5,607.51 computed as follows:

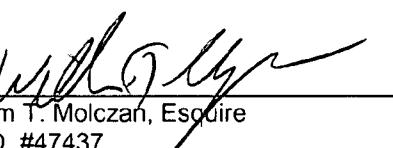
Amount claimed in Complaint	\$5,607.51
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Interest from date of judgment at the legal interest rate of 6.0% per annum	
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TOTAL	\$5,607.51
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I hereby certify that appropriate Notices of Default, as attached have been mailed in accordance with PA R.C.P. 237.1 on the dates indicated on the Notices.

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#03408648

Plaintiff's address is: c/o Weltman, Weinberg & Reis Co., L.P.A., 2718 Koppers Building, 436 7<sup>th</sup> Avenue, Pittsburgh, PA 15219

And that the last known address of the Defendant is: 993 Treasure Lake, Du Bois, PA 15801

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

PALISADES COLLECTION, LLC, ASSIGNEE  
OF PROVIDIAN BANK

Plaintiff

vs.

Civil Action No. 2004-1382-CO

RICHARD D PROVINCE II

Defendant

**IMPORTANT NOTICE**

TO: Richard D Province  
993 Treasure Lake  
Du Bois, PA 15801

Date of Notice: 10-12-04

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 OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN 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 A 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.

CLEARFIELD COUNTY

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

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

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

WWR #03408648

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that the parties against whom Judgment is to be entered according to the Praeclipe attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

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

By:   
William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
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WWR#03408648

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

PALISADES COLLECTION, LLC  
ASSIGNEE OF PROVIDIAN BANK

Plaintiff

vs.

Civil Action No. 2004-1382-CD

RICHARD D. PROVINCE, II

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 \$5,607.51 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-Pros  
 Confession  
 Default  
 Verdict  
 Arbitration  
Award

Prothonotary

Richard D. Province, II  
993 Treasure Lake  
Du Bois, PA 15801

By: \_\_\_\_\_  
PROTHONOTARY (OR DEPUTY)

FILED  
m 1/24/04 Ad 2000  
Notice of Judgment  
NOV 08 2004

William A. Smith  
Prothonotary

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

Palisades Collection, LLC  
Plaintiff(s)

No.: 2004-01382-CD

Real Debt: \$5,607.51

Atty's Comm: \$

Vs.

Costs: \$

Richard D. Province II  
Defendant(s)

Int. From: \$

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: November 8, 2004

Expires: November 8, 2009

Certified from the record this 8th day of November, 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