

04-1510-CD
DISCOVER BANK vs KELLY MICHAEL REIFER

Discover vs Kelly Reifer
2004-1510-CD

Our File No. 188937
ATTORNEYS FOR PLAINTIFF
ERIC M. BERMAN, P.C.
BY: Eric M. Berman, Esquire, I.D. 83698
BY: Robert M. Kline, Esquire, I.D. 56479
198 Allendale Road, Suite 306
King of Prussia, PA 19406
(610) 265-7720

COURT OF COMMON PLEAS
COUNTY OF CLEARFIELD

DISCOVER BANK
c/o ERIC M. BERMAN, P.C.
198 Allendale Road, Suite 306
King of Prussia, PA 19406

TRIAL DIVISION
CIVIL ACTION

vs.

Term

KELLY MICHAEL REIFER
263 BIRCH ST
HOUTZDALE, PA 16651 9024

2004-1510-CO

No.

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 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 this complaint or for any other claim or relief required 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 SERVICE
COUNTY OF CLEARFIELD BAR ASSOCIATION
P.O. BOX 186
HARRISBURG, PA 17108
800-692-7375

FILED

SEP 29 2004

William A. Shaw

Prothonotary/Clerk of Courts

2 CENT TO SHAW

1 CENT TO APT

Our File No. 188937
ATTORNEYS FOR PLAINTIFF
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-----X	COURT OF COMMON PLEAS
:	COUNTY OF CLEARFIELD
DISCOVER BANK	:
c/o ERIC M. BERMAN, P.C.	: CIVIL ACTION
198 Allendale Road, Suite 306	: _____ Term _____
King of Prussia, PA 19406	:
	: No.
vs.	:
	:
KELLY MICHAEL REIFER	
263 BIRCH ST	
HOUTZDALE, PA 16651 9024	
-----X	

COMPLAINT

1. Plaintiff, DISCOVER BANK ,
is a DELAWARE STATE BANK
authorized to do business in the Commonwealth of Pennsylvania with
its place of business at 3311 MILL MEADOW DRIVE, HILLIARD, OH 43026.

2. The Defendant(s), KELLY MICHAEL REIFER ,
resides at 263 BIRCH ST , HOUTZDALE, PA 16651-9024.

3. There is due from the Defendant(s) the sum of \$9,234.97 for
credit extended by Plaintiff to Defendant(s), acct. no. 6011003860075751,
and which such credit was drawn and used by the Defendant(s).
Defendant(s) is in default for failure to make payments for such use.


4. The Plaintiff has made demand upon the Defendant(s) for payment
of monies in the sum of \$9,234.97 advanced to Defendant(s) through
Defendant(s) use of the above-referenced credit account, but Defendant(s)
has failed and refused to pay the said sum or any part thereof.

5. All applicable credits, if any, have been duly applied to
Defendant(s) credit account.

WHEREFORE, Plaintiff claims of the Defendant(s) the sum of \$9,234.97
plus interest, attorneys fees and costs which are justly due and
owing from the Defendant(s) to the Plaintiff.

Dated: SEPTEMBER 17, 2004

ERIC M. BERMAN, P.C.

BY: 
ERIC M. BERMAN, ESQUIRE

BY: 
ROBERT M. KLINE ESQUIRE

SPACEBNW-ZN

Attorneys for Plaintiff

VERIFICATION

Eric M. Berman, Esquire, being duly sworn according to law, deposes and says that he is the Principal attorney of Eric M. Berman, P.C., attorneys for the Plaintiff, and/or Robert M. Kline, Esquire, being duly sworn according to law, deposes and says that he is an associate attorney with said firm, and as said attorney, is authorized to take this verification on its behalf, and that the facts in the Complaint as set forth therein are true and correct to the best of his knowledge, information and belief.

I verify that the statements made in the within instrument are true and correct. I understand that false statements are subject to the penalties of 18 Pa C.S.A. Section 4904 relating to unsworn falsifications to authorities.



ERIC M. BERMAN, ESQUIRE



ROBERT M. KLINE, ESQUIRE

Dated: SEPTEMBER 17, 2004

SPACEBNW-ZN

FILED

SEP 29 2004

William A. Shuler
Prothonotary/Clerk of Court

FILED

SEP 29 2004

W
Prothonotary/Clerk of Court

In The Court of Common Pleas of Clearfield County, Pennsylvania

DISCOVER BANK

VS.

REIFER, KELLY MICHAEL

COMPLAINT

Sheriff Docket #

16364

04-1510-CD

SHERIFF RETURNS

NOW OCTOBER 5, 2004 AT 3:38 PM SERVED THE WITHIN COMPLAINT ON KELLY MICHAEL REIFER, DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO KELLY MICHAEL REIFER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HIM THE CONTENTS THEREOF.
SERVED BY: SNYDER

Return Costs

Cost	Description
46.00	SHERIFF HAWKINS PAID BY: ATTY CK# 20447
10.00	SURCHARGE PAID BY: ATTY CK# 20448

Sworn to Before Me This

1st Day Of Nov 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
Chester A. Hawkins
Sheriff

FILED

013:24/BDL
NOV 01 2004

William A. Shaw
Prothonotary/Clerk of Courts

ATTORNEYS FOR PLAINTIFF

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COPY

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COUNTY OF CLEARFIELD

DISCOVER BANK

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198 Allendale Road, Suite 306

King of Prussia, PA 19406

vs.

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COUNTY OF CLEARFIELD BAR ASSOCIATION
P.O. BOX 186
HARRISBURG, PA 17108
800-692-7375

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

SEP 29 2004

Attest.

William A. H.
Prothonotary/
Clerk of Courts

Our File No. 188937

ATTORNEYS FOR PLAINTIFF

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Dated: SEPTEMBER 17, 2004

ERIC M. BERMAN, P.C.

BY: 
ERIC M. BERMAN, ESQUIRE

BY: _____
ROBERT M. KLINE ESQUIRE

SPACEBNW-ZN

Attorneys for Plaintiff

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ERIC M. BERMAN, ESQUIRE



ROBERT M. KLINE, ESQUIRE

Dated: SEPTEMBER 17, 2004

SPACEBNW-ZN