

04-1659-CD  
HEILIG MEYERS/MACHOVIA BANK vs. PAMELA REAMS

Heilig Meyers vs Pamela Reams  
2004-1659-CD

COMMONWEALTH OF PENNSYLVANIA  
COUNTY OF: CLEARFIELD

Mag. Dist. No.:

46-3-04

DJ Name: Hon.

JAMES L. HAWKINS  
Address: 251 SPRING STREET  
P.O. BOX 362  
HOOTZDALE, PA  
Telephone: (814) 378-7160

16651-0362

0308012

NOTICE OF JUDGMENT/TRANSCRIPT  
CIVIL CASE

PLAINTIFF:

HEILIG MEYERS/WACHOVIA BANK TRUSTEE  
1341 N. DELAWARE AVE APT/STE 405  
PHILADELPHIA, PA 19125

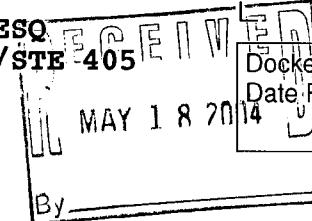
NAME and ADDRESS

DEFENDANT:

REAMS, PAMELA  
PO BOX 31  
MORANN, PA 16663

NAME and ADDRESS

C/O DAVID J. APOTHAKER, ESQ.  
1341 N. DELAWARE AVE APT/STE 405  
PHILADELPHIA, PA 19125



Docket No.: CV-0000039-04  
Date Filed: 4/12/04



04-1659-CD

THIS IS TO NOTIFY YOU THAT:

Judgment:

DEFAULT JUDGMENT PLTF

|   |                                       |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
|---|---------------------------------------|-------------------------------|---------------------------------------|---|--------------------------------|--|------------------------------------|--|-----------------------------|--|--------------------------|--|--------------------------------|--|------------------------------|--|-------|--|-----------------------------------|
| <input checked="" type="checkbox"/> Judgment was entered for: (Name) <u>HEILIG MEYERS/WACHOVIA BANK TR</u>  |                                       |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
| <input checked="" type="checkbox"/> Judgment was entered against: (Name) <u>REAMS, PAMELA</u>   |                                       |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
| in the amount of \$ <u>2,119.27</u> on: (Date of Judgment) <u>5/13/04</u>   |                                       |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
| <input type="checkbox"/> Defendants are jointly and severally liable (Date & Time) _____  |                                       |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
| <input type="checkbox"/> Damages will be assessed on: _____   |                                       |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
| <input type="checkbox"/> This case dismissed without prejudice. _____   |                                       |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
| <input type="checkbox"/> Amount of Judgment Subject to Attachment/42 Pa.C.S. § 8121 \$ _____  |                                       |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
| <input type="checkbox"/> Portion of Judgment for physical damages arising out of residential lease \$ _____   |                                       |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
| <table border="1"> <tr> <td>RECEIVED<br/>OCT 14 2004<br/>By</td> <td>Amount of Judgment \$ <u>2,033.27</u></td> </tr> <tr> <td>FILED<br/>OCT 22 2004<br/>William A. Shahan<br/>Prothonotary</td> <td>Judgment Costs \$ <u>86.00</u></td> </tr> <tr> <td></td> <td>Interest on Judgment \$ <u>.00</u></td> </tr> <tr> <td></td> <td>Attorney Fees \$ <u>.00</u></td> </tr> <tr> <td></td> <td>Total \$ <u>2,119.27</u></td> </tr> <tr> <td></td> <td>Post Judgment Credits \$ _____</td> </tr> <tr> <td></td> <td>Post Judgment Costs \$ _____</td> </tr> <tr> <td></td> <td>=====</td> </tr> <tr> <td></td> <td>Certified Judgment Total \$ _____</td> </tr> </table> |                                       | RECEIVED<br>OCT 14 2004<br>By | Amount of Judgment \$ <u>2,033.27</u> | FILED<br>OCT 22 2004<br>William A. Shahan<br>Prothonotary | Judgment Costs \$ <u>86.00</u> |  | Interest on Judgment \$ <u>.00</u> |  | Attorney Fees \$ <u>.00</u> |  | Total \$ <u>2,119.27</u> |  | Post Judgment Credits \$ _____ |  | Post Judgment Costs \$ _____ |  | ===== |  | Certified Judgment Total \$ _____ |
| RECEIVED<br>OCT 14 2004<br>By   | Amount of Judgment \$ <u>2,033.27</u> |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
| FILED<br>OCT 22 2004<br>William A. Shahan<br>Prothonotary   | Judgment Costs \$ <u>86.00</u>        |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
|   | Interest on Judgment \$ <u>.00</u>    |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
|   | Attorney Fees \$ <u>.00</u>           |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
|   | Total \$ <u>2,119.27</u>              |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
|   | Post Judgment Credits \$ _____        |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
|   | Post Judgment Costs \$ _____          |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
|   | =====                                 |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |
|   | Certified Judgment Total \$ _____     |                               |                                       |   |                                |  |                                    |  |                             |  |                          |  |                                |  |                              |  |       |  |                                   |

ANY PARTY HAS THE RIGHT TO APPEAL WITHIN 30 DAYS AFTER THE ENTRY OF JUDGMENT BY FILING A NOTICE OF APPEAL WITH THE PROTHONOTARY/CLERK OF THE COURT OF COMMON PLEAS, CIVIL DIVISION. YOU MUST INCLUDE A COPY OF THIS NOTICE OF JUDGMENT/TRANSCRIPT FORM WITH YOUR NOTICE OF APPEAL.

EXCEPT AS OTHERWISE PROVIDED IN THE RULES OF CIVIL PROCEDURE FOR DISTRICT JUSTICES, IF THE JUDGMENT HOLDER ELECTS TO ENTER THE JUDGMENT IN THE COURT OF COMMON PLEAS, ALL FURTHER PROCESS MUST COME FROM THE COURT OF COMMON PLEAS AND NO FURTHER PROCESS MAY BE ISSUED BY THE DISTRICT JUSTICE.

UNLESS THE JUDGMENT IS ENTERED IN THE COURT OF COMMON PLEAS, ANYONE INTERESTED IN THE JUDGMENT MAY FILE A REQUEST FOR ENTRY OF SATISFACTION WITH THE DISTRICT JUSTICE IF THE JUDGMENT DEBTOR PAYS IN FULL, SETTLES, OR OTHERWISE COMPLIES WITH THE JUDGMENT.

5-13-04 Date James L. Hawkins, District Justice

I certify that this is a true and correct copy of the record of the proceedings containing the judgment.

10-12-04 Date James L. Hawkins, District Justice

My commission expires first Monday of January, 2006

SEAL

1

**OFFICE OF THE PROTHONOTARY  
COURT OF COMMON PLEAS**

TO: PAMELA REAMS  
PO BOX 31  
MORANN PA 16663-0031

|                            |   |                       |
|----------------------------|---|-----------------------|
| HEILIG MEYERS MASTER TRUST | ) | COURT OF COMMON PLEAS |
| WACHOVIA BANK TRUSTEE      | ) | CLEARFIELD COUNTY     |
| 2425 COMMERCE AVE          | ) |                       |
| DULUTH, GA 030096          | ) |                       |
| Plaintiff,                 | ) |                       |
| vs.                        | ) | NO. CV-0000039-04     |
| PAMELA REAMS               | ) |                       |
| PO BOX 31                  | ) |                       |
| MORANN PA 16663-0031       | ) |                       |
| Defendant.                 | ) |                       |
|                            | ) |                       |

**NOTICE**

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

XX JUDGMENT BY DEFAULT

       JUDGMENT IN REPLEVIN

       JUDGMENT BY CONFESSION

       JUDGMENT FOR POSSESSION

       JUDGMENT ON AWARD OF ARBITRATORS

       JUDGMENT ON VERDICT

       JUDGMENT ON COURT FINDINGS

       JUDGMENT ON WRIT OF REVIVAL

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL:

ATTORNEY David J. Apotheker, Esq. at this telephone number: 800-672-0215

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

Heilig Meyers Master Trust/ Wachovia Bank  
Plaintiff(s)

No.: 2004-01659-CD

Real Debt: \$2,119.27

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

Pamela Reams  
Defendant(s)

Entry: \$20.00

Instrument: DJ Judgment

Date of Entry: October 22, 2004

Expires: October 22, 2009

Certified from the record this 22nd 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

Our File No.: 51372

HEILIG MEYERS MASTER TRUST  
WACHOVIA BANK TRUSTEE  
Plaintiff

vs.  
PAMELA REAMS  
Defendant(s)

To the Prothonotary:

Issue a Writ of Execution in the above matter,

- (1) directed to the Sheriff of CLEARFIELD County;
- (2) against PAMELA REAMS, defendant(s); and
- (3) against CNB BANK 31 S 2ND ST CLEARFIELD, PA 16830, Garnishee(s);
- (4) and index this writ in the judgment index
  - (a) against PAMELA REAMS, defendant(s), and
  - (b) against CNB BANK 31 S 2ND ST CLEARFIELD, PA 16830, as Garnishee(s), as a lis pendens against the real property of the defendant(s) in the name of Garnishee(s) as follows:

Bank Attachment Only - All assets and accounts, including, but not limited to, bank accounts, brokerage firm accounts, stocks, cd's, insurance, safety deposit boxes, etc.

|                            |                   |
|----------------------------|-------------------|
| (5) Amount Due             | \$2119.27         |
| Interest from May 13, 2004 | \$430.45          |
| <b>Minus Payments made</b> | <b>-\$1440.00</b> |
| Plus Costs                 | \$220.00          |
| Total                      | \$1329.72         |

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
NO.: 04-1659-CD  
PRAECLPIE FOR WRIT OF EXECUTION

FILED

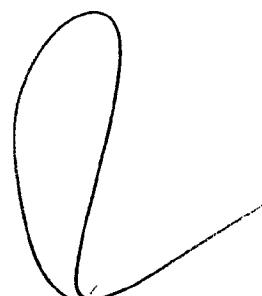
NOV 25 2014

11:20 AM

BRIAN K. SPENCER

PROTHONOTARY & CLERK OF COURTS

20-wpd/lca/Apothaker  
Gus Shif.



David J. Apothaker, Esquire  
Attorney for Plaintiff(s)

Our File No.: 51372

HEILIG MEYERS MASTER TRUST  
WACHOVIA BANK TRUSTEE  
Plaintiff

vs.  
PAMELA REAMS  
Defendant(s)

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

NO.: 04-1659-CD

WRIT OF EXECUTION (Money Judgment)

## **WRIT OF EXECUTION**

### **NOTICE**

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached claim form and demand for a prompt hearing. (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption. If you do not come to court and prove your exemption, you may lose some of your property.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. 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.

Midpenn Legal Services  
211 E Locust St  
Clearfield, PA 16830  
Phone: (814) 765-9646

## WRIT OF EXECUTION

Commonwealth of Pennsylvania, County of CLEARFIELD

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: PAMELA REAMS, defendant(s):

(1) You are directed to attach the property of the defendant(s) not levied upon in the possession of CNB BANK 31 S 2ND ST CLEARFIELD, PA 16830 as Garnishee(s) and to notify the Garnishee(s) that

(a) An attachment has been issued:

(b) Except as provided in paragraph (c), the garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

(c) The attachment shall not include

(i) the first \$10,000 of each account of the defendant with a bank or other financial institution containing any funds which are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.

(ii) each account of the defendant with a bank or other financial institution in which funds on deposit exceed \$10,000 at any time if all funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.

(iii) any funds in an account of the defendant with a bank or other financial institution that total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.

(2) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify such other person that he or she has been added as a garnishee and is enjoined as above stated.

|                            |                   |
|----------------------------|-------------------|
| Amount Due                 | \$2119.27         |
| Interest from May 13, 2004 | \$430.45          |
| <b>Minus Payments made</b> | <b>-\$1440.00</b> |
| Costs to be added          | \$220.00          |
| Total                      | \$1329.72         |

Prothonotary costs 40.00

Dated: 11/25/2014

  
\_\_\_\_\_  
Prothonotary of CLEARFIELD County

BY: \_\_\_\_\_

### MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

- (1) \$300.00 statutory exemption
- (2) Bibles, school books, sewing machines, uniforms and equipment
- (3) Most wages and unemployment compensation
- (4) Social Security benefits
- (5) Certain retirement funds and accounts
- (6) Certain veteran and armed forces benefits
- (7) Certain insurance proceeds
- (8) Such other exemptions as may be provided by law

NO. 04-1659-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

HEILIG MEYERS MASTER TRUST WACHOVIA  
BANK TRUSTEE

VS.

PAMELA REAMS

WRIT OF EXECUTION  
(Money Judgments)

|                                |                   |
|--------------------------------|-------------------|
| Claim                          | \$2119.27         |
| Interest From May 13,<br>2004  | \$430.45          |
| <b>Minus payments<br/>made</b> | <b>-\$1440.00</b> |
| Dept. of Court Records         | \$20.00           |
| Sheriff Fee                    | \$200.00          |

Apothaker Scian P.C.  
David J. Apothaker, Esquire  
520 Fellowship Road C306  
PO Box 5496  
Mount Laurel, NJ 08054  
(800) 672-0215  
ID # 38423

HEILIG MEYERS MASTER TRUST  
WACHOVIA BANK TRUSTEE  
Plaintiff

vs.  
PAMELA REAMS  
Defendant(s)

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

NO.: 04-1659-CD

**CLAIM FOR EXEMPTION**

To the Sheriff:

I, the above named defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300 statutory exemption be

[ ] (i) set aside in kind (specify property to be set aside in kind): \_\_\_\_\_;

[ ] (ii) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption (specify property and basis of exemption): \_\_\_\_\_.

(2) From my property which is in the possession of a third party, I claim the following exemptions:

(a) my \$300 statutory exemption: [ ] in cash; [ ] in kind (specify property): \_\_\_\_\_;

(b) other (specify amount and basis of exemption): \_\_\_\_\_.

I request a prompt court hearing to determine the exemption. Notice of the hearing should be given to me at

\_\_\_\_\_ (Address),

\_\_\_\_\_ (Telephone Number).

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Date: \_\_\_\_\_ Defendant: \_\_\_\_\_

**THIS CLAIM TO BE FILED WITH:** Clearfield County Sheriff's Office  
1 North Second Street  
Clearfield, PA 16830  
Phone: 814-765-2641 Ext: 5015

HEILIG MEYERS MASTER TRUST )  
WACHOVIA BANK TRUSTEE )  
Plaintiff )  
vs. )  
PAMELA REAMS )  
PO BOX 31 )  
MORANN, PA 16663-0031 )  
XXX-XX-5366 )  
Defendant )  
CNB BANK )  
Garnishee )

) COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY

) NO.: 04-1659-CD

) Civil Action

### **INTERROGATORIES TO GARNISHEE**

TO: CNB BANK, Garnishee:

You are required to file answers to the following Interrogatories within twenty (20) days after service upon you. Failure to do so may result in judgment against you.

1. At the time you were served or at any subsequent time did you owe the defendant(s) any money or were you liable to defendant(s) on any negotiable or other written instrument, or did defendant(s) claim that you owed defendant(s) any money or were liable to defendant(s) for any reason?
2. At the time you were served or at any subsequent time was there in your possession, custody, control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the defendant(s)?
3. At the time you were served or any subsequent time did you hold legal title to any property of any nature owed solely or in part by the defendant(s) or in which the defendant held or claimed any interest?
4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant(s) had any interest?
5. At any time before or after you were served did the defendant(s) transfer or deliver any property to you or to any person or place pursuant to your direction or consent and what was the consideration thereof?
6. At any time after you were served did you pay, transfer or deliver any money or property to the defendant(s) or to any person or place pursuant to the defendant's direction or otherwise discharge any claim of the defendant(s) against you?

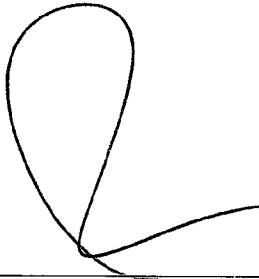
7. If you are a bank or other financial institution, at the time you were served or any subsequent time did the defendant(s) have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or Federal law? If so, identify each account and state the reason for the exemption and the entity electronically depositing those funds on a recurring basis.

8. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant(s) have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general exemption under 42PA.C.S.§8123? If so, identify each account.

9. How much is the value of any property in your possession belonging to the defendant(s)?

10. In the space below, the plaintiff may set forth additional appropriate interrogatories.

Dated: 9/28/14



---

David J. Apotheker, Esquire  
APOTHAKER SCIAN P.C.  
520 Fellowship Road C306  
PO Box 5496  
Mount Laurel, New Jersey 08054  
(856) 780-1000  
Attorneys for Plaintiff

To Deputy 12/29/14

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
NO: 04-1659-CD

HEILIG MEYERS MASTER TRUST WACHOVIA BANK TRUSTEE

vs

PAMELA REAMS  
TO:CNB BANK, Garnishee

SERVICE # 1 OF 2

WRIT OF EXECUTION, INTERROGATORIES

SERVE BY: 02/22/2015

HEARING:

PAGE: 112425

FILED

S  
SMS

DEFENDANT: CNB BANK, Garnishee  
ADDRESS: 31 S. 2ND ST.  
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

JAN 12 2015  
01/23/15  
BRIAN K. SPENCER  
PROTHONOTARY & CLERK OF COURTS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

**SHERIFF'S RETURN**

NOW, 12/30/14 AT 10:25 AM / PM SERVED THE WITHIN

WRIT OF EXECUTION, INTERROGATORIES ON CNB BANK, Garnishee, DEFENDANT

BY HANDING TO Jo Maines- Lowman Universal Associate

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED 31 S. 2<sup>nd</sup> ST. Clearfield, PA 16830  
( Residence) ( Employment) ( Sheriff's Office) ( Other)

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM POSTED THE WITHIN

WRIT OF EXECUTION, INTERROGATORIES FOR CNB BANK, Garnishee

AT (ADDRESS) \_\_\_\_\_

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO CNB BANK, Garnishee

REASON UNABLE TO LOCATE \_\_\_\_\_

SWORN TO BEFORE ME THIS

So Answers: WESLEY B THURSTON, SHERIFF

BY:

Traci Winters  
Deputy Signature

Traci Winters  
Print Deputy Name

DAY OF 2014

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Dkt Pg. 112425

2 of 2

HEILIG MEYERS MASTER TRUST WACHOVIA BANK  
TRUSTEE  
vs  
PAMELA REAMS  
TO: CNB BANK, Garnishee

NO. 2004-1659-CD  
WRIT OF EXECUTION/  
INTERROGATORIES TO  
GARNISHEE

**SHERIFF'S RETURN**

NOW DECEMBER 31, 2014 MAILED THE WITHIN:  
PRAECIPE, WRIT NOTICE, WRIT, CLAIM FOR EXEMPTION, INTERROGATORIE  
TO: PAMELA REAMS, DEFENDANT  
AT: PO BOX 31, MORANN, PA 16663-0031  
IN THE S.A.S.E.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 112425  
NO. 04-1659-CD  
SERVICES 2  
WRIT OF EXECUTION, INTERROGATORIES

PLAINTIFF: HEILIG MEYERS MASTER TRUST WACHOVIA BANK TRUSTEE

vs.

DEFENDANT: PAMELA REAMS  
TO:CNB BANK, Garnishee

**SHERIFF RETURN**

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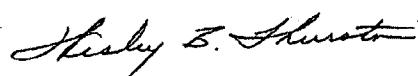
**RETURN COSTS**

| Description      | Paid By   | CHECK # | AMOUNT |
|------------------|-----------|---------|--------|
| SURCHARGE        | APOTHAKER | 115106  | 20.00  |
| SHERIFF THURSTON | APOTHAKER | 115106  | 26.50  |

Sworn to Before Me This

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2014



WESLEY B. THURSTON  
Sheriff

Our File No.: 51372

HEILIG MEYERS MASTER TRUST  
WACHOVIA BANK TRUSTEE  
Plaintiff

vs.  
PAMELA REAMS  
Defendant(s)

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

NO.: 04-1659-CD

PRAECIPE FOR WRIT OF EXECUTION

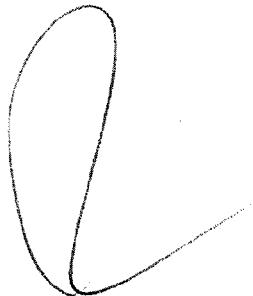
To the Prothonotary:

Issue a Writ of Execution in the above matter,

- (1) directed to the Sheriff of CLEARFIELD County;
- (2) against PAMELA REAMS, defendant(s); and
- (3) against CNB BANK 31 S 2ND ST CLEARFIELD, PA 16830, Garnishee(s);
- (4) and index this writ in the judgment index
  - (a) against PAMELA REAMS, defendant(s), and
  - (b) against CNB BANK 31 S 2ND ST CLEARFIELD, PA 16830, as Garnishee(s), as a lis pendens against the real property of the defendant(s) in the name of Garnishee(s) as follows:

Bank Attachment Only - All assets and accounts, including, but not limited to, bank accounts, brokerage firm accounts, stocks, cd's, insurance, safety deposit boxes, etc.

|                            |                   |
|----------------------------|-------------------|
| (5) Amount Due             | \$2119.27         |
| Interest from May 13, 2004 | \$430.45          |
| <b>Minus Payments made</b> | <b>-\$1440.00</b> |
| Plus Costs                 | \$220.00          |
| Total                      | \$1329.72         |



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

David J. Apotheker, Esquire  
Attorney for Plaintiff(s)

NOV 25 2014

**A TRUE COPY**  
**ATTEST:** *D. J. Apotheker*  
PROTHONOTARY-CLERK

Our File No.: 51372

HEILIG MEYERS MASTER TRUST  
WACHOVIA BANK TRUSTEE  
Plaintiff

vs.  
PAMELA REAMS  
Defendant(s)

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

NO.: 04-1659-CD

WRIT OF EXECUTION (Money Judgment)

## WRIT OF EXECUTION

### NOTICE

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached claim form and demand for a prompt hearing. (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption. If you do not come to court and prove your exemption, you may lose some of your property.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. 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.

Midpenn Legal Services  
211 E Locust St  
Clearfield, PA 16830  
Phone: (814) 765-9646

## WRIT OF EXECUTION

Commonwealth of Pennsylvania, County of CLEARFIELD

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: PAMELA REAMS, defendant(s):

(1) You are directed to attach the property of the defendant(s) not levied upon in the possession of CNB BANK 31 S 2ND ST CLEARFIELD, PA 16830 as Garnishee(s) and to notify the Garnishee(s) that

(a) An attachment has been issued:

(b) Except as provided in paragraph (c), the garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

(c) The attachment shall not include

(i) the first \$10,000 of each account of the defendant with a bank or other financial institution containing any funds which are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.

(ii) each account of the defendant with a bank or other financial institution in which funds on deposit exceed \$10,000 at any time if all funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.

(iii) any funds in an account of the defendant with a bank or other financial institution that total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.

(2) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify such other person that he or she has been added as a garnishee and is enjoined as above stated.

|                            |                          |
|----------------------------|--------------------------|
| Amount Due                 | \$2119.27                |
| Interest from May 13, 2004 | \$430.45                 |
| <b>Minus Payments made</b> | <b>-\$1440.00</b>        |
| Costs to be added          | \$220.00                 |
| Total                      | \$1329.72                |
|                            | Prothonotary costs 40.00 |

Dated: 11/25/2014

  
\_\_\_\_\_  
Prothonotary of CLEARFIELD County

BY: \_\_\_\_\_

### MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

- (1) \$300.00 statutory exemption
- (2) Bibles, school books, sewing machines, uniforms and equipment
- (3) Most wages and unemployment compensation
- (4) Social Security benefits
- (5) Certain retirement funds and accounts
- (6) Certain veteran and armed forces benefits
- (7) Certain insurance proceeds
- (8) Such other exemptions as may be provided by law

Received this writ this 9<sup>th</sup> day  
of December A.D. 2014  
At 3:00 A.M. (P.M.)

Wesley B. Thurston  
Sheriff City Mealey Harris

NO. 04-1659-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

HEILIG MEYERS MASTER TRUST WACHOVIA  
BANK TRUSTEE

VS.

PAMELA REAMS

WRIT OF EXECUTION  
(Money Judgments)

|                            |                   |
|----------------------------|-------------------|
| Claim                      | \$2119.27         |
| Interest From May 13, 2004 | \$430.45          |
| <b>Minus payments made</b> | <b>-\$1440.00</b> |
| <u>Costs</u>               |                   |
| Dept. of Court Records     | \$20.00           |
| Sheriff Fee                | \$200.00          |

Apothaker Scian P.C.  
David J. Apothaker, Esquire  
520 Fellowship Road C306  
PO Box 5496  
Mount Laurel, NJ 08054  
(800) 672-0215  
ID # 38423

HEILIG MEYERS MASTER TRUST  
WACHOVIA BANK TRUSTEE  
Plaintiff

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

NO.: 04-1659-CD

vs.  
PAMELA REAMS  
Defendant(s)

**CLAIM FOR EXEMPTION**

To the Sheriff:

I, the above named defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300 statutory exemption be

[ ] (i) set aside in kind (specify property to be set aside in kind): \_\_\_\_\_;

[ ] (ii) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption (specify property and basis of exemption): \_\_\_\_\_.

(2) From my property which is in the possession of a third party, I claim the following exemptions:

(a) my \$300 statutory exemption: [ ] in cash; [ ] in kind (specify property): \_\_\_\_\_;

(b) other (specify amount and basis of exemption): \_\_\_\_\_.

I request a prompt court hearing to determine the exemption. Notice of the hearing should be given to me at

\_\_\_\_\_ (Address),

\_\_\_\_\_ (Telephone Number).

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Date: \_\_\_\_\_ Defendant: \_\_\_\_\_

**THIS CLAIM TO BE FILED WITH:**

Clearfield County Sheriff's Office  
1 North Second Street  
Clearfield, PA 16830  
Phone: 814-765-2641 Ext: 5015

---

|                            |   |                          |
|----------------------------|---|--------------------------|
| HEILIG MEYERS MASTER TRUST | ) |                          |
| WACHOVIA BANK TRUSTEE      | ) | COURT OF COMMON PLEAS OF |
|                            | ) | CLEARFIELD COUNTY        |
| Plaintiff                  | ) |                          |
| vs.                        | ) |                          |
|                            | ) | NO.: 04-1659-CD          |
| PAMELA REAMS               | ) |                          |
| PO BOX 31                  | ) | Civil Action             |
| MORANN, PA 16663-0031      | ) |                          |
| XXX-XX-5366                | ) |                          |
| Defendant                  | ) |                          |
| CNB BANK                   | ) |                          |
| Garnishee                  | ) |                          |

---

#### **INTERROGATORIES TO GARNISHEE**

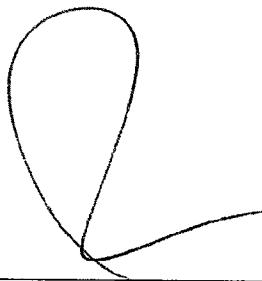
TO: CNB BANK, Garnishee:

You are required to file answers to the following Interrogatories within twenty (20) days after service upon you. Failure to do so may result in judgment against you.

1. At the time you were served or at any subsequent time did you owe the defendant(s) any money or were you liable to defendant(s) on any negotiable or other written instrument, or did defendant(s) claim that you owed defendant(s) any money or were liable to defendant(s) for any reason?
2. At the time you were served or at any subsequent time was there in your possession, custody, control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the defendant(s)?
3. At the time you were served or any subsequent time did you hold legal title to any property of any nature owed solely or in part by the defendant(s) or in which the defendant held or claimed any interest?
4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant(s) had any interest?
5. At any time before or after you were served did the defendant(s) transfer or deliver any property to you or to any person or place pursuant to your direction or consent and what was the consideration thereof?
6. At any time after you were served did you pay, transfer or deliver any money or property to the defendant(s) or to any person or place pursuant to the defendant's direction or otherwise discharge any claim of the defendant(s) against you?

7. If you are a bank or other financial institution, at the time you were served or any subsequent time did the defendant(s) have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or Federal law? If so, identify each account and state the reason for the exemption and the entity electronically depositing those funds on a recurring basis.
8. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant(s) have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general exemption under 42PA.C.S.§8123? If so, identify each account.
9. How much is the value of any property in your possession belonging to the defendant(s)?
10. In the space below, the plaintiff may set forth additional appropriate interrogatories.

Dated: 9/28/14



---

David J. Apothaker, Esquire  
APOTHAKER SCIAN P.C.  
520 Fellowship Road C306  
PO Box 5496  
Mount Laurel, New Jersey 08054  
(856) 780-1000  
Attorneys for Plaintiff

Our File No.: 51372

HEILIG MEYERS MASTER TRUST  
WACHOVIA BANK TRUSTEE  
Plaintiff

vs.  
PAMELA REAMS  
Defendant(s)

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

NO.: 04-1659-CD

PRAECIPE FOR WRIT OF EXECUTION

To the Prothonotary:

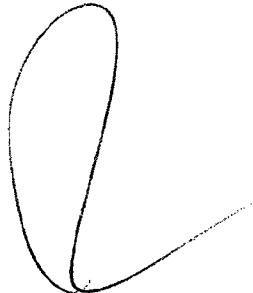
Issue a Writ of Execution in the above matter,

- (1) directed to the Sheriff of CLEARFIELD County;
- (2) against PAMELA REAMS, defendant(s); and
- (3) against CNB BANK 31 S 2ND ST CLEARFIELD, PA 16830, Garnishee(s);
- (4) and index this writ in the judgment index
  - (a) against PAMELA REAMS, defendant(s), and
  - (b) against CNB BANK 31 S 2ND ST CLEARFIELD, PA 16830, as Garnishee(s), as a lis pendens against the real property of the defendant(s) in the name of Garnishee(s) as follows:

Bank Attachment Only - All assets and accounts, including, but not limited to, bank accounts, brokerage firm accounts, stocks, cd's, insurance, safety deposit boxes, etc.

---

|                            |                   |
|----------------------------|-------------------|
| (5) Amount Due             | \$2119.27         |
| Interest from May 13, 2004 | \$430.45          |
| <b>Minus Payments made</b> | <b>-\$1440.00</b> |
| Plus Costs                 | \$220.00          |
| Total                      | \$1329.72         |



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

\_\_\_\_\_  
David J. Apotheker, Esquire  
Attorney for Plaintiff(s)

NOV 25 2014

A TRUE COPY  
ATTEST: *David J. Apotheker*  
PROTHONOTARY-CLERK

Our File No.: 51372

HEILIG MEYERS MASTER TRUST  
WACHOVIA BANK TRUSTEE  
Plaintiff

vs.  
PAMELA REAMS  
Defendant(s)

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

NO.: 04-1659-CD

WRIT OF EXECUTION (Money Judgment)

## **WRIT OF EXECUTION**

### **NOTICE**

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached claim form and demand for a prompt hearing. (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption. If you do not come to court and prove your exemption, you may lose some of your property.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. 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.

Midpenn Legal Services  
211 E Locust St  
Clearfield, PA 16830  
Phone: (814) 765-9646

## WRIT OF EXECUTION

Commonwealth of Pennsylvania, County of CLEARFIELD

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: PAMELA REAMS, defendant(s):

(1) You are directed to attach the property of the defendant(s) not levied upon in the possession of CNB BANK 31 S 2ND ST CLEARFIELD, PA 16830 as Garnishee(s) and to notify the Garnishee(s) that

(a) An attachment has been issued:

(b) Except as provided in paragraph (c), the garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

(c) The attachment shall not include

(i) the first \$10,000 of each account of the defendant with a bank or other financial institution containing any funds which are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.

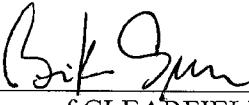
(ii) each account of the defendant with a bank or other financial institution in which funds on deposit exceed \$10,000 at any time if all funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.

(iii) any funds in an account of the defendant with a bank or other financial institution that total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.

(2) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify such other person that he or she has been added as a garnishee and is enjoined as above stated.

|                            |                                 |
|----------------------------|---------------------------------|
| Amount Due                 | \$2119.27                       |
| Interest from May 13, 2004 | \$430.45                        |
| <b>Minus Payments made</b> | <b>-\$1440.00</b>               |
| Costs to be added          | \$220.00                        |
| Total                      | \$1329.72                       |
|                            | Prothonotary costs <b>40.00</b> |

Dated: 11/25/2014

  
Prothonotary of CLEARFIELD County

BY: \_\_\_\_\_

### MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

- (1) \$300.00 statutory exemption
- (2) Bibles, school books, sewing machines, uniforms and equipment
- (3) Most wages and unemployment compensation
- (4) Social Security benefits
- (5) Certain retirement funds and accounts
- (6) Certain veteran and armed forces benefits
- (7) Certain insurance proceeds
- (8) Such other exemptions as may be provided by law

Received this writ this 9<sup>th</sup> day  
of December A.D. 2014  
At 3:00 A.M./P.M.

Wiley B. Thurston  
Sheriff by Marilyn Harer

NO. 04-1659-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

HEILIG MEYERS MASTER TRUST WACHOVIA  
BANK TRUSTEE

VS.

PAMELA REAMS

WRIT OF EXECUTION  
(Money Judgments)

|                            |                   |
|----------------------------|-------------------|
| Claim                      | \$2119.27         |
| Interest From May 13, 2004 | \$430.45          |
| <b>Minus payments made</b> | <b>-\$1440.00</b> |
| <u>Costs</u>               |                   |
| Dept. of Court Records     | \$20.00           |
| Sheriff Fee                | \$200.00          |

Apothaker Scian P.C.  
David J. Apothaker, Esquire  
520 Fellowship Road C306  
PO Box 5496  
Mount Laurel, NJ 08054  
(800) 672-0215  
ID # 38423

HEILIG MEYERS MASTER TRUST  
WACHOVIA BANK TRUSTEE  
Plaintiff

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

NO.: 04-1659-CD

vs.  
PAMELA REAMS  
Defendant(s)

**CLAIM FOR EXEMPTION**

To the Sheriff:

I, the above named defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300 statutory exemption be

[ ] (i) set aside in kind (specify property to be set aside in kind): \_\_\_\_\_;

[ ] (ii) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption (specify property and basis of exemption): \_\_\_\_\_.

(2) From my property which is in the possession of a third party, I claim the following exemptions:

(a) my \$300 statutory exemption: [ ] in cash; [ ] in kind (specify property): \_\_\_\_\_;

(b) other (specify amount and basis of exemption): \_\_\_\_\_.

I request a prompt court hearing to determine the exemption. Notice of the hearing should be given to me at

\_\_\_\_\_ (Address),

\_\_\_\_\_ (Telephone Number).

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Date: \_\_\_\_\_ Defendant: \_\_\_\_\_

**THIS CLAIM TO BE FILED WITH:** Clearfield County Sheriff's Office  
1 North Second Street  
Clearfield, PA 16830  
Phone: 814-765-2641 Ext: 5015

---

HEILIG MEYERS MASTER TRUST )  
WACHOVIA BANK TRUSTEE )  
Plaintiff )  
vs. )  
PAMELA REAMS )  
PO BOX 31 )  
MORANN, PA 16663-0031 )  
XXX-XX-5366 )  
Defendant )  
CNB BANK )  
Garnishee )

---

### **INTERROGATORIES TO GARNISHEE**

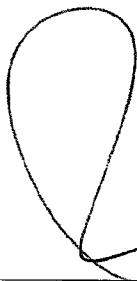
TO: CNB BANK, Garnishee:

You are required to file answers to the following Interrogatories within twenty (20) days after service upon you. Failure to do so may result in judgment against you.

1. At the time you were served or at any subsequent time did you owe the defendant(s) any money or were you liable to defendant(s) on any negotiable or other written instrument, or did defendant(s) claim that you owed defendant(s) any money or were liable to defendant(s) for any reason?
2. At the time you were served or at any subsequent time was there in your possession, custody, control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the defendant(s)?
3. At the time you were served or any subsequent time did you hold legal title to any property of any nature owed solely or in part by the defendant(s) or in which the defendant held or claimed any interest?
4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant(s) had any interest?
5. At any time before or after you were served did the defendant(s) transfer or deliver any property to you or to any person or place pursuant to your direction or consent and what was the consideration thereof?
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7. If you are a bank or other financial institution, at the time you were served or any subsequent time did the defendant(s) have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or Federal law? If so, identify each account and state the reason for the exemption and the entity electronically depositing those funds on a recurring basis.
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9. How much is the value of any property in your possession belonging to the defendant(s)?
10. In the space below, the plaintiff may set forth additional appropriate interrogatories.

Dated: 9/28/14



---

David J. Apothaker, Esquire  
APOTHAKER SCIAN P.C.  
520 Fellowship Road C306  
PO Box 5496  
Mount Laurel, New Jersey 08054  
(856) 780-1000  
Attorneys for Plaintiff

Our File No.: 51372

HEILIG MEYERS MASTER TRUST  
WACHOVIA BANK TRUSTEE  
Plaintiff

vs.  
PAMELA REAMS  
Defendant(s)

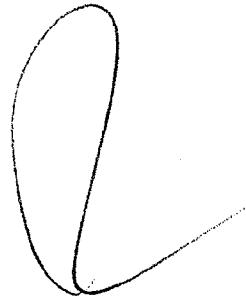
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| Plus Costs                 | \$220.00          |
| Total                      | \$1329.72         |



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

\_\_\_\_\_  
David J. Apotheker, Esquire  
Attorney for Plaintiff(s)

NOV 25 2014

A TRUE COPY  
ATTEST: *Mark Syle*  
PROFESSIONAL COPY SERVICE

Our File No.: 51372

HEILIG MEYERS MASTER TRUST  
WACHOVIA BANK TRUSTEE  
Plaintiff

vs.  
PAMELA REAMS  
Defendant(s)

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

NO.: 04-1659-CD

WRIT OF EXECUTION (Money Judgment)

**WRIT OF EXECUTION**

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Midpenn Legal Services  
211 E Locust St  
Clearfield, PA 16830  
Phone: (814) 765-9646

## WRIT OF EXECUTION

Commonwealth of Pennsylvania, County of CLEARFIELD

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: PAMELA REAMS, defendant(s):

(1) You are directed to attach the property of the defendant(s) not levied upon in the possession of CNB BANK 31 S 2ND ST CLEARFIELD, PA 16830 as Garnishee(s) and to notify the Garnishee(s) that

(a) An attachment has been issued:

(b) Except as provided in paragraph (c), the garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

(c) The attachment shall not include

(i) the first \$10,000 of each account of the defendant with a bank or other financial institution containing any funds which are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.

(ii) each account of the defendant with a bank or other financial institution in which funds on deposit exceed \$10,000 at any time if all funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.

(iii) any funds in an account of the defendant with a bank or other financial institution that total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.

(2) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify such other person that he or she has been added as a garnishee and is enjoined as above stated.

|                            |                          |
|----------------------------|--------------------------|
| Amount Due                 | \$2119.27                |
| Interest from May 13, 2004 | \$430.45                 |
| <b>Minus Payments made</b> | <b>-\$1440.00</b>        |
| Costs to be added          | \$220.00                 |
| Total                      | \$1329.72                |
|                            | Prothonotary costs 40.00 |

Dated: 11/25/2014

  
Prothonotary of CLEARFIELD County

BY: \_\_\_\_\_

### MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

- (1) \$300.00 statutory exemption
- (2) Bibles, school books, sewing machines, uniforms and equipment
- (3) Most wages and unemployment compensation
- (4) Social Security benefits
- (5) Certain retirement funds and accounts
- (6) Certain veteran and armed forces benefits
- (7) Certain insurance proceeds
- (8) Such other exemptions as may be provided by law

Received this writ this 9<sup>th</sup> day  
of December A.D. 2014  
At 3:00 A.M./P.M.

Wesley B. Thurston  
Sheriff  
By: Maelyn Harron

NO. 04-1659-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

HEILIG MEYERS MASTER TRUST WACHOVIA  
BANK TRUSTEE

VS.

PAMELA REAMS

WRIT OF EXECUTION  
(Money Judgments)

|                            |                   |
|----------------------------|-------------------|
| Claim                      | \$2119.27         |
| Interest From May 13, 2004 | \$430.45          |
| <b>Minus payments made</b> | <b>-\$1440.00</b> |
| <u>Costs</u>               |                   |
| Dept. of Court Records     | \$20.00           |
| Sheriff Fee                | \$200.00          |

Apothaker Scian P.C.  
David J. Apothaker, Esquire  
520 Fellowship Road C306  
PO Box 5496  
Mount Laurel, NJ 08054  
(800) 672-0215  
ID # 38423

HEILIG MEYERS MASTER TRUST  
WACHOVIA BANK TRUSTEE  
Plaintiff

vs.  
PAMELA REAMS  
Defendant(s)

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

NO.: 04-1659-CD

**CLAIM FOR EXEMPTION**

To the Sheriff:

I, the above named defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300 statutory exemption be

[ ] (i) set aside in kind (specify property to be set aside in kind): \_\_\_\_\_;

[ ] (ii) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption (specify property and basis of exemption): \_\_\_\_\_.

(2) From my property which is in the possession of a third party, I claim the following exemptions:

(a) my \$300 statutory exemption: [ ] in cash; [ ] in kind (specify property): \_\_\_\_\_;

(b) other (specify amount and basis of exemption): \_\_\_\_\_.

I request a prompt court hearing to determine the exemption. Notice of the hearing should be given to me at

\_\_\_\_\_ (Address),

\_\_\_\_\_ (Telephone Number).

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Date: \_\_\_\_\_ Defendant: \_\_\_\_\_

**THIS CLAIM TO BE FILED WITH:**

Clearfield County Sheriff's Office  
1 North Second Street  
Clearfield, PA 16830  
Phone: 814-765-2641 Ext: 5015

Our File No.: 51372

HEILIG MEYERS MASTER TRUST )  
WACHOVIA BANK TRUSTEE )  
Plaintiff )  
vs. )  
PAMELA REAMS ) NO.: 04-1659-CD  
PO BOX 31 ) Civil Action  
MORANN, PA 16663-0031 )  
XXX-XX-5366 )  
Defendant )  
CNB BANK )  
Garnishee )

## INTERROGATORIES TO GARNISHEE

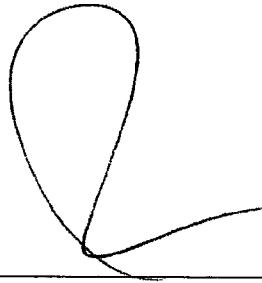
TO: CNB BANK, Garnishee:

You are required to file answers to the following Interrogatories within twenty (20) days after service upon you. Failure to do so may result in judgment against you.

1. At the time you were served or at any subsequent time did you owe the defendant(s) any money or were you liable to defendant(s) on any negotiable or other written instrument, or did defendant(s) claim that you owed defendant(s) any money or were liable to defendant(s) for any reason?
2. At the time you were served or at any subsequent time was there in your possession, custody, control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the defendant(s)?
3. At the time you were served or any subsequent time did you hold legal title to any property of any nature owed solely or in part by the defendant(s) or in which the defendant held or claimed any interest?
4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant(s) had any interest?
5. At any time before or after you were served did the defendant(s) transfer or deliver any property to you or to any person or place pursuant to your direction or consent and what was the consideration thereof?
6. At any time after you were served did you pay, transfer or deliver any money or property to the defendant(s) or to any person or place pursuant to the defendant's direction or otherwise discharge any claim of the defendant(s) against you?

7. If you are a bank or other financial institution, at the time you were served or any subsequent time did the defendant(s) have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or Federal law? If so, identify each account and state the reason for the exemption and the entity electronically depositing those funds on a recurring basis.
8. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant(s) have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general exemption under 42PA.C.S.§8123? If so, identify each account.
9. How much is the value of any property in your possession belonging to the defendant(s)?
10. In the space below, the plaintiff may set forth additional appropriate interrogatories.

Dated: 9/28/14



David J. Apothaker, Esquire  
APOTHAKER SCIAN P.C.  
520 Fellowship Road C306  
PO Box 5496  
Mount Laurel, New Jersey 08054  
(856) 780-1000  
Attorneys for Plaintiff

PROTHONOTARY & CLERK OF COURTS  
BRIAN K. SPENCER  
JAN 12 2015  
FILED

Our File No.: 51372  
APOTHAKER SCIAN P.C.  
By: David J. Apothaker, Esquire  
Attorney I.D.# 38423  
520 Fellowship Road C306  
PO Box 5496  
Mount Laurel, NJ 08054  
(800) 672-0215  
Attorneys for Plaintiff

FILED

S FEB 09 2015

BRIAN K. SPENCER  
PROTHONOTARY & CLERK OF COURTS  
M/155/BS

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|                            |   |                          |
|----------------------------|---|--------------------------|
| HEILIG MEYERS MASTER TRUST | ) | COURT OF COMMON PLEAS OF |
| WACHOVIA BANK TRUSTEE      | ) | CLEARFIELD COUNTY        |
| Plaintiff                  | ) |                          |
| vs.                        | ) | NO.: 04-1659-CD          |
| PAMELA REAMS               | ) | Civil Action             |
| Defendant                  | ) |                          |
| CNB BANK                   | ) |                          |
| Garnishee                  | ) |                          |

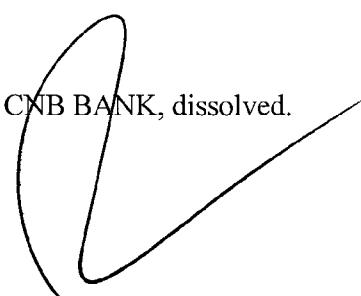
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**PRAECIPE TO DISSOLVE ATTACHMENT EXECUTION**

TO THE PROTHONOTARY:

Kindly mark the attachment against the Garnishee, CNB BANK, dissolved.

J

  
\_\_\_\_\_  
David J. Apothaker, Esquire  
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

HEILIG MEYERS MASTER TRUST  
WACHOVIA BANK TRUSTEE,  
Plaintiff

vs

PAMELA REAMS,  
Defendant

and

CNB BANK,  
Garnishee(s)

No.: 04-1659-CD

(JP)  
FILED No cc

S JAN 12 2015  
0110:28 AM  
BRIAN K. SPENCER  
PROTHONOTARY & CLERK OF COURTS

**GARNISHEE CNB BANK'S CERTIFICATE OF SERVICE**

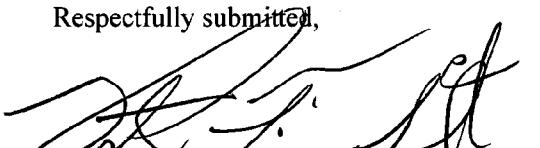
I, Peter F. Smith, attorney for CNB Bank in the above-captioned matter, hereby certify that I served the Answers to Interrogatories filed in this matter on the Attorney for the Plaintiff by U. S. First Class Mail and a true and correct copy of the Answers to Interrogatories on the Defendant by U.S. Certified Mail as follows:

**U. S. FIRST CLASS MAIL**  
David J. Apotheker, Esquire  
Apotheker Scian P.C.  
520 Fellowship Road C306  
P.O. Box 5496  
Mount Laurel, NJ 08054

**CERTIFIED MAIL &  
FIRST CLASS MAIL**  
Pamela M. Reams  
3715 Railroad Street  
P.O. Box 31  
Morann, PA 16663-0031

Date: 1/12/15

Respectfully submitted,

  
Peter F. Smith, Esquire  
Attorney for the Garnishee  
P.O. Box 130, 30 South Second Street  
Clearfield, PA 16830  
(814) 765-5595

Our File No.: 51372  
Apothaker Scian P.C.  
By: Kimberly F. Scian, Esquire  
Attorney I.D. #55140  
520 Fellowship Road Suite C306, PO Box 5496  
Mt. Laurel, NJ 08054-5496  
(800) 672-0215  
Attorneys for Plaintiff

26  
FILED  
M/12/14/2015  
S APR 23 2015  
7:00 PM Atty. Scian  
BRIAN K. SPENCER  
PROTHONOTARY & CLERK OF COURTS

HEILIG MEYERS MASTER TRUST ) COURT OF COMMON PLEAS  
WACHOVIA BANK TRUSTEE ) CLEARFIELD COUNTY  
 )  
Plaintiff, )  
vs. )  
 )  
PAMELA REAMS ) NO. 04-1659-CD  
 )  
 )  
Defendant. )

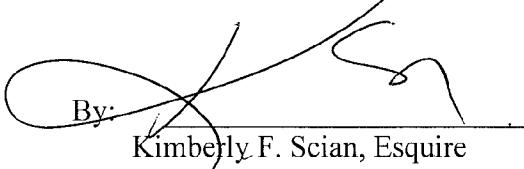
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PRAECIPE TO MARK JUDGMENT SATISFIED

TO THE PROTHONOTARY:

Please mark the Judgment Satisfied against the Defendant.

Apothaker Scian P.C.  
Attorneys for Plaintiff  
A Law Firm Engaged in Debt Collection

By:   
Kimberly F. Scian, Esquire

