

04-1724-CD  
WORLD WIDE ASSET PURCHASING LLC vs. KARA J. BUTLER

Worldwide Asset vs Kara Butler  
2004-1724-CD

Date: 1/8/2010

Time: 11:19 AM

Page 1 of 1

**Clearfield County Court of Common Pleas**

User: SEARCH

ROA Report

Case: 2004-01724-CD

Current Judge: No Judge

Worldwide Asset Purchasing, LLC vs. Kara J. Butler

**Civil Other**

Date	Judge
11/1/2004	Filing: Civil Complaint Paid by: Neil, Esq., Burton (attorney for Worldwide Asset Purchasing, LLC) Receipt number: 1889537 Dated: 11/01/2004 Amount: \$85.00 (Check) 1 CC to Shff. No Judge
11/30/2004	Sheriff Return, NOW, Nov.3, 2004, served the within Complaint on Kara J. Butler, Defendant. So Answers, Chester A. Hawkins, Sheriff. By s/ Marilyn Hamm No Judge
12/27/2004	Filing: Judgment Paid by: Neil, Esq., Burton (attorney for Worldwide Asset Purchasing, LLC) Receipt number: 1892571 Dated: 12/27/2004 Amount: \$20.00 (Check) Notice to Def. Stmt. to Atty. Judgment entered against Def. in the amount \$7,222.54 No Judge
1/3/2006	Filing: Praecept For Writ of Execution Paid by: Neil, Esq., Burton (attorney for Worldwide Asset Purchasing, LLC) Receipt number: 1911919 Dated: 01/03/2006 Amount: \$20.00 (Check) Judgment Amount: \$7,666.05 Filed by s/ Burton Neil, Esquire. 1CC & 6 Writs to Shff No Judge
1/11/2006	Sheriff Return, January 9, 2006 at 3:19 pm served the within Writ of Execution, Interrogatories on County National Bank. So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm Shff Hawkins costs pd by Neil \$30.37. Certificate of Service, filed. Served the Answers to Interrogatories filed in this matter on the Burton Neil Esq., and Kara J. Butler, filed by s/ Peter F. Smith Esq. No CC. No Judge
1/23/2006	Filing: Praecept For Judgment Against Garnishee Paid by: Neil, Esq., Burton (attorney for Worldwide Asset Purchasing, LLC) Receipt number: 1912157 Dated: 01/23/2006 Amount: \$20.00 (Check) Judgment in favor of Plaintiff and against garnishee County National Bank for the amount admitted in its possession in the attached Answers to Interrogatories in the total sum of \$65.08. Filed by s/ Burton Neil, Esquire. No CC, Notice to Atty. P. Smith (for Garnishee), Statement to Atty. Neil No Judge
2/21/2006	Filing: Praecept to Satisfy Judgment Against Garnishee, Paid by: Neil, Esq., Burton (attorney for Worldwide Asset Purchasing, LLC) Receipt number: 1912578 Dated: 02/21/2006 Amount: \$7.00 (Check) Judgment against garnishee County National Bank Satisfied. Filed by s/ Burton Neil, Esquire. No CC No Judge

BURTON NEIL & ASSOCIATES, P.C.  
By: Burton Neil, Esquire  
Identification No. 11348  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
(610) 696-2120  
Attorney for Plaintiff

FILED *ICC Shf*  
*10/20/04 Atty ad.*  
NOV 01 2004 *85.00*

William A. Shaw  
Prothonotary/Clerk of Courts

WORLDWIDE ASSET PURCHASING,LLC  
9911 Covington Cross Dr.  
Las Vegas NV 89144

: IN THE COURT OF COMMON PLEAS

Plaintiff

: CLEARFIELD COUNTY, PENNSYLVANIA

v.

KARA J BUTLER  
144 Yargers Lane, Osceola Mills PA 16666  
Defendant

: NO. *04-1724-CD*

: CIVIL ACTION - LAW

**COMPLAINT  
NOTICE**

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 (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 claim 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. 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 AND  
INFORMATION SERVICE**

David S. Meholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
Telephone No. 814-765-2641 Ext. 5982

BURTON NEIL & ASSOCIATES, P.C.  
By: Burton Neil, Esquire  
Identification No. 11348  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
(610) 696-2120  
Attorney for Plaintiff

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WORLDWIDE ASSET PURCHASING,LLC  
9911 Covington Cross Dr.  
Las Vegas NV 89144

Plaintiff  
v.

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

: NO.

KARA J BUTLER  
144 Yargers Lane, Osceola Mills, PA  
Defendant

: CIVIL ACTION - LAW

### **Complaint**

1. The plaintiff is Worldwide Asset Purchasing, LLC , a business corporation, with place of business located at 9911 Covington Cross Dr., Las Vegas NV.
2. The defendant is Kara J Butler, who resides at 144 Yargers Lane, Osceola Mills, Clearfield County, Pennsylvania.
3. At the defendant's request, Chase Manhattan Bank issued the defendant a credit card bearing account number 5260312360045390 for defendant's use in making charge purchases subject to the terms and conditions governing the use of the credit card. Attached hereto, made a part hereof and marked Exhibit A is a true and correct copy of the terms and conditions.
4. The defendant accepted the credit card and the terms and conditions governing its use for the purchase of goods, merchandise and services and/or for cash advances from vendors who accepted Chase Manhattan Bank's credit card. In using the credit card, the defendant agreed to comply with the terms and conditions governing its use which included the obligation to pay Chase Manhattan Bank for all charges made in full upon receipt of the statement or in installments subject to monthly finance charges.
5. The defendant utilized the credit card by making/obtaining purchases of goods, merchandise and services and/or cash advances from vendors who accepted the credit card. Monthly statements were sent to the defendant which detailed the charges made to the account including finance charges, late and/or, over limit charges. The balance due for the charges made by the defendant including any finance

charges, late or over limit charges is \$6,018.79.

6. Defendant did not pay the balance due in full upon receipt of the billing statements and failed to make the required minimum monthly payment set forth in the billing statement. As such, defendant is in default of the terms and conditions governing the use of the credit card.

7. Plaintiff purchased the defendant's account from Chase Manhattan Bank and is now the holder and owner of the account.

8. Although demand has been made by plaintiff upon defendant to pay the sum of \$6,018.79, the defendant failed and refused to pay all or any part thereof.

9. Plaintiff alleges it is entitled to recovery of attorneys fees from defendant pursuant to the terms and conditions governing the account. Plaintiff seeks recovery of attorneys fees in the sum of \$1,203.75.

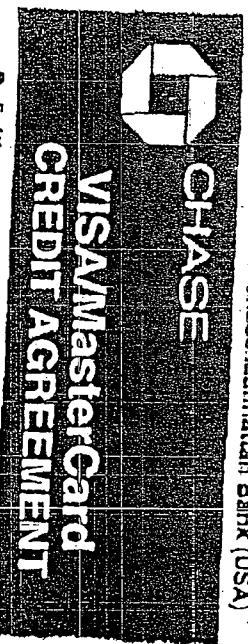
Wherefore, plaintiff demands judgment against the defendant in the sum of \$6,018.79, attorneys fees in the sum of \$1,203.75 and the costs of this action.

BURTON NEIL & ASSOCIATES, P.C.

By: 

Burton Neil, Esquire  
Attorney for Plaintiff

The law firm of Burton Neil & Associates, P.C. is a debt collector.



**Definitions.** This Agreement consists of this document and the Pricing Schedule which appears on the card carrier containing your credit card, as either may be amended from time to time. You should read the complete Agreement carefully and keep it with your records. In this Agreement, the words "You" and "Your" mean any person (if more than one, individually and jointly) who is responsible for your Chase Visa and/or MasterCard Account, including each person who signed the application to open the Account or otherwise accepts or agrees to be obligated on the Account. "We," "Us," and "Our" refer to The Chase Manhattan Bank (USA). "Card" refers to the Chase Visa and/or MasterCard Credit Card(s) which we issue to you. "Account" refers to your Chase Visa and/or MasterCard Account with us.

**Use Of Your Account.** We have sent you the Card(s) you asked for. You agree to sign it promptly upon receipt. You may use the Card to lease or purchase goods and to obtain services on credit from any person who accepts the Card ("Purchaser(s)"). You may also use the Card to obtain loans ("Cash Advances") from us or from anyone who will accept the Card (such as certain financial institutions that honor cash advance drafts or automated teller machines ("ATMs") that dispense cash upon entering a proper personal identification number). In addition to the Card, you may use Chase Visa and/or Master Checking checks ("Check(s)") which we issue to you to obtain Cash Advances. We do not promise that everyone will honor the Card or Checks, and we have no obligation to you if anyone refuses to accept either of them. We will not be liable if any merchant, any bank or other person does not honor your Card, Check, or other form of request for a Purchase or Cash Advance, or fails to provide any service made available to you by us. From time to time you may be required to furnish identification when your Card is presented for use.

**Obtaining Credit Without A Card.** If you or someone

you authorize to use your Account signs a sales slip, obtains a Cash Advance, or gives your Account number to make a purchase or obtain a Cash Advance without presenting the Card (such as for a mail order or a telephone purchase), or if you sign a Check, the legal effect will be the same as if the Card itself was used by you.

For Gold accounts only, if your personal or business check is cashed at a participating organization upon presentation with your Card and is returned to us unpaid, you authorize us to charge the amount of the check to your Account as a Cash Advance.

**Use Of Checks.** Each Check contains your Account number and may be used only by the person(s) whose name(s) is printed on it. Each must be completed and signed in the same way as a regular personal check. A Cash Advance is considered to be made and the funds received by you on the date we pay the Check. You may not use a Check to pay any amounts you owe under this Agreement. We do not have to certify any Check and we are not obligated to pay a Check that is post-dated. Checks paid by us will not be returned to you with your periodic statement, but will be identified on it.

**Credits For Returns.** If you obtain a refund adjustment or credit for a Purchase, make with the Card, you will receive a credit to your Account, not cash.

**Return Of Cards And Checks.** We have the right to repossess at any time the Card(s) and Checks that we give you. You agree to surrender them at our request.

**Authorizations.** Purchases above certain amounts and all Cash Advances require our prior approval. Our prior approval may be required in other circumstances as well. These approvals are called "authorizations." We may limit the number of authorizations we will give your Account on any one day.

We are not obligated to authorize a transaction using your Card or your Account or to pay a Check if:

- (1) Your credit line or Cash Access line has been exceeded or would be exceeded by the transaction;
- (2) you have failed to pay amounts owed to us when due or have failed to follow any of the terms of this Agreement;
- (3) you have notified us or we have determined that the Card or your Checks have or may have been lost or stolen, or that there may be unauthorized access to your Account; or
- (4) you are in default or your rights under this Agreement have expired or been revoked.

At times when our authorization system is not fully

Exhibit A  
02-03

working, we may not be able to give our approval for some transactions even though they would not exceed your credit limit. These restrictions are for security reasons. For these security reasons we cannot explain the details of how our authorization system works. You agree that neither we nor our authorization agent shall be liable for not giving an authorization.

**Obligations On Your Account.** You authorize us to pay and charge your Account for all Purchases and Cash Advances resulting from the use of the Card Checks or your Account. You promise to pay us for all these Purchases and Cash Advances, any Finance Charges and Other Charges provided for under this Agreement, and any other amounts that you may owe us. You are also responsible for any preauthorized or recurring charges on your Account (such as insurance premiums billed to your Account on a regular basis, or hotel or car rental charges that are permitted to be charged to your Account under the terms of the agreement or policies of the merchant). You may also be liable for certain unauthorized use of your Card or your Account, as described later in this Agreement. You are responsible for all these amounts charged to your Account whether charged by you, a person whom you permit to obtain credit on your Account (such as by lending a person your Card), or any other person using your Card or your Account with actual, implied or apparent authority for such use. If more than one person is obligated under this Agreement, we may require that you pay the amount owed on your Account without our first asking the other person(s) to pay.

**Your Credit Line.** Your credit line and cash access line are shown on the folder containing your Card and/or on each monthly periodic statement. You, not we, are responsible for preventing the total balance on your Account from exceeding the credit line and the Cash Advances balance from exceeding the cash access line. You agree not to make any Purchases or to obtain any Cash Advances that would make the unpaid balance of your Account exceed these limits. If you do, we may demand that you pay the excess and you agree to pay it immediately. You also agree that we may change or cancel your credit line and/or Cash Access line at any time without prior notice and without affecting your obligation to pay amounts that you owe under this Agreement. Any such change or cancellation may result from our periodic review of the performance on your Account and/or consumer credit reports we may obtain from consumer reporting agencies (credit bureaus).

**Periodic Statement.** We will send you a periodic statement for each monthly billing cycle when there is any debit or credit balance of more than \$1 or when a Finance Charge has been imposed. You agree to notify us if you do not receive any particular statement.

**Payments On Your Account.** All payments must be made by you and received by us in accordance with the payment instructions that appear on your periodic statement. All payments must be made by check or money order payable in U.S. dollars, or such other means as we may expressly permit. Any payment made using a check or draft may not be processed or applied to your Account for reasons including that it is: postdated; incomplete (such as when a signature is missing); the numeric amount is different than the written amount; or it is not made payable as indicated on your periodic statement. Any payment instrument that is not honored by your bank will not be applied to your Account nor will it be returned to you. We may, but are not obligated to, accept any payment that is not drawn on the U.S. Post Office or a financial institution located in the United States. We may charge you any bank collection fees we incur for any check payments made in U.S. dollars drawn on a non-U.S. financial institution.

We can accept late or partial payments, and payments that are marked with restrictive endorsements such as "payment in full", without losing any of our rights.

At our option, we may permit you to skip your minimum monthly payment for one or more months without penalty. Finance Charges will continue to accrue on the outstanding balance during such skip payment period(s) and your next required minimum monthly payment will be calculated in accordance with the method set forth in this Agreement.

**The Minimum Monthly Payment.** Each month, you may pay all or any part of your balance, except you must pay us at least your minimum payment, by the Payment Due Date. Your minimum payment is the total of:

- 1) the largest amount of the minimum payment fraction shown on the Pricing Schedule multiplied by your Purchases Advances New Balance or \$10 (or your entire Cash Advances New Balance if it is less than \$10); plus
- 2) the "layer" amount of the minimum payment fraction shown on the Pricing Schedule multiplied by your Cash Advances New Balance or \$10 (or your entire Cash Advances New Balance if it is less than \$10); plus
- 3) any past due amount; plus
- 4) at our option, any amount you owe in excess of your

credit or cash access line.

**Application Of Payments.** We reserve the right to apply the payments on your Account in any manner we may choose in our sole discretion. Although we post your payments on the date we receive them, the credit available to you by reason of your payments may be restored as of the date the funds are collected by us. All credits for payments on your Account are subject to final payment by the institution on which the item of payment was drawn. In rare circumstances, restoring the credit available to you by reason of your payments may be further delayed.

**Credit Balances And Overpayments.** If there is a credit balance on your Account or you make an overpayment which creates a credit balance, we will apply it to future amounts owed. If you ask, we will refund any credit balance owed to you. Even if you do not ask, if a credit balance greater than \$1 remains in your Account for 6 months, we will automatically send you the credit balance outstanding at that time. We may charge to your Account and you agree to pay us for any credit balance(s) that is refunded to you in error.

**Finance Charges.** Finance Charges on your Account include those determined by a periodic rate, a minimum charge on Purchases balances and a Cash Advance transaction fee. This Agreement provides for the compounding of Finance Charges.

**Minimum Purchases Finance Charge.** The Finance

Charge determined by a periodic rate is figured separately for Purchases and Cash Advances, but the method used in the computation, generally known as the "average daily balance, including new transactions" method, is the same. Separate average daily balances are calculated for Purchases and Cash Advances. Each average daily balance is multiplied by a monthly periodic rate. A minimum Finance Charge in the amount, set forth in the Pricing Schedule applies for the computation of the average daily balance for Purchases multiplied by the monthly periodic rate.

**Average Daily Balance.** Here is how we determine each of your average daily balances. For each day in the billing cycle, we take that day's beginning balance of Purchases or Cash Advances on your Account, add any new purchases, new Cash Advances or debits to the appropriate balance and subtract any payments or credits from the appropriate balance as of that day. This gives us the daily balance for Purchases and the daily balance for Cash

Advances. We then add up all the Purchases daily balances and all the Cash Advances daily balances for the billing cycle, and divide each sum by the number of days in that billing cycle. This gives us the average daily balances for Purchases and Cash Advances.

**Periodic Rate.** The monthly periodic rates applied to the Purchases and Cash Advances average daily balances and the corresponding Annual Percentage Rates are in the Pricing Schedule. If the Pricing Schedule includes "Variable Rate Index and Margin" information for any particular rate that applies to your Account, that rate is a variable rate and the disclosures below regarding variable rates apply for that rate. If the Pricing Schedule does not include such "Variable Rate Index and Margin" information for any particular rate (as indicated by an "N/A" for "not applicable" or the absence of such information in the Pricing Schedule), that rate is fixed and the disclosures below regarding variable rates do not apply.

**Variable Rates.** If the monthly periodic rate and corresponding Annual Percentage Rate that apply to your Account are variable rates (see Pricing Schedule), they may increase or decrease from one billing cycle to another.

These rates are based on the value of an index (the "Index") to which we add a margin. The Index and margin are in the Pricing Schedule. The Index plus the margin are in the nominal Annual Percentage Rate.

If the Index is not published on the relevant date, the Index we use in setting the monthly periodic rate for Purchases and/or Cash Advances on your Account will be the lowest Prime Rate published in *The New York Times* or any other newspaper of national circulation selected by us. For purposes of this Agreement, the Index is merely a pricing index. It is, not, and should not, be considered by you to represent, the lowest or the best interest rate available to a borrower at any particular bank at any given time.

The monthly periodic rate for Purchases and/or Cash Advances increases when the Index increases on the relevant date, and decreases when the Index decreases on the relevant date. An increase in the rate means you pay a larger Finance Charge and a higher minimum monthly Finance Charge and a lower minimum monthly payment. There is no limit on the amount by which the monthly periodic rate and the corresponding Annual Percentage Rate may change at any one time or over the life of your Account. For instance, if the Annual Percentage Rate were to increase

by 5 percentage points, the amount of the Finance Charge charged to your Account on an average daily balance of \$1,000 would increase by \$4.17 per month.

**Finance Charge Accrual And Grace Period.**

Finance Charges are imposed on Purchases and Cash Advances from the transaction date or the first day of the billing cycle in which the transaction is posted to your Account (whichever is later), or, at our option, the date the transaction is posted to your Account. Finance Charges continue to accrue until payment in full is received. However, there is no Purchase Finance Charge for a monthly billing cycle if the Purchases balance(s) at the start of the cycle (the Total Purchases Previous Balance shown on your statement) is zero or if it is paid and credited in full by the end of that billing cycle. Because of the manner in which payments are applied to your Account, any minimum due on the Cash Advance balance(s) must also be paid in order to avoid Finance Charges on Purchases.

**Finance Charges Determined By A Transaction Fee.** You will be charged and agree to pay us a transaction fee Finance Charge in the amount set forth on the Pricing Schedule for each Cash Advance that you receive.

**Other Charges.** The following fees and charges, when imposed, will be treated as a Purchase. The amounts of these fees and charges, and any limitations or restrictions that may apply thereto, shall be described below, are in the Pricing Schedule. If the Pricing Schedule indicates "NA" next to any "fee or charge" or in the absence of such information, the fee or charge does not apply to your Account.

**Annual Membership Fee.** A non-refundable fee imposed annually that is owed by you whether or not your Account is used at any time during the year.

• Sales Slip or Duplicate Statement Fee. A fee imposed for each original or copied sales slip and duplicate statement you request. The fee is not owed if a request for such a statement, reveals a billing error as defined by the Federal Reserve Board's Regulation Z.

• Late Payment Charge. A fee imposed for any minimum monthly payment which is not paid by the Payment Due Date shown on your monthly periodic statement.

• Returned Payment Charge. A fee imposed if your bank will not honor your check or payment instrument or we cannot process it.

• Overlimit Fee. This fee is imposed for any billing cycle in which your Account balance exceeds the credit limit on

your Account.

**State Exceptions.**

Certain of the Other Charges differ in amount or do not apply as long as the billing address for your Account is in one of the states as designated in the Pricing Schedule. These states are designated by abbreviation. In alphabetical order, the abbreviations that may appear in the Pricing Schedule are: AL (Alabama), CA (California), CO (Colorado), IA (Iowa), ID (Idaho), IN (Indiana), KS (Kansas), ME (Maine), MN (Minnesota), NC (North Carolina), OK (Oklahoma), PA (Pennsylvania), SC (South Carolina), UT (Utah), WV (West Virginia), WI (Wisconsin), and WY (Wyoming). Your Pricing Schedule may include only some of these state abbreviations.

**Credit Insurance.** Any credit insurance offered in connection with your Account is optional. If you choose to purchase it through us, you authorize us to charge the premiums to your Account and you agree to pay for them in accordance with this Agreement.

**Default.** Your Account will be in default and we can require that the total outstanding balance be paid (this is known as the right of acceleration) if: (1) you exceed the credit limit in effect on your Account; (2) you fail to pay any amount owed under this Agreement when due; or (3) your ability to pay us is materially impaired (including, but not limited to, bankruptcy or insolvency proceedings that are initiated by or against you). We do not have to notify you or demand payment in order to take this action.

**Collection Costs And Attorney's Fees.** As permitted by law, you agree to pay all reasonable attorney fees, court costs and other collection costs actually incurred by us in the collection of any amounts you owe us under this Agreement.

**Amendments To This Agreement.** We can amend any of the terms of this Agreement at any time, and we can set the effective date for any such amendment as required by law. The amended terms of this Agreement can apply to all outstanding unpaid indebtedness and any future transactions on your Account. Any change which would increase the rate of Finance Charge, Other Charges, or impose a fee or charge not set forth in this Agreement will be effective only if you agree to it. You agree to an amendment if: (1) after 30 days from the date we mail the notice of the change (or such later date indicated in the notice), you do not give us written notice rejecting the change at the address we specify; (2) you use the Account (even if you wrote to us

rejecting the amendment); or (3) you agree in writing to the change. We will indicate in our notice which of the above method(s) will constitute valid consent.

**Cancellation.** We can at any time without prior notice cancel your privileges under this Agreement (and we can list your Card in warning bulletins). We will notify you of a cancellation. You agree that you will not try to make any purchase or obtain any Cash Advance after you have been notified that your privilege to use the Card or Checks has been cancelled. In this event, you must make other payment arrangements for preauthorized or recurring charges on your Account. You are still responsible for any Purchases or Cash Advances made on your Account even after it is closed. You may cancel your Account at any time by notifying us and cutting all Cards issued on your Account in half. You will remain liable for any charges made to your Account (by you, a joint account cardholder or anyone to whom you have lent, given or had issued a Card on your Account) prior to your cutting all Cards in half and notifying us of the cancellation. For any cancellation of your Account, we can require that you return to us all Cards issued on your Account.

**No Security Interest.** For your Account, we specifically waive any security interest in your property that we may have under any other agreement with you.

**Credit Reporting/Sharing Credit Information.** You agree that a consumer credit report may be requested periodically from one or more consumer reporting agencies (credit bureaus) and used in connection with your application and any update, renewal or extension of credit on your Account. If you request, you will be informed whether any consumer report was requested and, if so, of the name and address of the consumer reporting agency that furnished the report. You agree that we may share Account and other information as well as information contained in your Account application and in any credit report on you with any of our affiliates and others for purposes including considering your eligibility for their products or services.

**Notices And Change Of Your Address.** We can send statements and any other notices to you at the address shown for you in our files. If this is a joint Account, we can send statements and notices to either of you. You promise to inform us promptly of any changes in your address. You may write to us at the address listed below. To improve customer service and security, your telephone communications with us may be monitored or recorded.

**Foreign Currency Transactions.** Transactions on your

Account made in a foreign currency are converted into U.S. dollar amounts by Visa International or MasterCard International, Inc. Visa and MasterCard each have their own currency conversion procedure and rates. Currently the currency conversion rate is generally either a wholesale market rate or a government-mandated rate in effect the day before the transaction processing date, increased by one percent. The currency conversion rate used on the processing date may differ from the rate in effect on the transaction date or the periodic statement posting date. We do not set the currency conversion rate nor do we receive any portion of it.

**Where Agreement Made, Who Is Bound.** This Agreement became effective in Delaware where we approved your Account. In addition to other ways in which you may have indicated your consent to be bound, this Agreement applies to you if you use the Account.

**Delayed Enforcement.** We may delay enforcing or not enforce any of our rights under this Agreement without losing any of them.

**Severability.** The invalidity of any provision of this Agreement shall not affect the validity of any other provision. **Assignment.** We can assign this Agreement and transfer the Account to any third party without notice to you. You cannot assign this Agreement or the Account.

**Law That Applies.** The laws of the United States of America and the State of Delaware apply to this Agreement and to your use of your Card, your Checks and your Account.

**Your Liability For Unauthorized Use Of Your Card.** You may be liable for the unauthorized use of your Card. You will not be liable for unauthorized use that occurs after you notify Chase BankCard Services, Fraud Risk and Loss Control Division, by writing to P.O. Box 29022, Phoenix, AZ 85072-9022, normally within 72 hours of your telephone call to us at 1-800-327-7804, of the loss, theft, or possible unauthorized use of your Card. In any case, your liability for unauthorized use will not exceed \$50. You agree that anyone who is issued a Card, "your account" or anyone to whom you lend or give your Card is authorized to make charges to your Account to the same extent as you and that such authority cannot be limited by you. Such authority will continue until you revoke it by notifying us, obtaining the Card in your physical possession, and if it is a Card issued to an authorized user, by also cutting it in half. If you receive a benefit from the use of your Card or Account by another person, such use will not be

considered unauthorized.

**Inquiries Or Questions.** You may address any billing errors, inquiries or questions which you have about your account to the address or phone number listed on your monthly statement. If you telephone us instead of writing, you may lose certain rights the law gives you to dispute billing errors.

We will promptly investigate your inquiries or claims. We may request you to provide us with further information, sign documents, or otherwise assist us in our efforts. If so, you agree to comply with our reasonable requests within the time limits indicated by us. If you refuse to assist us as requested and we lose our rights, you may be liable for any loss we incur.

#### **YOUR BILLING RIGHTS**

#### **KEEP THIS NOTICE FOR FUTURE USE**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

**Notify Us in Case Of Errors Or Questions About Your Bill.** If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your monthly statement. Write to us as soon as possible. We must hear from you no later than 60 days after we have sent you the first bill on which the error or problem has appeared. You can telephone us but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, in your own words, why you believe there is an error. If you need more information, describe the item you are not sure about.
- If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

#### **Your Rights And Our Responsibilities After We Receive Your Written Notice.**

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including

Finance Charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find we made a mistake on your bill, you will not have to pay any Finance Charges related to any questioned amount. If we didn't make a mistake, you may have to pay Finance Charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

**Special Rule For Credit Card Purchases.** If you have purchased with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state, or it must be your home state, within 100 miles of your current mailing address; and (b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or service.

THE CHASE MANHATTAN BANK (USA)

**Verification**

Angel Moss is Attorney Relationship Manager for WORLDWIDE ASSET PURCHASING, LLC, the within Plaintiff, and makes this statement on its behalf as to the truthfulness of the facts set forth in the foregoing Complaint subject to the penalties of 18 Pa. C.S. Section 4904, relating to unsworn falsification to authorities.

Date: 8/5/04

Angel Moss  
Name

Kara J Butler  
5260312360045390

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

WORLDWIDE ASSET PURCHASING, LLC

VS.

BUTLER, KARA J.

COMPLAINT

Sheriff Docket # 16557

04-1724-CD

## SHERIFF RETURNS

NOW NOVEMBER 3, 2004 AT 12:47 PM SERVED THE WITHIN COMPLAINT ON KARA J. BUTLER, DEFENDANT AT RESIDENCE, 163 COPENHAVER ST., RAMEY, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO KARA J. BUTLER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: NEVLING/HUNTER

---

### Return Costs

Cost	Description
34.12	SHERIFF HAWKINS PAID BY: ATTY CK# 3639
10.00	SURCHARGE PAID BY: ATTY CK# 3640

---

Sworn to Before Me This

30th 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  
NOV 30 2004  
e6K

William A. Shaw  
Prothonotary/Clerk of Courts

WORLDWIDE ASSET PURCHASING,LLC  
9911 Covington Cross Dr., Las Vegas NV 89144  
Plaintiff

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

VS.

: NO. 04-1724-CD

KARA J BUTLER  
163 Copenhaver Street  
Madera PA 16661

Defendant

: CIVIL ACTION - LAW

FILED

M 2-05-04 pm 2004  
Notice to D. J. Blatt & Cty

DEC 27 2004

**Praeclipe for Default Judgment**

**William A. Shaw  
Prothonotary**

To the Prothonotary:

Please enter judgment by default for want of an answer in the above case in favor of the plaintiff and against the defendant, and assess damages as follows:

Principal:	\$6,018.79
Attorneys Fees:	\$1,203.75
	\$0.00
<b>TOTAL</b>	<b>\$7,222.54</b>

Understanding that false statements herein made are subject to penalty under 18 Pa. C.S. § 4904 relating to unsworn falsification to authorities, I verify that:

1. The above are the precise last-known addresses of the judgment debtor and creditor.
2. The annexed notice of intention to file this praecipe was mailed to all parties against whom judgment is to be entered and to their record attorneys, if any, after the default occurred, and at least ten days prior to the date of the filing of this praecipe.
3. Pursuant to Section 201(b)(1)(A) of the Servicemembers Civil Relief Act of 2003 (SCRA), the defendant is not in the military service of the United States based on information received from the defendant and/or the Department of Defense website.

**JUDGMENT BY DEFAULT ENTERED  
AND DAMAGES ASSESSED AS ABOVE.  
NOTICE GIVEN UNDER PA.R.CIV.P. 236**

\_\_\_\_\_  
Pro Prothonotary

BURTON NEIL & ASSOCIATES, P.C.

BY: *CNB*

Burton Neil, Esquire  
Attorney for Plaintiff  
I.D. #11348  
1060 Andrew Drive, Suite 170  
W. Chester, PA 19380

The law firm of Burton Neil & Associates is a debt collector.

58650

WORLDWIDE ASSET PURCHASING,LLC

: IN THE COURT OF COMMON PLEAS

Plaintiff

: CLEARFIELD COUNTY, PENNSYLVANIA

vs.

: NO. 04-1724-CD

KARA J BUTLER

Defendant

: CIVIL ACTION - LAW

**Notice of Intention to File Praeclipe for Default Judgment**

TO: Kara J Butler  
163 Copenhaver Street  
Madera PA 16661

DATE OF NOTICE: December 6, 2004

**IMPORTANT NOTICE**

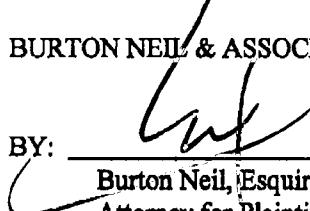
You are in default because you have failed to enter a written appearance personally or by attorney and file in writing with the court your defenses or obligations to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to your 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. 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 AND  
INFORMATION SERVICE**

David S. Meholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
Telephone No. 814-765-2641 Ext. 5982

**BURTON NEIL & ASSOCIATES, P.C.**

BY: 

Burton Neil, Esquire  
Attorney for Plaintiff  
Identification No. 11348  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
610-696-2120

The firm of Burton Neil & Associates, P.C. is attempting to collect a debt.

58650

BURTON NEIL & ASSOCIATES, P.C.

BY: Burton Neil, Esquire

Identification No. 11348

1060 Andrew Drive, Suite 170

West Chester, PA 19380

610-696-2120

ATTORNEY FOR: Plaintiff

---

WORLDWIDE ASSET PURCHASING, LLC

: IN THE COURT OF COMMON PLEAS

Plaintiff

VS.

KARA J BUTLER

Defendant

: CLEARFIELD COUNTY, PENNSYLVANIA

: NO. 04-1724-CD

: CIVIL ACTION - LAW

**RULE OF CIVIL PROCEDURE NO. 236 (REVISED)**

Notice is given that a JUDGMENT in the above captioned matter has been entered against you on

---

Prothonotary

By: \_\_\_\_\_  
Deputy

If you have any questions concerning the above, please contact:

Burton Neil, Esquire  
Attorney for Party Filing  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
Phone: 610-696-2120

The law firm of Burton Neil & Associates is a debt collector.

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

Worldwide Asset Purchasing, LLC  
Plaintiff(s)

No.: 2004-01724-CD

Real Debt: \$7,222.54

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Kara J. Butler  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: December 27, 2004

Expires: December 27, 2009

Certified from the record this 27th day of December, 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

PRAEICE FOR WRIT OF EXECUTION (MONEY JUDGMENT)  
Pa.R.C.P. § 3103 to 3149

WORLDWIDE ASSET PURCHASING, LLC : IN THE COURT OF COMMON PLEAS  
Plaintiff  
VS. : CLEARFIELD COUNTY, PENNSYLVANIA  
KARA J BUTLER  
Defendant : NO. 04-1724-CD  
COUNTY NATIONAL BANK  
Garnishee : CIVIL ACTION - LAW

To the Prothonotary: ISSUE A WRIT OF EXECUTION IN THE ABOVE MATTER

1. Directed to the Sheriff of Clearfield County, Pennsylvania
2. against KARA J BUTLER, Defendant(s)
3. and against COUNTY NATIONAL BANK, Garnishee(s)
4. and index this writ
  - (a) against \_\_\_\_\_ Defendant(s)
  - (b) against \_\_\_\_\_ Garnishee(s)

as a lis pendens against the real property of the defendant(s) in the name of the Garnishee(s) as follows: (specifically describe property)

**NO LEVY. GARNISHMENT ONLY**

Serve interrogatories on garnishee at: 1 S. 2nd Street, Clearfield, PA 16830

5. Amount Due \$7,222.54  
Interest from 12/27/04 \$443.51  
Total \$7,666.05\*

\*Plus writ costs

Dated: December 28, 2005

125.00

*2*  
Prothonotary costs

*2*  
Burton Neil, Esquire  
Attorney for Plaintiff

NOTE: Under paragraph 1 when the writ is directed to sheriff of another county as authorized by Rule 3103(b), the county should be indicated. Under Rule 3103(c) a writ issued on a transferred judgment may be directed only to the sheriff of the count in which issued. Paragraph 3 above should be completed only if indexing of the execution in the county of issuance is desired as authorized by Rule 3104(a). When the writ issued to another county indexing is required as of course in that county. See Rule 3104(b). Paragraph 4(b) should be completed only if real property in the name of the garnishee is attached and indexing as a lis pendens is desired. See Rule 3104(c).

The firm of Burton Neil & Associates, P.C. is attempting to collect a debt.

**FILED** Atty pd. 20.00  
m 13:18 PM 1 LC & 6 Writs  
JAN 03 2006 to Shff

William A. Shaw  
Prothonotary/Clerk of Courts

COPY

WORLDWIDE ASSET PURCHASING, LLC  
Plaintiff

VS.  
KARA J BUTLER

Defendant  
COUNTY NATIONAL BANK  
Garnishee

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

: NO. 04-1724-CD

: CIVIL ACTION - LAW

**MONEY JUDGMENT**

**WRIT OF EXECUTION**

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against KARA J BUTLER Defendant:

1. You are directed to levy upon the property of the defendant(s) and to sell his, her or their interest therein;
2. You are also directed to attach the property of the defendant not levied upon in the possession of  
◇ COUNTY NATIONAL BANK Garnishee per property description attached.

**NO LEVY. GARNISHMENT ONLY**

Serve interrogatories on garnishee at: 1 S. 2nd Street, Clearfield, PA 16830

and to notify Garnishee(s) that:

- a. an attachment has been issued;
- b. the garnishee(s) is enjoined from paying any debt to or for the account of the defendant(2) and from delivering any property of the defendant(s) or otherwise disposing thereof.

3. If property of the defendant(s) 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 him that he has been added as a garnishee and is enjoined as stated above.

Amount Due \$7,222.54  
Interest from 12/27/04 \$443.51  
Balance Due: \$7,666.05\*

\*Plus writ costs

Prothonotary costs 125.00

Clearfield County Prothonotary:

SEAL By: Willie May 11/3/06

The firm of Burton Neil & Associates, P.C. is attempting to collect a debt.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101129  
NO: 04-1724-CD  
SERVICE # 1 OF 1  
WRIT OF EXECUTION, INTERROGATORIES

PLAINTIFF: WORLDWIDE ASSET PURCHASING LLC

vs.

DEFENDANT: KARA J. BUTLER

TO: COUNTY NATIONAL BANK, Garnishee

SHERIFF RETURN

---

NOW, January 09, 2006 AT 3:19 PM SERVED THE WITHIN WRIT OF EXECUTION, INTERROGATORIES ON COUNTY NATIONAL BANK DEFENDANT AT 1 S.2ND ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO DUANE SHIFTER, VICE PRESIDENT A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, INTERROGATORIES AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING /

FILED  
01/09/06  
JAN 11 2006  
W.A. Shaw  
William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	NEIL	17910	10.00
SHERIFF HAWKINS	NEIL	17910	20.37

Sworn to Before Me This

\_\_\_\_ Day of \_\_\_\_\_ 2006

So Answers,

*Chester A. Hawkins  
by Marilyn Harris*

Chester A. Hawkins  
Sheriff

PRAECIPE FOR WRIT OF EXECUTION (MONEY JUDGMENT)  
Pa.R.C.P. § 3103 to 3149

WORLDWIDE ASSET PURCHASING, LLC : IN THE COURT OF COMMON PLEAS  
Plaintiff  
VS. : CLEARFIELD COUNTY, PENNSYLVANIA  
KARA J BUTLER  
Defendant : NO. 04-1724-CD  
COUNTY NATIONAL BANK : CIVIL ACTION - LAW  
Garnishee

To the Prothonotary: ISSUE A WRIT OF EXECUTION IN THE ABOVE MATTER

1. Directed to the Sheriff of Clearfield County, Pennsylvania
2. against KARA J BUTLER, Defendant(s)
3. and against COUNTY NATIONAL BANK, Garnishee(s)
4. and index this writ
  - (a) against \_\_\_\_\_ Defendant(s)
  - (b) against \_\_\_\_\_ Garnishee(s)

as a lis pendens against the real property of the defendant(s) in the name of the Garnishee(s) as follows: (specifically describe property)

**NO LEVY. GARNISHMENT ONLY**

Serve interrogatories on garnishee at: 1 S. 2nd Street, Clearfield, PA 16830

5. Amount Due \$7,222.54  
Interest from 12/ 27/04 \$443.51  
Total \$7,666.05\*

\*Plus writ costs

Dated: December 28, 2005

125.00

Prothonotary costs

*2*  
*BT*  
Burton Neil, Esquire  
Attorney for Plaintiff

NOTE: Under paragraph 1 when the writ is directed to sheriff of another county as authorized by Rule 3103(b), the county should be indicated. Under Rule 3103(c) a writ issued on a transferred judgment may be directed only to the sheriff of the count in which issued. Paragraph 3 above should be completed only if indexing of the execution in the county of issuance is desired as authorized by Rule 3104(a). When the writ issued to another county indexing is required as of course in that county. See Rule 3104(b). Paragraph 4(b) should be completed only if real property in the name of the garnishee is attached and indexing as a lis pendens is desired. See Rule 3104(c).

The firm of Burton Neil & Associates, P.C. is attempting to collect a debt.

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

JAN 03 2006

Attest.

*W. Neil*  
Prothonotary/  
Clerk of Courts

WORLDWIDE ASSET PURCHASING, LLC : IN THE COURT OF COMMON PLEAS  
Plaintiff

VS. : CLEARFIELD COUNTY, PENNSYLVANIA

KARA J BUTLER : NO. 04-1724-CD

Defendant

COUNTY NATIONAL BANK : CIVIL ACTION - LAW

Garnishee

MONEY JUDGMENT

**WRIT OF EXECUTION**

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against KARA J BUTLER Defendant:

1. You are directed to levy upon the property of the defendant(s) and to sell his, her or their interest therein;
2. You are also directed to attach the property of the defendant not levied upon in the possession of  
◇ COUNTY NATIONAL BANK Garnishee per property description attached.

**NO LEVY. GARNISHMENT ONLY**

Serve interrogatories on garnishee at: 1 S. 2nd Street, Clearfield, PA 16830

and to notify Garnishee(s) that:

- a. an attachment has been issued;
- b. the garnishee(s) is enjoined from paying any debt to or for the account of the defendant(2) and from delivering any property of the defendant(s) or otherwise disposing thereof.

3. If property of the defendant(s) 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 him that he has been added as a garnishee and is enjoined as stated above.

Amount Due \$7,222.54

Interest from 12/27/04 \$443.51

Balance Due: \$7,666.05\*

\*Plus writ costs

Prothonotary costs 125.00

Clearfield County Prothonotary:

SEAL

By: John H. Haun 11/3/04

The firm of Burton Neil & Associates, P.C. is attempting to collect a debt.

Recd 1-4-06 @ 3:00pm

Chesler A. Haun, Sheriff  
by Maelyn Hamer

WORLDWIDE ASSET PURCHASING, LLC : IN THE COURT OF COMMON PLEAS  
Plaintiff  
VS. : CLEARFIELD COUNTY, PENNSYLVANIA  
KARA J BUTLER : NO. 04-1724-CD  
Defendant  
COUNTY NATIONAL BANK : CIVIL ACTION - LAW  
Garnishee  
MONEY JUDGMENT

**WRIT OF EXECUTION**

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against KARA J BUTLER Defendant:

1. You are directed to levy upon the property of the defendant(s) and to sell his, her or their interest therein;
2. You are also directed to attach the property of the defendant not levied upon in the possession of  
◇ COUNTY NATIONAL BANK Garnishee per property description attached.

**NO LEVY. GARNISHMENT ONLY**

Serve interrogatories on garnishee at: 1 S. 2nd Street, Clearfield, PA 16830

and to notify Garnishee(s) that:

- a. an attachment has been issued;
- b. the garnishee(s) is enjoined from paying any debt to or for the account of the defendant(2) and from delivering any property of the defendant(s) or otherwise disposing thereof.

3. If property of the defendant(s) 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 him that he has been added as a garnishee and is enjoined as stated above.

Amount Due \$7,222.54  
Interest from 12/27/04 \$443.51  
Balance Due: \$7,666.05\*

\*Plus writ costs

**Prothonotary costs** 125.00

Clearfield County Prothonotary:

By: Willie L. Ham 11/3/04

SEAL

The firm of Burton Neil & Associates, P.C. is attempting to collect a debt.

Recvd 1-4-06 @ 3:00pm

Chester A. Hamlin, Sr.  
By: Marilyn Hamm

WORLDWIDE ASSET PURCHASING, LLC : IN THE COURT OF COMMON PLEAS  
Plaintiff  
VS. : CLEARFIELD COUNTY, PENNSYLVANIA  
KARA J BUTLER : NO. 04-1724-CD  
Defendant  
COUNTY NATIONAL BANK : CIVIL ACTION - LAW  
Garnishee  
MONEY JUDGMENT

**WRIT OF EXECUTION**

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against KARA J BUTLER Defendant:

1. You are directed to levy upon the property of the defendant(s) and to sell his, her or their interest therein;
2. You are also directed to attach the property of the defendant not levied upon in the possession of  
◇ COUNTY NATIONAL BANK Garnishee per property description attached.

**NO LEVY. GARNISHMENT ONLY**

Serve interrogatories on garnishee at: 1 S. 2nd Street, Clearfield, PA 16830

and to notify Garnishee(s) that:

- a. an attachment has been issued;
- b. the garnishee(s) is enjoined from paying any debt to or for the account of the defendant(2)

and from delivering any property of the defendant(s) or otherwise disposing thereof.

3. If property of the defendant(s) 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 him that he has been added as a garnishee and is enjoined as stated above.

Amount Due \$7,222.54

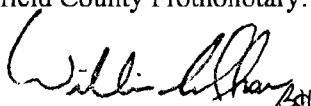
Interest from 12/27/04 \$443.51

Balance Due: \$7,666.05\*

\*Plus writ costs

**Prothonotary costs** 125.00

Clearfield County Prothonotary:

By:  1/3/06

SEAL

The firm of Burton Neil & Associates, P.C. is attempting to collect a debt.

Recvd 1-4-06 @ 3:00 pm

Chet A. Haubert Sheriff  
Key Marilyn Haubert

WORLDWIDE ASSET PURCHASING, LLC : IN THE COURT OF COMMON PLEAS  
Plaintiff

VS. : CLEARFIELD COUNTY, PENNSYLVANIA

KARA J BUTLER : NO. 04-1724-CD

Defendant

COUNTY NATIONAL BANK : CIVIL ACTION - LAW

Garnishee

MONEY JUDGMENT

**WRIT OF EXECUTION**

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against KARA J BUTLER Defendant:

1. You are directed to levy upon the property of the defendant(s) and to sell his, her or their interest therein;
2. You are also directed to attach the property of the defendant not levied upon in the possession of  
◇ COUNTY NATIONAL BANK Garnishee per property description attached.

**NO LEVY. GARNISHMENT ONLY**

Serve interrogatories on garnishee at: 1 S. 2nd Street, Clearfield, PA 16830

and to notify Garnishee(s) that:

- a. an attachment has been issued;
- b. the garnishee(s) is enjoined from paying any debt to or for the account of the defendant(2) and from delivering any property of the defendant(s) or otherwise disposing thereof.

3. If property of the defendant(s) 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 him that he has been added as a garnishee and is enjoined as stated above.

Amount Due \$7,222.54  
Interest from 12/27/04 \$443.51  
Balance Due: \$7,666.05\*

\*Plus writ costs

**Prothonotary costs** 125.00

Clearfield County Prothonotary:

By: William L. Hall 1/3/06  
SEAL

The firm of Burton Neil & Associates, P.C. is attempting to collect a debt.

Rec'd 1-4-06 @ 3:00pm

*Chester A. Hawkins Sherry  
My Manly Ham*

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

WORLDWIDE ASSET PURCHASING, LLC., : No. 04-1724-CD  
Plaintiff :  
vs. :  
KARA J. BUTLER, :  
Defendant :  
and :  
COUNTY NATIONAL BANK, :  
Garnishee :  
:

FILED  
01/10/2006  
JAN 11 2006  
William A. Shaw  
Prothonotary/Clerk of Courts  
JM

**CERTIFICATE OF SERVICE**

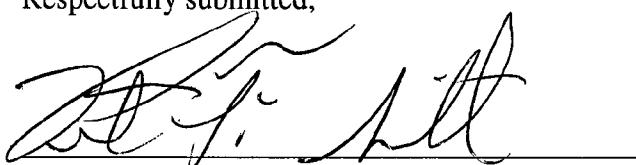
I, Peter F. Smith, attorney for County National Bank in the above-captioned matter, hereby certify that I served the Answers to Interrogatories filed in this matter on the Attorney for the Plaintiff by U. S. First Class Mail and a true and correct copy of the Answers to Interrogatories on the Defendant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

U. S. FIRST CLASS MAIL  
Burton Neil, Esquire  
Burton Neil & Associates, P.C.  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380

CERTIFIED MAIL  
Kara J. Butler  
163 Copenhagen Street  
Madera, PA 16661-8801

Date: January 11, 2006

Respectfully submitted,



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

BURTON NEIL & ASSOCIATES, P.C.

BY: Burton Neil, Esquire

Identification No. 11348

1060 Andrew Drive, Suite 170

West Chester, PA 19380

610-696-2120

ATTORNEY FOR: Plaintiff

WORLDWIDE ASSET PURCHASING, LLC  
Plaintiff

: IN THE COURT OF COMMON PLEAS

VS.

: CLEARFIELD COUNTY, PENNSYLVANIA

KARA J BUTLER

Defendant

and

COUNTY NATIONAL BANK

Garnishee

: CIVIL ACTION - LAW

PRAECIPE FOR JUDGMENT AGAINST GARNISHEE

TO THE PROTHONOTARY:

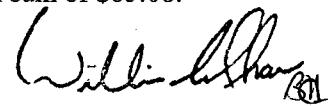
Kindly enter judgment in favor of plaintiff, WORLDWIDE ASSET PURCHASING,LLC, and against garnishee, COUNTY NATIONAL BANK, for the amount admitted in its possession in the attached Answers to Interrogatories in the total sum of \$65.08.

BURTON NEIL & ASSOCIATES, P.C.

BY: 

Burton Neil., Esquire  
Attorney for Plaintiff

AND NOW this 23<sup>rd</sup> day of January, 2005, judgment is hereby entered in favor of plaintiff, WORLDWIDE ASSET PURCHASING,LLC, and against garnishee, COUNTY NATIONAL BANK, in accordance with the attached Answers to Interrogatories in the total sum of \$65.08.

  
Prothonotary

In making this communication, we advise that our firm is a debt collector.

FILED No cc  
1/15/05 AMY PD. 20.00  
JAN 23 2006 Notice to AMY  
William A. Shaw P. Smith (for Garnishee)  
Prothonotary/Clerk of Courts

Statement to  
AMY Neil  
GPO

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

WORLDWIDE ASSET PURCHASING, LLC., : No. 04-1724-CD  
Plaintiff

vs.

KARA J. BUTLER, : Defendant  
and

COUNTY NATIONAL BANK, : Garnishee

**GARNISHEE'S ANSWERS TO INTERROGATORIES**

COMES NOW, County National Bank, by its attorney, Peter F. Smith, who answers the Interrogatories as follows:

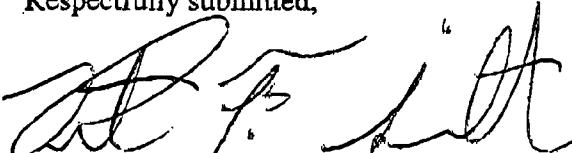
1. YES
2. NO

3. NOW Account No. 2073252 in the name of Kara J. Butler alone. The balance on the date CNB was served the Writ after deduction of CNB's \$150 for responding to this garnishment was \$65.08.

Savings Account No. 6024749 in the names of Kalista A. Butler and Kara J. Butler jointly. The balance on the date CNB was served the Writ was \$60.14.

4. NO
5. NO
6. NO
7. NO

Respectfully submitted,



Peter F. Smith, Esquire  
Attorney for the Garnishee  
PA. I.D. # 34291  
P.O. Box 130, 30 South Second Street  
Clearfield, PA 16830  
(814) 765-5595

Date: January 10, 2006

BURTON NEIL & ASSOCIATES, P.C.  
BY: Burton Neil, Esquire  
Identification No. 11348  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
610-696-2120  
ATTORNEY FOR: Plaintiff

 COPY

WORLDWIDE ASSET PURCHASING,LLC : IN THE COURT OF COMMON PLEAS  
Plaintiff : CLEARFIELD COUNTY, PENNSYLVANIA  
VS. : NO. 04-1724-CD  
KARA J BUTLER :  
Defendant  
and  
COUNTY NATIONAL BANK : CIVIL ACTION - LAW  
Garnishee

**RULE OF CIVIL PROCEDURE NO. 236 (REVISED)**

Notice is given that a JUDGMENT in the above captioned matter has been entered against you  
on January 23, 2006.

Prothonotary

By: \_\_\_\_\_

  
Deputy

If you have any questions concerning the above, please contact:

Burton Neil, Esquire  
Attorney for Party Filing  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
Phone: 610-696-2120

In making this communication, we advise that our firm is a debt collector.

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

Worldwide Asset Purchasing, LLC  
Plaintiff(s)

No.: 2004-01724-CD

Real Debt: \$65.08

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Kara J. Butler  
Defendant(s)

Entry: \$20.00

Instrument: Judgment of Admission against  
Garnishee ONLY

County National Bank  
Garnishee

Date of Entry: January 23, 2006

Expires: January 23, 2011

Certified from the record this 23rd day of January, 2006.



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

BURTON NEIL & ASSOCIATES, P.C.  
BY: Burton Neil, Esquire  
Identification No. 11348  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
610-696-2120  
ATTORNEY FOR: Plaintiff

WORLDWIDE ASSET PURCHASING, LLC  
Plaintiff

VS.

KARA J BUTLER

Defendant

and

COUNTY NATIONAL BANK  
Garnishee

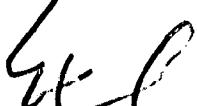
: IN THE COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY, PENNSYLVANIA  
: NO. 04-1724-CD  
: CIVIL ACTION - LAW

PRAECIPE TO SATISFY JUDGMENT AGAINST GARNISHEE

TO THE PROTHONOTARY:

Kindly mark the judgment against garnishee COUNTY NATIONAL BANK, in the above matter,  
SATISFIED on payment of your costs only.

BURTON NEIL & ASSOCIATES, P.C.

BY: 

Burton Neil, Esquire  
Attorney for Plaintiff

58650

The law firm of Burton Neil & Associates is a debt collector.

FILED No CC  
m 12:44 PM  
FEB 21 2006 Atty pd. 7.00  
6K

William A. Shaw  
Prothonotary/Clerk of Courts