

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

CITIBANK (SOUTH DAKOTA) N.A.
701 East 60th Street North, Sioux Falls, SD
Plaintiff

v.

GERALD M MCMAHON
474 16 Road, Ramey PA 166710233
Defendant

: IN THE COURT OF COMMON PLEAS
: CLEARFIELD COUNTY, PENNSYLVANIA

: NO. 04-1776-4

: 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. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
Telephone No. 814-765-2641 Ext. 5982

FILED
M 2:40 PM *pk 85.00*
100 to 100
NOV 03 2004

BURTON NEIL & ASSOCIATES, P.C.

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Attorney for Plaintiff

CITIBANK (SOUTH DAKOTA) N.A.
701 East 60th Street North, Sioux Falls, SD
Plaintiff

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

v.

: NO.

GERALD M MCMAHON

474 16 Road, Ramey, PA

Defendant

: CIVIL ACTION - LAW

Complaint

1. The plaintiff is Citibank (South Dakota) N.A., with place of business located at 701 East 60th Street North, Sioux Falls, South Dakota.

2. The defendant is Gerald M McMahon, who resides at 474 16 Road, Ramey, Clearfield County, Pennsylvania.

3. Plaintiff, a national banking association, engages in various types of banking business including consumer lending through the issuance of credit cards.

4. Plaintiff furnished consumer credit to the defendant by means of a(n) AT&T Universal credit card with account number 5491130349254763 hereinafter referred to as the credit card account.

5. Plaintiff maintained an accurate and running record of all debits and credits to the credit card account in its books of account.

6. Plaintiff mailed defendant a written statement each month which accurately stated the debits and credits to the credit card account for the prior billing period.

7. Defendant received the monthly statements from plaintiff for the credit card account including the statement attached hereto as Exhibit A statement without protest, dispute or objection.

8. Defendant in not protesting, disputing or objecting to the statements including the Exhibit A statement thereby assented and agreed to the correctness of the balance due on the credit card account so as to constitute an account stated.

9. The amount due plaintiff on the account stated, less credits, if any issued subsequent to the Exhibit A statement, is \$6,018.14.

Wherefore, plaintiff demands judgment against defendant for the sum of \$6,018.14, 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.

Your AT&T Universal Card Statement

*June 4 - July 7, 2004

Page 1 of 3



GERALD M MCMAHON
PAM A MCMAHON
Account 5491 1303 4925 4763
Calling Card + PIN
No Annual Fee/Platinum Card

How To Reach Us

Account Online: www.universalcard.com
Customer Service: 1 800 423-4343 or write
Cardmember Services, PO Box 44167
Jacksonville, FL 32231-4167

Quick Reference

Minimum Payment Due..... \$6,018.14
Due Date*..... August 2, 2004

*Payment must be received by 1:00 pm local time on the payment due date.

Amount Past Due..... \$526.39

Credit Line..... \$10,000.00
Available Credit..... \$0.00
Cash Advance Limit..... \$1,100.00
Available Cash Advance Limit..... \$0.00

Account Summary

Previous Balance	5,828.47
Payments and Adjustments	0.00
MasterCard® Activity	189.67
Total AT&T Services	0.00
New Balance	\$6,018.14

Note: Detailed activity starts on page 3.

Help is available! Please call the toll-free number shown above to learn about our special payment options. Please give us the opportunity to assist you.

Payment Record

Amount Paid:_____ Date Paid:_____ Check Number:_____

Please follow payment instructions outlined in the "Important Instructions for Making Payments" section of the statement.



05491130349254763601814999995411

Your Account Number

5491 1303 4925 4763

Please Enter Amount of Payment Enclosed

Payment Must Be Received By

AUG 02 2004

Your Total Balance

\$6018.14

Minimum Amount Due

\$6018.14

\$

138S MC 32 A 1 AR7050680

GERALD M MCMAHON
PAM A MCMAHON
474 16 ROAD PO BOX 233
RAMEY PA 16671-0233

AT&T UNIVERSAL CARD

P.O. BOX 8104
S HACKENSACK, NJ 07606-8104

EXHIBIT

A

GERALD M MCMAHON
PAM A MCMAHON
Account 5491 1303 4925 4763
June 4 - July 7, 2004

Page 2 of 3



In the return envelope, please:

- 1 Enclose your check or money order.** Include your account number and name on the front of your check or money order. Please, no cash or foreign currency.
- 2 Enclose your payment coupon.** Do not staple or tape it to your payment. Insert the payment coupon so that the entire AT&T Universal Card address appears through the window of your remittance envelope.

GERALD M MCMAHON
PAM A MCMAHON
Account 5491 1303 4925 4763
June 4 - July 7, 2004



AT&T Universal MasterCard Activity

Purchases..... 0.00
Cash Advances and Checks..... 0.00
Finance Charges..... 150.67
Fees..... 39.00
Total MasterCard Activity..... \$189.67



Purchases

Total MasterCard Purchases..... \$0.00



Cash Advances

Cash Advance Limit..... \$1,100.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/ FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES											
Standard Purch	28.240%	.07737%(D)	x	33	x	\$5,470.52	=	\$139.67	+	\$0.00	28.240%
CASH ADVANCES											
Standard Adv	28.240%	.07737%(D)	x	33	x	\$430.68	=	\$11.00	+	\$0.00	28.240%
Total FINANCE CHARGE								=		\$150.67	

Fees

Standard Purch

Trans	Post	Description	Amount
	07/07	LATE FEE - JUN PAYMENT PAST DUE	39.00
Total Fees			\$39.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

VERIFICATION

Kathy DeWicourt is Attorney Management Specialist for Citibank (South Dakota) N.A. the within Plaintiff in this action, and that the statements of fact made in the foregoing Complaint are true and correct to the best of the undersigned verifier's knowledge and belief. The undersigned understands that the statements made herein are subject to the penalties of 18 Pa. C.S. Section 4904, relating to unsworn falsification to authorities.

Date: 11/2/04

Kathy DeWicourt

Gerald M McMahon
5491130349254763

In The Court of Common Pleas of Clearfield County, Pennsylvania

CITIBANK

VS.

MCMAHON, GERALD M.

COMPLAINT

Sheriff Docket #

16592

04-1776-CD

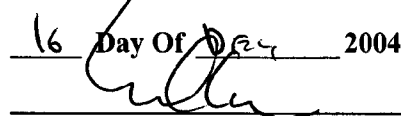
SHERIFF RETURNS

NOW NOVEMBER 22, 2004 AT 9:35 AM SERVED THE WITHIN COMPLAINT ON GERALD M. McMAHON, DEFENDANT AT RESIDENCE, 474 16 ROAD, RAMEY, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO GERALD M. McMAHON A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HIM THE CONTENTS THEREOF. SERVED BY: DAVIS/MORGILLO

Return Costs


Cost	Description
65.62	SHERIFF HAWKINS PAID BY: ATTY Ck# 3843
10.00	SURCHARGE PAID BY: ATTY CK# 3844

Sworn to Before Me This

16 Day Of Dec 2004


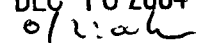
WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

So Answers,


Chester A. Hawkins
Sheriff

FILED

DEC 16 2004


William A. Shaw
Prothonotary/Clerk of Courts

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: NO. 04-1776-CD

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PRAECIPE TO SETTLE, END & DISCONTINUE

TO THE PROTHONOTARY:

Mark the above matter Settled, Ended and Discontinued.

BURTON NEIL & ASSOCIATES, P.C.

By: _____

Burton Neil, Esquire
Attorney for Plaintiff

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

C-3027

FILED

611 m/3:4061
DEC 20 2004

William A. Shaw
Prothonotary/Clerk of Courts

10cc
Cert. of Disc
to Atty
copy to CIA

**IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA**

CIVIL DIVISION

Citibank (South Dakota) N.A.

Vs.

No. 2004-01776-CD

Gerald M. McMahon

CERTIFICATE OF DISCONTINUATION

Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on December 20, 2004, marked:

Settled, Ended and Discontinued

Record costs in the sum of \$85.00 have been paid in full by Burton Neil, Esq.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 20th day of December A.D. 2004.

William A. Shaw, Prothonotary