

04-1777-CD  
CITIBANK (SOUTH DAKOTA) N.A. vs. JOHN POOLF, JR.

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.

JOHN POOLE JR

325 Witmer Street, Clearfield PA 16830-1948

Defendant

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

: NO. 04-1777-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. Meholick

Court Administrator

Clearfield County Courthouse

Clearfield, PA 16830

Telephone No. 814-765-2641 Ext. 5982

FILED  
NOV 02 2004  
M 2:50 PM 100 to 4th

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.

JOHN POOLE JR  
325 Witmer Street, Clearfield, PA  
Defendant

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

: NO.

: 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 John Poole Jr, who resides at 325 Witmer Street, Clearfield, 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 credit card with account number 5424180117988607 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 \$13,236.39.

Wherefore, plaintiff demands judgment against defendant for the sum of \$13,236.39, 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.

10/19/04 \$13236.39 \$9999.99  
 PMT DUE DATE NEW BALANCE MIN AMT DUE

SITE:KC-CL TM:CO-5000 ACID:KCB7150  
 10/16/04 16:38:14:

JOHN POOLE JR  
 325 WITMER ST  
 CLEARFIELD  
 16830-1948000

PA

CITI CARDS  
 P.O. BOX 8116  
 S HACKENSACK, NJ  
 07606-8116

# Citi® Platinum Select® Card



Account Number  
 5424 1801 1798 8607

## Customer Service:

1-800-950-5114	Total Credit Line \$11390	Available Credit Line \$0	Cash Advance Limit \$1500	Available Cash Limit \$0	New Balance \$13236.39
BOX 6500	Statement/ Closing Date	Amount Over Credit Line	Past Due	Purch/Adv Minimum Due	Minimum Amount Due
SIOUX FALLS, SD	09/23/2004	\$1846.39	\$1917.32	\$310.40	\$13236.39
57117					

Sale Date	Post Date	Reference Number	Activity Since Last Statement	Amount
	9/23		Standard Purch	
			OVER CREDIT LIMIT FEE	35.00
			62 0000	0000000000
	9/23		PURCHASES*FINANCE CHARGE*PERIODIC RATE	305.40
			84 0000	0000000000

Help is available! Please call the toll-free number shown above to learn about our special payment options. Call Monday - Friday, 7 am to 9 pm, or Saturday, 8 am to 5 pm, Central Time. Please give us the opportunity to assist you.

IMPORTANT INFORMATION ABOUT CREDIT REPORTING:  
 WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

Account Summary	Previous Balance	(+) Purchases & Advances	(-) Payments & Credits	(+) FINANCE CHARGE	(=) New Balance
PURCHASES	\$12,895.99	\$35.00	\$0.00	\$305.40	\$13,236.39
ADVANCES	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$12,895.99	\$35.00	\$0.00	\$305.40	\$13,236.39

Days This Billing Period: 30

Rate Summary	Balance Subject to Finance Charge	Periodic Rate	Nominal APR	ANNUAL PERCENTAGE RATE
PURCHASES				
Standard Purch	\$13,043.01	0.07805%(D)	28.490%	28.490%
ADVANCES				
Standard Adv	\$0.00	0.07805%(D)	28.490%	28.490%

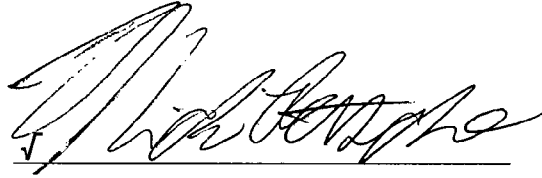
EXHIBIT

A

## VERIFICATION

Nick Petsche 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: 11/1/04

A handwritten signature in black ink, appearing to read "John Poole Jr.", written over a horizontal line.

John POOLE JR  
5424180117988607

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

CITIBANK

VS.

POOLE, JOHN JR.

COMPLAINT

Sheriff Docket #

16593

04-1777-CD

**SHERIFF RETURNS**

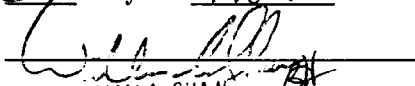
NOW NOVEMBER 15, 2004 AT 1:20 PM SERVED THE WITHIN COMPLAINT ON JOHN POOLE JR., DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JOHN POOLE JR. A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HIM THE CONTENTS THEREOF.  
SERVED BY: HUNTER

**Return Costs**


Cost	Description
22.37	SHERIFF HAWKINS PAID BY: ATTY CK# 3850
10.00	SURCHARGE PAID BY: ATTY CK# 3851

**Sworn to Before Me This**

30<sup>th</sup> Day Of Nov. 2004

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

**So Answers,**

  
Chester A. Hawkins  
Sheriff

**FILED** <sup>EVK</sup>  
019-3061  
NOV 30 2004

William A. Shaw  
Prothonotary/Clerk of Courts

CITIBANK (SOUTH DAKOTA) N.A.  
701 East 60th Street N, Sioux Falls, SD 57117  
Plaintiff

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

VS.

: NO. 04-1777-CD

JOHN POOLE JR  
325 Witmer Street  
Clearfield PA 16830-1948

Defendant

: CIVIL ACTION - LAW

**FILED**

*M 1:58 PM, Dec 27 2004  
Notarized by Shaw to Prothonotary*

DEC 27 2004

**Praecipe 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:	\$13,236.39
	\$ .00
TOTAL	\$13,236.39

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**

BURTON NEIL & ASSOCIATES, P.C.

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

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

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

C-4026



CITIBANK (SOUTH DAKOTA) N.A.

Plaintiff  
vs.

JOHN POOLE JR

Defendant

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

: NO. 04-1777-CD

: CIVIL ACTION - LAW

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

TO: John Poole Jr  
325 Witmer Street  
Clearfield PA 16830-1948

DATE OF NOTICE: December 7, 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.

C-4026

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.  
Plaintiff

VS.

JOHN POOLE JR  
\_\_\_\_\_  
Defendant

: IN THE COURT OF COMMON PLEAS  
:  
: CLEARFIELD COUNTY, PENNSYLVANIA  
:  
: NO. 04-1777-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

Citibank (South Dakota) N.A.  
Plaintiff(s)

No.: 2004-01777-CD

Real Debt: \$13,236.39

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

John Poole Jr.  
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

Burton Neil & Associates, P.C.  
By: Burton Neil, Esquire ID. NO. 11348  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
610-696-2120  
Attorney for Plaintiff

CITIBANK (SOUTH DAKOTA) N.A. : IN THE COURT OF COMMON PLEAS  
Plaintiff : CLEARFIELD COUNTY, PENNSYLVANIA  
v.  
JOHN POOLE JR : NO. 04-1777-CD  
Defendant : CIVIL ACTION - LAW

**Praecepte to Satisfy Judgment**

To the Prothonotary:

Mark the judgment **Satisfied**.

Burton Neil & Associates, P.C.

By: \_\_\_\_\_  
Burton Neil, Esquire  
Attorney for Plaintiff

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

C-4026

01/25/04  
\$  
P28700  
Ciamacco Settlement  
Noll.  
(14)



6/24/2011

John Poole Jr  
498 Wrigley st  
Clearfield Pa 16830

Citibank MasterCard  
Account number ending in: 8607

Dear John Poole Jr,

Please be advised that the Judgement balance on the above referenced Citibank MasterCard account was settled in full for the amount of \$1000.00 on 06/14/2011.

We trust this information satisfactorily resolves your concerns related to your account.

Sincerely,

G. Goldberg  
Vice President  
Citicorp Credit Services Inc. (USA)

Your Citibank MasterCard account is issued by Citibank (South Dakota), N.A., and is serviced by Citicorp Credit Services, Inc. (USA), an affiliate.

**Please See Reverse Side for Important Information**

Toll Free 800-846-8444  
Office Hours: Central Standard Time  
Monday – Thursday 8:00am – 6:00pm  
Friday 8:00am – 5:00pm  
Toll-free TDD number for the hearing impaired: 1-800-926-5818.