



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

PALISADES COLLECTION LLC  
 ASSIGNEE OF PROVIDIAN NATIONAL  
 BANK  
 210 SYLVAN AVENUE  
 ENGLEWOOD CLIFFS, NJ 07632

: NO. 04-1819-CD

:

:

Plaintiff

vs.

:

MANDY HARTZFELD

:

Defendant(s)

:

**FILED**  
 NOV 15 2004  
 W. A. Shaw Prothonotary

## PRAECIPE FOR JUDGMENT

Mr./Ms. Clerk:

Please enter Judgment in favor of Plaintiff and against Defendant(s),  
 MANDY HARTZFELD and  
 pursuant to the District Justice Transcript.

( X )	Amount due	\$ 4558.12
	Less credits	\$
	TOTAL	\$ 4558.12 , plus interest and costs

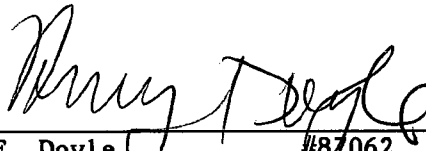
( X ) I certify that the foregoing assessment of damages is for specified amounts alleged to be due in the complaint and is calculable as a sum certain from the complaint.

( X ) Pursuant to Pa.R.C.P. 237 (Notice of Praecipe for final judgment or decree), I certify that a copy of this praecipe has been mailed to each other party who has appeared in the action or to his/her Attorney of Record.

DATE:

10/20/04

Signature:



Amy F. Doyle #87062

Daniel F. Wolfson #20617

Bruce H. Cherkis #18837

Philip C. Warholc #86341

WOLPOFF &amp; ABRAMSON, L.L.P.

Attorneys in the Practice of Debt Collection

267 East Market Street

York, PA 17403

(717) 846-1252

Counsel for Plaintiff

NOW, \_\_\_\_\_, 20\_\_\_\_, JUDGMENT IS ENTERED AS ABOVE.

Prothonotary/Clerk, Civil Division

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

Deputy

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

PALISADES COLLECTION LLC  
 ASSIGNEE OF PROVIDIAN NATIONAL  
 BANK  
 210 SYLVAN AVENUE  
 ENGLEWOOD CLIFFS, NJ 07632

Plaintiff

vs.

MANDY HARTZFELD

Defendant(s)

: No.

:

:

:

:

CIVIL ACTION - LAW

:

:

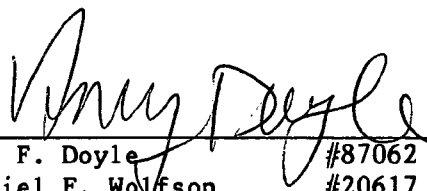
CERTIFICATE OF RESIDENCE  
 PA. R.C.P. 236

I, hereby certify that the precise residence of Plaintiff is:

PALISADES COLLECTION LLC  
 ASSIGNEE OF PROVIDIAN NATIONAL  
 BANK  
 210 SYLVAN AVENUE  
 ENGLEWOOD CLIFFS, NJ 07632

and certify that the last known address of the within Defendant(s) is:

MANDY HARTZFELD  
 118 S BRADY ST # A  
 DU BOIS PA 15801-2027

  
 Amy F. Doyle #87062

Daniel F. Wolfson #20617

Bruce H. Cherkis #18837

Philip C. Warholic #86341

WOLPOFF & ABRAMSON, L.L.P.

Attorneys in the Practice of Debt Collection

267 East Market Street

York, PA 17403

(717) 846-1252

Counsel for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC  
ASSIGNEE OF PROVIDIAN NATIONAL  
BANK  
210 SYLVAN AVENUE  
ENGLEWOOD CLIFFS, NJ 07632

Plaintiff

vs.

MANDY HARTZFELD

Defendant(s)

: No.

:

:

:

:

:

:

CIVIL ACTION - LAW

AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF CLEARFIELD *York*

:

:

:

I, Amy F. Doyle, Esquire, being duly sworn according to law, depose and say that I am the Attorney for the Plaintiff in the above-captioned matter, and that to the best of my knowledge, information and belief Defendant, MANDY HARTZFELD, above-named, is over 21 years of age; is last known to reside at 118 S BRADY ST # A DU BOIS PA 15801-2027

County of York, Pennsylvania; is not in the military service of the United States or its Allies, or otherwise within the provisions of the Servicemembers Civil Relief Act and its Amendments.

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal  
Tara A. Smith, Notary Public  
City of York, York County  
My Commission Expires July 23, 2007  
Member, Pennsylvania Association of Notaries

*Amy F. Doyle*  
Amy F. Doyle #87062  
Daniel F. Wolfson #20617  
Bruce H. Cherkis #18837  
Philip C. Warholc #86341  
WOLPOFF & ABRAMSON, L.L.P.  
Attorneys in the Practice of Debt Collection  
267 East Market Street  
York, PA 17403  
(717) 846-1252  
Counsel for Plaintiff

SWORN and SUBSCRIBED to before me this 20 day of October, 2004.

*Tara A. Smith*  
Notary Public

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC  
ASSIGNEE OF PROVIDIAN NATIONAL  
BANK  
210 SYLVAN AVENUE  
ENGLEWOOD CLIFFS, NJ 07632

: NO.

:

:

:

Plaintiff

:

VS.

CIVIL ACTION - LAW

:

MANDY HARTZFELD

:

118 S BRADY ST # A  
DU BOIS PA 15801-2027

:

Defendant(s)

:

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: MANDY HARTZFELD

118 S BRADY ST # A  
DU BOIS PA 15801-2027

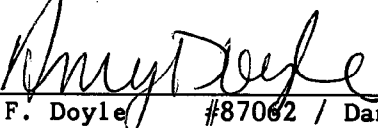
You are hereby notified that the following ORDER, DECREE or JUDGMENT has been entered against you on \_\_\_\_\_ in accordance with the provisions of Pa. R.C.P. 236.

- ( ) Decree Nisi in Equity
- ( ) Final Decree in Equity
- ( ) Judgment of ( ) Confession ( ) Verdict
- ( ) ( ) Default ( ) Non-suit
- ( ) ( ) Non-pros ( ) Arbitration Award
- ( ) Judgment is in the amount of \$ \_\_\_\_\_, plus costs.
- ( X ) District Justice transcript of judgment in civil action in the amount of \$ 4558.12, plus costs.
- ( ) If not satisfied within sixty (60) days, your motor vehicle operator's license will be suspended by the Pennsylvania Department of Transportation.

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

Prothonotary

If you have any questions regarding this Notice, please contact the filing party.

  
Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Bruce H. Cherkis #18837 / Philip C. Warholic #86341  
WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff  
Attorneys in the Practice of Debt Collection  
267 East Market Street, York, PA 17403  
(717) 846-1252

(This Notice is given in accordance with Pa. R.C.P. 236.)

COMMONWEALTH OF PENNSYLVANIA  
COUNTY OF: **CLEARFIELD**

Mag. Dist. No.:

**46-3-01**

DJ Name: Hon.

**PATRICK N. FORD**

Address: **309 MAPLE AVENUE**

**P.O. BOX 452**

**DUBOIS, PA**

Telephone: **(814) 371-5321** **15801**

**ATTORNEY FOR PLAINTIFF :**

**AMY F. WOLFSON**

**267 EAST MARKET STR**

**WOLPOFF & AMBRAMSON, LLP**

**YORK, PA 17403**

**NOTICE OF JUDGMENT/TRANSCRIPT  
CIVIL CASE**

PLAINTIFF:

NAME and ADDRESS

**PALISADES COLLECTION LLC**

**267 EAST MARKET STR**

**% WOLPOFF & ABRAMSON LLC**

**YORK, PA 17403**

DEFENDANT:

NAME and ADDRESS

**HARTZFELD, MANDY**

**118 SOUTH BRADY STR APT/STE A**

**DUBOIS, PA 15801**

vs. **119354364**

Docket No.: **CV-0000308-04**

Date Filed: **6/24/04**



**THIS IS TO NOTIFY YOU THAT:**

Judgment:

**DEFAULT JUDGMENT PLTF**

☒ Judgment was entered for: (Name) **PALISADES COLLECTION LLC**

☒ Judgment was entered against: (Name) **HARTZFELD, MANDY**

in the amount of \$ **4,558.12** on: (Date of Judgment) **8/02/04**

☐ Defendants are jointly and severally liable.

(Date & Time)

☐ Damages will be assessed on:

☐ This case dismissed without prejudice.

☐ Amount of Judgment Subject to  
Attachment/42 Pa.C.S. § 8127 \$

☐ Portion of Judgment for physical  
damages arising out of residential  
lease \$

Amount of Judgment	\$ <b>4,439.62</b>
Judgment Costs	\$ <b>118.50</b>
Interest on Judgment	\$ <b>.00</b>
Attorney Fees	\$ <b>.00</b>
<b>Total</b>	<b>\$ 4,558.12</b>

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.

**8-2-04** Date **Patrick N. Ford-PNF**, District Justice

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

**9-15-04** Date **Patrick N. Ford**, District Justice

My commission expires first Monday of January, **2006**.

SEAL

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

Palisades Collection  
Plaintiff(s)

No.: 2004-01819-CD

Real Debt: \$4,558.12

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Mandy Hartzfeld  
Defendant(s)

Entry: \$20.00

Instrument: DJ Judgment

Date of Entry: November 15, 2004

Expires: November 15, 2009

Certified from the record this 15th day of November, 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

PRAECIPE FOR WRIT OF EXECUTION (MONEY JUDGMENT)  
P.R.C.P. 3101 to 3149

PALISADES COLLECTION LLC  
ASSIGNEE OF PROVIDIAN NATIONAL  
BANK  
210 SYLVAN AVENUE  
ENGLEWOOD CLIFFS, NJ 07632

Plaintiff

vs.

MANDY HARTZFELD

61 GATEWAY GDNS  
SANDY PA 15801-2027

Defendant(s)

To the Prothonotary: Please reissue the Writ of Execution in the above-captioned matter,

- (1) Directed to the Sheriff of CLEARFIELD COUNTY, Pennsylvania;
- (2) against, MANDY HARTZFELD  
61 GATEWAY GDNS  
SANDY PA 15801-2027

- (3) and against, FIRST COMMONWEALTH BANK  
DU BOIS PA 15801-2150, Defendant(s);  
2 E LONG AVE

- (4) and index this writ  
(a) against, MANDY HARTZFELD  
DU BOIS PA 15801-2150, Garnishee(s);

(b) against, FIRST COMMONWEALTH BANK, Defendant(s) and  
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)  
61 GATEWAY GDNS SANDY PA 15801-2027

All personal property of any nature located within the household or immediate vicinity of the Defendant(s) address and all other personal property within the dominion and control of the Defendant(s) wherever it is located shall be subject to the levy.

ALSO: You are directed to attach the property of the Defendant(s) not levied upon in the possession of FIRST COMMONWEALTH BANK 2 E LONG AVE

DU BOIS PA 15801-2150

, Garnishee(s)

All accounts including all savings, checking and other accounts, certificates of deposit, notes receivables, collateral, pledges, documents of title, securities, coupons and safe deposit boxes.

Amount due \$ 4558.12  
Interest from 08/02/2004 To Be Determined  
At an interest rate of 6% per year

Dated: 7/14/06

Total \$ 4558.12 Plus costs & interest  
40.00 Prothonotary costs

Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholick #86341 / Andrew C. Spears #87737  
David R. Galloway #87326 / Tonilyn M. Chippie #87852  
Ronald M. Abramson #94266 / Ronald S. Canter #94000  
Bruce H. Cherkis #18837  
WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road 3rd Floor Camp Hill PA 17011 / (717) 303-6700

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

FILED Aug 10 2000  
JUL 20 2006  
11:49 AM  
2cc & 6wnts  
to Shff

William A. Shaw  
Prothonotary/Clerk of Courts

JUDGMENT NO. 041819CD

PRAECIPE FOR WRIT OF EXECUTION  
(MONEY JUDGMENT)



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

PALISADES COLLECTION LLC	:	NO. 041819CD
ASSIGNEE OF PROVIDIAN NATIONAL	:	
Plaintiff	:	
vs.	:	CIVIL ACTION-LAW
MANDY HARTZFELD	:	
61 GATEWAY GDNS	:	
SANDY PA 15801-2027	:	
Defendant(s)	:	

## INTERROGATORIES TO GARNISHEE IN AID OF EXECUTION

TO:

PURSUANT TO RULE 3114 OF THE RULES OF CIVIL PROCEDURE, THE FOLLOWING INTERROGATORIES HAVE BEEN SERVED UPON YOUR INSTITUTION. GARNISHEE IS HEREBY REQUIRED TO ANSWER EACH OF THE FOLLOWING INTERROGATORIES SEPARATELY AND FULLY. PLEASE COMPLETE THE FOLLOWING INTERROGATORIES TO ASSIST THE CREDITOR'S EFFORTS TO SATISFY THE LAWFUL OBLIGATION OF THE ABOVE REFERENCED DEBTOR(S).

## IMPORTANT NOTICES AND INSTRUCTIONS TO GARNISHEE

A. 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.

B. The term "Defendant(s)" means the individual(s) or entity against whom the Writ of Execution was issued.

C. "You" means the main office and all branch offices, representatives, employees, and agents of your organization.

D. By service of the Writ of Execution upon you, all property of the Defendant(s) subject to attachment which is in your possession, custody or control is attached, including all property of the Defendant(s) which comes into your possession thereafter.

E. These Interrogatories are considered to be continuing and therefore should be modified or supplemented as you receive further or additional information.

F. Where exact information cannot be furnished, estimated information is to be supplied. When an estimate is to be used, it should be identified as such, and an explanation should be given as to the basis on which the estimate is made, and the reason the exact information cannot be furnished.

G. Where knowledge or information in possession of a party is requested, such request includes knowledge of the party's agents, representatives, and attorneys.

SS# 202 60 9990

ORALEX/PAWRIT W&amp;A FILE NO. 119354364

PLAINTIFF'S INTERROGATORIES TO GARNISHEE  
DEFENDANT(S) - MANDY HARTZFELD

61 GATEWAY GDNS  
SANDY PA 15801-2027

SS# 202 60 9990

1. DEPOSITORY ACCOUNTS: At the time you were served or at any subsequent time, state whether or not the Defendant(s) maintains any checking, savings, lines of credit, certificate of deposit's or other depository accounts with your institution. If so, state the identification numbers of those accounts, and the amount or amounts the Defendant(s) has in each account. If the Defendant(s) maintains any of these jointly with any other person, or persons, give their name and address.

1A. DIRECT DEPOSIT ACCOUNTS: Are any of the accounts you have listed above direct deposit accounts? If yes, please state the identification numbers of those accounts.

2. SAFE DEPOSIT BOXES: At the time you were served or at any subsequent time, state whether or not the Defendant(s) maintains any safe deposit box or boxes. If so, include the identification number or other designation of the box or boxes. Include a full description of the contents and also the amount of cash among those contents. If the Defendant(s) maintains any of these jointly with any other person or persons, give their full name and address.

3. PERSONAL PROPERTY: At the time you were served or at any subsequent time, state whether or not Defendant(s) owns any personal property that was in your possession and/or control. If so, include a full description of all personal property giving full value and present location. State also whether or not there are any encumbrances or liens holders, the present balance of the encumbrance. State where and when the encumbrances or liens was recorded. If the Defendant(s) owns any personal property jointly with any person or persons, give names and address.

4. OTHER ASSETS: At the time you were served or at any subsequent time, did you know of the existence of any other asset(s) of the Defendant(s) which are not disclosed in the preceding Interrogatories. If so, please set forth all details concerning those asset(s).

5. PROPERTY: At the time you were served or at any subsequent time, was there in your possession, custody, or control or in the joint possession, custody, or control of yourself and one or more other persons any property of any nature owned solely or in part by any Defendant(s)? If so, please describe for each Defendant(s) each item of property including its value.

6. REAL PROPERTY: At the time you were served or at any subsequent time, did you hold legal, or equitable title to any property of any nature owned solely or in part by the Defendant(s) or in which and Defendant(s) held or claimed any interest? If so, describe for each Defendant(s) each item of property including its value and the interest held by the Defendant(s).

7. PROPERTY HELD AS A FIDUCIARY: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which any Defendant(s) had an interest? If so, please describe for each Defendant(s) the nature of the property including its value and the interest of Defendant(s).

8. TRANSFER OF PROPERTY: At any time before or after you were served, did any Defendant(s) transfer or deliver any property to you or to any person or place pursuant to your direction or consent. If so, for each Defendant(s) describe the property transferred or delivered including the dates of delivery or transfer and state the consideration paid.

9. FEES OUTSTANDING TO GARNISHEE: Are there any attorneys fees or processing fees charged by you against the Defendant(s) or account(s) of the Defendant(s) for the completion of this Answer. If yes, outline the exact amount of any fees due and owing to the garnishee or the attorney for the garnishee for the preparation of the Answer.

*Call*

Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
 Philip C. Warholic #86341 / Andrew C. Spears #87737  
 David R. Galloway #87326 / Tonilyn M. Chippie #87852  
 Ronald M. Abramson #94266 / Ronald S. Canter #94000  
 Bruce H. Cherkis #18837  
 WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff  
 Attorneys in the Practice of Debt Collection  
 4660 Trindle Road, 3rd Floor, Camp Hill, PA 17011  
 (717) 303-6700

Date: 7/14/06

**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW**

Palisades Collection, LLC,  
Assignee of Providian National Bank

Vs.

NO.: 2004-01819-CD

Mandy Hartzfeld

First Commonwealth Bank  
Garnishee

**TO THE SHERIFF OF CLEARFIELD COUNTY:**


To satisfy the debt, interest and costs due PALISADES COLLECTION, LLC, Assignee of PROVIDIAN NATIONAL BANK, Plaintiff(s) from MANDY HARTZFELD, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:  
Personal Property
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:  
First Commonwealth Bank, Garnishee(s) as follows: All accounts including all savings, checking and other accoutns, certificates of deposit, notes receivables, collateral, pledges, documents of title, securities, coupons and safe deposit boxes  
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are 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;
- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.
- (4) **If Social Security funds are directly deposited into an account of the defendant, the levy and attachment shall not include any funds that may be traced to Social Security direct deposits. In addition, the levy and attachment shall not include \$300.00 in the account of the defendant.**

AMOUNT DUE/PRINCIPAL: \$4,558.12  
INTEREST from 08/02/2004 at an interest  
rate of 6% per year  
ATTY'S COMM: \$  
DATE: 07/20/2006

PROTHONOTARY'S COSTS PAID: \$40.00  
SHERIFF: \$

OTHER COSTS: \$



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this \_\_\_\_\_ day  
of \_\_\_\_\_ A.D. \_\_\_\_\_  
At \_\_\_\_\_ A.M./P.M.

\_\_\_\_\_  
Sheriff

Requesting Party: Andrew C. Spears, Esq.  
4660 Trindle Road, 3rd Floor  
Camp Hill, PA 17011  
(717) 303-6700

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC : NO. 041819CD  
 ASSIGNEE OF PROVIDIAN NATIONAL :

Plaintiff :

vs. :

CIVIL ACTION-LAW

MANDY HARTZFELD :

61 GATEWAY GDNS  
 SANDY PA 15801-2027 :

Defendant(s) :

FILED  
 MT 10:45 AM  
 SEP 15 2006  
 (M)

William A. Shaw  
 Prothonotary/Clerk of Courts

INTERROGATORIES TO GARNISHEE IN AID OF EXECUTION

TO:

PURSUANT TO RULE 3114 OF THE RULES OF CIVIL PROCEDURE, THE FOLLOWING INTERROGATORIES HAVE BEEN SERVED UPON YOUR INSTITUTION. GARNISHEE IS HEREBY REQUIRED TO ANSWER EACH OF THE FOLLOWING INTERROGATORIES SEPARATELY AND FULLY. PLEASE COMPLETE THE FOLLOWING INTERROGATORIES TO ASSIST THE CREDITOR'S EFFORTS TO SATISFY THE LAWFUL OBLIGATION OF THE ABOVE REFERENCED DEBTOR(S).

IMPORTANT NOTICES AND INSTRUCTIONS TO GARNISHEE

A. 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.

B. The term "Defendant(s)" means the individual(s) or entity against whom the Writ of Execution was issued.

C. "You" means the main office and all branch offices, representatives, employees, and agents of your organization.

D. By service of the Writ of Execution upon you, all property of the Defendant(s) subject to attachment which is in your possession, custody or control is attached, including all property of the Defendant(s) which comes into your possession thereafter.

E. These Interrogatories are considered to be continuing and therefore should be modified or supplemented as you receive further or additional information.

F. Where exact information cannot be furnished, estimated information is to be supplied. When an estimate is to be used, it should be identified as such, and an explanation should be given as to the basis on which the estimate is made, and the reason the exact information cannot be furnished.

G. Where knowledge or information in possession of a party is requested, such request includes knowledge of the party's agents, representatives, and attorneys.

PLAINTIFF'S INTERROGATORIES TO GARNISHEE  
DEFENDANT(S) - MANDY HARTZFELD

61 GATEWAY GDNS  
SANDY PA 15801-2027

SS# 202 60 9990

1. DEPOSITORY ACCOUNTS: At the time you were served or at any subsequent time, state whether or not the Defendant(s) maintains any checking, savings, lines of credit, certificate of deposit's or other depository accounts with your institution. If so, state the identification numbers of those accounts, and the amount or amounts the Defendant(s) has in each account. If the Defendant(s) maintains any of these jointly with any other person, or persons, give their name and address.

For all answers to this and the foregoing Interrogatories, see exhibit "A" attached hereto and made a part hereof.

1A. DIRECT DEPOSIT ACCOUNTS: Are any of the accounts you have listed above direct deposit accounts? If yes, please state the identification numbers of those accounts.

2. SAFE DEPOSIT BOXES: At the time you were served or at any subsequent time, state whether or not the Defendant(s) maintains any safe deposit box or boxes. If so, include the identification number or other designation of the box or boxes. Include a full description of the contents and also the amount of cash among those contents. If the Defendant(s) maintains any of these jointly with any other person or persons, give their full name and address.

3. PERSONAL PROPERTY: At the time you were served or at any subsequent time, state whether or not Defendant(s) owns any personal property that was in your possession and/or control. If so, include a full description of all personal property giving full value and present location. State also whether or not there are any encumbrances or liens holders, the present balance of the encumbrance. State where and when the encumbrances or liens was recorded. If the Defendant(s) owns any personal property jointly with any person or persons, give names and address.

4. OTHER ASSETS: At the time you were served or at any subsequent time, did you know of the existence of any other asset(s) of the Defendant(s) which are not disclosed in the preceding Interrogatories. If so, please set forth all details concerning those asset(s).

5. PROPERTY: At the time you were served or at any subsequent time, was there in your possession, custody, or control or in the joining possession, custody, or control of yourself and one or more other persons any property of any nature owned solely or in part by any Defendant(s)? If so, please describe for each Defendant(s) each item of property including its value.

6. REAL PROPERTY: At the time you were served or at any subsequent time, did you hold legal, or equitable title to any property of any nature owned solely or in part by the Defendant(s) or in which and Defendant(s) held or claimed any interest? If so, describe for each Defendant(s) each item of property including its value and the interest held by the Defendant(s).

7. PROPERTY HELD AS A FIDUCIARY: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which any Defendant(s) had an interest? If so, please describe for each Defendant(s) the nature of the property including its value and the interest of Defendant(s).

8. TRANSFER OF PROPERTY: At any time before or after you were served, did any Defendant(s) transfer or deliver any property to you or to any person or place pursuant to your direction or consent. If so, for each Defendant(s) describe the property transferred or delivered including the dates of delivery or transfer and state the consideration paid.

9. FEES OUTSTANDING TO GARNISHEE: Are there any attorneys fees or processing fees charged by you against the Defendant(s) or account(s) of the Defendant(s) for the completion of this Answer. If yes, outline the exact amount of any fees due and owing to the garnishee or the attorney for the garnishee for the preparation of the Answer.

*Call*

Amy F. Doyle	#87062	/	Daniel F. Wolfson	#20617
Philip C. Warholic	#86341	/	Andrew C. Spears	#87737
David R. Galloway	#87326	/	Tonilyn M. Chippie	#87852
Ronald M. Abramson	#94266	/	Ronald S. Canter	#94000
Bruce H. Cherkis	#18837			

WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff  
 Attorneys in the Practice of Debt Collection  
 4660 Trindle Road, 3rd Floor, Camp Hill, PA 17011  
 (717) 303-6700

Date:

7/14/00

EXHIBIT "A"  
ANSWERS TO INTERROGATORIES


1. Yes, Checking account number 7110141944 into Mandy Hartzfeld with a current balance of zero.
  - a. N/A
2. No
3. No
4. No
5. No
6. No
7. No
8. No
9. First Commonwealth Bank charges a \$200.00 processing fee.



## VERIFICATION

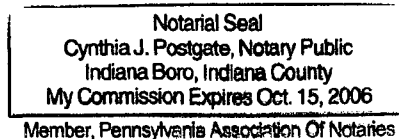
COMMONWEALTH OF PENNSYLVANIA )  
 )  
COUNTY OF INDIANA )

On this 11 day of Sept 2006 before me, the undersigned officer, a Notary Public in and for said Commonwealth and County, personally appeared JAMES BOYLE, who being duly sworn according to law, acknowledged that he is Vice President of First Commonwealth Bank, and that the facts set forth in the foregoing Interrogatories are true and correct to the best of his knowledge and belief.

  
James Boyle, Vice President  
First Commonwealth Bank

Sworn and subscribed to before me  
This 11 day of Sept 2006

Cynthia Postgate  
Notary Public



IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC  
Plaintiff

NO. 041819CD

vs.

CIVIL ACTION – LAW

MANDY HARTZFELD  
Defendant

**PRAECIPE TO DISCONTINUE ATTACHMENT EXECUTION**

To the Prothonotary:

Kindly mark the attachment against the Garnishee, First Commonwealth Bank, discontinued,  
upon payment of your costs only.

Respectfully Submitted,

Dated: 9/22/06

Philip C. Warholick

Amy F. Doyle #87062  
Daniel F. Wolfson #20617  
Philip C. Warholick #86341  
Andrew C. Spears #87737  
David R. Galloway #87326  
Tonilyn M. Chippie #87852  
Sarah E. Ehasz #86469  
Robert N. Polas, Jr. #201259  
Ronald M. Abramson #94266  
Ronald S. Canter #94000  
Bruce H. Cherkis #18837  
WOLPOFF & ABRAMSON, LLP  
Attorneys in the Practice of Debt Collection  
4660 Trindle Rd., Suite 300  
Camp Hill, PA 17011  
(717) 303-6700

W&A File No. 119354364

cc: MANDY HARTZFELD  
61 GATEWAY GDNS  
SANDY, PA 15801

**FILED** 2cc Amy Warholick  
M/225 LM 1cc debt  
OCT 04 2006 1cc First Commonwealth Bank  
William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC

Plaintiff

NO. 041819CD

vs.

CIVIL ACTION – LAW

MANDY HARTZFELD

Defendant

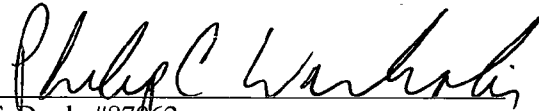
**PRAECIPE TO DISMISS WRIT OF EXECUTION**

To the Prothonotary:

Please dismiss the Writ of Execution which has been filed in the above-referenced  
matter.

Dated: 10/25/06

Respectfully Submitted,



Amy F. Doyle #87062

Daniel F. Wolfson #20617

Philip C. Warholc #86341

Andrew C. Spears #87737

David R. Galloway #87326

Tonilyn M. Chippie #87852

Sarah E. Ehasz #86469

Robert N. Polas, Jr. #201259

Ronald M. Abramson #94266

Ronald S. Canter #94000

Bruce H. Cherkis #18837

WOLPOFF & ABRAMSON, LLP

Attorneys in the Practice of Debt Collection

4660 Trindle Rd., Suite 300

Camp Hill, PA 17011

(717) 303-6700

W&A File No. 119354364

**FILED**

NOV 03 2006

11/2:00/w

William A. Shaw  
Prothonotary/Clerk of Courts

3 CENTS TO THE

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

DOCKET # 20420

NO: 04-1819-CD

PLAINTIFF: PALISAFES COLLECTION LLC ASSIGNEE OF PROVIDIAN NATIONAL BANK

vs.

DEFENDANT: MANDY HATZFELD

Execution PERSONAL PROPERTY / INTERROGATORIES

**SHERIFF RETURN**

DATE RECEIVED WRIT: 07/20/2006

LEVY TAKEN 09/29/2006 @ 10:51 AM

POSTED @

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 03/12/2007

**FILED**  
9/8/5/07  
MAR 12 2007  
William A. Shaw  
Prothonotary/Clerk of Courts

**DETAILS**

09/29/2006 @ 10:51 AM SERVED MANDY HARTZFELD

SERVED MANDY HARTZFELD, DEFENDANT, AT HER RESIDENCE 61 GATEWAY GRDENS, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MANDY HARTZFELD

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTON AND COPY OF THE LEVY AND BY MAKING KNOWN TO HER THE CONTENTS THEREOF.

09/06/2006 @ 10:35 AM SERVED FIRST COMMONWEALTH BANK

SERVED FIRST COMMONWEALTH BANK, GARNISHEE, AT 2 EAST LONG AVENUE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO LORETTA C. SNYDER, MANAGER OF FIRST COMMONWEALTH BANK

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION AND INTERROGATORIES TO GARNISHEE AND BY MAKING KNOWN TO HER THE CONTENTS THEREOF.

@ SERVED

NOW, OCTOBER 24, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CANCEL THE SHERIFF SALE SCHEDULED FOR DECEMBER 8, 2006.

@ SERVED

NOW, MARCH 12, 2007 RETURN WRIT AS SALE CANCELED, TIME EXPIRED.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20420

NO: 04-1819-CD

PLAINTIFF: PALISAFES COLLECTION LLC ASSIGNEE OF PROVIDIAN NATIONAL BANK

vs.

DEFENDANT: MANDY HATZFELD

Execution PERSONAL PROPERTY / INTERROGATORIES


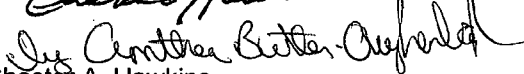
SHERIFF RETURN

---

SHERIFF HAWKINS \$168.11

SURCHARGE \$30.00 PAID BY ATTORNEY

So Answers,

  
  
Chester A. Hawkins  
Sheriff

**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION - LAW**

Palisades Collection, LLC,  
Assignee of Providian National Bank

Vs.

NO.: 2004-01819-CD

Mandy Hartzfeld

First Commonwealth Bank  
Garnishee

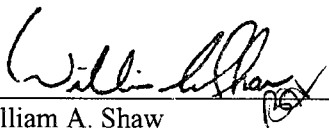
**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due PALISADES COLLECTION, LLC, Assignee of PROVIDIAN NATIONAL BANK, Plaintiff(s) from MANDY HARTZFELD, Defendant(s):

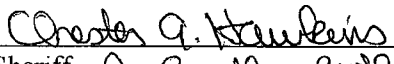
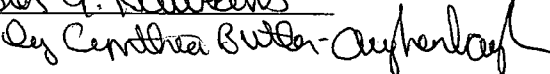
- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:  
Personal Property
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:  
First Commonwealth Bank, Garnishee(s) as follows: All accounts including all savings, checking and other accoutns, certificates of deposit, notes receivables, collateral, pledges, documents of title, securities, coupons and safe deposit boxes  
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are 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;
- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.
- (4) **If Social Security funds are directly deposited into an account of the defendant, the levy and attachment shall not include any funds that may be traced to Social Security direct deposits. In addition, the levy and attachment shall not include \$300.00 in the account of the defendant.**

AMOUNT DUE/PRINCIPAL: \$4,558.12  
INTEREST from 08/02/2004 at an interest  
rate of 6% per year  
ATTY'S COMM: \$  
DATE: 07/20/2006

PROTHONOTARY'S COSTS PAID: \$40.00  
SHERIFF: \$  
  
OTHER COSTS: \$

  
\_\_\_\_\_  
William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 20th day  
of July A.D. 2006  
At 2:30 A.M./P.M.

  
\_\_\_\_\_  
Sheriff 

Requesting Party: Andrew C. Spears, Esq.  
4660 Trindle Road, 3rd Floor  
Camp Hill, PA 17011  
(717) 303-6700

**PERSONAL PROPERTY SALE  
SCHEDULE OF DISTRIBUTION**

NAME MANDY HARTZFELD

NO. 04-1819-CD

NOW, March 10, 2007, by virtue of the Writ hereunto attached, after having given due and legal notice of time and place of sale by handbills posted on the premises setting forth the date, time and place of sale, I exposed the within described real estate of Mandy Hartzfeld to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	9.00
SERVICE	9.00
MILEAGE	16.91
LEVY	20.00
MILEAGE	16.91
POSTING	
HANDBILLS	
COMMISSION	0.00
POSTAGE	1.56
HANDBILLS	10.00
DISTRIBUTION	
ADVERTISING	
ADD'L SERVICE	9.00
ADD'L POSTING	
ADD'L MILEAGE	50.73
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$168.11</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	4,558.12
INTEREST @ %	0.00
FROM TO 12/08/2006	

PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	30.00
SATISFACTION FEE	

ESCROW DEFICIENCY  
PROPERTY INSPECTIONS  
INTEREST  
MISCELLANEOUS

<b>TOTAL DEBT AND INTEREST</b>	<b>\$4,796.23</b>
--------------------------------	-------------------

**COSTS:**

ADVERTISING	0.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	

SHERIFF COSTS	168.11
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	40.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	

<b>TOTAL COSTS</b>	<b>\$208.11</b>
--------------------	-----------------

<b>TOTAL COSTS</b>	<b>\$4,796.23</b>
--------------------	-------------------

COMMISSION 2% ON THE FIRST \$ 100,000 AND 1/2% ON ALL OVER THAT. DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff

Oct-24-06 09:41am From-

WO IRVINGTON CENTRE  
02 KING FARM BLVD., ROCKVILLE, MD 20850

## WOLPOFF & ABRAMSON, L.L.P.

T-190 P.002/002 F-184

### REGIONAL OFFICES

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1 WEST CARY STREET, RICHMOND, VA 23220  
122 GREENWICH RD., VIRGINIA BEACH, VA 23462  
18 N. MARKET ST., STE. 1300, WILMINGTON, DE 19809  
VALLEY BANK BLDG., BOX 1225, CLARKSBURG, WV 26302  
380 TRINDLE ROAD, STE. 300, CAMP HILL, PA 17011  
31 GRANT ST., STE. 4300, PITTSBURGH, PA 15218  
3832 ROADSIDE DR., STE. 285, AGOURA HILLS, CA 91301  
3500 HIGH POINTE BLVD., STE. 250, NOVI, MI 48375  
20 CANAL VIEW BLVD., ROCHESTER, NY 14623  
215 N. O'CONNOR BLVD., STE. 1000, LAS COLINAS, TX 75039  
30 GLASTONBURY BLVD., GLASTONBURY, CT 06033  
201 PEACHTREE STREET, STE. 1717, ATLANTA, GA 30361  
31 CARLSON PKWY., STE. 303, MINNETONKA, MN 55305  
39 WHITNEY AVE., 2ND FLOOR, HOLYOKE, MA 01140  
NE CUMBERLAND PLAZA, 3RD FLOOR, WOODSOCKET, RI 02896  
143 S. ULSTER ST., STE. 800, DENVER, CO 80237

4660 TRINDLE ROAD  
SUITE 300  
CAMP HILL, PA 17011

717-303-6700

OUTSIDE THE CAMP HILL LOCAL AREA  
(TOLL FREE)  
1-800-758-0675

FACSIMILE 717-737-9051

PLEASE DIRECT ALL INQUIRIES TO THE CAMP HILL OFFICE

### LOCATIONS AND REGIONAL OFFICES OF WOLPOFF & ABRAMSON, L.L.P.

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ANCHORAGE, ALASKA  
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OKLAHOMA CITY, OKLAHOMA  
EUGENE, OREGON  
COLUMBIA, SOUTH CAROLINA  
KNOXVILLE, TENNESSEE  
SANDY, UTAH  
MILWAUKEE, WISCONSIN  
RAWLINS, WYOMING

\* The National Collection  
Attorney Network is an  
affiliation of separate law firms

W&A Hours of Operation:  
8 a.m.-6 p.m. ET M-F

October 24, 2006

CLEARFIELD COUNTY SHERIFF  
VIA FACSIMILE: (814) 765-6089

RE: PALISADES COLLECTION LLC vs. MANDY HARTZFELD  
W&A FILE NO. 119354364  
DOCKET NO. 041819CD

DEAR CLERK:

Kindly be advised that the undersigned represents the interests of the plaintiff pursuant to a writ of execution that has been filed in your office. Please cancel the sheriff sale scheduled for December 8, 2006 at 10am and close your file regarding the above captioned matter. No money was collected from the bank attachment.

Should you have any questions or if you require additional information, please do not hesitate to contact the undersigned.

Sincerely,

Wolpoff & Abramson, LLP