

04-1928-CD
DIRECT MERCHANTS CRDFT CARD BANK, vs. PHYLLIS ROWLES

2004-1928-CD
Direct Merchants vs Phyllis Rowles

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

DIRECT MERCHANTS CREDIT CARD BANK :
Plaintiff : No. 2004-01928-CD
vs. :
PHYLLIS ROWLES, :
Defendant :
and :
CNB BANK (Formerly County National Bank), :
Garnishee :

CERTIFICATE OF SERVICE

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

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

CERTIFIED MAIL
Phyllis Rowles
P. O. Box 246
Winburne, PA 16879-02496

Respectfully submitted,



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

Date: April , 2007

FILED
APR 30 2007
NOCC
WAS
APR 30 2007
Clerk of Courts

William A. Shaw
Prothonotary/Clerk of Courts

Burton Neil & Associates, P.C.
By: Yale Weinstein, Esquire ID. NO. 89678
1060 Andrew Drive, Suite 170
West Chester, PA 19380
610-696-2120
Attorney for Plaintiff

DIRECT MERCHANTS CREDIT CARD BANK : IN THE COURT OF COMMON PLEAS
Plaintiff : CLEARFIELD COUNTY, PENNSYLVANIA
v.

PHYLLIS ROWLES : NO. 2004-01928-CD
Defendant
and
COUNTY NATIONAL BANK : CIVIL ACTION - LAW
TIMBERLAND FCU
Garnishees

Praecipe to Dissolve Attachment

To the Prothonotary:

Dissolve the attachment against COUNTY NATIONAL BANK and TIMBERLAND FCU,
garnishees.

Burton Neil & Associates, P.C.
By: _____
Yale Weinstein, Esquire
Attorney for Plaintiff

FILED *at \$7.00*
Att'y
m/3:25pm *ICC* *Att'y*
JUL 16 2007 *Neil*
W.M. *Smith* *ICC*
William A. Shaw *Timberland*
Prothonotary/Clerk of Courts *FCU*

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

02-988



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

DIRECT MERCHANTS CREDIT CARD BANK : IN THE COURT OF COMMON PLEAS
Plaintiff
v.
PHYLLIS ROWLES : CLEARFIELD COUNTY, PENNSYLVANIA
Defendant
COUNTY NATIONAL BANK : NO. 2004-01928-CD
TIMBERLAND FCU
Garnishees : 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 PHYLLIS ROWLES, Defendant(s)
3. and against COUNTY NATIONAL BANK & TIMBERLAND FCU, 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 County National Bank at: 1 S. 2nd Street, Clearfield, PA 16830

Serve interrogatories on Timberland FCU at: 710 River Road, Clearfield, PA 16830

5. Amount Due \$4,079.20
Interest from 3/19/04 \$736.45
Credit \$150.00
Total \$4,665.65*

*Plus writ costs

Dated: April 10, 2007

Prothonotary costs 60.00


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.
02-988

FILED *ICC & 9 wnts to*
M/3/5/07 *Sheriff*
APR 16 2007

William A. Shaw
Prothonotary/Clerk of Courts
Atty pd. 20.00
(6k)

FILED

APR 16 2007

William A. Shaw
Prothonotary/Clerk of Courts

2007-04-16 10:00:00 AM

COPY

DIRECT MERCHANTS CREDIT CARD BANK : IN THE COURT OF COMMON PLEAS
Plaintiff : CLEARFIELD COUNTY, PENNSYLVANIA
v.
PHYLLIS ROWLES : NO. 2004-01928-CD
Defendant
COUNTY NATIONAL BANK
TIMBERLAND FCU
Garnishees : 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 PHYLLIS ROWLES 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 & TIMBERLAND FCU Garnishees per property description attached.

NO LEVY. GARNISHMENT ONLY

Serve interrogatories on County National Bank at: 1 S. 2nd Street, Clearfield, PA 16830

Serve interrogatories on Timberland FCU at: 710 River Road, 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	\$4,0479.20
Interest from 3/19/04	\$736.45
Credit	\$150.00
Balance Due:	\$4,665.65*

*Plus writ costs

60.00

Prothonotary costs Clearfield County Prothonotary:

SEAL

By: Willie L. Hagan 4/1/07

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

IF SOCIAL SECURITY OR SUPPLEMENTAL SECURITY INCOME FUNDS ARE DIRECTLY DEPOSITED INTO AN ACCOUNT OF THE DEFENDANT, THE LEVY AND ATTACHMENT SHALL NOT INCLUDE ANY FUNDS THAT MAY BE TRACED TO SUCH DIRECT DEPOSITS. IN ADDITION, THE LEVY AND ATTACHMENT SHALL NOT INCLUDE \$300.00 IN THE ACCOUNT OF THE DEFENDANT.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102697
NO: 04-1928-CD
SERVICE # 1 OF 3
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: DIRECT MERCHANTS CREDIT CARD BANK

vs.

DEFENDANT: PHYLLIS ROWLES; COUNTY NATIONAL BANK, Garnishee AND
TIMBERLAND FCU, Garnishee

SHERIFF RETURN

NOW, April 23, 2007 AT 10:52 AM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON COUNTY NATIONAL BANK, Garnishee DEFENDANT AT 1 S. 2nd ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO CYNTHIA PEARCE, RECEPTIONIST A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER /

FILED
09:00 AM
APR 25 2007

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102697
NO: 04-1928-CD
SERVICE # 2 OF 3
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: DIRECT MERCHANTS CREDIT CARD BANK

vs.

DEFENDANT: PHYLLIS ROWLES; COUNTY NATIONAL BANK, Garnishee AND
TIMBERLAND FCU, Garnishee

SHERIFF RETURN

NOW, April 23, 2007 AT 10:52 AM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON TIMBERLAND FCU, Garnishee DEFENDANT AT 710 RIVER ROAD, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO DIANNE JENKINS, MANAGER A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / DEHAVEN

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DKT PG. 102697

3 of 3 services

DIRECT MERCHANTS CREDIT CARD BANK

NO. 04-1928-CD

-VS-

PHYLLIS ROWLES

WRIT OF EXECUTION; INTERROGATORIES

SHERIFF'S RETURN

NOW APRIL 24, 2007 MAILED WRIT OF EXECUTION, NOTICE & CLAIM FOR EXEMPTION TO PHYLLIS ROWLES,
DEFENDANT AT P.O. BOX 156, MAIN ST., WINBURN, PA. 16879-0156 BY REGULAR MAIL.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102697
NO: 04-1928-CD
SERVICES 3
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: DIRECT MERCHANTS CREDIT CARD BANK

vs.

DEFENDANT: PHYLLIS ROWLES; COUNTY NATIONAL BANK, Garnishee AND
TIMBERLAND FCU, Garnishee

SHERIFF RETURN

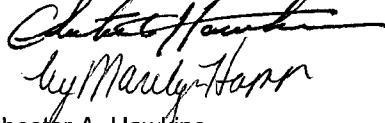
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	NEIL	10105	30.00
SHERIFF HAWKINS	NEIL	10105	32.00

Sworn to Before Me This

So Answers,

____ Day of _____ 2007


Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20075
NO: 04-1928-CD

PLAINTIFF: DIRECT MERCHANTS CREDIT CARD BANK

vs.

DEFENDANT: PHYLLIS ROWLES

Execution INTERROGATORIES TO GARNISHEE

SHERIFF RETURN

DATE RECEIVED WRIT: 12/27/2004

LEVY TAKEN @

POSTED @

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 03/06/2006

DATE DEED FILED

PROPERTY ADDRESS , PA

SERVICES

@ SERVED PHYLLIS ROWLES

03/03/2005 @ 10:48 AM SERVED COUNTY NATIONAL BANK

SERVED COUNTY NATIONAL BANK, GARNISHEE, BY HANDING TO CHRISTOPHER L. STOTT, VICE PRESIDENT, OF COUNTY NATIONAL BANK, AT HIS PLACE OF EMPLOYMENT COUNTY NATIONAL BANK, 1 SOUTH SEOND STREET, CLEARFIELD, CLEARFIELD COUNTY, PA

A TURE AMD ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION AND INTERROGATORIES TO GARNISHEE AND BY MAKING KNOWN TO HIM THE CONTENTS THEREOF.

FILED
03/08/2006
MAR 06 2006
JW

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20075
NO: 04-1928-CD

PLAINTIFF: DIRECT MERCHANTS CREDIT CARD BANK
vs.
DEFENDANT: PHYLLIS ROWLES

Execution INTERROGATORIES TO GARINISHEE

SHERIFF RETURN

SHERIFF HAWKINS \$25.00

SURCHARGE \$10.00 PAID BY ATTORNEY

Sworn to Before Me This

____ Day of _____ 2006

So Answers,

Chester A. Hawkins
By *Cynthia Butler Aufderhaye*
Chester A. Hawkins
Sheriff

DIRECT MERCHANTS CREDIT CARD BANK : IN THE COURT OF COMMON PLEAS
VS. Plaintiff :
PHYLLIS ROWLES : CLEARFIELD COUNTY, PENNSYLVANIA
COUNTY NATIONAL BANK Defendant : NO. 2004-01928-CD
Garnishee : 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 PHYLLIS ROWLES 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(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 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	\$4,079.20
Interest from 3/19/04	\$ 176.66
Credit	\$ 150.00
Balance Due:	\$4,105.86*

*Plus writ costs

40.00 Prothonotary costs

Clearfield County Prothonotary:

SEAL

By: C. Neil 12/27/04

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

Received December 27, 2004 @ 3:00 P.M.

Chosten A. Hawkins

by Antinea Butler-Aughenbaugh

DIRECT MERCHANTS CREDIT CARD BANK	: IN THE COURT OF COMMON PLEAS
Plaintiff	
VS.	: CLEARFIELD COUNTY, PENNSYLVANIA
PHYLLIS ROWLES	
Defendant	: NO. 2004-01928-CD
COUNTY NATIONAL BANK	
Garnishee	: CIVIL ACTION - LAW

WRIT OF EXECUTION - NOTICE

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

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

If you have an exemption, you should do the following promptly:

1. File out the attached claim form and demand a prompt hearing;
2. Deliver the form or mail it to the Sheriff's Office at the address noted.

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

LAWYER REFERENCE AND INFORMATION SERVICE
David S. Meholic, Court Administrator
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830
Telephone No. 814-765-2641 ext. 5982

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300 statutory exemption
2. Bibles, school books, sewing machines, uniforms and equipment
3. Most wages and unemployment compensation
4. Social security benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

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

DIRECT MERCHANTS CREDIT CARD BANK	: IN THE COURT OF COMMON PLEAS
VS.	
PHYLLIS ROWLES	: CLEARFIELD COUNTY, PENNSYLVANIA
Defendant	: NO. 2004-01928-CD
COUNTY NATIONAL BANK	
Garnishee	: CIVIL ACTION - LAW

CLAIM FOR EXEMPTION

TO THE SHERIFF:

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

1. From my personal property in my possession which has been levied upon:

a. I desire that my \$300 statutory exemption be

(i) set aside in kind (specify property to be set aside in kind)

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

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

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

a. my \$300 statutory exemption in cash;

in kind (specify property) _____

b. social security benefits on deposit in the amount of \$ _____

c. other (specify basis of exemption) _____

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

(Address)

(Telephone No.)

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

Date: _____

Signature of Defendant

THIS CLAIM TO BE FILED WITH:

OFFICE OF THE SHERIFF
CLEARFIELD COUNTY COURTHOUSE
230 East Market Street
CLEARFIELD, PA 16830
Telephone: 814-765-2641 ext. 5986

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

► 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

DIRECT MERCHANTS CREDIT CARD
BANK

VS. Plaintiff

PHYLLIS ROWLES

Defendant
and
COUNTY NATIONAL BANK

Garnishee

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

: NO. 2004-01928-CD

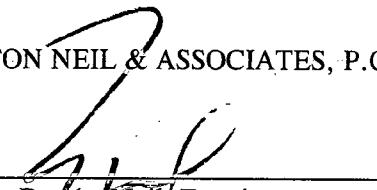
: CIVIL ACTION - LAW

Praeclipe to Dissolve Attachment

To the Prothonotary:

Dissolve the attachment against COUNTY NATIONAL BANK, garnishee.

BURTON NEIL & ASSOCIATES, P.C.

BY: 

Burton Neil, Esquire
Attorney for Plaintiff

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

02-988

FILED No CC
m A: 32 PM
MAR 22 2005 ok

William A. Shaw
Prothonotary/Clerk of Courts

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

DIRECT MERCHANTS CREDIT CARD BANK : IN THE COURT OF COMMON PLEAS
Plaintiff
VS. : CLEARFIELD COUNTY, PENNSYLVANIA
PHYLLIS ROWLES
Defendant
COUNTY NATIONAL BANK : NO. 2004-01928-CD
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 PHYLLIS ROWLES, 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 \$4,079.20
Interest from 3/19/04 \$176.66
Credit \$150.00
Total \$4,105.86*

*Plus writ costs

Dated: December 16, 2004


40.00 Prothonotary costs - 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 ^{1cc}
614 ^{6 wnts} M/1/43/04 to Sheriff
DEC 27 2004
William A. Shaw ^{Atty pd \$0.00}
Prothonotary/Clerk of Courts

DIRECT MERCHANTS CREDIT CARD BANK

Plaintiff

VS.

PHYLLIS ROWLES

Defendant

COUNTY NATIONAL BANK

Garnishee

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

: NO. 2004-01928-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 PHYLLIS ROWLES Defendant:

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Amount Due \$4,079.20

Interest from 3/19/04 \$ 176.66

Credit \$ 150.00

Balance Due: \$4,105.86*

*Plus writ costs

40.00 Prothonotary costs

Clearfield County Prothonotary:

SEAL

By: _____ 12/27/04

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

DIRECT MERCHANTS CREDIT CARD BANK	: IN THE COURT OF COMMON PLEAS
Plaintiff	
VS.	: CLEARFIELD COUNTY, PENNSYLVANIA
PHYLLIS ROWLES	
Defendant	: NO. 2004-01928-CD
COUNTY NATIONAL BANK	
Garnishee	: CIVIL ACTION - LAW

WRIT OF EXECUTION - NOTICE

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

If you have an exemption, you should do the following promptly:

1. File out the attached claim form and demand a prompt hearing;
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You should come to the court ready to explain your exemption. If you do not come to court and prove your exemption, you may lose some of your property.

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LAWYER REFERENCE AND INFORMATION SERVICE

David S. Meholic, Court Administrator
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830
Telephone No. 814-765-2641 ext. 5982

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300 statutory exemption
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3. Most wages and unemployment compensation
4. Social security benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

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

DIRECT MERCHANTS CREDIT CARD BANK : IN THE COURT OF COMMON PLEAS
Plaintiff
VS. : CLEARFIELD COUNTY, PENNSYLVANIA
PHYLLIS ROWLES
Defendant : NO. 2004-01928-CD
COUNTY NATIONAL BANK Garnishee : CIVIL ACTION - LAW

CLAIM FOR EXEMPTION

TO THE SHERIFF:

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

1. From my personal property in my possession which has been levied upon:

a. I desire that my \$300 statutory exemption be
 (i) set aside in kind (specify property to be set aside in kind)

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

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

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

a. my \$300 statutory exemption in cash;
 in kind (specify property) _____

b. social security benefits on deposit in the amount of \$ _____

c. other (specify basis of exemption) _____

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

(Address)

(Telephone No.)

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

Date: _____

Signature of Defendant

THIS CLAIM TO BE FILED WITH:

OFFICE OF THE SHERIFF
CLEARFIELD COUNTY COURTHOUSE
230 East Market Street
CLEARFIELD, PA 16830
Telephone: 814-765-2641 ext. 5986

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

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

DIRECT MERCHANTS CREDIT CARD BANK : IN THE COURT OF COMMON PLEAS
Plaintiff

: CLEARFIELD COUNTY, PENNSYLVANIA

VS.

: NO. 04-1928-cd

PHYLLIS ROWLES

Defendant

: CIVIL ACTION - LAW

PRAECIPE FOR ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly assess damages in the above matter as follows:

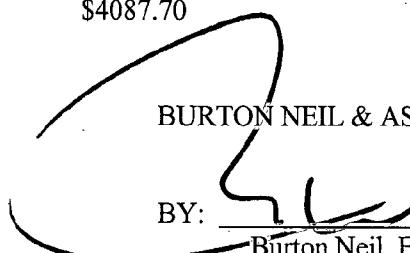
District Justice Judgment \$4079.20

Interest at 6% \$ 158.50

Less Post-Judgment Payments \$ 150.00

Balance Due \$4087.70

BURTON NEIL & ASSOCIATES, P.C.

BY: 

Burton Neil, Esquire
Attorney for Plaintiff

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

FILED

M 2/19/04 pd 20.00
Notice to Plaintiff
Attala County
DEC 03 2004

William A. Shaw
Prothonotary

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF: **CLEARFIELD**

Mag. Dist. No.:

46-3-03

DJ Name: Hon.

MICHAEL A. RUDELLA

Address: **131 ROLLING STONE ROAD
P.O. BOX 210
KYLERTOWN, PA**

Telephone: **(814) 345-6789** **16847-0444**

**MICHAEL A. RUDELLA
131 ROLLING STONE ROAD
P.O. BOX 210
KYLERTOWN, PA 16847-0444**

**NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE**

PLAINTIFF:

DIRECT MERCHANTS CREDIT CARD BANK
NAME and ADDRESS
PO BOX 356
WEST CHESTER, PA 19381-0356

02-988

VS.

DEFENDANT:

ROWLES, PHYLLIS
PO BOX 156
MAIN STREET
WINBURN, PA 16879-0156

NAME and ADDRESS

Docket No.: **CV-0000066-04**
Date Filed: **2/18/04**



THIS IS TO NOTIFY YOU THAT:

Judgment:

DEFAULT JUDGMENT PLTF

Judgment was entered for: (Name) **DIRECT MERCHANTS CREDIT CARD B**

Judgment was entered against: (Name) **ROWLES, PHYLLIS**

in the amount of \$ **4,079.20** on: (Date of Judgment) **3/19/04**

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	\$ 3,997.20
Judgment Costs	\$ 82.00
Interest on Judgment	\$.00
Attorney Fees	\$.00
Total	\$ 4,079.20
Post Judgment Credits	\$ _____
Post Judgment Costs	\$ _____
Certified Judgment Total \$ 4079.20	

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.

3-19-04 Date

M A Rudell

, District Justice

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

4/26/04 Date

M A Rudell

, District Justice

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

SEAL

AOPC 315-03

DATE PRINTED: **3/19/04** **4:13:58 PM**

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF: Clearfield

Mag. Dist. No.:

46-3-03

DJ Name: Hon.

Michael A. Rudella

Address: P.O. Box 210
Kylertown, PA 16847
Telephone: 814-345-6789

CIVIL COMPLAINT

02-988

PLAINTIFF: NAME and ADDRESS
DIRECT MERCHANTS CREDIT CARD BANK
c/o Burton Neil & Associates, P.C.
PO Box 356 West Chester, PA 19381-0356

VS.

DEFENDANT: NAME and ADDRESS
PHYLLIS ROWLES
PO Box 156, Main Street
Winburne PA 16879-0156Docket No.: CV-66-04
Date Filed: 2-18-04

	AMOUNT	DATE PAID
FILING COSTS	\$ 82.00	2/18/04
POSTAGE	\$ _____	/ /
SERVING COSTS	\$ _____	/ /
CONSTABLE ED.	\$ _____	/ /
TOTAL	\$ _____	/ /

TO THE DEFENDANT: The above named plaintiff(s) asks judgment against you for \$3,997.20 together with costs upon the following claim (Civil fines must include citation of the statute or ordinance violated):

For past due balance on a credit card issued by plaintiff to defendant which balance includes purchases and/or cash advances, finance charges, late and/or, over limit charges, plus attorneys fees per terms and conditions of account.

\$3,331.00	Principal
\$.00	Interest
\$666.20	Attorneys Fees
\$.00	Credit
\$3,997.20	Balance

I, Burton Neil, Esquire, Atty for Plaintiff, verify that the facts set forth in this complaint are true and correct to the best of my knowledge, information and belief. This statement is made subject to the penalties of Section 4904 of the Crimes Code (18 PA. C. S. § 4904) related to unsworn falsification to authorities.



(Signature of Plaintiff or Authorized Agent)

Plaintiff's

Attorney: Burton Neil

Telephone: 610-896-2120

Address: PO Box 356

West Chester, PA 19381-0356

IF YOU INTEND TO ENTER A DEFENSE TO THIS COMPLAINT, NOTIFY THIS OFFICE IMMEDIATELY AT THE ABOVE TELEPHONE NUMBER. YOU MUST APPEAR AT THE HEARING AND PRESENT YOUR DEFENSE. UNLESS YOU DO, JUDGMENT MAY BE ENTERED AGAINST YOU BY DEFAULT.

If you have a claim against the plaintiff which is within district justice jurisdiction and which you intend to assert at the hearing, you must file it on a complaint form at this office at least five (5) days before the date set for the hearing.

If you are disabled and require reasonable accommodation to gain access to the Magisterial District Court and its services, please contact the Magisterial District Court at the above address or telephone number. We are unable to provide transportation.
AOPC 308A-02

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

DIRECT MERCHANTS CREDIT CARD BANK
16430 N. Scottsdale Road Kierland 1, Suite 300
Scottsdale, AZ 85254

Plaintiff

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

VS.

: NO.

PHYLLIS ROWLES
PO Box 156, Main Street
Winburne PA 16879-0156

Defendant

: CIVIL ACTION - LAW

**Certification of Address and
Affidavit of Non-Military**

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

1. The above are the precise last-known addresses of the judgment creditor and debtor.
2. 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.

BURTON NEIL & ASSOCIATES, P.C.

By:

Burton Neil, Esquire
Attorney for Plaintiff

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

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

DIRECT MERCHANTS CREDIT CARD BANK

: IN THE COURT OF COMMON PLEAS

Plaintiff

: CLEARFIELD COUNTY, PENNSYLVANIA

VS.

: NO.

PHYLLIS ROWLES

Defendant

: 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

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

Direct Merchants Credit Card Bank
Plaintiff(s)

No.: 2004-01928-CD

Real Debt: \$4,079.20

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

Phillis Rowles
Defendant(s)

Entry: \$20.00

Instrument: DJ Judgment

Date of Entry: December 3, 2004

Expires: December 3, 2009

Certified from the record this 3rd 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