

04-2019-CD
PALISADES COLLECTION, LLC. et al. vs. APRIL MARUSCHAK

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

PALISADES COLLECTION, LLC, ASSIGNEE
OF PROVIDIAN BANK

Plaintiff

vs.

APRIL MARUSCHAK

Defendant

No. 04-2019-CD

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

WILLIAM T. MOLCZAN, ESQUIRE
PA I.D.#47437
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#03407651

FILED

M 1:20 PM 85.00
100 to 110
DEC 22 2004

April 11, 2005 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

William A. Shaw GK
Deputy Prothonotary

William A. Shaw
Prothonotary

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

PALISADES COLLECTION, LLC, ASSIGNEE
OF PROVIDIAN BANK

Plaintiff

vs.

Civil Action No.

APRIL MARUSCHAK

Defendant

COMPLAINT IN CIVIL ACTION AND NOTICE TO DEFEND

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 twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims 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.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ON AGENICES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

CLEARFIELD COUNTY
SOURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(841) 765-2641, EXT 1300-1301

COMPLAINT

1. Plaintiff is a corporation with offices at P.O. Box 1244, Englewood Cliffs, NJ 07632.
2. Defendant is an adult individual residing at 1025 Hill Street Apt D, Philipsburg, PA 16866.
3. Defendant applied for and received a credit card issued by Plaintiff's assignor bearing the account number 4465680100917490.
4. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of November 24, 2004, in the amount of \$ 1,576.25 .
5. Defendant is in default of the terms of the cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable.
6. Plaintiff avers that the Cardholder Agreement between the parties provides that Plaintiff is entitled to the addition of finance charges at the rate of 6% per annum on the unpaid balance.
7. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendant, APRIL MARUSCHAK individually, in the amount of \$ 1,576.25 with continuing finance charges thereon at the rate of 6% per annum from date of judgment plus costs.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

WELTMAN, WEINBERG & REIS, CO., L.P.A.

A handwritten signature in black ink, appearing to read 'William T. Molozan', is written over a horizontal line.

WILLIAM T. MOLOZAN, ESQUIRE
PA I.D.#47437

Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#:03407651

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA. C.S. 4904 relating to unsworn falsifications to authorities, that he/she is Wentworth Browne.
(NAME)

Legal Operations Manager of Palisades Collection, LLC, plaintiff herein, that
(TITLE) (COMPANY)

he/she is duly authorized to make this verification, and that the facts set forth in the foregoing Complaint are true and correct to the best of his/her knowledge, information and belief.


Wentworth Browne

WWR# 03407651

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket # **100084**

Case # 04-2019-CD

PALISADES COLLECTION, LLC,

vs.

APRIL MARUSCHAK

SHERIFF RETURNS

NOW January 27, 2005 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT "NOT FOUND" AS TO APRIL MARUSCHAK, DEFENDANT. NO LONGER LIVES AT ABOVE ADDRESS.

SERVED BY: /

FILED

OK

JAN 28 2005

W.A. Shaw
William A. Shaw

Prothonotary/Clerk of Courts

Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	8193327	10.00
SHERIFF HAWKINS	WELTMAN	819327	26.00

Sworn to Before me This

_____ Day of _____ 2005

So Answers,

Chester A. Hawkins
My Maulyr Horn
Chester A. Hawkins
Sheriff

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

PALISADES COLLECTION, LLC, ASSIGNEE
OF PROVIDIAN BANK

Plaintiff

vs.

APRIL MARUSCHAK

Defendant

No. 04-2019-CD

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

WILLIAM T. MOLCZAN, ESQUIRE
PA I.D.#47437
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#03407651

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

DEC 22 2004

Attest.

W. J. [Signature]
P. J. [Signature]
Clerk of Courts

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

PALISADES COLLECTION, LLC, ASSIGNEE
OF PROVIDIAN BANK

Plaintiff

vs.

Civil Action No.

APRIL MARUSCHAK

Defendant

COMPLAINT IN CIVIL ACTION AND NOTICE TO DEFEND

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 twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims 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.

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CLEARFIELD COUNTY
SOURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
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CLEARFIELD, PA 16830
(841) 765-2641, EXT 1300-1301

COMPLAINT

1. Plaintiff is a corporation with offices at P.O. Box 1244, Englewood Cliffs, NJ 07632.
2. Defendant is an adult individual residing at 1025 Hill Street Apt D, Philipsburg, PA 16866.
3. Defendant applied for and received a credit card issued by Plaintiff's assignor bearing the account number 4465680100917490.
4. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of November 24, 2004, in the amount of \$ 1,576.25 .
5. Defendant is in default of the terms of the cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable.
6. Plaintiff avers that the Cardholder Agreement between the parties provides that Plaintiff is entitled to the addition of finance charges at the rate of 6% per annum on the unpaid balance.
7. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendant, APRIL MARUSCHAK individually, in the amount of \$ 1,576.25 with continuing finance charges thereon at the rate of 6% per annum from date of judgment plus costs.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

WELTMAN, WEINBERG & REIS, CO., L.P.A.



WILLIAM T. MOLZAN, ESQUIRE
PA I.D.#47437

Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#:03407651

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA. C.S. 4904 relating to unsworn falsifications to authorities, that he/she is Wentworth Browne.
(NAME)

Legal Operations Manager of Palisades Collection, LLC, plaintiff herein, that
(TITLE) (COMPANY)

he/she is duly authorized to make this verification, and that the facts set forth in the foregoing Complaint are true and correct to the best of his/her knowledge, information and belief.


Wentworth Browne

WWR# 03407651

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

PALISADES COLLECTION, LLC,
assignee of PROVIDIAN BANK

Plaintiff

vs.

APRIL MARUSCHAK

Defendant

No. 04-2019-CD

PRAECIPE TO REINSTATE COMPLAINT

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, Esquire
Pa. I.D. No. 42524
Weltman, Weinberg & Reis, Co, LLC
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
WWR#03407651

FILED *Any pd. 7.00*
m/2:54/21
APR 11 2005 *1 Compl.*
Re-instated to
William A. Shaw
Prothonotary/Clerk of Courts *Shff*

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

PALISADES COLLECTION, LLC,
assignee of PROVIDIAN BANK

Plaintiff

vs.

Civil Action No. 04-2019-CD

APRIL MARUSCHAK

Defendant

PRAECIPE TO REINSTATE COMPLAINT

Kindly reinstate the Complaint. in the above captioned matter.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 

James C. Warmbrodt, Esquire

Pa. I.D. No. 42524

Weltman, Weinberg & Reis, Co, LLC

2718 Koppers Building

436 7th Avenue

Pittsburgh, PA 15219

WWR #03407651

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket # **100386**

PALISADES COLLECTION, LLC, ASSIGNEE OF PROVIDIAN BANK

Case # 04-2019-CD

vs.

APRIL MARUSCHAK

SHERIFF RETURNS

NOW April 29, 2005 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT "NOT FOUND" AS TO APRIL MARUSCHAK, DEFENDANT. NEW: 603 SPRUCE ST., PHILIPSBURG (CENTRE CO.) PA..

SERVED BY: /

cf FILED
013.2630
APR 29 2005

William A. Shaw
Prothonotary/Clerk of Courts

Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	8200295	10.00
SHERIFF HAWKINS	WELTMAN	8200295	19.28

Sworn to Before me This

_____ Day of _____ 2005

So Answers,


Chester A. Hawkins
Sheriff

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

PALISADES COLLECTION, LLC, ASSIGNEE
OF PROVIDIAN BANK

Plaintiff

vs.

APRIL MARUSCHAK

Defendant

No. 04-2019-CD

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

WILLIAM T. MOLCZAN, ESQUIRE
PA I.D.#47437
Weltman, Weinberg & Reis Co., L.P.A.
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436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#03407651

4-11-05 Document
Reinstated/Reissued to Sheriff/Attorney
for service.


Deputy Prothonotary

FILED

DEC 22 2004

William A. Shaw
Prothonotary

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

PALISADES COLLECTION, LLC, ASSIGNEE
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Plaintiff

vs.

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CLEARFIELD COUNTY
SOURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(841) 765-2641, EXT 1300-1301

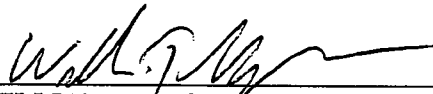
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WELTMAN, WEINBERG & REIS, CO., L.P.A.



WILLIAM T. MOLOZAN, ESQUIRE
PA I.D.#47437

Weltman, Weinberg & Reis Co., L.P.A.
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(412) 434-7955

WWR#:03407651

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(NAME)

Legal Operations Manager of Palisades Collection, LLC, plaintiff herein, that
(TITLE) (COMPANY)

he/she is duly authorized to make this verification, and that the facts set forth in the foregoing Complaint are true and correct to the best of his/her knowledge, information and belief.


Wentworth Browne

WWR# 03407651

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

PALISADES COLLECTION, LLC
ASSIGNEE OF PROVIDIAN
BANK,

Plaintiff

vs.

APRIL MARUSCHAK,

Defendant

No. 04-2019-CD

PRAECIPE TO SETTLE, DISCONTINUE
AND END WITHOUT PREJUDICE TO REFILE

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt
PA I.D. #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#03407651

FILED

MAY 16 2005

M/1:30 PM
William A. Shaw
Prothonotary

NO COURT CORRECTION

CERT. OF DISC. TO

ATTY + C/A

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

PALISADES COLLECTION, LLC
ASSIGNEE OF PROVIDIAN
BANK,

Plaintiff

vs.

Civil Action No. 04-2019-CD

APRIL MARUSCHAK,

Defendant

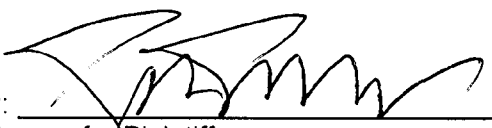
PRAECIPE TO SETTLE, DISCONTINUE
AND END WITHOUT PREJUDICE TO REFILE

TO THE PROTHONOTARY OF CLEARFIELD COUNTY:

SIR:

Settle, Discontinue and End the above-captioned matter upon the records of the Court without
prejudice to refile and mark the costs paid.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 
Attorney for Plaintiff
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#03407651

SWORN TO AND SUBSCRIBED

before me this 11 day

of  2005

NOTARY PUBLIC

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

CIVIL DIVISION

**Palisades Collection, LLC
Providian Bank**

**Vs.
April Maruschak**

No. 2004-02019-CD

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 May 16, 2005, marked:

Settle, Discontinue and End Without Prejudice to Refile.

Record costs in the sum of \$121.28 have been paid in full by Atty. Molczan.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 16th day of May A.D. 2005.

William A. Shaw, Prothonotary