



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

PALISADES COLLECTION, LLC, ASSIGNEE  
OF PROVIDIAN BANK

Plaintiff

No. 04-2019-C

vs.

COMPLAINT IN CIVIL ACTION

APRIL MARUSCHAK

Defendant

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 88 Pd 85.00  
1cc t shf

DEC 22 2004

William A. Shaw  
Prothonotary

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

Deputy Prothonotary

*William A. Shaw*

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 AGENCIES 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.

  
\_\_\_\_\_  
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

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**  
*GR*

**JAN 28 2005**

*0/9/2005*

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  
by Marilyn Harris*  
Chester A. Hawkins  
Sheriff

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

PALISADES COLLECTION, LLC, ASSIGNEE  
OF PROVIDIAN BANK

Plaintiff

No. 04-2019-4D

vs.

COMPLAINT IN CIVIL ACTION

APRIL MARUSCHAK

Defendant

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  
document filed in this case.

DEC 22 2004

Attest.

W. T. Weltman  
Providence  
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.

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.

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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

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. 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

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 No. 04-2019-CD

**PRAECLP TO REINSTATE COMPLAINT**

APRIL MARUSCHAK

**Defendant** **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 7<sup>th</sup> Avenue  
Pittsburgh, PA 15219  
WWR#03407651

FILED *Am. pd. 7.00*  
m12:54 PM  
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: /

cr FILED  
04-2019-CD  
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

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2005  
\_\_\_\_\_  
\_\_\_\_\_

  
by   
Chester A. Hawkins  
Sheriff

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

PALISADES COLLECTION, LLC, ASSIGNEE  
OF PROVIDIAN BANK

Plaintiff

No. 04-2019-CD

vs.

COMPLAINT IN CIVIL ACTION

APRIL MARUSCHAK

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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

FILED

1/20  
DEC 22 2004

William A. Shaw  
Prothonotary

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

W.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.

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CLEARFIELD COUNTY COURTHOUSE  
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CLEARFIELD, PA 16830  
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WELTMAN, WEINBERG & REIS, CO., L.P.A.

  
WILLIAM T. MOLCZAN, ESQUIRE  
PA I.D.#47437  
Weltman, Weinberg & Reis Co., L.P.A.  
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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 No. 04-2019-CD

vs. PRAECIPE TO SETTLE, DISCONTINUE  
AND END WITHOUT PREJUDICE TO REFILE

APRIL MARUSCHAK ,

Defendant 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

11:30 AM  
William A. Shaw  
Prothonotary  
No Court Copy  
Cert. or 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.

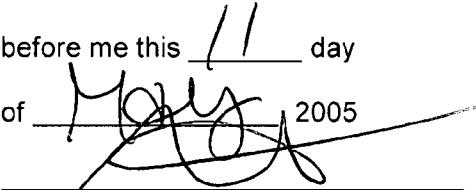
WELTMAN, WEINBERG & REIS CO., L.P.A.

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 May 2005

  
NOTARY PUBLIC

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

**CIVIL DIVISION**

**Palisades Collection, LLC  
Providian Bank**

**Vs.** **No. 2004-02019-CD**  
**April Maruschak**

**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