

05-524-CD

Palisades Collection et al v. Kerrt Kanouo

2005-524-CD
Palisades Collection et al v. Kerrt Kanouo

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC : NO. 05-524-CD
 ASSIGNEE OF PROVIDIAN NATIONAL
 BANK :
 210 SYLVAN AVENUE :
 ENGLEWOOD CLIFFS, NJ 07632 :

Plaintiff :
 vs. :
 KERRI K KANOUFF :
 CHARLES KANOUFF :
 Defendant(s) :
 (1)

PRAECIPE FOR JUDGMENT

Mr./Ms. Clerk:

Please enter Judgment in favor of Plaintiff and against Defendant(s),
 KERRI K KANOUFF and CHARLES KANOUFF ,
 pursuant to the District Justice Transcript.

FILED *Atty pd 2005*
m/d:24/1 No CC
 APR 14 2005 *Notice to*
Def.
 William A. Shaw
 Prothonotary/Clerk of Courts
Statement
to Atty

(X)	Amount due	\$ 1880.47
	Less credits	\$
	TOTAL	\$ 1880.47 , 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: 3/12/05Signature: Amy F. Doyle

Amy F. Doyle	#87062
Daniel F. Wolfson	#20617
Bruce H. Cherkis	#18837
Philip C. Warholic	#86341
Ronald M. Abramson	#94266
Ronald S. Canter	#94000
Donald P. Shiffer, III	#89451
WOLPOFF & ABRAMSON, L.L.P.	
Attorneys in the Practice of Debt Collection	
267 East Market St., York, PA 17403	
(717) 846-1252	
Counsel for Plaintiff	

NOW, 4-14, 2005, JUDGMENT IS ENTERED AS ABOVE.

(Signature)
 Prothonotary/Clerk, Civil Division

By: Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC	:	No.
ASSIGNEE OF PROVIDIAN NATIONAL	:	
BANK	:	
210 SYLVAN AVENUE	:	
ENGLEWOOD CLIFFS, NJ 07632	:	
 Plaintiff	:	
 vs.	:	CIVIL ACTION - LAW
 KERRI K KANOUFF	:	
CHARLES KANOUFF	:	
Defendant(s)	:	

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:

KERRI K KANOUFF
923 1/2 BRISBIN ST
HOUTZDALE PA 16651-1313

CHARLES KANOUFF
923 1/2 BRISBIN ST
HOUTZDALE PA 16651-1313


 Amy F. Doyle #87062
 Daniel F. Wolfson #20617
 Bruce H. Cherkis #18837
 Philip C. Warholic #86341
 Ronald M. Abramson #94266
 Ronald S. Canter #94000
 Donald P. Shiffer, III #89451
 WOLPOFF & ABRAMSON, L.L.P.
 Attorneys in the Practice of Debt Collection
 267 East Market St., York, PA 17403
 (717) 846-1252
 Counsel for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC : No.
 ASSIGNEE OF PROVIDIAN NATIONAL :
 BANK :
 210 SYLVAN AVENUE :
 ENGLEWOOD CLIFFS, NJ 07632 :
 Plaintiff :
 vs. : CIVIL ACTION - LAW
 KERRI K KANOUFF :
 CHARLES KANOUFF :
 Defendant(s) :

AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA :
 :
 COUNTY OF YORK :
 :

The undersigned counsel, 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, KERRI K KANOUFF, above-named, is over 21 years of age; is last known to reside at 923 1/2 BRISBIN ST HOUTZDALE PA 16651-1313

County of CLEARFIELD , 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
 Dina A. Sweitzer Notary Public
 City of York, York County
 My Commission Expires Apr. 16, 2008

Amy F. Doyle #87062
 Amy F. Doyle #87062
 Daniel F. Wolfson #20617
 Bruce H. Cherkis #18837
 Philip C. Warholic #86341
 Ronald M. Abramson #94266
 Ronald S. Canter #94000
 Donald P. Shiffer, III #89451
 WOLPOFF & ABRAMSON, L.L.P.
 Attorneys in the Practice of Debt Collection
 267 East Market St., York, PA 17403
 (717) 846-1252

Counsel for Plaintiff
 14 day of March, 2005.

Dina A. Sweitzer
 Notary Public

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC : No.
 ASSIGNEE OF PROVIDIAN NATIONAL
 BANK :
 210 SYLVAN AVENUE :
 ENGLEWOOD CLIFFS, NJ 07632 :

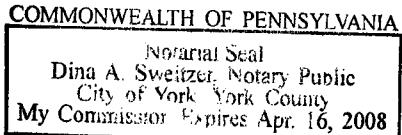
Plaintiff :
 vs. : CIVIL ACTION - LAW
 KERRI K KANOUFF :
 CHARLES KANOUFF :
 Defendant(s) :

AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA :
 COUNTY OF YORK :

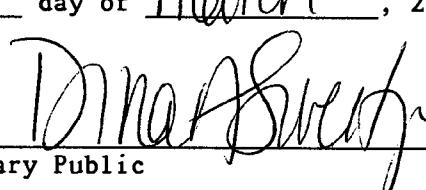
The undersigned counsel, being duly sworn according to law, depose and say that I am the Attorney for the Plaintiff in the above-captioned matter, and that to the best of my knowledge, information and belief Defendant, CHARLES KANOUFF , above-named, is over 21 years of age; is last known to reside at 923 1/2 BRISBIN ST HOUTZDALE PA 16651-1313

County of CLEARFIELD , 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.




 Amy F. Doyle #87062
 Daniel F. Wolfson #20617
 Bruce H. Cherkis #18837
 Philip C. Warholic #86341
 Ronald M. Abramson #94266
 Ronald S. Canter #94000
 Donald P. Shiffer, III #89451
 WOLPOFF & ABRAMSON, L.L.P.
 Attorneys in the Practice of Debt Collection
 267 East Market St., York, PA 17403
 (717) 846-1252

SWORN and SUBSCRIBED to before me this 14 day of March, 2005.


 Dina A. Sweitzer
 Notary Public

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF: **CLEARFIELD**

Mag. Dist. No.:

46-3-04

DJ Name: Hon.

JAMES L. HAWKINS
Address: **251 SPRING STREET**
P.O. BOX 362
HOUTZDALE, PA

Telephone: **(814) 378-7160**

16651-0362

C/O WOLPOFF & ABRAMSON, L.L.P.
267 EAST MARKET ST
YORK, PA 17403

1/21/05
**NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE**

PLAINTIFF:

PALISADES COLLECTION, LLC
267 EAST MARKET ST
YORK, PA 17403

NAME and ADDRESS

DEFENDANT:

KANOUFF, KERRI K, ET AL.
923 1/2 BRISBIN ST.
HOUTZDALE, PA 16651

VS.

NAME and ADDRESS

Docket No.: **CV-0000144-04**
Date Filed: **10/18/04**



THIS IS TO NOTIFY YOU THAT:

Judgment:

DEFAULT JUDGMENT PLTF

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

Judgment was entered against: (Name) **KANOUFF, CHARLES**

in the amount of \$ **1,880.47** on: (Date of Judgment) **12/17/04**

Defendants are jointly and severally liable.

(Date & Time) _____

Damages will be assessed on:

Amount of Judgment	\$ 1,797.97
Judgment Costs	\$ 82.50
Interest on Judgment	\$.00
Attorney Fees	\$.00
Total	\$ 1,880.47

This case dismissed without prejudice.

Post Judgment Credits	\$ _____
Post Judgment Costs	\$ _____
=====	
Certified Judgment Total	\$ _____

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

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

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.

12-17-04 Date James L. Hawkins, District Justice

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

2-9-05 Date James L. Hawkins, District Justice

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

SEAL

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF: CLEARFIELD

Mag. Dist. No.:

46-3-04

DJ Name: Hon.

JAMES L. HAWKINS
Address: 251 SPRING STREET
P.O. BOX 362
HOUTZDALE, PA

Telephone: (814) 378-7160

16651-0362

C/O WOLPOFF & ABRAMSON, L.L.P.
267 EAST MARKET ST
YORK, PA 17403

NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE

PLAINTIFF:

PALISADES COLLECTION, LLC
267 EAST MARKET ST
YORK, PA 17403

NAME and ADDRESS

DEFENDANT:

KANOUFF, KERRI K, ET AL.
923 1/2 BRISBIN ST.
HOUTZDALE, PA 16651

NAME and ADDRESS

Docket No.: CV-0000144-04
Date Filed: 10/18/04



THIS IS TO NOTIFY YOU THAT:

Judgment:

DEFAULT JUDGMENT PLTF

Judgment was entered for: (Name) PALISADES COLLECTION, LLC

Judgment was entered against: (Name) KANOUFF, KERRI K

in the amount of \$ 1,880.47 on:

(Date of Judgment) 12/17/04

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	\$ <u>1,797.97</u>
Judgment Costs	\$ <u>82.50</u>
Interest on Judgment	\$ <u>.00</u>
Attorney Fees	\$ <u>.00</u>
Total	\$ <u>1,880.47</u>

Post Judgment Credits	\$ _____
Post Judgment Costs	\$ _____
<hr/>	
Certified Judgment Total	\$ _____

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12-17-04 Date James L. Hawkins, District Justice

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SEAL

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF: CLEARFIELD

Mag. Dist. No.:

46-3-04

DJ Name: Hon.

JAMES L. HAWKINS
Address: 251 SPRING STREET
P.O. BOX 362
HOUTZDALE, PA

Telephone: (814) 378-7160 16651-0362

ATTORNEY FOR PLAINTIFF :

AMY F. WOLFSON, ESQ.
267 E. MARKET ST.
YORK, PA 17403

1/21/05
NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE

PLAINTIFF:

NAME and ADDRESS
PALISADES COLLECTION, LLC
267 EAST MARKET ST
YORK, PA 17403

DEFENDANT:

NAME and ADDRESS
KANOUFF, KERRI K, ET AL.
923 1/2 BRISBIN ST.
HOUTZDALE, PA 16651

Docket No.: CV-0000144-04
Date Filed: 10/18/04



THIS IS TO NOTIFY YOU THAT:

Judgment:

DEFAULT JUDGMENT PLTF

Judgment was entered for: (Name) PALISADES COLLECTION, LLC

Judgment was entered against: (Name) KANOUFF, KERRI K

in the amount of \$ 1,880.47 on:

(Date of Judgment) 12/17/04

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	\$ <u>1,797.97</u>
Judgment Costs	\$ <u>82.50</u>
Interest on Judgment	\$ <u>.00</u>
Attorney Fees	\$ <u>.00</u>
Total	\$ <u>1,880.47</u>

Post Judgment Credits	\$ _____
Post Judgment Costs	\$ _____
=====	

Certified Judgment Total	\$ _____
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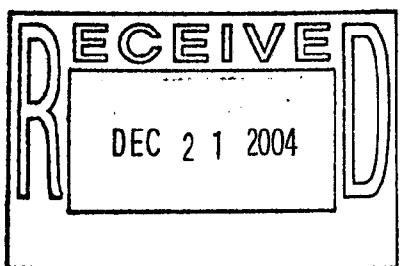
12-17-04 Date James L. Hawkins, District Justice

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2-9-05 Date James L. Hawkins, District Justice

My commission expires first Monday of January, 2006

SEAL



COMMONWEALTH OF PENNSYLVANIA
COUNTY OF: CLEARFIELD

Mag. Dist. No.:

46-3-04

DJ Name: Hon.

JAMES L. HAWKINS
Address: 251 SPRING STREET
P.O. BOX 362
HOUTZDALE, PA

Telephone: (814) 378-7160 16651-0362

ATTORNEY FOR PLAINTIFF :

AMY F. WOLFSON, ESQ.
267 E. MARKET ST.
YORK, PA 17403

NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE

PLAINTIFF: NAME and ADDRESS
PALISADES COLLECTION, LLC
267 EAST MARKET ST
YORK, PA 17403

VS.

DEFENDANT: NAME and ADDRESS
KANOUFF, KERRI K, ET AL.
923 1/2 BRISBIN ST.
HOUTZDALE, PA 16651

Docket No.: CV-0000144-04
Date Filed: 10/18/04



THIS IS TO NOTIFY YOU THAT:

Judgment:

DEFAULT JUDGMENT PLTF

Judgment was entered for: (Name) PALISADES COLLECTION, LLC

Judgment was entered against: (Name) KANOUFF, CHARLES

in the amount of \$ 1,880.47 on: (Date of Judgment) 12/17/04

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	\$ <u>1,797.97</u>
Judgment Costs	\$ <u>82.50</u>
Interest on Judgment	\$ <u>.00</u>
Attorney Fees	\$ <u>.00</u>
Total	\$ <u>1,880.47</u>

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.

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12-17-04 Date James L. Hawkins, District Justice

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

12-9-05 Date James L. Hawkins, District Justice

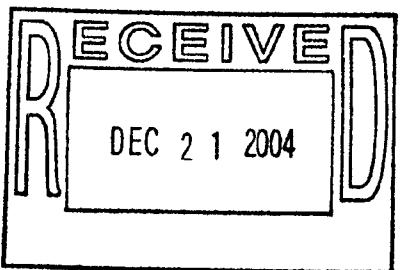
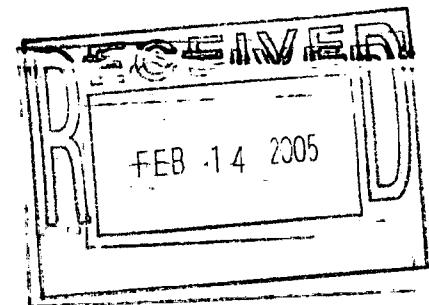
My commission expires first Monday of January, 2006

SEAL

FILED

APR 14 2005

William A. Shaw
Prothonotary/Clerk of Courts



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC : NO. 05-524-CD
 ASSIGNEE OF PROVIDIAN NATIONAL :
 BANK :
 210 SYLVAN AVENUE :
 ENGLEWOOD CLIFFS, NJ 07632 :
 :
 Plaintiff :
 :
 VS. : CIVIL ACTION - LAW
 :
 KERRI K KANOUFF :
 CHARLES KANOUFF :
 923 1/2 BRISBIN ST :
 HOUTZDALE PA 16651-1313 :
 :
 Defendant(s) :
 :

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: KERRI K KANOUFF CHARLES KANOUFF
 923 1/2 BRISBIN ST 923 1/2 BRISBIN ST
 HOUTZDALE PA 16651-1313 HOUTZDALE PA 16651-1313

You are hereby notified that the following ORDER, DECREE or JUDGMENT has been entered against you on April 14, 2005 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 \$ 1880.47 , 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 Amy F. Doyle #87062 / Daniel F. Wolfson #20617
 Bruce H. Chefkis #18837 / Philip C. Warholic #86341
 Ronald S. Canter #94000 / Ronald M. Abramson #94266
 Donald P. Shiffer #89451
 WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff
 Attorneys in the Practice of Debt Collection
 267 East Market St., York, PA 17403 / (717) 846-1252

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

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

COPY

Palisades Collection, LLC
Providian National Bank
Plaintiff(s)

No.: 2005-00524-CD

Real Debt: \$1,880.47

Atty's Comm: \$

Vs.

Costs: \$

Kerri K. Kanouff
Charles Kanouff
Defendant(s)

Int. From: \$

Entry: \$20.00

Instrument: DJ Judgment

Date of Entry: April 14, 2005

Expires: April 14, 2010

Certified from the record this 14th day of April, 2005.

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

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

Plaintiff

:

vs.

JUDGMENT NO. 05524CD

FILED ^{ccole}
^{m12:27 PM SHF}
SEP 16 2005 ^{Atty pd.}
William A. Shaw ^{20.00}
Prothonotary/Clerk of Courts ^(GR)

KERRI K KANOUFF
CHARLES KANOUFF
923 1/2 BRISBIN ST
HOUTZDALE PA 16651-1313

: PRAECIPE FOR WRIT OF EXECUTION
(MONEY JUDGMENT)

Defendant(s)

To the Prothonotary: PLEASE ISSUE WRIT OF EXECUTION IN THE ABOVE MATTER.

(1) Directed to the Sheriff of CLEARFIELD COUNTY, Pennsylvania;
(2) against, KERRI K KANOUFF
923 1/2 BRISBIN ST
HOUTZDALE PA 16651-1313
CHARLES KANOUFF
923 1/2 BRISBIN ST
HOUTZDALE PA 16651-1313

, Defendant(s);

(3) and against, M & T BANK
621 SPRING ST
HOUTZDALE PA 16651-1712

, Garnishee(s);

(4) and index this writ
(a) against, KERRI K KANOUFF
CHARLES KANOUFF
(b) against, M & T 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) *** GARNISH ONLY ***

You are directed to attach the property of the Defendant(s) not levied upon in the
possession of M & T BANK

621 SPRING ST
HOUTZDALE PA 16651-1712

Garnishee(s)

All accounts including but not limited to all savings, checking and other accounts,
certificates of deposit, notes receivables, collateral, pledges, documents of
title, securities, coupons and safe deposit boxes.

Amount due \$ 1880.47

Interest from 12/17/2004 To Be Determined

At an interest rate of 6% per year

Dated: 9/9/05 Total \$ 1880.47 Plus costs & interest
4000 Prothonotary costs

Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Bruce H. Cherkis #18837 / Philip C. Warholic #86341
Ronald S. Canter #94000 / Ronald M. Abramson #94266
Donald P. Shiffer #89451 / Andrew C. Spears #87737
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

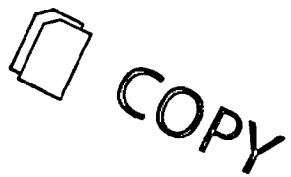
**WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION – LAW**

Palisades Collection, LLC, assignee of
Providian National Bank

Vs.

NO.: 2005-00524-CD

Kerri K. Kanouff and Charles Kanouff



M & T 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 KERRI K. KANOUFF and CHARLES KANOUFF, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
Garnish only
All accounts including but not limited to all savings, checking and other accounts, certificates of deposit, notes receivables, collateral pledges, documents of title, securities, coupons and safe deposit boxes.
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:
M & T Bank
Garnishee(s) as follows:
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.

AMOUNT DUE/PRINCIPAL: \$1,880.47
INTEREST from 12/17/04 at an interest
rate of 6% per year
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 09/16/2005

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.

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

Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100830
NO: 05-524-CD
SERVICE # 1 OF 1
WRIT OF EXECUTION, INTERROGATORIES

PLAINTIFF: PALSIADES COLLECTION, LLC, Assignee of Providian National Bank

vs.

DEFENDANT: KERRI K. KANOUFF and CHARLES KANOFF
TO: M&T BANK

SHERIFF RETURN

NOW, October 04, 2005 AT 11:09 AM SERVED THE WITHIN WRIT OF EXECUTION, INTERROGATORIES ON M&T BANK DEFENDANT AT 621 SPRING ST., HOUTZDALE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO DIANE MILLS, MANAGER A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, INTERROGATORIES AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

FILED

OCT 14 2005
o/ 31-0
William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WOLPOFF	959814	10.00
SHERIFF HAWKINS	WOLPOF	959814	35.83

Sworn to Before Me This

So Answers,

____ Day of _____ 2005

*Chester A. Hawkins
by Marilyn Herr*
Chester A. Hawkins
Sheriff

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

PALISADES COLLECTION LLC : IN THE COURT OF COMMON PLEAS OF
ASSIGNEE OF PROVIDIAN NATIONAL CLEARFIELD COUNTY, PENNSYLVANIA
BANK :
210 SYLVAN AVENUE :
ENGLEWOOD CLIFFS, NJ 07632 :
Plaintiff :
vs. :
JUDGMENT NO. 05524CD

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

KERRI K KANOUFF : Attest.
CHARLES KANOUFF :
923 1/2 BRISBIN ST :
HOUTZDALE PA 16651-1313 :
PRAECIPE FOR WRIT OF EXECUTION
(MONEY JUDGMENT)

John E. Shaw
Prothonotary/
Clerk of Courts

Defendant(s)

To the Prothonotary: PLEASE ISSUE WRIT OF EXECUTION IN THE ABOVE MATTER.
(1) Directed to the Sheriff of CLEARFIELD COUNTY, Pennsylvania;
(2) against, KERRI K KANOUFF CHARLES KANOUFF
923 1/2 BRISBIN ST 923 1/2 BRISBIN ST
HOUTZDALE PA 16651-1313 HOUTZDALE PA 16651-1313

, Defendant(s);
(3) and against, M & T BANK , Garnishee(s);
621 SPRING ST
HOUTZDALE PA 16651-1712 , Garnishee(s);
(4) and index this writ
(a) against, KERRI K KANOUFF , Defendant(s) and
CHARLES KANOUFF , Garnishee(s),
(b) against, M & T BANK , 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) *** GARNISH ONLY ***

You are directed to attach the property of the Defendant(s) not levied upon in the
possession of M & T BANK
621 SPRING ST
HOUTZDALE PA 16651-1712

Garnishee(s)

All accounts including but not limited to all savings, checking and other accounts,
certificates of deposit, notes receivables, collateral, pledges, documents of
title, securities, coupons and safe deposit boxes.

Amount due \$ 1880.47
Interest from 12/17/2004 To Be Determined
At an interest rate of 6% per year

Dated: 9/9/05 Total \$ 1880.47 Plus costs & interest
Philip C. Warholic 40.00 Prothonotary costs

Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Bruce H. Cherkis #18837 / Philip C. Warholic #86341
Ronald S. Canter #94000 / Ronald M. Abramson #94266
Donald P. Shiffer #89451 / Andrew C. Spears #87737
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

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.: 2005-00524-CD

Kerri K. Kanouff and Charles Kanouff

M & T Bank
Garnishee

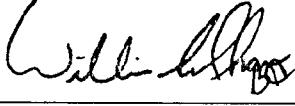
TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due PALISADES COLLECTION, LLC, assignee of PROVIDIAN NATIONAL BANK, Plaintiff(s) from KERRI K. KANOUFF and CHARLES KANOUFF, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
Garnish only
All accounts including but not limited to all savings, checking and other accounts, certificates of deposit, notes receivables, collateral pledges, documents of title, securities, coupons and safe deposit boxes.
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:
M & T Bank
Garnishee(s) as follows:
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.

AMOUNT DUE/PRINCIPAL: \$1,880.47
INTEREST from 12/17/04 at an interest
rate of 6% per year
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 09/16/2005

PAID: \$40.00
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 19 day
of Sept A.D. 2005
At 8:35 A.M./P.M.

Charles A. Hayters
Sheriff by Mary J. Ham

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

PLAINTIFF'S INTERROGATORIES TO GARNISHEE
DEFENDANT(S) - KERRI K KANOUFF
CHARLES KANOUFF
923 1/2 BRISBIN ST
HOUTZDALE PA 16651-1313

SS# 211 58 3533 185 66 2827

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 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.

Philip C Warholic

Amy F. Doyle	#87062
Daniel F. Wolfson	#20617
Bruce H. Cherkis	#18837
Philip C. Warholic	#86341
Ronald M. Abramson	#94266
Ronald S. Canter	#94000
Donald P. Shiffer	#89451
Andrew C. Spears	#87737
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: 9/9/05

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC : NO. 05524CD
ASSIGNEE OF PROVIDIAN NATIONAL :
Plaintiff :
vs. : CIVIL ACTION-LAW
KERRI K KANOUFF :
CHARLES KANOUFF :
923 1/2 BRISBIN ST :
HOUTZDALE PA 16651-1313 :
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.

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.: 2005-00524-CD

Kerri K. Kanouff and Charles Kanouff

M & T 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 KERRI K. KANOUFF and CHARLES KANOUFF, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:

Garnish only

All accounts including but not limited to all savings, checking and other accounts, certificates of deposit, notes receivables, collateral pledges, documents of title, securities, coupons and safe deposit boxes.

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

M & T Bank

Garnishee(s) as follows:

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;

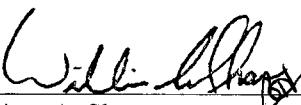
(3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE/PRINCIPAL: \$1,880.47
INTEREST from 12/17/04 at an interest
rate of 6% per year
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 09/16/2005

PAID: \$40.00

SHERIFF: \$

OTHER COSTS: \$



William A. Shaw

Prothonotary/Clerk Civil Division

Received this writ this 19 day
of Sept A.D. 2005
At 8:35 A.M. P.M.

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

Chuter A. Nauman
Sheriff by Marlyn Heron

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

FILED NO
mh:31/BD cc
NOV 07 2005
AM

William A. Shaw
Prothonotary/Clerk of Courts

Palisades Collections CIVIL ACTION

(Plaintiff)
UC (Providian Bank) No. 2005-00524-CD
(Street Address)

(City, State ZIP)

Type of Case: _____

Type of Pleading: _____

Filed on Behalf of:

(Plaintiff/Defendant)

vs.

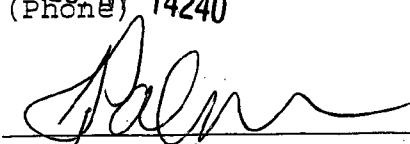
Keri K. Kanouff
(Defendant)
Charles Kanouff
(Street Address)

(City, State ZIP)

Talia S. Palmer
(Filed by)

M & T BANK
Address)
LEGAL DOCUMENT PROCESSING
P.O. BOX 844
BUFFALO, NY 14240
(Phone) 14240

(Signature)



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC : NO. 05524CD
ASSIGNEE OF PROVIDIAN NATIONAL :
Plaintiff :
vs. : CIVIL ACTION-LAW
KERRI K KANOUFF :
CHARLES KANOUFF :
923 1/2 BRISBIN ST :
HOUTZDALE PA 16651-1313 :
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.

PLAINTIFF'S INTERROGATORIES TO GARNISHEE

DEFENDANT(S) - KERRI K KANOUFF

CHARLES KANOUFF

923 1/2 BRISBIN ST

HOUTZDALE PA 16651-1313

No Record
SS# 211 58 3533

185 66 2827

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.

15004204843749 -sav \$0.01 BALANCES PROVIDED
Charles? Kanouff MAY NOT REFLECT
TRANSACTIONS UNPOSTED

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.

N/A

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.

NO

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.

NO

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).

NO

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.

n/a

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).

n/a

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).

n/a

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.

n/a

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.

n/a

NOV 03 2005

Palm
TALIA S. PALMER
M&T BANK
LEGAL DOCUMENT PROCESSING
P.O. BOX 844
BUFFALO, NY 14240

Philip C Warholic

Amy F. Doyle	#87062
Daniel F. Wolfson	#20617
Bruce H. Cherkis	#18837
Philip C. Warholic	#86341
Ronald M. Abramson	#94266
Ronald S. Canter	#94000
Donald P. Shiffer	#89451
Andrew C. Spears	#87737
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: 9/9/05

FILED

NOV 07 2005

W. J. Shaw
Prothonotary Clerk of Courts

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

Palisades Collection LLC

Plaintiff

NO. 05524CD

vs.

CIVIL ACTION - LAW

Kerri K. Kanouff
Charles Kanouff

Defendant(s)

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: 11/9/05

Respectfully Submitted,



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, LLP
Attorneys in the Practice of Debt Collection
4660 Trindle Rd., 3rd Floor
Camp Hill, PA 17011
(717) 303-6700

W&A File No. 120261179

FILED

NOV 14 2005 *(initials)*

ar/3:10 (m)

William A. Shaw
Prothonotary

CLERK COPIES TO

M&T BANK, DEFENDANT &

ATTY WANK

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC	:	No. 05524CD
ASSIGNEE OF PROVIDIAN NATIONAL	:	
BANK	:	
210 SYLVAN AVENUE	:	
ENGLEWOOD CLIFFS, NJ 07632	:	
Plaintiff	:	
vs.	:	
KERRI K KANOUFF	:	
923 BRISBIN ST	:	
HOUTZDALE PA 16651-1313	:	
Defendant(s)	:	

PRAECLIPSE TO DISCONTINUE ATTACHMENT

PLEASE RELEASE THE WRIT OF ATTACHMENT ON A JUDGMENT FILED AGAINST
M & T BANK , GARNIShee IN THE ABOVE-ENTITLED MATTER
WITHOUT PREJUDICE.

Respectfully submitted,

By:

David R. Galloway #87326 Philip C. Warholic #86341
Sarah E. Ehasz #86469/Robert N. Polas, Jr. #201259
Amy F. Doyle #87062
Mann Bracken LLP / Counsel for Plaintiff
Attorneys in the Practice of Debt Collection
4660 Trindle Road, Suite 300, Camp Hill, PA 17011
Telephone: 866-253-0128 Fax: (717) 737-9051

CC: