

05-611-CD
Beneficial vs. W. Shuckers

Bene Con Disct Co v. Wendy Shuckers et
2005-611-CD

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

WENDY L. SCHUCKERS
a/k/a WENDY L. SCHUCKES,

Defendant.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendant's Address:
210 RUMBARGER AVENUE
DUBOIS, PA 15801

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

Complaint

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067
MELISSA A. SHENKEL, ESQ.
PA ID NO. 91445

CHROMULAK & ASSOCIATES, LLC

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

(724) 916-2400

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

FILED ice shff
no 11/03/07
APR 29 2005 Amy pd 85.00
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY

Plaintiff,

CIVIL DIVISION

Vs.

No.

WENDY L. SCHUCKERS
a/k/a WENDY L. SCHUCKES

Defendant(s)

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 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.**

DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
814-765-2641, EXT. 5982

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

No.

Plaintiff,

vs.

WENDY L. SCHUCKERS
a/k/a WENDY L. SCHUCKES,

Defendant.

COMPLAINT

AND NOW COMES, the Plaintiff, BENEFICIAL CONSUMER DISCOUNT COMPANY, by its Attorneys, **Chromulak & Associates, LLC**, with its Civil Action Complaint, the following of which is a statement thereof:

1. BENEFICIAL CONSUMER DISCOUNT COMPANY is a Corporation, duly authorized to conduct business in the Commonwealth of Pennsylvania, with its principal office situated at 2700 Sanders Road, Prospect Heights, IL 60070, hereinafter referred to as "Plaintiff".

2. WENDY L. SCHUCKERS a/k/a WENDY L. SCHUCKES is an adult individual residing at 210 RUMBARGER AVENUE, DUBOIS, PA 15801.

3. On or about JUNE 11, 2001, Defendant entered into a written Loan Agreement with the Plaintiff, a copy of which is attached hereto as "Exhibit A" and incorporated herein.

4. Pursuant to the Loan Agreement with Defendant, Plaintiff advanced funds to the Defendant.

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5. Defendant is in default under the terms and conditions of the aforementioned Loan Agreement for failing to make payments when due, with the last payment having been made on or about JUNE 30, 2004.

6. Pursuant to the terms of the Loan Agreement, Plaintiff has the right to require payment of the entire amount owed upon default. The total amount due, including principal and interest, and owing by the Defendant is in the sum of SEVEN THOUSAND, THREE HUNDRED TWENTY SIX 16/100 (\$7,326.16) DOLLARS as of MARCH 16, 2005.

7. Numerous demands have been made upon Defendant by Plaintiff, but Defendant has failed or refused to pay.

8. Pursuant to the Loan Agreement, Plaintiff is entitled to recover costs of collection and reasonable attorney's fees.

WHEREFORE, Plaintiff claims damages in the sum of SEVEN THOUSAND, THREE HUNDRED TWENTY SIX 16/100 (\$7,326.16) DOLLARS, with interest thereon at the rate of 21.96% from MARCH 16, 2005, plus court costs and attorney's fees.

Respectfully submitted,

Chromulak & Associates, LLC

By: 
CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

MELISSA A. SHENKEL, ESQ.

PA ID NO. 91445

Attorneys for Plaintiff

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

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PERSONAL CREDIT LINE ACCOUNT AGREEMENT (Page 1 of 3)

LENDER (called "We", "Us", "Our")
BENEFICIAL CONSUMER DISCOUNT COMPANY
90 BEAVER DRIVE
SUITE 114 C
DUBOIS PA 15801

BORROWERS (called "You", "Your")
SCHUCKERS, WENDY L
SS# 171645536
210 RUMBARGER AVE
DU BOIS PA 15801

LOAN NO: 711723-10-503330

ON PORTION OF AVERAGE DAILY BALANCE		MONTHLY PERIODIC RATE	ANNUAL PERCENTAGE RATE:	CREDIT LIMIT	DATE OF LOAN
.01 AND OVER		1.834 %	= 22.000 %	\$ 5500	06/11/01
			=	INITIAL ANNUAL FEE	SUBSEQUENT ANNUAL FEE
			=	\$.00	\$ 50.00
			%		

In this Agreement, "you", "your" and "Borrower" mean the customer(s) who signs this Agreement. "We", "us", and "our" refer to Lender. This Agreement covers the terms and conditions of your Personal Credit Line Account ("Account"). We want you to understand how your Personal Credit Line Account works. Read this carefully, ask us any questions, and if you agree to be bound by this Agreement, sign below. If more than one person signs, each will be responsible for repaying all sums advanced under this Agreement.

Your Personal Credit Line Account is a revolving line of credit extended to you and secured as described below. You can obtain funds from your Personal Credit Line Account (up to your credit limit) directly from us or by using the special checks we supply to you. You may pay your total unpaid balance at any time or in installments.

REQUIRED INSURANCE. You may obtain any required insurance from anyone you choose and may assign any other policy of insurance you own to cover the security for this loan. You must have insurance covering security for this loan as indicated by the word "YES" below, naming us as loss payee.

Physical damage insurance on vehicle listed under "Security" above, if "Y" appears under "Insured".
Physical damage insurance on other property under "Security" above, if "Y" appears under "Insured".

NOTICE: SEE THE FOLLOWING PAGES FOR ADDITIONAL PROVISIONS AND IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS.

03-01-00 F NRE

S19325434A98RLA9000PAB563110

EXHIBIT

"A"

ORIGINAL

PAB56311

Personal Credit Line Account Agreement (Page 2 of 3)

AVAILABLE CREDIT. You may obtain funds directly from us or through your special checks up to your available credit. Each check must be written for at least \$100.00. Your available credit is your credit limit (shown on page one) less the total unpaid balance, including Finance Charges, of your Account. If you make loan payments by check, we will adjust your available credit seven days after we receive your check to allow for check clearing. If you request funds in an amount that would cause you to exceed your available credit, we are not obligated to honor your request. If we do lend you an amount over your available credit, you agree to pay us that excess amount, plus Finance Charges and Over the Credit Limit Charges, if any, immediately.

PROMISE TO PAY. You promise to pay Lender: (a) amounts borrowed under this Agreement; (b) Finance Charges, Administrative Charges (late charge, bad check charge, and over the credit limit charge), and other charges provided in this Agreement; (c) credit insurance charges, if any; (d) collection costs permitted by applicable law, including reasonable attorneys' fees; and (e) amounts in excess of your credit limit that we may lend you.

PAYMENT. You may repay your entire outstanding balance at any time without penalty. You may not use your special checks to pay any amounts due under this Agreement. Because the Finance Charge is computed each day, you will contact us regarding the exact payoff amount for the day you intend to make full payment.

If you do not pay the entire unpaid balance on your Account at once, you agree to pay at least the Minimum Payment shown on your monthly statement.

PAYMENT AMOUNT. The monthly repayment amount, consisting of Finance Charge and Principal, necessary to completely repay the Principal Balance and applicable Finance Charge during the time period represented by the Payment Factor indicated below, assuming no additional advances are taken.

Your initial Payment Amount is calculated using the Payment Factor shown below. Every time you take an additional cash advance, the Payment Amount on your Account will be recalculated using the Payment Factor shown below.

Once your Payment Amount is determined, this amount will remain fixed for subsequent billing periods until a new advance is posted to your account. When this occurs, your Payment Amount will be recalculated based on the Payment Factor of the new principal balance.

PAYMENT FACTOR. The time period in months during which, if each Payment Amount is paid on the Due Date specified on the billing statement, the Principal Balance and applicable Finance Charge will be fully repaid. The appropriate Payment Factor is determined with reference to the following schedule:

Principal Balance	Payment Factor (months)
\$0 - \$2,500	36
\$2,501 - \$5,000	60
\$5,001 - \$10,000	72
\$10,001 - \$15,000	84

MINIMUM PAYMENT. The Minimum Monthly Payment for any billing cycle will be the greater of \$25 or the Payment Amount (as described above) plus any Annual Fee, Insurance Charges, Administrative Charges and any amounts past due.

APPLICATION OF PAYMENTS. Your payments on this Account are applied in the following order, (a) past due insurance charges, if any, (b) past due Finance Charge, (c) past due additional charges such as Bad Check Charges, if any, (d) past due Principal, (e) currently due Insurance charges, if any, (f) currently due Finance Charge, (g) currently due additional charges such as Bad Check Charges, if any, (h) currently due Principal.

FINANCE CHARGE. The Finance Charge is the interest charged on your Account during each billing cycle. A Finance Charge is calculated from the date that each advance, check or charge is posted to your Account. A Finance Charge is computed by multiplying the average daily balance in your Account in each billing cycle times the monthly periodic rate. The average daily balance is determined by totaling all daily unpaid balances in each billing cycle and dividing the total by the number of days in that cycle. A daily unpaid balance is the amount owed each day, excluding any unpaid Finance Charge, Administrative Charges and credit insurance charges for prior billing cycles.

SECURITY. You agree to give us a security interest in the property identified on page one, which will secure all indebtedness, including future advances under this Agreement.

ANNUAL FEE. You agree to pay an Annual Fee for participation in this revolving credit plan. The Initial Annual Fee stated on page one is due and payable on the date that your Personal Credit Line Account is established and the Subsequent Annual Fee stated on page one is due and payable on the same day of each subsequent year. You agree that these charges may be charged to your Account Balance.

BAD CHECK CHARGE. You will pay a fee of \$20 if any payment check is returned because of insufficient funds or is otherwise dishonored. You agree that Lender may deduct this charge from a monthly payment.

LATE CHARGE. If you do not pay the Minimum Payment within 15 days after the due date shown on your billing statement, we will charge you a late charge equal to the greater of 10% of the payment amount or \$20.00.

OVER THE CREDIT LIMIT CHARGE. We may charge you \$25.00 if you issue a special check for which you do not have sufficient available credit and which is returned to us by the bank on which it is drawn.

OTHER CHARGES. You agree to pay any amount actually incurred by us in connection with the Personal Credit Line Account for personal property taxes and recording and release fees. You agree that these fees may be charged to your Account balance.

EXCHANGE OF INFORMATION. You understand that from time to time we may receive credit information concerning you from others, such as stores, other lenders, and credit reporting agencies. You authorize us to share any information, on a regular basis, we obtain related to your Account, including but not limited to credit reports and insurance information, with any of our affiliated corporations, subsidiaries or other third parties. The uses of this information may include an inquiry to determine if you qualify for additional offers of credit. You also authorize us to share any information regarding your Account with any of our affiliated corporations, subsidiaries or other third parties. You may prohibit the sharing of such information (except for the sharing of information about transactions or experiences between us and you) by sending a written request which contains your full name, Social Security Number and Address to us at P.O. Box 1547, Chesapeake, VA 23320.

If you fail to fulfill the terms of your credit obligation, a negative report reflecting on your credit record may be submitted to a Credit Reporting Agency. You agree that the Department of Motor Vehicles (or your state's equivalent of such department) may release your residence address to us, should it become necessary to locate you. You agree that our supervisory personnel may listen to telephone calls between you and our representatives in order to evaluate the quality of our service to you.

TERMINATION AND CHANGES IN THE AGREEMENT. We can terminate your right to obtain additional advances or change the terms of this Agreement, including increasing the rate of Finance Charge at any time. Prior written notice will be provided to you when required by applicable law unless you consent to the change before that time. Changes may apply to both new and outstanding balances unless prohibited by applicable law.

DEFAULT AND CANCELLATION OF AGREEMENT. We have the right to require you to pay your entire balance plus all other accrued but unpaid charges immediately and to cancel your credit privileges under this Agreement because of (a) failure to make any payment in full within 30 days after due under this Agreement; (b) frequent overdrawing of your line of credit; (c) failure to supply us with any information requested; (d) supplying us with misleading, false, incomplete or incorrect information; (e) breaking any of the promises, terms or conditions that are contained in this Agreement; (f) the filing of a bankruptcy petition by or against you; (g) the death of any borrower who signs this Agreement. After default, you will pay our court costs, reasonable attorney fees (if attorney is not our salaried employee), and other collection costs related to the default, if not prohibited by applicable law. You agree that, should we obtain judgment against you, a portion of your disposable earnings may be attached or garnished (paid to us by your employer), as provided by Federal law. Any balance outstanding under this Agreement when the credit limit is terminated will continue to accrue interest at the contract rate until paid in full. You agree to pay interest on any judgment at the contract rate.

YOUR BILLING RIGHTS. KEEP THIS NOTICE FOR FUTURE USE. This notice contains important information about your rights and Lender's responsibilities under the Fair Credit Billing Act.

Notify Lender in Case of Errors or Questions About Your Bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write Lender on a separate sheet at the address listed on your bill after the words: "Send your billing error notice to: Lender's name and address." Write to Lender as soon as possible. Lender must hear from you no later than 60 days after Lender sent you the first bill on which the error or problem appeared. You can telephone Lender, but doing so will not preserve your rights. In your letter, give Lender the following information: 1) Your name and account number 2) The dollar amount of the suspected error 3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

NOTICE: SEE THE FOLLOWING PAGE FOR ADDITIONAL PROVISIONS AND IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS.

03-01-00 F NRE

PAB56312



*S19325434A98RLA900PAB563120**SCHUCKERS

ORIGINAL

Personal Credit Line Account Agreement (Page 3 of 3)

Your Rights and Lender's Responsibilities After Lender Receives Your Written Notice. Lender must acknowledge your letter within 30 days, unless Lender has corrected the error by then. Within 90 days, Lender must either correct the error or explain why Lender believes the bill was correct.

After Lender receives your letter, Lender cannot try to collect any amount you question, or report you as delinquent. Lender can continue to bill you for the amount you question, including finance charges, and Lender can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while Lender is investigating, but you are still obligated to pay the parts of your bill that are not in question.

If Lender finds that Lender made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If Lender did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, Lender will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that Lender thinks you owe, Lender may report you as delinquent. However, if Lender's explanation does not satisfy you and you write to Lender within ten days telling Lender that you still refuse to pay, Lender must tell anyone Lender reports you to that you have a question about your bill. And, Lender must tell you the name of anyone Lender reported you to. Lender must tell anyone Lender reports you to that the matter has been settled between us when it finally is. If Lender doesn't follow these rules, Lender can't collect the first \$50 of the questioned amount, even if your bill was correct.

If Lender doesn't follow these rules, Lender can't collect the first \$50 of the questioned amount, even if your bill was correct.

ALTERNATIVE DISPUTE RESOLUTION AND OTHER RIDER. The terms of the Arbitration Agreement and any other Riders signed as part of this loan transaction are incorporated into this Agreement by reference.

APPLICABLE LAW. The terms and conditions of this Agreement will be governed by the provisions of the Pennsylvania Consumer Discount Company Act, Chapter 7, Sections 6201 through 6227, Purdon's Pennsylvania Statutes Annotated, particularly Section 6217.

Before signing this Agreement, you have read and received this Agreement and the Federal Truth-In-Lending disclosures contained in it.

You, the customer(s) signing below, agree to observe the terms and conditions of this Agreement.

Wendy L. Schuckers (SEAL)
Customer Signature

Date: 6/11/01

Witness: Jim M. Manette (SEAL)

Customer Signature (SEAL)

Date: _____

Witness: _____ (SEAL)



VERIFICATION

Dawn Richt, Recover Specialist for

Beneficial Consumer Discount Company

Deposes and says subject to the penalties of 18 Pa C.S. Section 4904 relating to unsworn falsification to authorities, that the facts set forth in the forgoing Answers to Defendant's First Set of Interrogatories are true and correct to the best of her knowledge, information and belief.



Dawn Richt

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100439
NO: 05-611-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY

vs.

DEFENDANT: WENDY L. SCHUCKERS a/k/a WENDY L. SCHUCKES

SHERIFF RETURN

NOW, May 03, 2005 AT 1:45 PM SERVED THE WITHIN COMPLAINT ON WENDY L. SCHUCKERS aka WENDY L. SCHUCKES DEFENDANT AT 210 RUMBARGER AVE., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JASON MOORE, BOYFRIEND/ADULT AT RESIDENCE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET / DEHAVEN

FILED

03:27 PM
MAY 05 2005

William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	6897	10.00
SHERIFF HAWKINS	CHROMULAK	6897	33.39

Sworn to Before Me This

_____ Day of _____ 2005

So Answers,



Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendant's Address:
210 RUMBARGER AVENUE
DUBOIS, PA 15801

Dated: JUNE 6, 2005

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

Praecipe for Default Judgment

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER
DISCOUNT COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQUIRE

PA ID NO. 42067

MELISSA A. SHENKEL, ESQUIRE

PA ID NO. 91445

MAUREEN A. DOWD, ESQUIRE

PA ID NO. 90549

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

(724) 916-2400

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
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FILED *Atty pd.*
m) 2:35 PM *2000*
JUN 08 2005 *ICC & Notice*
to Def.
William A. Shaw
Prothonotary/Clerk of Courts
Statement
to Atty
(610)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY

Plaintiff,

CIVIL DIVISION

Vs.

No. 05-611-CD

WENDY L. SCHUCKERS
a/k/a WENDY L. SCHUCKES

Defendant(s)

TO: WENDY L. SCHUCKERS
a/k/a WENDY L. SCHUCKES
210 RUMBARGER AVENUE
DUBOIS, PA 15801

DATE OF NOTICE: MAY 24, 2005

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641, EXT. 5982

By: 

CATHY ANN CHROMULAK, ESQ.
MELISSA A. SHENKEL, ESQ.
Attorneys for Plaintiff
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

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CHROMULAK & ASSOCIATES, L.L.C.

ATTORNEYS AT LAW
375 SOUTHPOINTE BLVD.
4TH FLOOR
CANONSBURG, PA 15317

Indicate type of mail:
☐ Registered
☐ Insured
☐ COD
☐ Certified
☐ Return Receipt for Merchandise
☐ Int'l Recorded Del.
☐ Express Mail

Check appropriate block for:
☐ Registered Mail:
☐ With Postal Insurance
☐ Without Postal Insurance

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act Value (If Regis.)	Insured Value
1	(EZ)	WALTER D. RICHARDSON a/k/a WALTER D. RICHARDSON JR. 2445 78TH AVENUE, PHILADELPHIA, PA 19150-1824					
2	(EZ)	DEBBIE M. CROZIER 4735 EDMUND STREET, PHILADELPHIA, PA 19124					
3	(EZ)	GWENDOLYN PARKER 213 SYLVANIA AVENUE, PITTSBURGH, PA 15210-1266					
4	(EZ)	JOSEPH C. HARRISON 300 MORGAN LANE, PITTSBURGH, PA 15120					
5	(EZ)	MICHAEL B. WINTERBOTTOM 305 PENN AVENUE, LYNDORA, PA 16045-1059					
6	(EZ)	WENDY L. SCHUKERS a/k/a WENDY L. SCHUCKES 210 RUMBARGER AVENUE, DUBOIS, PA 15801					
7		STEVEN SKLAR, ESQUIRE 400 GREENWOOD AVE. WYNOCTE, PA 19095					
8							
9							
10							
11							
12							
13							
14							
15							

Total Number of Pieces Listed by Sender

Seven

Total Number of Pieces Received at Post Office

Seven

Postmaster, Per (Name of Receiving Employee)

CR Richards

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to Standard Mail (A) and Standard Mail (B) parcels.

Form Must Be Completed by Typewriter, Ink, or Ball Point Pen



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

No. 05-611-CD

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant.

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES
210 RUMBARGER AVENUE
DUBOIS, PA 15801

(X) Defendant

You are hereby notified that an Order, Decree or Judgment was entered in the above captioned proceeding on June 8, 2005.

() A copy of the Order or Decree is enclosed, or

(X) The judgment is as follows: \$8,159.27 plus interest at the rate of 6% per annum and additional costs of suit.

Deputy

THIS IS AN ATTEMPT TO
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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA
STATEMENT OF JUDGMENT

COPY

Beneficial Consumer Discount Company
Plaintiff(s)

No.: 2005-00611-CD

Real Debt: \$8,159.27

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Wendy L. Schuckers a/k/a
Wendy L. Schuckes
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: June 8, 2005

Expires: June 8, 2010

Certified from the record this 8th day of June, 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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

CSB BANK,

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendant's Address:
210 RUMBARGER AVENUE
DUBOIS, PA 15801

Garnishee's Address:
434 STATE STREET
CURWENSVILLE, PA 16833

Date: JUNE 14, 2005

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

PRAECIPE FOR A WRIT OF
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067
MELISSA A. SHENKEL, ESQ.
PA ID NO. 91445

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

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FILED *rec'd & writs*
m/10:53 AM *to Shff*
JUN 20 2005 *Any pd. 20.00*
William A. Shaw
Prothonotary/Clerk of Courts *WAS*

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

No. 05-611-CD

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

CSB BANK,

Garnishee.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of **CLEARFIELD** County;
2. against **WENDY L. SCHUCKERS a/k/a WENDY L. SCHUCKES**, defendant, and
3. against **CSB BANK**, garnishee,
4. and index this writ
 - a. against **WENDY L. SCHUCKERS a/k/a WENDY L. SCHUCKES**, defendant, and
 - b. against **CSB BANK**, garnishee, and any property of the defendant in the name of Garnishee:

Said Writ of Execution is pursuant to all monies due defendant in any accounts, individual and joint, personal and business.

5.	Amount of Judgment	\$8,159.27
	Additional Interest to Date	\$ 9.52
	(Costs to be added)	\$ _____

Pursuant to Writ of Execution
And Service of Writ

\$8,168.79

125.00

Prothonotary costs



MELISSA A. SHENKEL, ESQ.

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

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

Beneficial Consumer Discount Company

Vs.

NO.: 2005-00611-CD

 **COPY**

Wendy L. Schuckers a/k/a Wendy L. Schuckes

CSB Bank
Garnishee

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due BENEFICIAL CONSUMER DISCOUNT COMPANY, Plaintiff(s) from WENDY L. SCHUCKERS a/k/a Wendy L. Schuckes, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
Personal Property
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:
CSB Bank
Garnishee(s) as follows: All monies due defendant in any accounts, individual and joint, personal and business 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: \$8,159.27
ADD'L INTEREST to DATE: \$9.52
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 06/20/2005

PAID: \$125.00
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: Melissa A. Shenkel, Esq.
375 Southpointe Blvd., 4th Floor
Canonsburg, PA 15317
(724) 916-2400

Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER
DISCOUNT COMPANY,
Plaintiff

No. 05-611-CD

Type of Case: Civil

-VS-

Type of Pleading: ANSWERS OF CSB
BANK TO INTERROGATORIES TO
GARNISHEE

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,
210 RUMBARGER AVENUE,
DUBOIS, PA 15801,
Defendant

Filed on behalf of: CSB BANK, Garnishee

and

Counsel of Record for this Party:
Laurance B. Seaman, Esquire

CSB BANK, Garnishee

Supreme Court No.: 19620

GATES & SEAMAN
Attorneys at law
Two North Front Street
P. O. Box 846
Clearfield, PA 16830
(814) 765-1766

FILED NO
01/10/14
AUG 24 2008 CC
LW

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

CIVIL DIVISION

No. 05-611-CD

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,
210 RUMBARGER AVENUE
DUBOIS, PA 15801

Defendant,

and

CSB BANK

Garnishee.

TO: CSB BANK
434 STATE STREET
CURWENSVILLE, PA 16833

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.

ANSWERS OF CSB BANK TO
INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

RESPONSE: No.

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE: No.

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

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE: No.

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE: No.

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant) held or claimed any interest.

RESPONSE: No.

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE: No.

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE: No.

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

EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE: No .

NINTH: At any time before or after you were served, did the Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE: No .

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE: No .

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendant or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant against you?

RESPONSE: No .

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

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE: No.

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: 6/14/05

By: 

Cathy Ann Chromulak, Esq.
Melissa A. Shenkel, Esq.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

Respectfully submitted:

GATES & SEAMAN

By: 

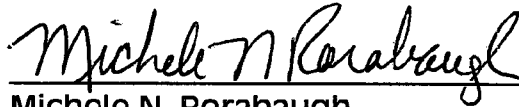
Date: 8/22/2005

Laurance B. Seaman, Esquire
Attorney for CSB Bank, Garnishee
Two North Front Street
P. O. Box 846
Clearfield, PA 16830
(814) 765-1766

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

VERIFICATION

I, Michele N. Rorabaugh, Assistant Vice President of Operations, CSB Bank, verify that the statements made in the foregoing document are true and correct to the best of my knowledge, information and belief. I the undersigned understand that false statements made herein are subject to the penalties of 18 Pa.C.S. 4904 relating to unsworn falsification to authorities.

A handwritten signature in cursive script, reading "Michele N. Rorabaugh", is written over a horizontal line.

Michele N. Rorabaugh,
Assistant Vice President of Operations
CSB BANK

Date: 8-24-05

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

BENEFICIAL CONSUMER DISCOUNT
COMPANY, Plaintiff

No. 05-611-CD

-vs-

WENDY L. SCHUCKERS, a/k/a WENDY L.
SCHUCKES, 210 RUMBARGER AVENUE,
DUBOIS, PA 15801, Defendant

and

CSB BANK, Garnishee

CERTIFICATE OF SERVICE

I hereby certify that on the 24th day of August,
2005, a true and correct copy of CSB Bank's Answers to Interrogatories to
Garnishee was sent by regular U. S. mail to:

Cathy Ann Chromulak, Esquire
CHROMULAK & ASSOCIATES, L. L. C.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

Wendy L. Schuckers, a/k/a Wendy L. Schuckes
210 Rumbarger Avenue
DuBois, PA 15801

Gates & Seaman

By:

Laurance B. Seaman
Laurance B. Seaman, Esquire
Attorney for Garnishee

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

WENDY L. SCHUCKERS
a/k/a WENDY L. SCHUCKES,

Defendant,

and

CSB BANK,

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

Praecipe to Discontinue
Against Garnishee ONLY

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

MELISSA A. SHENKEL, ESQ.

PA ID NO. 91445

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

FILED

SEP 06 2005

W. A. Shaw

Prothonotary/Clerk of Courts

W. C. C.

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

CIVIL DIVISION

No. 05-611-CD

vs.

WENDY L. SCHUCKERS
a/k/a WENDY L. SCHUCKES,

Defendant,

and

CSB BANK,

Garnishee.

PRAECIPE TO DISCONTINUE AGAINST GARNISHEE ONLY

TO PROTHONOTARY:

Please discontinue this action against the above garnishee, CSB BANK and mark the docket accordingly.

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By: 

CATHY ANN CHROMULAK, ESQUIRE
MELISSA A. SHENKEL, ESQUIRE

Attorneys for Plaintiff
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

Sworn to and subscribed
Before me this 1 day
of Sept., 2005.


Notary Public

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Michelle L. Wolota, Notary Public
Cecil Twp., Washington County
My Commission Expires July 7, 2008

Member, Pennsylvania Association Of Notaries

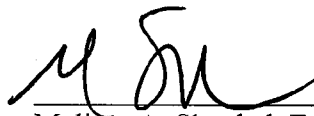
THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

CERTIFICATE OF SERVICE

I, Melissa A. Shenkel, Esquire, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praecept to Discontinue Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 2 day of SEPTEMBER, 2005.

LAURANCE B. SEAMAN, ESQ.
TWO NORTH FRONT STREET
P.O. BOX 846
CLEARFIELD, PA 16830

WENDY L. SCHUCKERS
a/k/a WENDY L. SCHUCKES
210 RUMBARGER AVENUE
DUBOIS, PA 15801



Melissa A. Shenkel, Esq.

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100689
NO: 05-611-CD
SERVICE # 1 OF 1
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY
vs.
DEFENDANT: WENDY L. SCHUCKERS a/k/a WENDY L. SCHUCKES

SHERIFF RETURN

NOW, August 09, 2005 AT 11:15 AM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON CSB BANK DEFENDANT AT 434 STATE ST., CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO DONNA LASH, VICE PRESIDENT A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / NEVLING

FILED
012:48517
SEP 29 2005


William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	7603	10.00
SHERIFF HAWKINS	CHROMULAK	7603	23.23

Sworn to Before Me This

_____ Day of _____ 2005

So Answers,


Chester A. Hawkins
Sheriff

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

Beneficial Consumer Discount Company

Vs.

NO.: 2005-00611-CD

Wendy L. Schuckers a/k/a Wendy L. Schuckes

CSB Bank
Garnishee

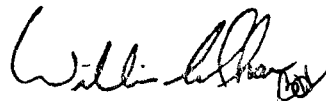
TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due BENEFICIAL CONSUMER DISCOUNT COMPANY, Plaintiff(s) from
WENDY L. SCHUCKERS a/k/a Wendy L. Schuckes, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
Personal Property
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:
CSB Bank
Garnishee(s) as follows: All monies due defendant in any accounts, individual and joint, personal and business
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: \$8,159.27
ADD'L INTEREST to DATE: \$9.52
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 06/20/2005

PAID: \$125.00
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 20 day
of June A.D. 2005
At 2:20 A.M. (P.M.)

Chester A. Yankins
Sheriff by Mandy Harn

Requesting Party: Melissa A. Shenkel, Esq.
375 Southpointe Blvd., 4th Floor
Canonsburg, PA 15317
(724) 916-2400

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

Beneficial Consumer Discount Company

Vs.

NO.: 2005-00611-CD

Wendy L. Schuckers a/k/a Wendy L. Schuckes

CSB Bank
Garnishee

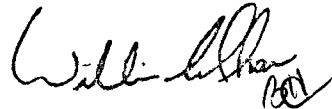
TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due BENEFICIAL CONSUMER DISCOUNT COMPANY, Plaintiff(s) from WENDY L. SCHUCKERS a/k/a Wendy L. Schuckes, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
Personal Property
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:
CSB Bank
Garnishee(s) as follows: All monies due defendant in any accounts, individual and joint, personal and business 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: \$8,159.27
ADD'L INTEREST to DATE: \$9.52
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 06/20/2005

PAID: \$125.00
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 20 day
of June A.D. 2005
At 2:30 A.M. (P.M.)
Chester A. Hauke
Sheriff by Mailin Hamr

Requesting Party: Melissa A. Shenkel, Esq.
375 Southpointe Blvd., 4th Floor
Canonsburg, PA 15317
(724) 916-2400

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

CIVIL DIVISION

No. 05-611-CD

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,
210 RUMBARGER AVENUE
DUBOIS, PA 15801

Defendant,

and

CSB BANK

Garnishee.

TO: CSB BANK
434 STATE STREET
CURWENSVILLE, PA 16833

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.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

RESPONSE:

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

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

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE:

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

EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendant or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant against you?

RESPONSE:

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

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: _____

6/14/05

By: _____



Cathy Ann Chromulak, Esq.
Melissa A. Shenkel, Esq.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

CSB BANK,

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

Claim for Exemption

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

MELISSA A. SHENKEL, ESQ.

PA ID NO. 91445

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

(724) 916-2400

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

CIVIL DIVISION

No. 05-611-CD

Vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

CSB BANK,

Garnishee.

**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 and sold by the Sheriff to satisfy your debts. SUCH PROPERTY IS SAID TO BE EXEMPT.. No matter what you owe, there is a DEBTOR'S EXEMPTION established by law. This means that no matter what happens, the Sheriff must give you from the sale at least \$300.00 in cash or property. There are also other exemptions that may be applicable to you. Listed below is a summary of some of the major exemptions that may be applicable to you. If you have an exemption, you should do the following promptly:

1. Complete the claim form attached hereto, 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 Court when and where you are told to appear 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.

CLEARFIELD COUNTY LAWYER REFERRAL

DAVID S. MEHOLICK
COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830

CLAIM FOR EXEMPTION

TO THE SHERIFF:

We, the above-named Defendant(s), 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 statutory \$300.00 exemption be:

[] (1) set aside of kind (specify property to be set aside in kind):

[] (2) paid in cash following the sale of the property levied upon;

OR

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

2. FROM MY PROPERTY WHICH IS IN THE POSSESSION OF A THIRD PARTY, I
CLAIM THE FOLLOWING EXEMPTIONS:

a. My \$300.00 STATUTORY EXEMPTION: [] in cash [] in kind (specify
property):

b. Social Security benefits on deposit in the amount of \$ _____;

c. Other (specify amount and basis for exemption):

I request a prompt Court Hearing to determine the exemption. Notice of the Hearing should be given
me at the following:

(Address)

(Telephone Number)

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: _____

Defendant: _____

Date: _____

Defendant: _____

THIS CLAIM TO BE FILED WITH:

CLEARFIELD COUNTY SHERIFF'S OFFICE
1 NORTH 2ND STREET
CLEARFIELD, PA 16830

Note: Under paragraphs (1) and (2) of the Writ, a description of specific property to be levied upon or attached may be set forth in the Writ or included in separate direction to the Sheriff.

Under paragraph (2) of the Writ, if attachment of a named Garnishee is desired, his name should be set forth in the space provided.

Under paragraph (3) of the Writ, the Sheriff may, as under prior practice, add as a Garnishee any person not named in this Writ who may be found in possession of property of the Defendant(s). See Rule 3111(a). For limitations on the power to attach tangible personal property, see Rule 3108(a). (b) Each Court shall, by local rule, designate the officer organization or person to be named in the notice.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

WENDY L SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

CSB BANK and
FIRST COMMONWEALTH BANK,

Garnishees.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendant's Address:
210 RUMABARGER AVE.
DUBOIS, PA 15801

Date: February 17, 2006

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

PRAECIPE FOR A WRIT OF
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

LORI M. DIRENZO, ESQ.

PA ID NO. 201843

NANCY C. WILKINS, ESQ.

PA ID NO. 94178

JESSA C. MARTIN, ESQ.

PA ID NO. 201169

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

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

FILED 1100 to wnts
10/3/4160 to shff
FEB 23 2006 Amy pd. 2000
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

No. 05-611-CD

Plaintiff,

vs.

WENDY L SCHUCKERS a/k/a WENDY L. SCHUCKES,
Defendant,

and

CSB BANK and FIRST COMMONWEALTH BANK,

Garnishees.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of CLEARFIELD County;
2. against WENDY L SCHUCKERS a/k/a WENDY L. SCHUCKES, defendant, and
3. against CSB BANK and FIRST COMMONWEALTH BANK, garnishee,
4. and index this writ
 - a. against WENDY L SCHUCKERS a/k/a WENDY L. SCHUCKES, defendant, and
 - b. against CSB BANK and FIRST COMMONWEALTH BANK, garnishee, and any property of the defendant in the name of Garnishee:


Said Writ of Execution is pursuant to all monies due defendant in any accounts, individual and joint, personal and business.

5.	Amount of Judgment	\$8,1569.27
	Additional Interest to Date	\$ 535.38
	Less payments	\$ 250.00
	(Costs to be added)	\$ _____

Pursuant to Writ of Execution
And Service of Writ

\$8,444.65

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


CATHY ANN CHROMULAK, ESQ.
LORI M. DIRENZO, ESQ.
NANCY C. WILKINS, ESQ.
JESSA C. MARTIN, ESQ.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-611-CD

vs.

WENDY L. SCHUCKERS A/K/A WENY L SCHUCKES,

Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) WENDY L. SCHUCKERS
a/k/a WENY L SCHUCKES;

(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 CSB BANK and FIRS COMMONWEALTH BANK as Garnishee(s) per the
following property description:

and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out 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 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 them that
they have been added as a garnishee and are enjoined as above stated.

COSTS:

Prothonotary: \$ 145.00

Amount Due: \$ 8,159.27

Interest From: \$ 535.38

Less payments \$ 250.00

Sheriff: \$

TOTAL \$ 8,444.65

Plus costs as per endorsement hereon.

Prothonotary SEAL

Agent/Deputy

COPY

William L. Hagan 2/23/06
Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101289
NO: 05-611-CD
SERVICE # 1 OF 2
WRIT OF EXECUTION, INTERROGATORIES

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY

vs.

DEFENDANT: WENDY L. SCHUCKERS aka WENDY L. SCHUCKES

TO: CSB BANK and FIRST COMMONWEALTH BANK

SHERIFF RETURN

NOW, March 06, 2006 AT 9:28 AM SERVED THE WITHIN WRIT OF EXECUTION, INTERROGATORIES ON CSB BANK DEFENDANT AT 1900 RIVER ROAD, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO SUSAN MCKENRICK, ASST. MANAGER A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, INTERROGATORIES AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING /

FILED
02:57 PM
MAR 07 2006
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101289

NO: 05-611-CD

SERVICE # 2 OF 2

WRIT OF EXECUTION, INTERROGATORIES

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY

vs.

DEFENDANT: WENDY L. SCHUCKERS aka WENDY L. SCHUCKES

TO: CSB BANK and FIRST COMMONWEALTH BANK

SHERIFF RETURN

NOW, March 06, 2006 AT 9:22 AM SERVED THE WITHIN WRIT OF EXECUTION, INTERROGATORIES ON FIRST COMMONWEALTH BANK DEFENDANT AT 14303 CLEARFIELD SHAWVILLE HIGHWAY, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO EMILY HOFFMAN, FINANCIAL SERVICE REP. A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, INTERROGATORIES AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101289
NO: 05-611-CD
SERVICES 2
WRIT OF EXECUTION, INTERROGATORIES

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY
vs.
DEFENDANT: WENDY L. SCHUCKERS aka WENDY L. SCHUCKES
TO: CSB BANK and FIRST COMMONWEALTH BANK

SHERIFF RETURN

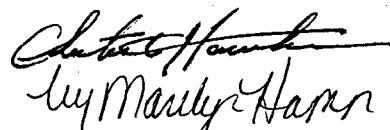
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	11174	20.00
SHERIFF HAWKINS	CHROMULAK	11174	26.39

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,



Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

WENDY L SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

CSB BANK and
FIRST COMMONWEALTH BANK,

Garnishees.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendant's Address:
210 RUMABARGER AVE.
DUBOIS, PA 15801

Date: February 17, 2006

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

PRAECIPE FOR A WRIT OF
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067

LORI M. DIRENZO, ESQ.
PA ID NO. 201843

NANCY C. WILKINS, ESQ.
PA ID NO. 94178

JESSA C. MARTIN, ESQ.
PA ID NO. 201169

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

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

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

FEB 23 2006

Attest.

William L. Shaw
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

No. 05-611-CD

Plaintiff,

vs.

WENDY L SCHUCKERS a/k/a WENDY L. SCHUCKES,
Defendant,

and

CSB BANK and FIRST COMMONWEALTH BANK,

Garnishees.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of CLEARFIELD County;
2. against WENDY L SCHUCKERS a/k/a WENDY L. SCHUCKES, defendant, and
3. against CSB BANK and FIRST COMMONWEALTH BANK, garnishee,
4. and index this writ
 - a. against WENDY L SCHUCKERS a/k/a WENDY L. SCHUCKES, defendant, and
 - b. against CSB BANK and FIRST COMMONWEALTH BANK, garnishee, and any property of the defendant in the name of Garnishee:


Said Writ of Execution is pursuant to all monies due defendant in any accounts, individual and joint, personal and business.

5.	Amount of Judgment	\$8,1569.27
	Additional Interest to Date	\$ 535.38
	Less payments	\$ 250.00
	(Costs to be added)	\$ _____

Pursuant to Writ of Execution
And Service of Writ

\$8,444.65

**THIS IS AN ATTEMPT TO
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BE USED FOR THAT PURPOSE.**


CATHY ANN CHROMULAK, ESQ.
LORI M. DIRENZO, ESQ.
NANCY C. WILKINS, ESQ.
JESSA C. MARTIN, ESQ.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-611-CD

vs.

WENDY L. SCHUCKERS A/K/A WENY L SCHUCKES,

Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) WENDY L. SCHUCKERS
a/k/a WENY L SCHUCKES;

(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 CSB BANK and FIRS COMMONWEALTH BANK as Garnishee(s) per the
following description:

and to notify the Garnishee(s) that

(a) an attachment has been issued;
(b) the garnishee(s) is/are enjoined from paying out 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 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 them that
they have been added as a garnishee and are enjoined as above stated.

COSTS:

Prothonotary: \$ 145.00

Amount Due: \$ 8,159.27

Interest From: \$ 535.38

Less payments \$ 250.00


Sheriff: \$

TOTAL \$ 8,444.65

Plus costs as per endorsement hereon.

Rec'd 2/24/06 @ 3:30 PM
Christopher A. Hanks Shuck
by Marly Hanks

Prothonotary SEAL


Agent/Deputy

2/23/06

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-611-CD

vs.

WENDY L. SCHUCKERS A/K/A WENY L SCHUCKES,

Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) WENDY L. SCHUCKERS
a/k/a WENY L SCHUCKES;

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Interest From: \$ 535.38

Less payments \$ 250.00

Sheriff: \$

TOTAL \$ 8,444.65

Plus costs as per endorsement hereon.

Rec'd 2/24/06 @ 3:30pm
Chester A. Hawkes Sheriff
by Marilyn Hamer

Prothonotary SEAL

Agent/Deputy

2/23/06

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-611-CD

vs.

WENDY L. SCHUCKERS A/K/A WENY L SCHUCKES,

Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) WENDY L. SCHUCKERS
a/k/a WENY L SCHUCKES;

(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or
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(2) You are also directed to attach the property of the defendant not levied upon in the
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following property description:

and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out 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 not levied upon and subject to attachment is found in
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they have been added as a garnishee and are enjoined as above stated.

COSTS:

Prothonotary: \$ 145.00

Amount Due: \$ 8,159.27

Interest From: \$ 535.38

Less payments \$ 250.00

Sheriff: \$

TOTAL \$ 8,444.65

Plus costs as per endorsement hereon.

*Rec'd 2/24/06 @ 3:30pm
Chesta A. Hawkins-Henry
by Maury Hamer*

Prothonotary SEAL

Willie [Signature]

Agent/Deputy

2/23/06

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-611-CD

vs.

WENDY L. SCHUCKERS A/K/A WENY L SCHUCKES,

Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) WENDY L. SCHUCKERS
a/k/a WENY L SCHUCKES;

(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 CSB BANK and FIRS COMMONWEALTH BANK as Garnishee(s) per the
following property description:

and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out 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 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 them that
they have been added as a garnishee and are enjoined as above stated.

COSTS:

Prothonotary: \$ 145.00

Amount Due: \$ 8,159.27

Interest From: \$ 535.38

Less payments \$ 250.00

Sheriff: \$

TOTAL \$ 8,444.65

Plus costs as per endorsement hereon.

*Rec'd 2/24/06 @ 3:30pm
Carter A. Hanks Sherriff
by Maryn Hanks*

Prothonotary SEAL

William H. Hanks

Agent/Deputy

2/23/06

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

CIVIL DIVISION

No. 05-611-CD

vs.

WENDY L SCHUCKERS a/k/a
WENDY L. SCHUCKES,
210 RUMABARGER AVE.
DUBOIS, PA 15801

Defendant,

and

CSB BANK and FIRST COMMONWEALTH BANK
Garnishee.

TO: CSB BANK
1900 RIVER ROAD
CLEARFIELD, PA 16830

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.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

RESPONSE:

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

**THIS IS AN ATTEMPT TO
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THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE:

**THIS IS AN ATTEMPT TO
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BE USED FOR THAT PURPOSE.**

EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendant or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant against you?

RESPONSE:

**THIS IS AN ATTEMPT TO
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INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: February 17, 2006

By: Nancy C Wilkins
Cathy Ann Chromulak, Esq.
Lori M. DiRenzo, Esq.
Nancy C. Wilkins, Esq.
Jessa C. Martin, Esq.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

**THIS IS AN ATTEMPT TO
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INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

CIVIL DIVISION

No. 05-611-CD

vs.

WENDY L SCHUCKER a/k/a
WENDY L. SCHUCKES,
210 RUMABARGER AVE.
DUBOIS, PA 15801

Defendant,

and

CSB BANK and FIRST COMMONWEALTH BANK
Garnishee.

TO: FIRST COMMONWEALTH BANK
14303 CLEARFIELD SHAWVILLE HIGHWAY
CLEARFIELD, PA 16830

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.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

RESPONSE:

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

**THIS IS AN ATTEMPT TO
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BE USED FOR THAT PURPOSE.**

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE:

**THIS IS AN ATTEMPT TO
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EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendant or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant against you?

RESPONSE:

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TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: February 17, 2006

By: Nancy C. Wilkins
Cathy Ann Chromulak, Esq.
Lori M. DiRenzo, Esq.
Nancy C. Wilkins, Esq.
Jessa C. Martin, Esq.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

**THIS IS AN ATTEMPT TO
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INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

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

MAR 07 2006

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

CIVIL DIVISION

No. 05-611-CD

vs.

WENDY L SCHUCKER a/k/a
WENDY L. SCHUCKES,
210 RUMABARGER AVE.
DUBOIS, PA 15801

Defendant,

and

CSB BANK and FIRST COMMONWEALTH BANK
Garnishee.

TO: FIRST COMMONWEALTH BANK
14303 CLEARFIELD SHAWVILLE HIGHWAY
CLEARFIELD, PA 16830

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.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

RESPONSE:

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

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

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

FILED ^{no cc}
MAR 13 2006

William A. Shaw
Prothonotary/Clerk of Courts

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE:

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

EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendant or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant against you?

RESPONSE:

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

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: February 17, 2006

By: Nancy C. Wilkins
Cathy Ann Chromulak, Esq.
Lori M. DiRenzo, Esq.
Nancy C. Wilkins, Esq.
Jessa C. Martin, Esq.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

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


EXHIBIT "A"
ANSWERS TO INTERROGATORIES

1. No
2. N/A
3. Yes
4. Savings account # 7120094568 into Wendy L. Schuckers with a current balance of zero.
5. No
6. N/A
7. No
8. N/A
9. No
10. N/A
11. No
12. N/A

VERIFICATION

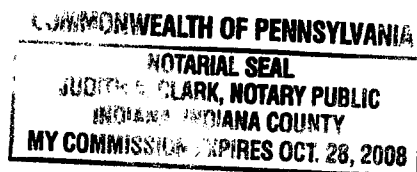
COMMONWEALTH OF PENNSYLVANIA)
)
COUNTY OF Indiana)

On this 8th day of March 2006 before me, the undersigned officer, a Notary Public in and for said Commonwealth and County, personally appeared JAMES A. BOYLE, who being duly sworn according to law, acknowledged that he is Vice President of First Commonwealth Bank, and that the facts set forth in the foregoing Interrogatories are true and correct to the best of his knowledge and belief.


James A. Boyle, Vice President
First Commonwealth Bank

Sworn and subscribed to before me
This 8th day of March 2006

Walter D. Clark
Notary Public



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER
DISCOUNT COMPANY,
Plaintiff

No. 05-611-CD

Type of Case: Civil

-VS-

Type of Pleading: ANSWERS OF CSB
BANK TO INTERROGATORIES TO
GARNISHEE

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,
210 RUMABARGER AVE.,
DUBOIS, PA 15801,
Defendant

Filed on behalf of: CSB BANK, Garnishee

and

Counsel of Record for this Party:
Laurance B. Seaman, Esquire

CSB BANK and FIRST
COMMONWEALTH BANK,
Garnishee

Supreme Court No.: 19620

GATES & SEAMAN
Attorneys at law
Two North Front Street
P. O. Box 846
Clearfield, PA 16830
(814) 765-1766

FILED
013:1361 no cc
MAR 23 2006

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

CIVIL DIVISION

No. 05-611-CD

vs.

WENDY L SCHUCKERS a/k/a
WENDY L. SCHUCKES,
210 RUMABARGER AVE.
DUBOIS, PA 15801

Defendant,

and

CSB BANK and FIRST COMMONWEALTH BANK
Garnishee.

TO: CSB BANK
1900 RIVER ROAD
CLEARFIELD, PA 16830

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.

ANSWERS OF CSB BANK TO
INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

RESPONSE: No.

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE: N/A.

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

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE: No.

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE: N/A.

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant) held or claimed any interest.

RESPONSE: No.

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE: N/A.

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE: No.

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

EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE: N/A.

NINTH: At any time before or after you were served, did the Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE: No.

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE: N/A

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendant or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant against you?

RESPONSE: No.

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

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE: N/A.

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: February 17, 2006

By: Nancy C Wilkins
Cathy Ann Chromulak, Esq.
Lori M. DiRenzo, Esq.
Nancy C. Wilkins, Esq.
Jessa C. Martin, Esq.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

Respectfully submitted,

GATES & SEAMAN

By: [Signature]
Laurance B. Seaman, Esquire
Attorney for CSB Bank, Garnishee

Date: March 23, 2006.

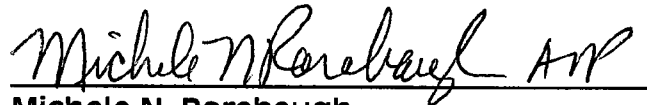
Two North Front Street
P. O. Box 846
Clearfield, PA 16830

(814) 765-1766

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

VERIFICATION

I, Michele N. Rorabaugh, Assistant Vice President of Operations, CSB Bank, verify that the statements made in the foregoing document are true and correct to the best of my knowledge, information and belief. I the undersigned understand that false statements made herein are subject to the penalties of 18 Pa.C.S. 4904 relating to unsworn falsification to authorities.

A handwritten signature in cursive script, reading "Michele N. Rorabaugh ANP", written over a horizontal line.

Michele N. Rorabaugh,
Assistant Vice President of Operations
CSB BANK

Date: 3/20/06

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

BENEFICIAL CONSUMER DISCOUNT
COMPANY, Plaintiff

No. 05-611-CD

-vs-

WENDY L. SCHUCKERS, a/k/a WENDY L.
SCHUCKES, 210 RUMABARGER AVE.,
DUBOIS, PA 15801, Defendant

and

CSB BANK and FIRST COMMONWEALTH
BANK, Garnishee

CERTIFICATE OF SERVICE

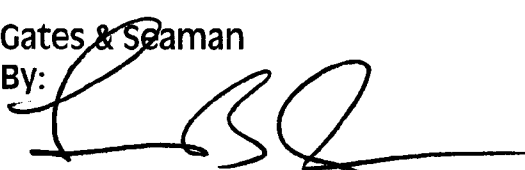
I hereby certify that on the 23 day of March, 2006, a true and correct copy of CSB Bank's Answers to Interrogatories to Garnishee was sent by regular U. S. mail to:

Cathy Ann Chromulak, Esquire
CHROMULAK & ASSOCIATES, L. L. C.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

Wendy L. Schuckers, a/k/a Wendy L. Schuckes
210 Rumbarger Avenue
DuBois, PA 15801

Gates & Seaman

By:


Laurance B. Seaman, Esquire
Attorney for Garnishee

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

FIRST COMMONWEALTH BANK and
CSB BANK

Garnishees.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

Praecipe to Discontinue
Against Garnishee ONLY

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

LORI M. DiRENZO, ESQ.

PA ID NO. 201843

NANCY C. WILKINS, ESQ.

PA ID NO. 94178

JESSA C. MARTIN, ESQ.

PA ID NO. 201169

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

375 Southpointe Boulevard
4th Floor
Canonsburg, PA
(724) 916-2400

FILED
m/10:45am
MAR 27 2006 (un) NoCC.

William A. Shaw
Prothonotary

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

FIRST COMMONWEALTH BANK and
CSB BANK

Garnishees.

CIVIL DIVISION

No. 05-611-CD

PRAECIPE TO DISCONTINUE AGAINST GARNISHEE ONLY

TO PROTHONOTARY:

Please discontinue this action against the above garnishees, FIRST COMMONWEALTH
BANK and CSB BANK and mark the docket accordingly.

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By:

Cathy Ann Chromulak
CATHY ANN CHROMULAK, ESQUIRE

LORI M. DIRENZO, ESQUIRE

NANCY C. WILKINS, ESQUIRE

JESSA C. MARTIN, ESQUIRE

Attorneys for Plaintiff

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

4th Floor
Canonsburg, PA 15317
724-916-0000

Sworn to and subscribed

Before me this 24 day
of March, 2006.

Michelle L. Cecil
Notary Public
Clearfield County
My Comm. Expires July 7, 2008
Member, Pennsylvania Association Of Notaries

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

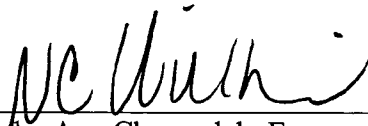
CERTIFICATE OF SERVICE

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeceptum to Discontinue Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 24th day of March, 2006.

FIRST COMMONWEALTH BANK
LEDA E. MCCRACKEN
PHILADELPHIA AND 6TH STREETS
P.O. BOX 400
INDIANA, PA 15701-0400

CSB BANK
1900 RIVER ROAD
CLEARFIELD, PA 16830

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES
210 RUMABARGER AVENUE
DUBOIS, PA 15801



Cathy Ann Chromulak, Esq.
Lori M. DiRenzo, Esq.
Nancy C. Wilkins, Esq.
Jessa C. Martin, Esq.

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

If you have any questions, please call me at 1-800-451-1000.

MAR 27 2006

William A. Shaw
Prothonotary

CHROMULAK & ASSOCIATES, L.L.C.

375 SOUTHPONTE BOULEVARD
4TH FLOOR
CANONSBURG, PENNSYLVANIA 15317

TELEPHONE (724) 916-2400

FACSIMILE (724) 916-2411

DIANE RAMSKI
DIRECT DIAL (724) 916-2414

DATE: 3/23/2006

TO: CLEARFIELD COUNTY PROTHONOTARY

**RE: Beneficial Consumer Discount Company v. Wendy L. Schuckers a/k/a
Wendy L. Schuckes**

CASE NO.: 05-611-CD

Dear Sir/Madam:

Enclosed for filing please find the following documents:

- ☐ Complaint - Civil Action and check in amount of \$ _____
- ☐ Complaint - Mortgage Foreclosure and check in amount of \$ _____
- ☐ Praeipe for Judgment Against Garnishee and check in amount of \$ _____
- ☐ Praeipe for Writ of Execution - Personal Property and check in amount of \$ _____
- ☐ Praeipe for Writ of Execution - Real Estate and check in amount of \$ _____
- ☒ Praeipe to Discontinue Against Garnishee and check in amount of \$0.00
- ☐ Praeipe to Satisfy Judgment and check in amount of \$ _____
- ☐ Other: _____
- ☐ Please forward to Sheriff's Office for Service _____

PLEASE TIME STAMP THE ENCLOSED COVER SHEET(S), AND RETURN WITH THE RECEIPT IN THE SELF-ADDRESSED, STAMPED ENVELOPE PROVIDED!

If you have any questions, please call me at the direct dial number above:

Very truly yours,

Diane Ramski

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

WENDY L SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

FIRST COMMONWEALTH BANK,

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendant's Address:
210 RUMABARGER AVE.
DUBOIS, PA 15801

Date: June 12, 2006

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

PRAECIPE FOR A WRIT OF
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

NANCY C. WILKINS, ESQ.

PA ID NO. 94178

JESSA C. MARTIN, ESQ.

PA ID NO. 201169

AMY L. SABOLCHICK, ESQ.

PA IS NO. 94653

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

(724) 916-2400

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

FILED Any pd. 20.00
m 11:30 AM rec. 6 writs,
JUN 14 2006 and 2 claim
forms to Shff
William A. Shaw
Prothonotary/Clerk of Courts (CP)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

No. 05-611-CD

Plaintiff,

vs.

WENDY L SCHUCKERS a/k/a WENDY L. SCHUCKES,
Defendant,

and

FIRST COMMONWEALTH BANK,

Garnishee.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of CLEARFIELD County;
2. against WENDY L SCHUCKERS a/k/a WENDY L. SCHUCKES, defendant, and
3. against FIRST COMMONWEALTH BANK, garnishee,
4. and index this writ
 - a. against WENDY L SCHUCKERS a/k/a WENDY L. SCHUCKES, defendant, and
 - b. against FIRST COMMONWEALTH BANK, garnishee, and any property of the defendant in the name of Garnishee:

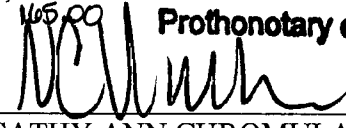
Said Writ of Execution is pursuant to all monies due defendant in any accounts, individual and joint, personal and business.

5.	Amount of Judgment	\$8,1569.27
	Additional Interest to Date	\$ 598.97
	Less payments	\$ 650.00
	(Costs to be added)	\$ _____

Pursuant to Writ of Execution
And Service of Writ

\$8,108.24

Prothonotary costs


CATHY ANN CHROMULAK, ESQ.
LORI M. DIRENZO, ESQ.
NANCY C. WILKINS, ESQ.
JESSA C. MARTIN, ESQ.

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

WENDY L SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

FIRST COMMONWEALTH BANK,

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

Claim for Exemption

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

NANCY C. WILKINS, ESQ.

PA ID NO. 94178

JESSA C. MARTIN, ESQ.

PA ID NO. 201169

AMY L. SABOLCHICK, ESQ.

PA ID NO. 94653

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

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

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

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

CIVIL DIVISION

Plaintiff,

No. 05-611-CD

Vs.

WENDY L SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

FIRST COMMONWEALTH BANK,
Garnishee.

**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 and sold by the Sheriff to satisfy your debts. SUCH PROPERTY IS SAID TO BE EXEMPT. No matter what you owe, there is a DEBTOR'S EXEMPTION established by law. This means that no matter what happens, the Sheriff must give you from the sale at least \$300.00 in cash or property. There are also other exemptions that may be applicable to you. Listed below is a summary of some of the major exemptions that may be applicable to you. If you have an exemption, you should do the following promptly:

1. Complete the claim form attached hereto, 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 Court when and where you are told to appear 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.

CLEARFIELD COUNTY LAWYER REFERRAL
DAVID S. MEHOLICK
COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 exemption set by law.
2. All wearing apparel used by yourself and all family members.
3. Bibles, school books, sewing machines, uniforms and equipment.
4. Tools of your trade, such as carpenter's tools.
5. Most wages and unemployment benefits.
6. Social Security benefits, certain retirement funds and accounts.
7. Certain Veteran and armed forces benefits.
8. Certain insurance proceeds.
9. Such other exemptions as may be provided by law.

CLAIM FOR EXEMPTION

TO THE SHERIFF:

We, the above-named Defendant(s), 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 statutory \$300.00 exemption be:

[] (1) set aside of kind (specify property to be set aside in kind):

[] (2) paid in cash following the sale of the property levied upon;

OR

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

2. FROM MY PROPERTY WHICH IS IN THE POSSESSION OF A THIRD PARTY, I CLAIM THE FOLLOWING EXEMPTIONS:

a. My \$300.00 STATUTORY EXEMPTION: [] in cash [] in kind
(specify property):

b. Social Security benefits on deposit in the amount of
\$ _____;

c. Other (specify amount and basis for exemption):

I request a prompt Court Hearing to determine the exemption. Notice of the Hearing should be given me at the following:

(Address)

(Telephone Number)

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: _____

Defendant: _____

Date: _____

Defendant: _____

THIS CLAIM TO BE FILED WITH:

CLEARFIELD COUNTY SHERIFF'S DEPARTMENT
P.O. BOX 549
CLEARFIELD, PA 16830
(814) 765-2641 EXT. 5986

Note: Under paragraphs (1) and (2) of the Writ, a description of specific property to be levied upon or attached may be set forth in the Writ or included in separate direction to the Sheriff.

Under paragraph (2) of the Writ, if attachment of a named Garnishee is desired, his name should be set forth in the space provided.

Under paragraph (3) of the Writ, the Sheriff may, as under prior practice, add as a Garnishee any person not named in this Writ who may be found in possession of property of the Defendant(s). See Rule 3111(a). For limitations on the power to attach tangible personal property, see Rule 3108(a). (b) Each Court shall, by local rule, designate the officer organization or person to be named in the notice.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-611-CD

vs.

WENDY L. SCHUCKERS A/K/A WENY L SCHUCKES,

Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) WENDY L. SCHUCKERS a/k/a WENY L SCHUCKES;

(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 FIRST COMMONWEALTH BANK as Garnishee(s) per the following property description:

and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out 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 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 them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Prothonotary: \$

Amount Due: \$ 8,159.27

Interest From: \$ 598.97

Less payments \$ 650.00

165.00

Prothonotary costs

Sheriff: \$

TOTAL \$

Plus costs as per endorsement hereon.

Prothonotary SEAL

William L. Hays

Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101637
NO: 05-611-CD
SERVICE # 1 OF 1
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY
vs.
DEFENDANT: WENDY L. SCHUCKERS a/k/a WENDY L. SCHUCKES
TO: FIRST COMMONWEALTH BANK, Garnishee

SHERIFF RETURN

NOW, June 15, 2006 AT 11:03 AM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON FIRST COMMONWEALTH BANK DEFENDANT AT 14303 CLEARFIELD SHAWVILLE HWY., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO DIANE KOSPICK, OFFICE MANAGER A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING /

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	13152	10.00
SHERIFF HAWKINS	CHROMULAK	13152	24.89

FILED
6/2:40 am
JUN. 16 2006

William A. Shaw
Prothonotary

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,

Chester A. Hawkins
by *Maile Hamer*
Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-611-CD

vs.

WENDY L. SCHUCKERS A/K/A WENY L SCHUCKES,

Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) WENDY L. SCHUCKERS a/k/a WENY L SCHUCKES;

(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 FIRST COMMONWEALTH BANK as Garnishee(s) per the following property description:

and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out 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 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 them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Prothonotary: \$

Amount Due: \$ 8,159.27

Interest From: \$ 598.97

Less payments \$ 650.00

105.00

Prothonotary costs

Sheriff: \$

TOTAL \$

Plus costs as per endorsement hereon.

*Rec'd 61406 @ 3:40pm
Chester A. Hawkins Sheriff
My Manly Hamr*

Prothonotary SEAL

[Signature]
Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-611-CD

vs.

WENDY L. SCHUCKERS A/K/A WENY L SCHUCKES,

Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) WENDY L. SCHUCKERS
a/k/a WENY L SCHUCKES;

(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 FIRST COMMONWEALTH BANK as Garnishee(s) per the following property
description:

and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out 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 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 them that
they have been added as a garnishee and are enjoined as above stated.

COSTS:

Prothonotary: \$

Sheriff: \$

Amount Due: \$ 8,159.27

Interest From: \$ 598.97

Less payments \$ 650.00

105.00

Prothonotary costs

TOTAL \$

Plus costs as per endorsement hereon.

*Rec'd 6-14-06 @ 3:00pm
Chester A. Hawkins Sheriff
by Maury H. Hays*

Prothonotary SEAL

[Signature]
Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

RECEIVED

JUN 16 2006

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

CIVIL DIVISION

Plaintiff,

No. 05-611-CD

vs.

WENDY L SCHUCKERS a/k/a
WENDY L. SCHUCKES,
210 RUMABARGER AVE.
DUBOIS, PA 15801

Defendant,

and

FIRST COMMONWEALTH BANK
Garnishee.

FILED *no cc*
m 19:11/SD
JUN 26 2006 *FM*

William A. Shaw
Prothonotary/Clerk of Courts

TO: FIRST COMMONWEALTH BANK
14303 CLEARFIELD SHAWVILLE HIGHWAY
CLEARFIELD, PA 16830

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.

Answers
INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

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

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

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

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE:

**THIS IS AN ATTEMPT TO
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EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendant or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant against you?

RESPONSE:

**THIS IS AN ATTEMPT TO
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BE USED FOR THAT PURPOSE.**

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: June 12, 2006

By: Nancy C. Wilkins

Cathy Ann Chromulak, Esq.

Nancy C. Wilkins, Esq.

Jessa C. Martin, Esq.

Amy L. Sabolchick, Esq.

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

(724) 916-2400

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


EXHIBIT "A"
ANSWERS TO INTERROGATORIES

1. No
2. N/A
3. Yes
4. Checking account number 7120094568 into Wendy L. Schuckers with a current balance of \$194.21. Please note: account receives direct deposit.
5. No
6. N/A
7. No
8. N/A
9. No
10. N/A
11. No
12. N/A

VERIFICATION

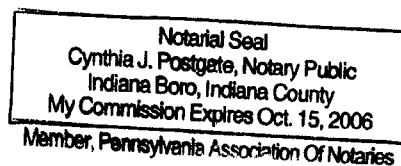
COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF *Indiana*)

On this *21* day of *June* 2006 before me, the undersigned officer,
a Notary Public in and for said Commonwealth and County, personally appeared
JAMES A. BOYLE, who being duly sworn according to law, acknowledged that he is
Vice President of First Commonwealth Bank, and that the facts set forth in the foregoing
Interrogatories are true and correct to the best of his knowledge and belief.


James A. Boyle, Vice President
First Commonwealth Bank

Sworn and subscribed to before me
This *21* day of *June* 2006


Notary Public



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

FIRST COMMONWEALTH BANK,
Garnishee.

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

Praecipe For Judgment
Against Garnishee

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

NANCY C. WILKINS, ESQ.

PA ID NO. 94178

JESSA C. MARTIN, ESQ.

PA ID NO. 201169

AMY L. SABOLCHICK, ESQ.

PA ID NO. 94653

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

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

FILED *Atty pd*
m 10:51 AM *60.00*
JUL 14 2006 *Notice to*
Garnishee
William A. Shaw
Prothonotary/Clerk of Courts *Statement*
to Atty
@

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

FIRST COMMONWEALTH BANK,
Garnishee.

CIVIL DIVISION

No. 05-611-CD

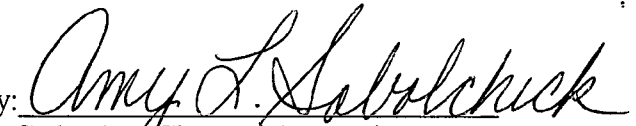
TO: PROTHONOTARY

Please enter judgment against Garnishee, FIRST COMMONWEALTH BANK, in the amount of \$194.21 based upon the Garnishee's Answers to Interrogatories attached hereto as Exhibit A admitting possession of funds of Defendant in that amount, which is less than Plaintiff's judgment against the Defendant, interest and costs.

Respectfully submitted,

CHROMULAK & ASSOCIATES, LLC.

By:



Cathy Ann Chromulak, Esquire

Nancy C. Wilkins, Esquire

Jessa C. Martin, Esquire

Amy L. Sabolchick, Esquire

Attorneys for Plaintiff

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

**THIS IS AN ATTEMPT TO
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BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

RECEIVED

JUN 16 2006

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

CIVIL DIVISION

Plaintiff,

No. 05-611-CD

vs.

WENDY L SCHUCKERS a/k/a
WENDY L. SCHUCKES,
210 RUMABARGER AVE.
DUBOIS, PA 15801

Defendant,

and

FIRST COMMONWEALTH BANK
Garnishee.

TO: FIRST COMMONWEALTH BANK
14303 CLEARFIELD SHAWVILLE HIGHWAY
CLEARFIELD, PA 16830

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.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

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

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

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

EXHIBIT

tabbles

"A"

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE:

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BE USED FOR THAT PURPOSE.**

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: June 12, 2006

By: Nancy C. Wilkins

Cathy Ann Chromulak, Esq.

Nancy C. Wilkins, Esq.

Jessa C. Martin, Esq.

Amy L. Sabolchick, Esq.

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317


(724) 916-2400

**THIS IS AN ATTEMPT TO
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INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

EXHIBIT "A"
ANSWERS TO INTERROGATORIES

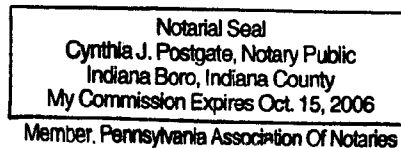
1. No
2. N/A
3. Yes
4. Checking account number 7120094568 into Wendy L. Schuckers with a current balance of \$194.21. Please note: account receives direct deposit.
5. No
6. N/A
7. No
8. N/A
9. No
10. N/A
11. No
12. N/A

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF *Indiana*)


James A. Boyle, Vice President
First Commonwealth Bank

Sworn and subscribed to before me
This 21 day of June 2006

Cynthia J Postgate
Notary Public

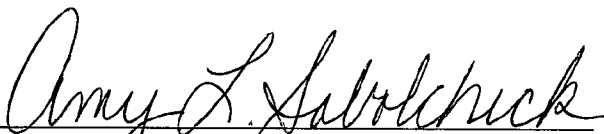


CERTIFICATE OF SERVICE

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeipe for Judgment Against Garnishee was served upon the following by First Class Mail, postage prepaid on this 11th day of July, 2006.

FIRST COMMONWEALTH BANK
JAMES A. BOYLE
PHILADELPHIA & 6TH STREETS
P.O. BOX 400
INDIANA, PA 15701-0400

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES
210 RUMBARGER AVE.
DUBOIS, PA 15801


Cathy Ann Chromulak, Esq.
Nancy C. Wilkins, Esq.
Jessa C. Martin, Esq.
Amy L. Sabolchick, Esq.

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION
No. 05-611-CD

CC-1

vs. Plaintiff,

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

FIRST COMMONWEALTH BANK,
Garnishee.

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: FIRST COMMONWEALTH BANK
JAMES A. BOYLE
PHILADELPHIA & 6TH STREETS
P.O. BOX 400
INDIANA, PA 15701-0400

(X) Garnishee

You are hereby notified that an Order, Decree or Judgment was entered in the above captioned proceeding on July 14, 2006.

() A copy of the Order or Decree is enclosed, or

(X) The judgment is as follows: \$194.21 plus interest at the rate of 6% per annum and additional costs of suit.

William L. Shaver
Btl

Deputy

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

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

COPY

Beneficial Consumer Discount Company
Plaintiff(s)

No.: 2005-00611-CD

Real Debt: \$194.21

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Wendy L. Schuckers
Defendant(s)

Entry: \$20.00

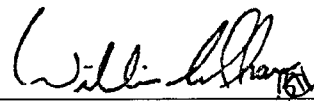
Instrument: Judgment on Garnishee's Answers
Against First Commonwealth Bank ONLY

CSB Bank and First Commonwealth Bank,
Garnishees

Date of Entry: July 14, 2006

Expires: July 14, 2011

Certified from the record this 14th day of July, 2006.



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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

FIRST COMMONWEALTH BANK,
Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Date: July 18, 2006

FILED
JUL 20 2006
11:00 AM
No CC.

William A. Shaw
Prothonotary

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

Praecipe to Satisfy Judgment
Against Garnishee ONLY

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

LORI M. DIRENZO, ESQ.

PA ID NO. 201843

AMY L. SABOLCHICK, ESQ.

PA ID NO. 94653

ANNA M. BONARRIGO, ESQ.

PA ID NO. 202070

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

(724) 916-2400

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

FIRST COMMONWEALTH BANK,
Garnishee.

CIVIL DIVISION

No. 05-611-CD

PRAECIPE TO SATISFY JUDGMENT AGAINST GARNISHEE ONLY

TO PROTHONOTARY:

Please satisfy the judgment in this action against the above garnishee, FIRST
COMMONWEALTH BANK and mark the docket accordingly.

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By: 

CATHY ANN CHROMULAK, ESQUIRE

LORI M. DIRENZO, ESQUIRE

AMY L. SABOLCHICK, ESQUIRE

ANNA M. BONARRIGO, ESQUIRE

Attorneys for Plaintiff

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

Sworn to and subscribed

Before me this 18 day
of July, 2006.


Notary Public

Notarial Seal
Michelle L. Wolota, Notary Public
Cecil Twp., Washington County
My Commission Expires July 7, 2011
Member, Pennsylvania Association of Notaries

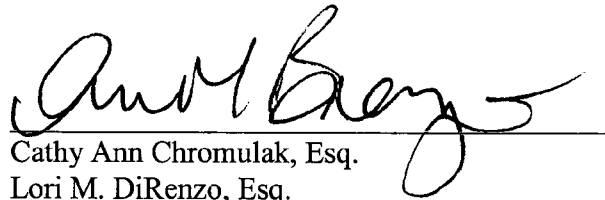
THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

CERTIFICATE OF SERVICE

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praecipe to Satisfy the Judgment Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 18th day of July, 2006.

FIRST COMMONWEALTH BANK
JAMES A. BOYLE
PHILADELPHIA & 6TH STREETS
P.O. BOX 400
INDIANA, PA 15701-0400

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES
210 RUMABARGER AVENUE
DUBOIS, PA 15801

A handwritten signature in black ink, appearing to read "Cathy Ann Chromulak", is written over a horizontal line.

Cathy Ann Chromulak, Esq.
Lori M. DiRenzo, Esq.
Amy L. Sabolchick, Esq.
Anna M. Bonarrigo, Esq.

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

CHROMULAK & ASSOCIATES, L.L.C.

375 SOUTHPOINTE BOULEVARD
4TH FLOOR
CANONSBURG, PENNSYLVANIA 15317

TELEPHONE (724) 916-2400

DIANE RAMSKI
DIRECT DIAL (724) 916-2414

FACSIMILE (724) 916-2411

DATE: 7/18/2006

TO: CLEARFIELD COUNTY PROTHONOTARY

RE: Beneficial Consumer Discount Company v. Schuckers a/k/a Schuckes

CASE NO.: 05-611-CD

Dear Sir/Madam:

Enclosed for filing please find the following documents:

- ☐ Complaint - Civil Action and check in amount of \$ _____
- ☐ Complaint - Mortgage Foreclosure and check in amount of \$ _____
- ☐ Praeipe for Judgment Against Garnishee and check in amount of \$ _____
- ☐ Praeipe for Writ of Execution - Personal Property and check in amount of \$ _____
- ☐ Praeipe for Writ of Execution - Real Estate and check in amount of \$ _____
- ☐ Praeipe to Discontinue Against Garnishee and check in amount of \$ _____
- ☒ Praeipe to Satisfy Judgment Against Garnishee and check in amount of \$7.00
- ☐ Other:
- ☐ Please forward to Sheriff's Office for Service

PLEASE TIME STAMP THE ENCLOSED COVER SHEET(S), AND RETURN WITH THE RECEIPT IN THE SELF-ADDRESSED, STAMPED ENVELOPE PROVIDED.

If you have any questions, please call me at the direct dial number above.

Very truly yours,

Diane Ramski

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

WENDY L SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

FIRST COMMONWEALTH BANK,

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendant's Address:
210 RUMABARGER AVE.
DUBOIS, PA 15801

Date: October 26, 2006

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

PRAECIPE FOR A WRIT OF
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

AMY L. SABOLCHICK, ESQ.

PA IS NO. 94653

ANNA M. BONARRIGO, ESQ.

PA ID NO. 202070

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

FILED
m 10-4061
OCT 30 2006

William A. Shaw
Prothonotary/Clerk of Courts
Any pd. 20.00
1cc @ Lowits
to Sheriff
OK

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

No. 05-611-CD

Plaintiff,

vs.

WENDY L SCHUCKERS a/k/a WENDY L. SCHUCKES,
Defendant,

and

FIRST COMMONWEALTH BANK,

Garnishee.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of CLEARFIELD County;
2. against WENDY L SCHUCKERS a/k/a WENDY L. SCHUCKES, defendant, and
3. against FIRST COMMONWEALTH BANK, garnishee,
4. and index this writ
 - a. against WENDY L SCHUCKERS a/k/a WENDY L. SCHUCKES, defendant, and
 - b. against FIRST COMMONWEALTH BANK, garnishee, and any property of the defendant in the name of Garnishee:

Said Writ of Execution is pursuant to all monies due defendant in any accounts, individual and joint, personal and business.

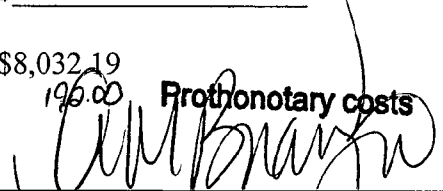
5.	Amount of Judgment	\$8,159.27
	Additional Interest to Date	\$ 917.21
	Less payments	\$1,044.29
	(Costs to be added)	\$ _____

Pursuant to Writ of Execution
And Service of Writ

\$8,032.19

196.00

Prothonotary costs


CATHY ANN CHROMULAK, ESQ.
AMY L. SABOLCHICK, ESQ.
ANNA M. BONARRIGO, ESQ.

**THIS IS AN ATTEMPT TO
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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-611-CD

vs.

WENDY L. SCHUCKERS A/K/A WENY L SCHUCKES,

Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) WENDY L. SCHUCKERS
a/k/a WENY L SCHUCKES;

(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 FIRST COMMONWEALTH BANK as Garnishee(s) per the following property
description:

and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out 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 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 them that
they have been added as a garnishee and are enjoined as above stated.

COSTS:

Prothonotary: \$

Amount Due: \$ 8,159.27

Interest From: \$ 917.21

Less payments \$ 1,044.29

Sheriff: \$

TOTAL \$ 8,032.19

Plus costs as per endorsement hereon.

192.00 Prothonotary costs

Prothonotary SEAL

Agent/Deputy

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 # 102085
NO: 05-611-CD
SERVICE # 1 OF 1
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY
vs.
DEFENDANT: WENDY L. SCHUCKERS aka WENDY L. SCHUCKES
TO: FIRST COMMONWEALTH BANK

SHERIFF RETURN

NOW, November 01, 2006 AT 9:24 AM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON FIRST COMMONWEALTH BANK, Garnishee DEFENDANT AT 14303 CLEARFIELD SHAWVILLE HIGHWAY, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO BRENDA THORNHILL, SUPERVISOR A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / DEHAVEN

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	14940	10.00
SHERIFF HAWKINS	CHROMULAK	14940	24.89

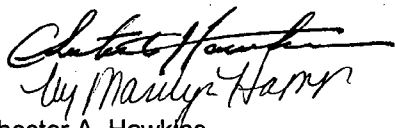
FILED
0/3:20 cm
NOV - 3 2006

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,


Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-611-CD

vs.

WENDY L. SCHUCKERS A/K/A WENY L SCHUCKES,

Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) WENDY L. SCHUCKERS a/k/a WENY L SCHUCKES;

(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 FIRST COMMONWEALTH BANK as Garnishee(s) per the following property description:

and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out 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 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 them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Prothonotary: \$

Amount Due: \$ 8,159.27

Interest From: \$ 917.21

Less payments \$ 1,044.29

Sheriff: \$

TOTAL \$ 8,032.19

Plus costs as per endorsement hereon.

192.00 Prothonotary costs

Prothonotary SEAL

Agent/Deputy

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.

Rec'd 10/31/06 @ 10:00 AM
Christa A. Hamer Sheriff
Clyde M. Hamer

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-611-CD

vs.

WENDY L. SCHUCKERS A/K/A WENY L SCHUCKES,

Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) WENDY L. SCHUCKERS a/k/a WENY L SCHUCKES;

(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 FIRST COMMONWEALTH BANK as Garnishee(s) per the following property description:

and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out 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 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 them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Prothonotary: \$

Amount Due: \$ 8,159.27

Interest From: \$ 917.21

Less payments \$ 1,044.29

Sheriff: \$

TOTAL \$ 8,032.19

Plus costs as per endorsement hereon.

192.00 Prothonotary costs

Prothonotary SEAL

Agent/Deputy

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.

Read 10/31/06 @ 10:00 AM

Chester A. Hawkins Sherb
by Marilyn Hama

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

CIVIL DIVISION

No. 05-611-CD

vs.

WENDY L SCHUCKERS a/k/a
WENDY L. SCHUCKES,
210 RUMABARGER AVE.
DUBOIS, PA 15801

Defendant,

and

FIRST COMMONWEALTH BANK
Garnishee.

TO: FIRST COMMONWEALTH BANK
14303 CLEARFIELD SHAWVILLE HIGHWAY
CLEARFIELD, PA 16830

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.

Answers to
INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

RESPONSE:

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

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

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

FILED NO CC
M 11:07 AM
NOV 09 2006
William A. Shaw
Prothonotary/Clerk of Courts

6.1
THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE:

**THIS IS AN ATTEMPT TO
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BE USED FOR THAT PURPOSE.**

8.1

EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendant or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant against you?

RESPONSE:

**THIS IS AN ATTEMPT TO
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INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: 10/27/06

By: 

Cathy Ann Chromulak, Esq.
Amy L. Sabolchick, Esq.
Anna M. Bonarrigo, Esq.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

**THIS IS AN ATTEMPT TO
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BE USED FOR THAT PURPOSE.**


EXHIBIT "A"
ANSWERS TO INTERROGATORIES

1. Yes
2. Checking account number 7110183265 into Wendy L. Schuckers with a current balance of \$37.00. Savings account 7120094568 into Wendy L. Schuckers with a current balance of \$71.21. Please note: account receives direct deposit.
3. No
4. N/A
5. No
6. N/A
7. No
8. N/A
9. No
10. N/A
11. No
12. N/A

VERIFICATION

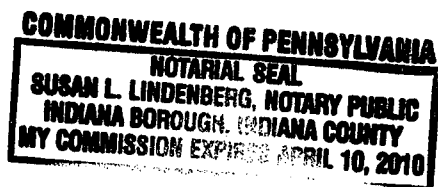
COMMONWEALTH OF PENNSYLVANIA)
)
COUNTY OF INDIANA)

On this 3rd day of November 2006 before me, the undersigned officer, a Notary Public in and for said Commonwealth and County, personally appeared JAMES BOYLE, who being duly sworn according to law, acknowledged that he is Vice President of First Commonwealth Bank, and that the facts set forth in the foregoing Interrogatories are true and correct to the best of his knowledge and belief.


James Boyle, Vice President
First Commonwealth Bank

Sworn and subscribed to before me
This 3rd day of November 2006

Susan L. Lindenberg
Notary Public



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

CIVIL DIVISION

No. 05-611-CD

vs.

WENDY L SCHUCKERS a/k/a
WENDY L. SCHUCKES,
210 RUMABARGER AVE.
DUBOIS, PA 15801

Defendant,

and

FIRST COMMONWEALTH BANK
Garnishee.

TO: FIRST COMMONWEALTH BANK
14303 CLEARFIELD SHAWVILLE HIGHWAY
CLEARFIELD, PA 16830

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.

Answers to
INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

RESPONSE:

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

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

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

FILED NO CC
m/110560
NOV 27 2006

William A. Shaw
Prothonotary/Clerk of Courts

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE:

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EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendant or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant against you?

RESPONSE:

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TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: 10/27/06

By: 

Cathy Ann Chromulak, Esq.

Amy L. Sabolchick, Esq.

Anna M. Bonarrigo, Esq.

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

(724) 916-2400

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


AMENDED

1. Yes
2. Checking account number 7110183265 into Wendy L. Schuckers with a current balance of \$37.00. Savings account number 7120094568 into Wendy L. Schuckers with a current balance of \$1,864.67. Please note: account receives direct deposit.
3. No
4. N/A
5. No
6. N/A
7. No
8. N/A
9. No
10. N/A
11. No
12. N/A

VERIFICATION

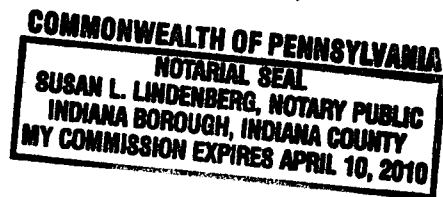
COMMONWEALTH OF PENNSYLVANIA)
)
COUNTY OF INDIANA)

On this 21ST day of November 2006 before me, the undersigned officer, a Notary Public in and for said Commonwealth and County, personally appeared JAMES BOYLE, who being duly sworn according to law, acknowledged that he is Vice President of First Commonwealth Bank, and that the facts set forth in the foregoing Interrogatories are true and correct to the best of his knowledge and belief.


James Boyle, Vice President
First Commonwealth Bank

Sworn and subscribed to before me
This 21st day of November 2006

Susan L. Lindenberg
Notary Public



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

FIRST COMMONWEALTH BANK,
Garnishee.

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

Praecipe For Judgment
Against Garnishee

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER
DISCOUNT COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

AMY L. SABOLCHICK, ESQ.

PA ID NO. 94653

ANNA M. BONARRIGO, ESQ.

PA ID NO. 202070

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

**THIS IS AN ATTEMPT TO
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INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

FILED *Atty pd.*
m 11:18:20 *20.00*
DEC 04 2006 *Notice to*
Garnishee
William A. Shaw
Prothonotary/Clerk of Courts *Statement*
to Atty
CR

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

FIRST COMMONWEALTH BANK,
Garnishee.

CIVIL DIVISION

No. 05-611-CD

TO: PROTHONOTARY:

Please enter judgment against Garnishee, FIRST COMMONWEALTH BANK, in the amount of \$1901.67 based upon the Garnishee's Answers to Interrogatories attached hereto as Exhibit A admitting possession of funds of Defendant in that amount, which is less than Plaintiff's judgment against the Defendant, interest and costs.

Respectfully submitted,

CHROMULAK & ASSOCIATES, LLC.

By: 

Cathy Ann Chromulak, Esquire
Amy L. Sabolchick, Esquire
Anna M. Bonarrigo, Esquire
Attorneys for Plaintiff
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

No. 05-611-CD

vs. Plaintiff,

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

FIRST COMMONWEALTH BANK,
Garnishee.

CC. 7

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: FIRST COMMONWEALTH BANK
JAMES A. BOYLE
VICE PRESIDENT
CENTRAL OFFICES
PHILADELPHIA and 6TH STREETS
P.O. BOX 400
INDIANA, PA 15701-0400

(X) Garnishee

You are hereby notified that an Order, Decree or Judgment was entered in the above captioned proceeding on December 4, 2006.

() A copy of the Order or Decree is enclosed, or

(X) The judgment is as follows: \$1901.67 plus interest at the rate of 6% per annum and additional costs of suit.

William A. H. [Signature]

Deputy

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FIRST
Commonwealth

Banking
Insurance
Trust
Financial Management
Investments

First Commonwealth Bank

Central Offices
Philadelphia and 6th Streets
P.O. Box 400
Indiana, PA 15701-0400
fcbanking.com

November 21, 2006

Anna M. Bonarrigo, Esquire
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

Re: Beneficial Consumer Discount Company vs. Wendy L. Schuckers A/K/A Wendy L. Schuckes and First Commonwealth Bank, as garnishee, No. 05-611-CD,
Clearfield County, Pennsylvania

Dear Ms. Bonarrigo:

Enclosed are answers to Interrogatories on the above reference case.

Very truly yours,



James A. Boyle
Vice President

JAB/nmr

Enclosure

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

CIVIL DIVISION

No. 05-611-CD

vs.

WENDY L SCHUCKERS a/k/a
WENDY L. SCHUCKES,
210 RUMABARGER AVE.
DUBOIS, PA 15801

Defendant,

and

FIRST COMMONWEALTH BANK
Garnishee.

TO: FIRST COMMONWEALTH BANK
14303 CLEARFIELD SHAWVILLE HIGHWAY
CLEARFIELD, PA 16830

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.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

RESPONSE:

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

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

THIS IS AN ATTEMPT TO
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INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE:

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

EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendant or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant against you?

RESPONSE:

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

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: 10/27/06

By: AM Bonarrigo

Cathy Ann Chromulak, Esq.

Amy L. Sabolchick, Esq.

Anna M. Bonarrigo, Esq.

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

(724) 916-2400

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

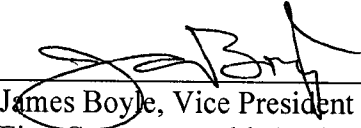
AMENDED

1. Yes
2. Checking account number 7110183265 into Wendy L. Schuckers with a current balance of \$37.00. Savings account number 7120094568 into Wendy L. Schuckers with a current balance of \$1,864.67. Please note: account receives direct deposit.
3. No
4. N/A
5. No
6. N/A
7. No
8. N/A
9. No
10. N/A
11. No
12. N/A

VERIFICATION

COMMONWEALTH OF PENNSYLVANIA)
)
COUNTY OF INDIANA)

On this 21st day of November 2006 before me, the undersigned officer,
a Notary Public in and for said Commonwealth and County, personally appeared
JAMES BOYLE, who being duly sworn according to law, acknowledged that he is
Vice President of First Commonwealth Bank, and that the facts set forth in the foregoing
Interrogatories are true and correct to the best of his knowledge and belief.

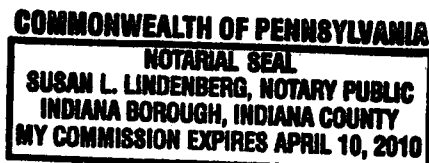


James Boyle, Vice President
First Commonwealth Bank

Sworn and subscribed to before me
This 21st day of November 2006



Notary Public

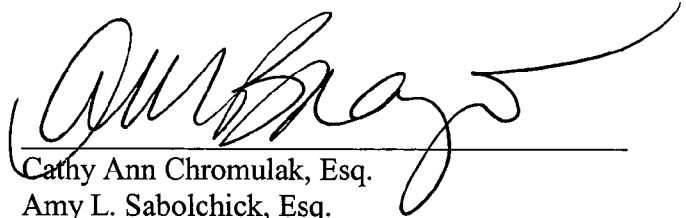


CERTIFICATE OF SERVICE

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praecept for Judgment Against Garnishee was served upon the following by First Class Mail, postage prepaid on this 30th day of November, 2006.

FIRST COMMONWEALTH BANK
JAMES A. BOYLE
VICE PRESIDENT
CENTRAL OFFICES
PHILADELPHIA and 6TH STREETS
P.O. BOX 400
INDIANA, PA 15701-0400

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES
210 RUMABARGER AVENUE
DUBOIS, PA 15801



Cathy Ann Chromulak, Esq.
Amy L. Sabolchick, Esq.
Anna M. Bonarrigo, Esq.

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

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

Beneficial Consumer Discount Company
Plaintiff(s)

No.: 2005-00611-CD

Real Debt: \$1,901.67

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Wendy L. Schuckers
Defendant(s)

Entry: \$20.00

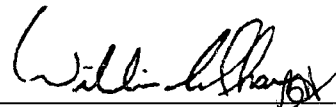
Instrument: Judgment against Garnishee
First Commonwealth Bank

CSB Bank
First Commonwealth Bank
Garnishee(s)

Date of Entry: December 4, 2006

Expires: December 4, 2011

Certified from the record this 4th day of December, 2006.



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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

FIRST COMMONWEALTH BANK,
Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Date: December 12, 2006

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

Praeipce to Satisfy Judgment
Against Garnishee ONLY

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER
DISCOUNT COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

AMY L. SABOLCHICK, ESQ.

PA ID NO. 94653

ANNA M. BONARRIGO, ESQ.

PA ID NO. 202070

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

FILED Pd \$7.00
4/11/00m
DEC 15 2006 No cc.
(m)

William A. Shaw
Prothonotary/Clerk of Courts

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

Plaintiff,

No. 05-611-CD

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

FIRST COMMONWEALTH BANK,
Garnishee.

PRAECIPE TO SATISFY JUDGMENT AGAINST GARNISHEE ONLY

TO PROTHONOTARY:

Please satisfy the judgment in this action against the above garnishee, FIRST
COMMONWEALTH BANK, and mark the docket accordingly.

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By: 

CATHY ANN CHROMULAK, ESQUIRE

AMY L. SABOLCHICK, ESQUIRE

ANNA M. BONARRIGO, ESQUIRE

Attorneys for Plaintiff

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Heather L. Hatfield, Notary Public

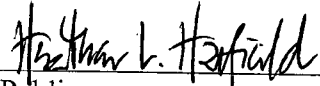
Cecil Twp. Washington County

My Commission Expires June 29, 2010

Member, Pennsylvania Association of Notaries

Sworn to and subscribed

Before me this 12th day
of December, 2006.


Notary Public

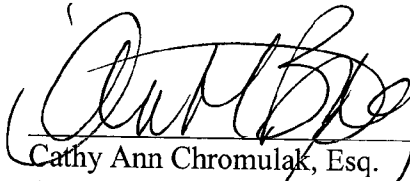
THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

CERTIFICATE OF SERVICE

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praecipe to Satisfy the Judgment Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 12th day of December, 2006.

FIRST COMMONWEALTH BANK
JAMES A. BOYLE
CENTRAL OFFICES
PHILADELPHIA and 6th STREETS
P.O. BOX 400
INDIANA, PA 15701-0400

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES
210 RUMABARGER AVENUE
DUBOIS, PA 15801



Cathy Ann Chromulak, Esq.
Amy L. Sabolchick, Esq.
Anna M. Bonarrigo, Esq.

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

CHROMULAK & ASSOCIATES, L.L.C.

375 SOUTHPOINTE BOULEVARD
4TH FLOOR
CANONSBURG, PENNSYLVANIA 15317

TELEPHONE (724) 916-2400

VICKI KOVACS
DIRECT DIAL (724) 916-2427

FACSIMILE (724) 916-2411

DATE: 12/12/06

TO: CLEARFIELD COUNTY PROTHONOTARY

RE: Beneficial Consumer Discount Company v. Wendy L. Schuckers a/k/a Wendy L. Schuckes

CASE NO.: 05-611-CD

Dear Sir/Madam:

Enclosed for filing please find the following documents:

- ☐ Complaint - Civil Action and check in amount of \$ _____
- ☐ Complaint - Mortgage Foreclosure and check in amount of \$ _____
- ☐ Praeipe for Judgment Against Garnishee and check in amount of \$ _____
- ☐ Praeipe for Writ of Execution - Personal Property and check in amount of \$ _____
- ☐ Praeipe for Writ of Execution - Real Estate and check in amount of \$ _____
- ☐ Praeipe to Discontinue Against Garnishee and check in amount of \$ _____
- ☒ Praeipe to Satisfy Judgment Against Garnishee and check in amount of \$7.00
- ☐ Other: _____
- ☐ Please forward to Sheriff's Office for Service

PLEASE TIME STAMP THE ENCLOSED COVER SHEET(S), AND RETURN WITH THE RECEIPT IN THE SELF-ADDRESSED, STAMPED ENVELOPE PROVIDED.

If you have any questions, please call me at the direct dial number above.

Very truly yours,

Vicki Kovacs

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES

Defendant,

and

FIRST COMMONWEALTH BANK

Garnishee,

and

TIMBERLAND FEDERAL
CREDIT UNION

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendant's Address:
210 RUMBARGER AVE.
DUBOIS, PA 15801

Date: March 5, 2007

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

PRAECIPE FOR A WRIT OF
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NC. 42067

MAUREEN A. DOWD, ESQ.

PA ID NC. 90549

KURT J. WINTER, ESQ.

PA ID NO. 84801

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

FILED *Atty pd.*
m 12:53 PM *20.00*
MAR 07 2007 *1CCobwnts*
to Sheriff
William A. Shaw
Prothonotary/Clerk of Courts *(GW)*

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-611-CD

vs.

WENDY L. SCHUCKERS A/K/A WENY L SCHUCKES,

Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) WENDY L. SCHUCKERS
a/k/a WENY L SCHUCKES;

(1) You are also directed to attach the property of the defendant not levied upon in the
possession of FIRST COMMONWEALTH BANK and TIMBERLAND FEDERAL CREDIT
UNION as Garnishee(s) per the following property description:

and to notify the Garnishee(s) that

(a) an attachment has been issued;
(b) the garnishee(s) is/are enjoined from paying out any debt to or for the
account of the defendant(s) and from delivering any property of the defendant(s) or otherwise
disposing thereof.

(2) If property of the defendant not levied upon and subject to attachment is found in
he possession of anyone other than the named garnishee(s), you are directed to notify them that they
have been added as a garnishee and are enjoined as above stated.

COSTS:

Prothonotary: \$259.00

Amount Due: \$ 8,159.27

Interest From: \$ 1,356.71

Less payments \$ 3,245.96

Sheriff: \$

TOTAL \$6,270.02

Plus costs as per endorsement hereon.

Prothonotary SEAL

Agent/Deputy

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 # 102527
NO: 05-611-CD
SERVICE # 1 OF 3
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY

vs.

DEFENDANT: WENDY L. SCHUCKERS aka WENDY L. SCHUCKES

TO: FIRST COMMONWEALTH BANK and TIMBERLAND FEDERAL CREDIT UNION

SHERIFF RETURN

NOW, March 14, 2007 AT 3:12 PM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON FIRST COMMONWEALTH BANK, Garnishee DEFENDANT AT 14303 CLEARFIELD SHAWVILLE HWY., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MIKE SCHEPIS, TELLER SUPERVISOR A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING /

FILED

01/22/07 BN
MAR 16 2007

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102527

NO: 05-611-CD

SERVICE # 2 OF 3

WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY

vs.

DEFENDANT: WENDY L. SCHUCKERS aka WENDY L. SCHUCKES

TO: FIRST COMMONWEALTH BANK and TIMBERLAND FEDERAL CREDIT UNION

SHERIFF RETURN

NOW, March 14, 2007 AT 1:55 PM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON TIMBERLAND FEDERAL CREDIT UNION, Garnishee DEFENDANT AT 821 BEAVER DRIVE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JOE KLAIBER, V.P. OF OPERATIONS A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CNOSUMER DISCOUNT COMPANY

NO. 05-611-CD

-VS-

WENDY L. SCHUCKERS aka WENDY L. SCHUCKES

WRIT OF EXECUTION; INTERROGATORIES

SHERIFF'S RETURN

NOW MARCH 16, 2007 MAILED THE WRIT OF EXECUTION/CLAIM FOR EXEMPTION TO WENDY L. SCHUCKERS aka WENDY L. SCHUCKES, DEFENDANT BY REGULAR MAIL AT 210 RUMBARGER AVE., DUBOIS, PA. 15801 IN ENVELOPE PROVIDED BY ATTORNEY.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102527
NO: 05-611-CD
SERVICES 3
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY

vs.

DEFENDANT: WENDY L. SCHUCKERS aka WENDY L. SCHUCKES

TO: FIRST COMMONWEALTH BANK and TIMBERLAND FEDERAL CREDIT UNION

SHERIFF RETURN


RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	16840	20.00
SHERIFF HAWKINS	CHROMULAK	16840	448.43

Sworn to Before Me This

_____ Day of _____ 2007

So Answers,


Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-611-CD

vs.

WENDY L. SCHUCKERS A/K/A WENY L SCHUCKES,

Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) WENDY L. SCHUCKERS a/k/a WENY L SCHUCKES;

(1) You are also directed to attach the property of the defendant not levied upon in the possession of FIRST COMMONWEALTH BANK and TIMBERLAND FEDERAL CREDIT UNION as Garnishee(s) per the following property description:

and to notify the Garnishee(s) that

(a) an attachment has been issued;
(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(2) If property of the defendant 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 them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Prothonotary: \$259.00

Amount Due: \$ 8,159.27

Interest From: \$ 1,356.71

Less payments \$ 3,245.96

Sheriff: \$

TOTAL \$6,270.02

Plus costs as per endorsement hereon.

*Rec'd 3-7-07 @ 3:00pm
Chester A. Haverstick
by Marilyn Hamer*

Prothonotary SEAL

Willie L. Hamer
Agent/Deputy

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

BENEFICIAL CONSUMER
DISCOUNT COMPANY

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES

Defendant,

and

FIRST COMMONWEALTH BANK
Garnishee,

and

TIMBERLAND FEDERAL
CREDIT UNION

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendant's Address:
210 RUMBARGER AVE.
DUBOIS, PA 15801

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

PRAECIPE FOR A WRIT OF
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

MAUREEN A. DOWD, ESQ.

PA ID NO. 90549

KURT J. WINTER, ESQ.

PA ID NO. 84801

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor

Canonsburg, PA 15317
(724) 916-2400

Date: March 5, 2007

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

MAR 07 2007

Attest.

Willie R. ...
Prothonotary
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY

Plaintiff,

CIVIL DIVISION

No. 05-611-CD

vs.

WENDY L. SCHUCKERS a/k/a WENDY L. SCHUCKES
Defendant,

and

FIRST COMMONWEALTH BANK
Garnishee,

and

TIMBERLAND FEDERAL CREDIT UNION
Garnishee.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary


Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of CLEARFIELD County;
2. against WENDY L. SCHUCKERS a/k/a WENDY L. SCHUCKES, defendant, and
3. against FIRST COMMONWEALTH BANK, garnishee, and
4. against TIMBERLAND FEDERAL CREDIT UNION, garnishee
5. and index this writ
 - a. against WENDY L. SCHUCKERS a/k/a WENDY L. SCHUCKES, defendant, and
 - b. against FIRST COMMONWEALTH BANK, garnishee, and any property of the defendant in the name of Garnishee, and
 - c. against TIMBERLAND FEDERAL CREDIT UNION, garnishee, and any property of the defendant in the name of Garnishee:

Said Writ of Execution is pursuant to all monies due defendant in any accounts, individual and joint, personal and business.

6. Amount of Judgment	\$8,159.27
Additional Interest to Date	\$1,356.71
Less payments made	\$ 3,245.96
(Costs to be added)	\$ _____
	259.00 Prothonotary costs
Pursuant to Writ of Execution	\$6,270.02
And Service of Writ	

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


CATHY ANN CHROMULAK, ESQ.
MAUREEN A. DOWD, ESQ.
KURT J. WINTER, ESQ.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES

Defendant,

and

FIRST COMMONWEALTH BANK
Garnishee,

and

TIMBERLAND FEDERAL
CREDIT UNION

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendant's Address:
210 RUMABARGER AVE.
DUBOIS, PA 15801

CIVIL DIVISION

No. 05-611-CD

TYPE OF PLEADING:

Claim for Exemption

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

MAUREEN A. DOWD, ESQ.

PA ID NO. 90549

KURT J. WINTER, ESQ.

PA ID NO. 84801

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

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

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 exemption set by law.
2. All wearing apparel used by yourself and all family members.
3. Bibles, school books, sewing machines, uniforms and equipment.
4. Tools of your trade, such as carpenter's tools.
5. Most wages and unemployment benefits.
6. Social Security benefits, certain retirement funds and accounts.
7. Certain Veteran and armed forces benefits.
8. Certain insurance proceeds.
9. Such other exemptions as may be provided by law.

CLAIM FOR EXEMPTION

TO THE SHERIFF:

We, the above-named Defendant(s), 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 statutory \$300.00 exemption be:

[] (1) set aside of kind (specify property to be set aside in kind):

[] (2) paid in cash following the sale of the property levied upon;

OR

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

2. FROM MY PROPERTY WHICH IS IN THE POSSESSION OF A THIRD PARTY, I CLAIM THE FOLLOWING EXEMPTIONS:

a. My \$300.00 STATUTORY EXEMPTION: [] in cash [] in kind
(specify property):

b. Social Security benefits on deposit in the amount of
\$ _____;

c. Other (specify amount and basis for exemption):

I request a prompt Court Hearing to determine the exemption. Notice of the Hearing should be given me at the following:

(Address)

(Telephone Number)

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: _____

Defendant: _____

Date: _____

Defendant: _____

THIS CLAIM TO BE FILED WITH:

CLEARFIELD COUNTY SHERIFF'S DEPARTMENT
P.O. BOX 549
CLEARFIELD, PA 16830
814-765-2641

Note: Under paragraphs (1) and (2) of the Writ, a description of specific property to be levied upon or attached may be set forth in the Writ or included in separate direction to the Sheriff.

Under paragraph (2) of the Writ, if attachment of a named Garnishee is desired, his name should be set forth in the space provided.

Under paragraph (3) of the Writ, the Sheriff may, as under prior practice, add as a Garnishee any person not named in this Writ who may be found in possession of property of the Defendant(s). See Rule 3111(a). For limitations on the power to attach tangible personal property, see Rule 3108(a). (b) Each Court shall, by local rule, designate the officer organization or person to be named in the notice.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY

CIVIL DIVISION

Plaintiff,

No. 05-611-CD

vs.

WENDY L. SCHUCKERS a/k/a WENDY L.
SCHUCKES
210 RUMBARGER AVE.
DUBOIS, PA 15801

Defendant,

and

FIRST COMMONWEALTH BANK

Garnishee,

and

TIMBERLAND FEDERAL CREDIT UNION

Garnishee.

TO: FIRST COMMONWEALTH BANK
14303 CLEARFIELD SHAWVILLE HIGHWAY
CLEARFIELD, PA 16830

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

FILED
MAR 10 10:59 AM
MAR 22 2007
cc
GR

William A. Shaw
Prothonotary/Clerk of Courts

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.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

RESPONSE:

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

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

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE:

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

EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendant or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant against you?

RESPONSE:

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

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: 3-2-07

By: _____

CATHY ANN CHROMULAK, ESQ.

MAUREEN A. DOWD, ESQ.

KURT J. WINTER, ESQ.

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

(724) 916-2400

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

EXHIBIT "A"
ANSWERS TO INTERROGATORIES

1. Yes
2. Checking account number 7110183265 into Wendy L. Schuckers with a current balance of zero. Savings account 7120094568 into Wendy L. Schuckers with a current balance of zero.
3. No
4. N/A
5. No
6. N/A
7. No
8. N/A
9. No
10. N/A
11. No
12. N/A

VERIFICATION

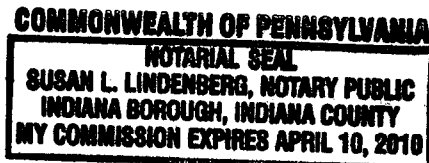
COMMONWEALTH OF PENNSYLVANIA)
)
COUNTY OF INDIANA)

On this 20th day of MARCH 2007 before me, the undersigned officer, a Notary Public in and for said Commonwealth and County, personally appeared JAMES BOYLE, who being duly sworn according to law, acknowledged that he is Vice President of First Commonwealth Bank, and that the facts set forth in the foregoing Interrogatories are true and correct to the best of his knowledge and belief.

James Boyle, Vice President
First Commonwealth Bank

Sworn and subscribed to before me
This 20th day of MARCH 2007

Susan Lindenberg
Notary Public



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES,

Defendant,

and

FIRST COMMONWEALTH
BANK,

Garnishee,

and

TIMBERLAND FEDERAL
CREDIT UNION

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendant's Address:
210 RUMBARGER AVENUE
DUBOIS, PA 15801

CIVIL DIVISION:

No. 05-611-CD

TYPE OF PLEADING:

Praecipe to Discontinue
Against Garnishees, FIRST
COMMONWEALTH BANK and
TIMBERLAND FEDERAL
CREDIT UNION ONLY

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER
DISCOUNT COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

MAUREEN A. DOWD, ESQ.

PA ID NO. 90549

BETH ARNOLD HOWELL, ESQ.

PA ID NO. 203606

CHRISTINE A. SAUNDERS, ESQ.

PA ID NO. 203373

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

(724) 916-2400

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

FILED No CC.
4/12/07
MAY 10 2007
(10)

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

CIVIL DIVISION:

No. 05-611-CD

vs.

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES

Defendant,

and

FIRST COMMONWEALTH
BANK

Garnishee,

and

TIMBERLAND FEDERAL
CREDIT UNION,

Garnishee.

**PRAECIPE TO DISCONTINUE AGAINST GARNISHEES, FIRST COMMONWEALTH
BANK and TIMBERLAND FEDERAL CREDIT UNION ONLY**

TO THE PROTHONOTARY:

Please discontinue this action against the above garnishee, FIRST COMMONWEALTH
BANK and TIMBERLAND FEDERAL CREDIT UNION, Garnishee., and mark the docket
accordingly.

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By: Christine A. Saunders

CATHY ANN CHROMULAK, ESQ.

MAUREEN A. DOWD, ESQ.

BETH ARNOLD HOWELL, ESQ.

CHRISTINE A. SAUNDERS, ESQ.

Attorneys for Plaintiff

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

Sworn to and subscribed
Before me this 8th day
of May, 2007.

Heather L. Hatfield
Notary Public

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Heather L. Hatfield, Notary Public

Cecil Twp., Washington County

My Commission Expires June 29, 2010

Member, Pennsylvania Association of Notaries

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

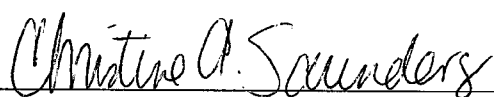
CERTIFICATE OF SERVICE

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praecipe to Discontinue Against Garnishees, FIRST COMMONWEALTH BANK and TIMBERLAND FEDERAL CREDIT UNION Only was served upon the following by First Class Mail, postage prepaid on this 8th day of May, 2007.

JAMES A. BOYLE
FIRST COMMONWEALTH BANK
PHILADELPHIA and 6TH STREETS
P.O. BOX 400
INDIANA, PA 15701-0400

CARRIE WOOD
TIMBERLAND FEDERAL CREDIT UNION
821 BEAVER DRIVE
DUBOIS, PA 15801

WENDY L. SCHUCKERS a/k/a
WENDY L. SCHUCKES
210 RUMBARGER AVENUE
DUBOIS, PA 15801



Cathy Ann Chromulak, Esq.
Maureen A. Dowd, Esq.
Beth Arnold Howell, Esq.
Christine A. Saunders, Esq.

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DKT PG. 102527

BENEFICIAL CONSUMER DISCOUNT CO.

NO . 05-611-CD

-VS-

WENDY L. SCHUCKERS aka

WRIT OF EXECUTION ETC.


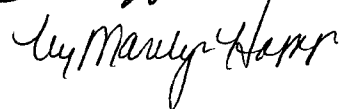
AMENDED
SHERIFF'S RETURN

NOW JULY 3, 2007 CHANGE SHERIFF HAWKINS COSTS FROM 448.43 to \$48.43.

SWORN TO BEFORE THIS

____ DAY OF _____ 2007

So Answers,

CHESTER A. HAWKINS
SHERIFF

FILED ^(R)
01/55/01
JUL 05 2007

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY

Plaintiff

v.

WENDY L SCHUCKERS

Defendant

)
)
) NO. 05-611-CD
)
)
)
)
)
)
)
)

**PRAECIPE FOR
ASSIGN JUDGMENT**

Filed on behalf of:
BENEFICIAL CONSUMER
DISCOUNT COMPANY

Counsel of Record for This Party:

Gregg L. Morris, Esquire
Pa I.D. #69006

Patenaude & Felix, A.P.C.
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

5
FILED
2016 MAR 28 A 11:12
BRIAN K. SPENCER
PROTHONOTARY &
CLERK OF COURTS
W I BNT
on pd L

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY)

Plaintiff)

NO. 05-611-CD)

v.)

WENDY L SCHUCKERS)

Defendant)

**PRAECIPE TO ASSIGN JUDGMENT FROM PLAINTIFF TO
CAVALRY PORTFOLIO SERVICES, LLC AS USE as PLAINTIFF**

TO: Prothonotary

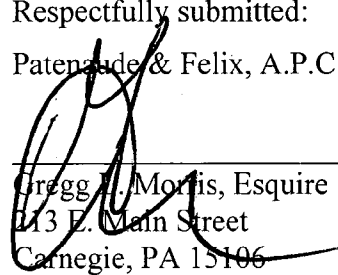
Kindly mark the Judgment plus costs to use of CAVALRY PORTFOLIO SERVICES,
LLC. and assign from Plaintiff to CAVALRY PORTFOLIO SERVICES, LLC., 4050 E Cotton
Center Blvd., Phoenix, AZ 85040, upon payment of cost only.

Amount of Judgment: \$8159.27

Respectfully submitted:

Patenaude & Felix, A.P.C.

Date: March 24, 2016

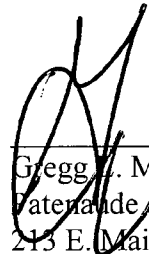


Gregg J. Morris, Esquire
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

I, GREGG MORRIS, attorney for Plaintiff, BENEFICIAL CONSUMER DISCOUNT
COMPANY, hereby certify that a true and correct copy of foregoing document was served this
date by ordinary mail upon the following:

Wendy L Schuckers
210 Rumbarger Ave
Du Bois PA 15801--152

Date: March 24, 2016



Gregg M. Morris, Esquire
Paternande & Felix, A.P.C.
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

FILED
MAR 24 2016
DU BOIS

2016 MAR 24 11:15

PA 65

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CAVALRY PORTFOLIO SERVICES, LLC
Plaintiff

v.

WENDY L SCHUCKERS
210 Rumbarger Ave Du Bois Pa 15801--152
Defendant

G.A.P FEDERAL CREDIT UNION
111 Franklin Street Room 224 Johnstown Pa 15901
Garnishee

NO. 05-611-CD

**PRAECIPE FOR WRIT OF
EXECUTION**

Filed on behalf of:
CAVALRY PORTFOLIO
SERVICES, LLC

Counsel of Record for This Party:

Gregg L. Morris, Esquire
Pa I.D. #69006

Patenaude & Felix, A.P.C.
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

FILED
2016 APR 11 A 10:56
BRIAN K. SPENCER
PROTHONOTARY &
CLERK OF COURTS
MJBNT
\$2000.30cc + 3000.00cc
s. Atty Morris

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CAVALRY PORTFOLIO SERVICES, LLC
Plaintiff

v.

WENDY L SCHUCKERS
210 Rumbarger Ave Du Bois Pa 15801--152
Defendant

G.A.P FEDERAL CREDIT UNION
111 Franklin Street Room 224 Johnstown Pa 15901
Garnishee

NO. 05-611-CD

PRAECIPE FOR WRIT OF EXECUTION

To The Prothonotary:

Issue writ of execution in the above matter,

- (1) directed to the Sheriff of CAMBRIA County;
- (2) against, WENDY L SCHUCKERS Defendant;
- (3) against, G.A.P FEDERAL CREDIT UNION, Garnishee;
- (4) and index this writ
- (a) against, Defendant WENDY L SCHUCKERS, Defendant; and
- (b) against G.A.P FEDERAL CREDIT UNION, Garnishee;

as a *lis pendens* against personal property of the Defendant in the name of the garnishee as follows:

(5) Amount due	\$8159.27
Interest from June 08, 2005	
At 6.00 % per annum on \$7326.16	\$0.00
Court Cost	\$0.00
Less: Credits	\$486.68
Total	\$7672.59

Attorney for Plaintiff

P&F File No. 13-2305

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CAVALRY PORTFOLIO SERVICES, LLC
Plaintiff

v.

WENDY L SCHUCKERS
210 Rumbarger Ave Du Bois Pa 15801--152
Defendant

G.A.P FEDERAL CREDIT UNION
111 Franklin Street Room 224 Johnstown Pa 15901
Garnishee

NO. 05-611-CD

WRIT OF EXECUTION

To the Sheriff of CAMBRIA County:

To satisfy the judgment, interest and costs against WENDY L SCHUCKERS, Defendant,

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

(2) You are also directed to attach the property of the defendant not levied upon in the possession of G.A.P FEDERAL CREDIT UNION as Garnishee, and to notify garnishee that

(a) an attachment has issued;

(b) except as provided in paragraph (c), the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;

(c) the attachment shall not include [any funds in an account of the defendant with a bank or other financial institution

(i) in which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or] (i) the first \$10,000 of each account of the defendant in with a bank or other financial institution containing any funds which are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.

(ii) each account of the defendant with a bank or other financial institution in which funds on deposit exceed \$10,000 at any time if all funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.

(iii) any funds in an account of the defendant with a bank or other financial institution that total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. 8123.

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

(5) Amount due	\$8159.27
Interest from June 08, 2005	
At 6.00 % per annum on \$7326.16	\$0.00
Court Cost	\$0.00
Less: Credits	\$486.68
Total	\$7672.59

Seal
BY _____

Prothonotary

Prothonotary costs \$287.50

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CAVALRY PORTFOLIO SERVICES, LLC
Plaintiff

v.

WENDY L SCHUCKERS
210 Rumbarger Ave Du Bois Pa 15801--152
Defendant

G.A.P FEDERAL CREDIT UNION
111 Franklin Street Room 224 Johnstown Pa 15901
Garnishee

NO. 05-611-CD

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 said to be exempt. There is a debtor's exemption of \$300. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached claim form and demand for a prompt hearing. (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to 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 REFERRAL SERVICE - CLEARFIELD COUNTY
PENNSYLVANIA BAR ASSOCIATION P.O. BOX 186
HARRISBURG PA 17108
800-692-7375**

MAJOR EXEMPTIONS UNDER
PENNSYLVANIA AND
FEDERAL LAW

- A. \$300 statutory exemption
- B. Bibles, school books, sewing machines, uniforms and equipment
- C. Most wages and unemployment compensation
- D. Social Security Benefits
- E. Certain retirement funds and accounts
- F. Certain veteran and armed forces benefits
- G. Certain insurance proceeds
- H. Such other exemptions as may be provided by law

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CAVALRY PORTFOLIO SERVICES, LLC
Plaintiff

v.

WENDY L SCHUCKERS
210 Rumbarger Ave Du Bois Pa 15801--152
Defendant

G.A.P FEDERAL CREDIT UNION
111 Franklin Street Room 224 Johnstown Pa 15901
Garnishee

NO. 05-611-CD

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 the property to be set aside in kind): _____

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

(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 be ____ in cash; ____ in kind (specify the property to be set aside in kind): _____

(b) other (specify the amount and the basis of the exemption): _____

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

() _____

Telephone Number

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. Section 4904 relating to unsworn falsification to authorities.

Date: _____

Defendant

THIS CLAIM TO BE FILED WITH
THE OFFICE OF THE SHERIFF
OF CAMBRIA COUNTY
EBENSBURG PA 15931

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CAVALRY PORTFOLIO SERVICES, LLC
Plaintiff

v.

WENDY L SCHUCKERS
210 Rumbarger Ave Du Bois Pa 15801--152
Defendant

G.A.P FEDERAL CREDIT UNION
111 Franklin Street Room 224 Johnstown Pa 15901
Garnishee

NO. 05-611-CD

OFFICES OF PATENAUE & FELIX
BY: GREGG MORRIS, ESQUIRE
213 East Main St
Carnegie PA 15106
858-244-7675

You are hereby notified to
plead to the enclosed
Interrogatories within 20
days from the date of
hereof or a default
judgment may be entered
against you.



Gregg Morris, Esquire
Attorney for Plaintiff

INTERROGATORIES IN ATTACHMENT EXECUTION

You are required to answer the following interrogatories about Defendant(s) whose address is 210 RUMBARGER AVE, DU BOIS PA 15801--152. You must file with the Court answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in a default judgment being entered against you. A copy of said answers must be served on the undersigned. If your answer to any of the following interrogatories is affirmative, specify the amount, value and/or nature of the subject property.

1. At the time you were served or at any subsequent time, did you owe the defendant(s) any money or were you liable to defendant(s) on any negotiable or other written instrument, or did defendant(s) claim that you owed them any money or were you liable to them for any reason? If yes, please specify as set forth herein.

2. At the time you were served, or at any subsequent time, was there in your possession, custody or control, or in joint possession, custody or control of yourself or others, any property of any nature owned solely or in part by the Defendant(s)? If yes, please list and describe the property.

3. At the time you were served, or at any subsequent time, did you hold legal title to any property or any nature owned solely or in part by the Defendant(s)? If yes please list and describe the property.

4. At the time you were served, or at any subsequent time, did you hold as fiduciary any property in which the Defendant(s) had an interest? If yes, please list and describe the property.

5. At any time before or after you were served, did the Defendant(s) transfer or deliver any property to you, or to any person, or place pursuant to your directions or consent? If yes, what was the consideration therefore?

6. At any time after you were served, did you pay, transfer, or deliver any money or property to the Defendant(s) or to any person or place pursuant to their direction, or otherwise discharge any claim of the Defendant(s) against you.

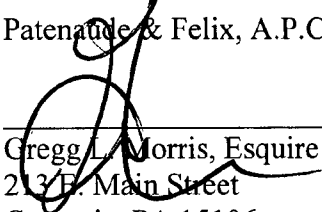
7. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption, the amount being withheld under each exemption and the entity electronically depositing those funds on a recurring basis.

8. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. § 8123? If so, identify each account.

Date: March 24, 2016

Respectfully submitted:

Patenaude & Felix, A.P.C.



Gregg L. Morris, Esquire
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

P&F File No. 13-2305

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CAVALRY PORTFOLIO SERVICES, LLC

Plaintiff

v.

WENDY L SCHUCKERS

Defendant

)
)
) NO. 05-611-CD
)
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**PRAECIPE TO SETTLE AND DISCONTINUE WITHOUT PREJUDICE AS TO
GARNISHEE ONLY**

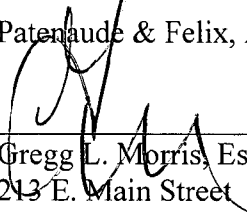
TO: Prothonotary

Please settle and discontinue the matter captioned above without prejudice as to
Garnishee only. Thank you.

Respectfully submitted:

Patenlaude & Felix, A.P.C.

Date: April 25, 2016



Gregg L. Morris, Esquire
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

, hereby certify that a true and correct of the foregoing document was served this date by US

WENDY SCHUCKERS
174 FAIRFIELD AVE
JOHNSTOWN PA 15906

Gregg L. Morris, Esquire
Patenaude & Felix, A.P.C.
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

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