

05-611-CD

Beneficial vs. W. Schuckers

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. *05-6211-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  
4<sup>th</sup> 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** *1cc.shaw*  
*10/11/03 B77* *APR 29 2005* *Atty 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

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.

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.

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

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

4<sup>th</sup> Floor

Canonsburg, PA 15317

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

# 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: |  |  |
|-------------------------------------|-----------------------|-------------------------|--|--|
| .01 AND OVER                        | 1.834 %               | = 22.000 %              |  |  |
|                                     | =                     |                         |  |  |
|                                     | =                     |                         |  |  |
|                                     |                       | %                       |  |  |

| CREDIT LIMIT       | DATE OF LOAN          |  |
|--------------------|-----------------------|--|
| 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\*

PAB56311

EXHIBIT

tables

"A"

ORIGINAL

## 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.

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

03-01-00 F NRE

**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 1647, 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.



\*S19325434A98RLA9000PAB563120\*\*SCHUCKERS

\*

ORIGINAL

PAB56312

## 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 6221, 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. Mancuso (SEAL)

(SEAL)

Customer Signature

Date: \_\_\_\_\_

Witness: \_\_\_\_\_ (SEAL)

03-01-00 F NRE

PAB66313



\*S19325434A98RLA9000PAB56313D\*\*SCHUCKERS

\*

ORIGINAL

## 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  
05-27-05  
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

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  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

(724) 916-2400

Dated: JUNE 6, 2005

FILED Atty pd.  
MAY 23 2005 2000  
JUN 08 2005 ICC & Notice  
to Def.  
William A. Shaw  
Prothonotary/Clerk of Courts  
Statement  
to Atty  
600

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

TO: PROTHONOTARY

Please enter judgment by default against the within-named defendant, **WENDY L. SCHUCKERS a/k/a WENDY L. SCHUCKES**, for failure to file an Answer as follows:

|  |                   |
|--|-------------------|
| Amount Claimed in Complaint:           | \$7,326.16        |
| Interest from 3/17/05 through 6/06/05: | 284.72            |
| Costs of Collection through 6/06/05:   | 548.39            |
| <b>TOTAL</b>                           | <b>\$8,159.27</b> |

With interest accruing on the total balance of **\$8,159.27** at the rate of 6% per annum, together with additional costs of suit.

BY   
CATHY ANN CHROMULAK, ESQUIRE  
MELISSA A. SHENKEL, ESQUIRE  
MAUREEN A. DOWD, ESQUIRE  
Attorneys for Plaintiff

**AFFIDAVIT OF NON-MILITARY SERVICE  
AND CERTIFICATION OF MAILING OF NOTICE OF  
INTENT TO TAKE DEFAULT JUDGMENT**

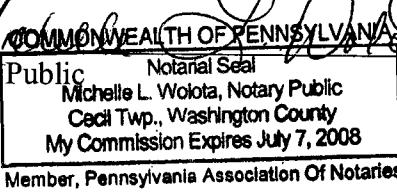
COMMONWEALTH OF PENNSYLVANIA )  
 ) SS:  
COUNTY OF WASHINGTON )

Before me, the undersigned authority, a Notary Public in and for said County and State, personally appeared MELISSA A. SHENKEL, ESQUIRE, attorney for and authorized representative of plaintiff who, being duly sworn according to law, deposes and says that the defendant is not in the military service of the United States of America to the best of her knowledge, information and belief and certifies that the Notice of Intent to take Default Judgment was mailed to defendant on **MAY 24, 2005** by certificate of mailing in accordance with Pa.R.C.P. 237.1, as evidenced by the attached copy.

  
CATHY ANN CHROMULAK, ESQUIRE  
MELISSA A. SHENKEL, ESQUIRE  
MAUREEN A. DOWD, ESQUIRE

Sworn to and subscribed before me  
This 6 day of June, 2005.

Notary Public



Member, Pennsylvania Association Of Notaries

**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.

CIVIL DIVISION

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  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

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

**CHROMULAK & ASSOCIATES, L.L.C.**

ATTORNEYS AT LAW  
375 SOUTHPOINTE BLVD.

4TH FLOOR  
CANONSBURG, PA 15317

3815 MAILED FROM ZIP CODE 15317

Indicate type of mail  
 Registered  
 Insured  
 COD  
 Certified

Check appropriate block for  
 Return Receipt  
 for Merchandise  
 With Postal Insurance  
 Without Postal Insurance

Check appropriate block for  
 Express Mail  
 Postage  
 Fee  
 Handling Charge  
 Act. Value (if Regis.)  
 Insured Value

3815 MAILED FROM ZIP CODE 15317

| 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 aka WALTER D. RICHARDSON JR.<br>2445 78TH AVENUE, PHILADELPHIA, PA 19150-1824 |  |     |                 |                        |               |
| 2                                       | (EZ)   | DEBBIE M. CROZIER<br>4735 EDMUND STREET, PHILADELPHIA, PA 19124                                    |  |     |                 |                        |               |
| 3                                       | (EZ)   | GWENDOLYN PARKER<br>2113 SYLVANIA AVENUE, PITTSBURGH, PA 15210-1266                                |  |     |                 |                        |               |
| 4                                       | (EZ)   | JOSEPH C. HARRISON<br>300 MORGAN LANE, PITTSBURGH, PA 15120  |  |     |                 |                        |               |
| 5                                       | (EZ)   | MICHAEL B. WINTERBOTTOM<br>305 PENN AVENUE, LYNDORA, PA 16045-1059                                 |  |     |                 |                        |               |
| 6                                       | (EZ)   | WENDY L. SCHUKERS aka WENDY L. SCHUCKES<br>210 RUMBARGER AVENUE, DUBOIS, PA 15801                  |  |     |                 |                        |               |
| 7                                       |  | STEVEN SKLAR, ESQUIRE<br>400 GREENWOOD AVE. WYNONTE, PA 19095                                      |  |     |                 |                        |               |
| 8                                       |  |  |  |     |                 |                        |               |
| 9                                       |  |  |  |     |                 |                        |               |
| 10                                      |  |  |  |     |                 |                        |               |
| 11                                      |  |  |  |     |                 |                        |               |
| 12                                      |  |  |  |     |                 |                        |               |
| 13                                      |  |  |  |     |                 |                        |               |
| 14                                      |  |  |  |     |                 |                        |               |
| 15                                      |  |  |  |     |                 |                        |               |
| Total Number of Pieces Listed by Sender | Total Number of Pieces Received at Post Office | Postmaster, Per (Name of Receiving Employee)<br><i>CR Richards</i>                                 | <p>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 on 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.</p> |     |                 |                        |               |

PS Form 3877, February 1994

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,

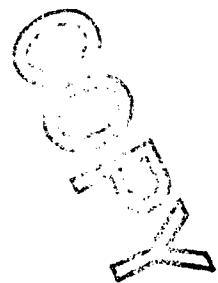
CIVIL DIVISION

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**

Defendant

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

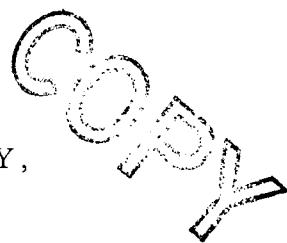
A copy of the Order or Decree is enclosed, or  
 The judgment is as follows: \$8,159.27 plus interest at the rate of 6% per annum and additional costs of suit.

---

Deputy

THIS IS AN ATTEMPT TO  
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: \$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

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  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

Date: JUNE 14, 2005

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

**FILED** *rec'd by*  
*6/10/2005* *to Shff*  
**JUN 20 2005** *Atty pd 20.00*  
William A. Shaw  
Prothonotary/Clerk of Courts *60*

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

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

CSB Bank  
Garnishee

 COPY

**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: \$

Received this writ this \_\_\_\_\_ day  
of \_\_\_\_\_ A.D. \_\_\_\_\_  
At \_\_\_\_\_ A.M./P.M.

---

William A. Shaw  
Prothonotary/Clerk Civil Division

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

-VS-

Type of Case: Civil

WENDY L. SCHUCKERS a/k/a  
WENDY L. SCHUCKES,  
210 RUMBARGER AVENUE,  
DUBOIS, PA 15801,  
Defendant : Type of Pleading: ANSWERS OF CSB  
BANK TO INTERROGATORIES TO  
GARNISHEE

and : Filed on behalf of: CSB BANK, Garnishee

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

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  
01/04/2011  
cc  
1/12/2011

**FILED** NO  
01/10/14 5:21 PM  
cc  
AUG 24 2005

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.

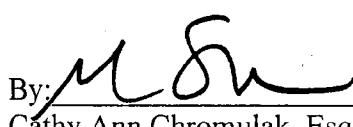
**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**

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.

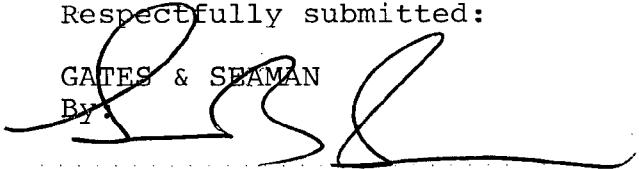
Respectfully submitted,  
CHROMULAK & ASSOCIATES, L.L.C.

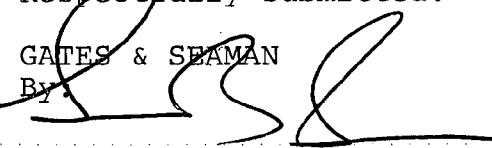
DATE: 6/14/05

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

Date: 8/22/2005

Respectfully submitted:

  
GATES & SEAMAN

By: 

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.

Michele N Rorabaugh  
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 :  
-vs- : No. 05-611-CD  
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 24<sup>th</sup> 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  
4<sup>th</sup> 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 <sup>Sjb</sup>  
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  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

**FILED**

SEP 06 2005

PA 10115

William 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,

vs.

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

Defendant,

and

CSB BANK,

Garnishee.

CIVIL DIVISION

No. 05-611-CD

**PRAECIPE TO DISCONTINUE AGAINST GARNISHEE ONLY**

TO PROTHONOTARY:

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

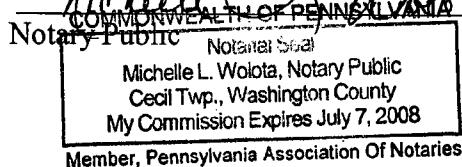
Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By: 

**CATHY ANN CHROMULAK, ESQUIRE**  
**MELISSA A. SHENKEL, ESQUIRE**  
Attorneys for Plaintiff  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

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



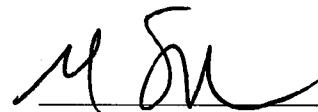
**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**

**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 Praeclipe 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



---

MAS  
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  
0124864  
SEP 29 2005

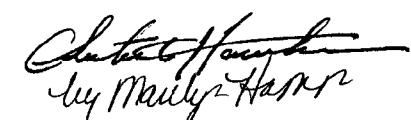
William A. Shaw  
Prothonotary/Clerk of Courts

| 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. Schuckles

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. Schuckles, 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. Haun  
Sheriff by Marlyn Haun

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. Hawtree  
Sheriff by Maily Hamm

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  
4<sup>th</sup> 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  
4<sup>th</sup> 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 P.A.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 2<sup>ND</sup> 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:**

PRAECLYPE 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  
4<sup>th</sup> 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**  
10/3/06 to Shaw  
FEB 23 2006 Atty pd 2000  
(60)

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<br>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,

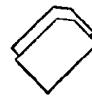
Plaintiff,

No. 05-611-CD

vs.

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

Defendant.



COPY

**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

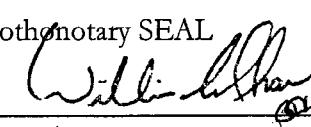
Less payments \$ 250.00

Sheriff: \$

TOTAL \$ 8,444.65

Plus costs as per endorsement hereon.

Prothonotary SEAL

  
Agent/Deputy

2123106

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**  
02/07/06  
MAR 07 2006  
WAM

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

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2006

  
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  
4<sup>th</sup> 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 D. Graw*  
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<br>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

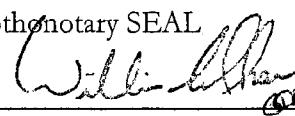
Sheriff: \$

TOTAL \$ 8,444.65

Plus costs as per endorsement hereon.

Recd 2/24/06 @ 3:30 PM  
Custer A. Hawley Sheriff  
by Marly Hays

Prothonotary SEAL

 2/23/06

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 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

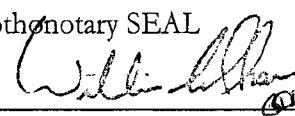
Sheriff: \$

TOTAL \$ 8,444.65

Plus costs as per endorsement hereon.

Recvd 2/24/06 @ 3:30pm  
Chester A. Hawkes Sheriff  
by Marilyn Hamm

Prothonotary SEAL

  
2/23/06

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 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

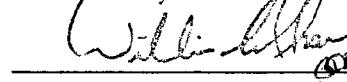
Sheriff: \$

TOTAL \$ 8,444.65

Plus costs as per endorsement hereon.

Recvd 2/24/06 @ 3:30pm  
Chester A. Hawkins Sheriff  
by Mandy Hauer

Prothonotary SEAL



2/23/06

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 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

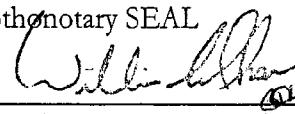
Sheriff: \$

TOTAL \$ 8,444.65

Plus costs as per endorsement hereon.

Recd 2/24/06 @ 3:30pm  
Chester A. Haubus, Sheriff  
by Marcy Haar

Prothonotary SEAL



2/23/06

Agent/Deputy

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  
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: 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  
4<sup>th</sup> 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 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  
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: 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  
4<sup>th</sup> 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.**

**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  
m/11/4/2006  
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  
4<sup>th</sup> 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.**

EXIBIT "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

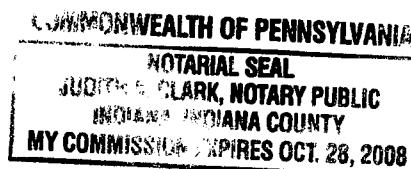
COMMONWEALTH OF PENNSYLVANIA  
COUNTY OF Indiana

On this *8<sup>th</sup>* 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  
03/13/06  
MAR 23 2006  
no cc

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).

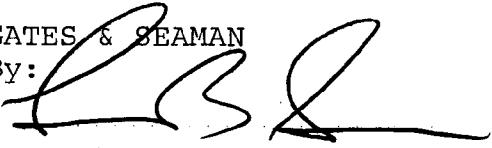
RESPONSE: N/A.

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  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

Respectfully submitted,

GATES & SEAMAN  
By: 

Laurence 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.

Michele N. Rorabaugh APR

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  
4<sup>th</sup> 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  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

4<sup>th</sup> Floor  
Canonsburg, PA  
(724) 916-2400

FILED  
m/10/45pm No CC  
MAR 27 2006 *W*

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:

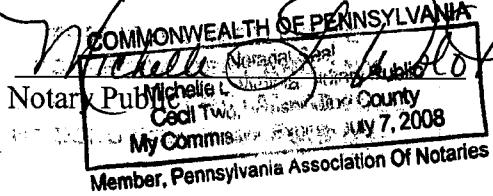
CATHY ANN CHROMULAK, ESQUIRE  
LORI M. DiRENZO, ESQUIRE  
NANCY C. WILKINS, ESQUIRE  
JESSA C. MARTIN, ESQUIRE

Attorneys for Plaintiff  
375 Southpointe Boulevard  
4<sup>th</sup> Floor

Canonsburg, PA 15317

Sworn to and subscribed

Before me this 24 day  
of March, 2006.



**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 Praeclipe 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.**

ЧИЛИ МИОТКА СИА (2) 15000 РУБЛей - 50000 РУБЛЕЙ - 100000 РУБЛЕЙ

Upon peace and destruction; these cells are to be used for the propagation of the virus.

FILED

MAR 27 2006

William A. Shaw  
Prothonotary

# CHROMULAK & ASSOCIATES, L.L.C.

375 SOUTHPOINTE BOULEVARD  
4<sup>TH</sup> 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. Schuckles**

**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 \$ \_\_\_\_\_
- Praeclipe for Judgment Against Garnishee and check in amount of \$ \_\_\_\_\_
- Praeclipe for Writ of Execution - Personal Property and check in amount of \$ \_\_\_\_\_
- Praeclipe for Writ of Execution - Real Estate and check in amount of \$ \_\_\_\_\_
- Praeclipe to Discontinue Against Garnishee and check in amount of \$0.00
- Praeclipe 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 ENCLOSED  
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:

PRAECLYPE 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  
4<sup>th</sup> 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. 20.00  
M 11:50 AM JUN 14 2006 1cc, 6writs,  
and 2 claim  
forms to Shiff  
William A. Shaw  
Prothonotary/Clerk of Courts (6P)

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

*105.00*  
Prothonotary costs

**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,

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

4<sup>th</sup> 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

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 P.A.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.

CC. Y

**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

Willie Shaffer

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

6/24/06 cm  
JUN. 16 2006 (RM)

William A. Shaw  
Prothonotary

Sworn to Before Me This

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2006

*Chester A. Hawkins*  
*by Mailey Hays*  
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:

Amount Due: \$ 8,159.27

Prothonotary: \$

Interest From: \$ 598.97

Less payments \$ 650.00

105.00

**Prothonotary costs**

Sheriff: \$

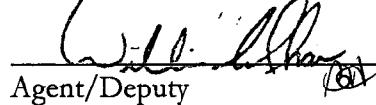
TOTAL \$

Plus costs as per endorsement hereon.

Recd 6/14/06 @ 3:40pm

Chesler A. Hawley Sheriff  
by Marly Hager

Prothonotary SEAL

  
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: \$

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.

Recd 6/14/06 @ 3:00pm  
Chester A. Hawkins Sheriff  
by Maury Hauer

Prothonotary SEAL

Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

RECEIVED

JUN 16 2006

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

FILED *no cc*  
M 19:11 AM  
JUN 26 2006  
WPS

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.

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  
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:

June 12, 2006

By: McWilkin  
Cathy Ann Chromulak, Esq.  
Nancy C. Wilkins, Esq.  
Jessa C. Martin, Esq.  
Amy L. Sabolchick, Esq.  
375 Southpointe Boulevard  
4<sup>th</sup> 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

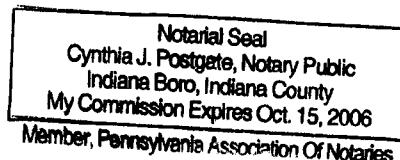
COMMONWEALTH OF PENNSYLVANIA )  
COUNTY OF *Indiana* )

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

Cynthia Postgate  
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  
4<sup>th</sup> 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 20.00  
JUL 14 2006 Notice to  
Garnishee  
William A. Shaw  
Prothonotary/Clerk of Courts  
Statement  
to Atty  
GK

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

4<sup>th</sup> Floor

Canonsburg, PA 15317

**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

RECEIVED

BENEFICIAL CONSUMER DISCOUNT  
COMPANY,

CIVIL DIVISION

JUN 16 2006

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

"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:**

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: June 12, 2006

By: W. Wilkins  
Cathy Ann Chromulak, Esq.  
Nancy C. Wilkins, Esq.  
Jessa C. Martin, Esq.  
Amy L. Sabolchick, Esq.  
375 Southpointe Boulevard  
4<sup>th</sup> 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.**

EXIBIT "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

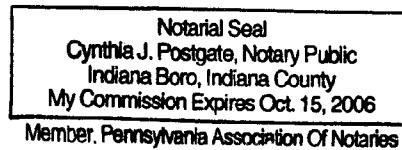
COMMONWEALTH OF PENNSYLVANIA )  
COUNTY OF *Indiana* )

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

Cynthia Postgate  
Notary Public

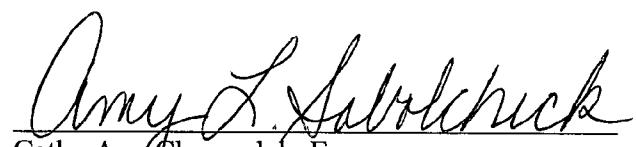


**CERTIFICATE OF SERVICE**

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeclipe 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

vs. Plaintiff,

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

FIRST COMMONWEALTH BANK,  
Garnishee.



CC  
L

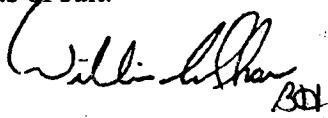
NOTICE OF ORDER, DECREE OR JUDGMENT

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.

  
\_\_\_\_\_  
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

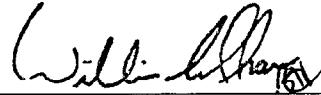
Instrument: Judgment on Garnishee's Answers  
Against First Commonwealth Bank ONLY

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  
11:00am  
No. C.C.  
JUL 20 2006

William A. Shaw  
Prothonotary

**CIVIL DIVISION**

No. 05-611-CD

**TYPE OF PLEADING:**

Praeclipe 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  
4<sup>th</sup> 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*  
CATHY ANN CHROMULAK, ESQUIRE  
LORI M. DIRENZO, ESQUIRE  
AMY L. SABOLCHICK, ESQUIRE  
ANNA M. BONARRIGO, ESQUIRE  
Attorneys for Plaintiff  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

Sworn to and subscribed  
Before me this 18 day  
of July, 2006.

*Michelle L. Wolota*  
COMMONWEALTH OF PENNSYLVANIA  
Notary Public Notarial Seal  
Michelle L. Wolota, Notary Public  
Cecil Twp., Washington County  
My Commission Expires July 7, 2008  
Member, Pennsylvania Association of Notaries

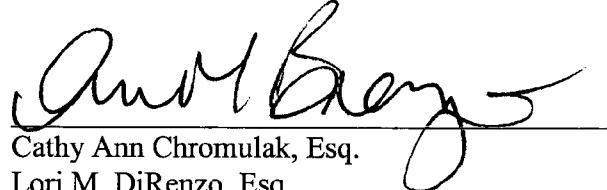
**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**

**CERTIFICATE OF SERVICE**

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeclipe 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

  
\_\_\_\_\_  
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  
4<sup>TH</sup> FLOOR  
CANONSBURG, PENNSYLVANIA 15317

TELEPHONE (724) 916-2400

FACSIMILE (724) 916-2411

---

DIANE RAMSKI  
DIRECT DIAL (724) 916-2414

**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 \$ \_\_\_\_\_
- Praeclipe for Judgment Against Garnishee and check in amount of \$
- Praeclipe for Writ of Execution - Personal Property and check in amount of \$
- Praeclipe for Writ of Execution - Real Estate and check in amount of \$ \_\_\_\_\_
- Praeclipe to Discontinue Against Garnishee and check in amount of \$
- Praeclipe 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

CIVIL DIVISION

No. 05-611-CD

FILED  
m 70. 4061

OCT 30 2006

William A. Shaw  
Prothonotary/Clerk of Courts  
Atty Pd. 20.00  
1CC@Lewists  
to Sheriff  
OK

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  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

Date: October 26, 2006

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.

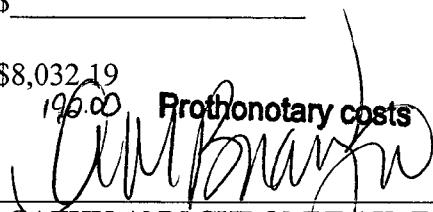
|    |                             |            |
|----|-----------------------------|------------|
| 5. | Amount of Judgment          | \$8,159.27 |
|    | Additional Interest to Date | \$ 917.21  |
|    | Less payments               | \$1,044.29 |
|    | (Costs to be added)         | \$ _____   |

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  
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,

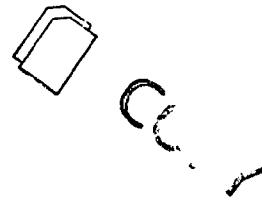
Plaintiff,

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: Amount Due: \$ 8,159.27

Prothonotary: \$ 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  |

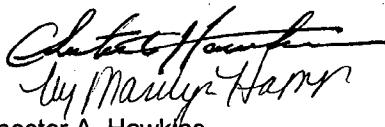
**FILED**  
03:20 PM  
NOV - 3 2006 

William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2006

  
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: Amount Due: \$ 8,159.27  
Prothonotary: \$ 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.

Recd 10/31/06 @ 10:00 AM

Chet A. Hauckas Sheriff  
c/o Maelyn 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: Amount Due: \$ 8,159.27  
Prothonotary: \$ 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 @ 10:40 AM  
Chester A. Hawkins Sheriff  
by Marilyn Hahn

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,  
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.

CIVIL DIVISION

No. 05-611-CD

FILED  
M T 07 NOV 09 2006  
NO CC  
S

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:**

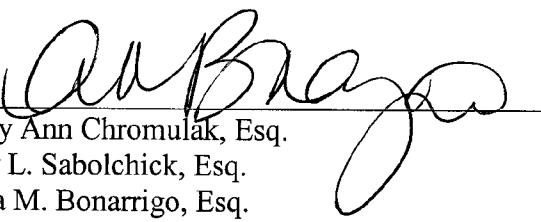
**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**

**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: 10/27/06

By:   
Cathy Ann Chromulak, Esq.  
Amy L. Sabolchick, Esq.  
Anna M. Bonarrigo, Esq.  
375 Southpointe Boulevard  
4<sup>th</sup> 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 \$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

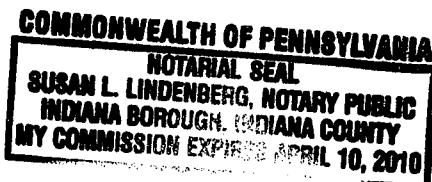
COMMONWEALTH OF PENNSYLVANIA )  
COUNTY OF INDIANA )

On this 3<sup>rd</sup> 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 3<sup>rd</sup> day of November 2006

Susan L. Lindenberry  
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  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.

FILED  
M 110564  
NOV 27 2006  
cc

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.**

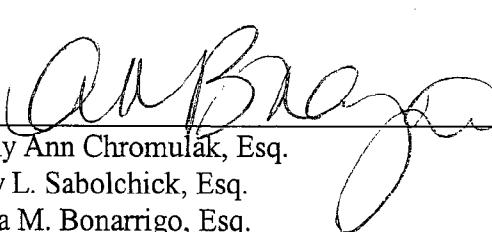
**TWELFTH:** If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

**RESPONSE:**

DATE:

10/27/06

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

By:   
Cathy Ann Chromulak, Esq.  
Amy L. Sabolchick, Esq.  
Anna M. Bonarrigo, Esq.  
375 Southpointe Boulevard  
4<sup>th</sup> 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

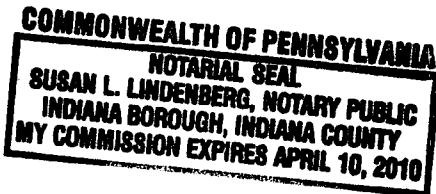
COMMONWEALTH OF PENNSYLVANIA )  
COUNTY OF INDIANA )  
)

On this 21<sup>st</sup> 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 21<sup>st</sup> day of November 2006

Susan L Lindenbey  
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  
4<sup>th</sup> 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/10/18/04 20.00  
DEC 04 2006 Notice to  
Garnishee  
William A. Shaw  
Prothonotary/Clerk of Courts Statement  
to Atty  
GR

**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

4<sup>th</sup> Floor

Canonsburg, PA 15317

**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,

vs.

Plaintiff,

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

Defendant,

and

FIRST COMMONWEALTH BANK,  
Garnishee.

CIVIL DIVISION

No. 05-611-CD

CC.

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.



Deputy

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



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  
4<sup>th</sup> 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,

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 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.

**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).

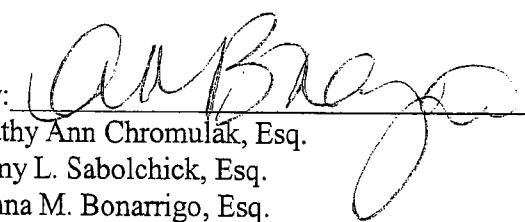
RESPONSE:

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

DATE: 10/27/04

By:

Cathy Ann Chromulak, Esq.  
Amy L. Sabolchick, Esq.  
Anna M. Bonarrigo, Esq.  
375 Southpointe Boulevard  
4<sup>th</sup> 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

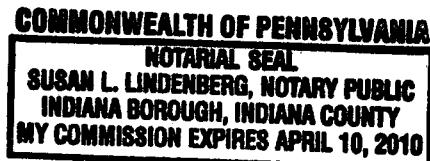
COMMONWEALTH OF PENNSYLVANIA )  
COUNTY OF INDIANA )

On this 21<sup>st</sup> 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 2<sup>nd</sup> day of November 2006

Susan L Lindenbarg  
Notary Public

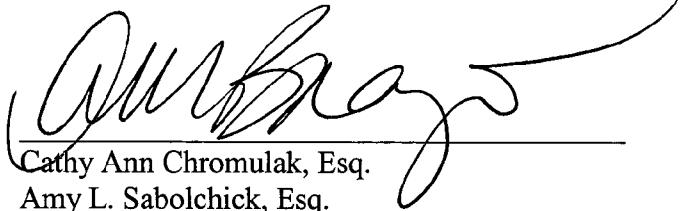


**CERTIFICATE OF SERVICE**

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeclipe 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

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

AMY L. SABOLCHICK, ESQ.  
PA ID NO. 94653

ANNA M. BONARRIGO, ESQ.  
PA ID NO. 202070

**CHROMULAK & ASSOCIATES, L.L.C.**

Date: December 12, 2006

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

FILED *Ad \$1.00*  
M/11:00am *AMY*  
DEC 15 2006 No CC.  
*WAS*

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,  
vs.

No. 05-611-CD

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

Defendant,  
and

FIRST COMMONWEALTH BANK,  
Garnishee.

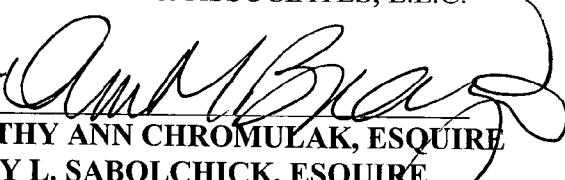
PRAECIPE TO SATISFY JUDGMENT AGAINST GARNISHEE ONLY

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  
4<sup>th</sup> 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 12<sup>th</sup> day  
of December, 2006.

Heather L. Hatfield  
Notary Public

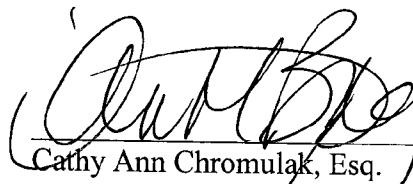
THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.

**CERTIFICATE OF SERVICE**

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeclipe 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  
4<sup>TH</sup> FLOOR  
CANONSBURG, PENNSYLVANIA 15317

TELEPHONE (724) 916-2400

FACSIMILE (724) 916-2411

---

VICKI KOVACS  
DIRECT DIAL (724) 916-2427

**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 \$ \_\_\_\_\_
- Praeclipe for Judgment Against Garnishee and check in amount of \$ \_\_\_\_\_
- Praeclipe for Writ of Execution - Personal Property and check in amount of \$ \_\_\_\_\_
- Praeclipe for Writ of Execution - Real Estate and check in amount of \$ \_\_\_\_\_
- Praeclipe to Discontinue Against Garnishee and check in amount of \$ \_\_\_\_\_
- Praeclipe 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 Sarders 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  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

Date: March 5, 2007

FILED *Atty pd.*  
*3/10/2007* 20.00  
MAR 07 2007 *CCCO 6wnts*  
*to Sheriff*  
William A. Shaw  
Prothonotary/Clerk of Courts *(60)*

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

COPY

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

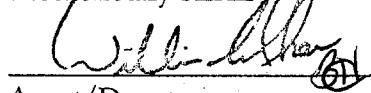
Less payments \$ 3,245.96

Sheriff: \$

TOTAL \$6,270.02

Plus costs as per endorsement hereon.

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  
01/29/07  
MAR 16 2007  
WAS  
Clerk

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  
DKT PG. 102527

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

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2007

  
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: \$

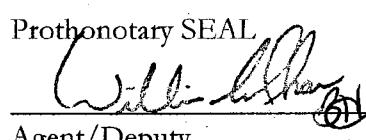
TOTAL \$6,270.02

Plus costs as per endorsement hereon.

Recd 3/7/07@ 3:00pm

Chesler A. Hockersmith  
by Marilyn Hanna

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

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  
4<sup>th</sup> 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.

W.L. - *[Signature]*  
Frotn.  
Clerk of Courts

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,

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<br>And Service of Writ | \$6,270.02                |

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  
4<sup>th</sup> 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 P.A.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  
M 10.5 2007  
MAR 22 2007  
68

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: Kurt J. Winter  
CATHY ANN CHROMULAK, ESQ.  
MAUREEN A. DOWD, ESQ.  
KURT J. WINTER, ESQ.  
375 Southpointe Boulevard  
4<sup>th</sup> 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

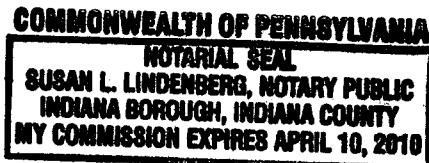
COMMONWEALTH OF PENNSYLVANIA )  
COUNTY OF INDIANA )

On this 20<sup>th</sup> 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 20<sup>th</sup> day of March 2007

Susan L. Lindenbrey  
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:**

Praeclipe 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  
4<sup>th</sup> 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  
MAY 12 2007  
MAY 10 2007  
W.A. Shaw  
Clerk of Courts

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

vs.

CIVIL DIVISION:

No. 05-611-CD

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:

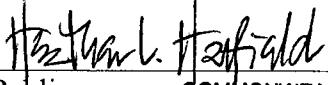
Please discontinue this action against the above garnishee, FIRST COMMONWEALTH BANK and TIMBERLAND FEDERAL CREDIT UNION, Garnishee., and mark the docket accordingly.

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  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

Sworn to and subscribed  
Before me this 8<sup>th</sup> day  
of May, 2007.

  
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 Praeclipe 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

*Christine A. Saunders*

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 Hawkins*  
*by Marilyn Harr*

CHESTER A. HAWKINS  
SHERIFF

**FILED**  
01/15/07  
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 ) NO. 05-611-CD  
v. )  
WENDY L SCHUCKERS )  
Defendant )

**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  
CLERK OF COURTS  
PROTHONOTARY &  
BRIAN K. SPENCER  
JAN B. W.  
2016 MAR 28 A 11:12  
On pdL  
FILED

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:  
~~Patentude & 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 J. Morris, Esquire  
Paternaude & Felix, A.P.C.  
213 E. Main Street  
Carnegie, PA 15106  
(412) 429-7675

100-112  
100-113  
100-114  
100-115  
100-116  
100-117  
100-118  
100-119  
100-120  
100-121  
100-122  
100-123  
100-124  
100-125  
100-126  
100-127  
100-128  
100-129  
100-130  
100-131  
100-132  
100-133  
100-134  
100-135  
100-136  
100-137  
100-138  
100-139  
100-140  
100-141  
100-142  
100-143  
100-144  
100-145  
100-146  
100-147  
100-148  
100-149  
100-150  
100-151  
100-152  
100-153  
100-154  
100-155  
100-156  
100-157  
100-158  
100-159  
100-160  
100-161  
100-162  
100-163  
100-164  
100-165  
100-166  
100-167  
100-168  
100-169  
100-170  
100-171  
100-172  
100-173  
100-174  
100-175  
100-176  
100-177  
100-178  
100-179  
100-180  
100-181  
100-182  
100-183  
100-184  
100-185  
100-186  
100-187  
100-188  
100-189  
100-190  
100-191  
100-192  
100-193  
100-194  
100-195  
100-196  
100-197  
100-198  
100-199  
100-200  
100-201  
100-202  
100-203  
100-204  
100-205  
100-206  
100-207  
100-208  
100-209  
100-210  
100-211  
100-212  
100-213  
100-214  
100-215  
100-216  
100-217  
100-218  
100-219  
100-220  
100-221  
100-222  
100-223  
100-224  
100-225  
100-226  
100-227  
100-228  
100-229  
100-230  
100-231  
100-232  
100-233  
100-234  
100-235  
100-236  
100-237  
100-238  
100-239  
100-240  
100-241  
100-242  
100-243  
100-244  
100-245  
100-246  
100-247  
100-248  
100-249  
100-250  
100-251  
100-252  
100-253  
100-254  
100-255  
100-256  
100-257  
100-258  
100-259  
100-260  
100-261  
100-262  
100-263  
100-264  
100-265  
100-266  
100-267  
100-268  
100-269  
100-270  
100-271  
100-272  
100-273  
100-274  
100-275  
100-276  
100-277  
100-278  
100-279  
100-280  
100-281  
100-282  
100-283  
100-284  
100-285  
100-286  
100-287  
100-288  
100-289  
100-290  
100-291  
100-292  
100-293  
100-294  
100-295  
100-296  
100-297  
100-298  
100-299  
100-300  
100-301  
100-302  
100-303  
100-304  
100-305  
100-306  
100-307  
100-308  
100-309  
100-310  
100-311  
100-312  
100-313  
100-314  
100-315  
100-316  
100-317  
100-318  
100-319  
100-320  
100-321  
100-322  
100-323  
100-324  
100-325  
100-326  
100-327  
100-328  
100-329  
100-330  
100-331  
100-332  
100-333  
100-334  
100-335  
100-336  
100-337  
100-338  
100-339  
100-340  
100-341  
100-342  
100-343  
100-344  
100-345  
100-346  
100-347  
100-348  
100-349  
100-350  
100-351  
100-352  
100-353  
100-354  
100-355  
100-356  
100-357  
100-358  
100-359  
100-360  
100-361  
100-362  
100-363  
100-364  
100-365  
100-366  
100-367  
100-368  
100-369  
100-370  
100-371  
100-372  
100-373  
100-374  
100-375  
100-376  
100-377  
100-378  
100-379  
100-380  
100-381  
100-382  
100-383  
100-384  
100-385  
100-386  
100-387  
100-388  
100-389  
100-390  
100-391  
100-392  
100-393  
100-394  
100-395  
100-396  
100-397  
100-398  
100-399  
100-400  
100-401  
100-402  
100-403  
100-404  
100-405  
100-406  
100-407  
100-408  
100-409  
100-410  
100-411  
100-412  
100-413  
100-414  
100-415  
100-416  
100-417  
100-418  
100-419  
100-420  
100-421  
100-422  
100-423  
100-424  
100-425  
100-426  
100-427  
100-428  
100-429  
100-430  
100-431  
100-432  
100-433  
100-434  
100-435  
100-436  
100-437  
100-438  
100-439  
100-440  
100-441  
100-442  
100-443  
100-444  
100-445  
100-446  
100-447  
100-448  
100-449  
100-450  
100-451  
100-452  
100-453  
100-454  
100-455  
100-456  
100-457  
100-458  
100-459  
100-460  
100-461  
100-462  
100-463  
100-464  
100-465  
100-466  
100-467  
100-468  
100-469  
100-470  
100-471  
100-472  
100-473  
100-474  
100-475  
100-476  
100-477  
100-478  
100-479  
100-480  
100-481  
100-482  
100-483  
100-484  
100-485  
100-486  
100-487  
100-488  
100-489  
100-490  
100-491  
100-492  
100-493  
100-494  
100-495  
100-496  
100-497  
100-498  
100-499  
100-500  
100-501  
100-502  
100-503  
100-504  
100-505  
100-506  
100-507  
100-508  
100-509  
100-510  
100-511  
100-512  
100-513  
100-514  
100-515  
100-516  
100-517  
100-518  
100-519  
100-520  
100-521  
100-522  
100-523  
100-524  
100-525  
100-526  
100-527  
100-528  
100-529  
100-530  
100-531  
100-532  
100-533  
100-534  
100-535  
100-536  
100-537  
100-538  
100-539  
100-540  
100-541  
100-542  
100-543  
100-544  
100-545  
100-546  
100-547  
100-548  
100-549  
100-550  
100-551  
100-552  
100-553  
100-554  
100-555  
100-556  
100-557  
100-558  
100-559  
100-560  
100-561  
100-562  
100-563  
100-564  
100-565  
100-566  
100-567  
100-568  
100-569  
100-570  
100-571  
100-572  
100-573  
100-574  
100-575  
100-576  
100-577  
100-578  
100-579  
100-580  
100-581  
100-582  
100-583  
100-584  
100-585  
100-586  
100-587  
100-588  
100-589  
100-590  
100-591  
100-592  
100-593  
100-594  
100-595  
100-596  
100-597  
100-598  
100-599  
100-600  
100-601  
100-602  
100-603  
100-604  
100-605  
100-606  
100-607  
100-608  
100-609  
100-610  
100-611  
100-612  
100-613  
100-614  
100-615  
100-616  
100-617  
100-618  
100-619  
100-620  
100-621  
100-622  
100-623  
100-624  
100-625  
100-626  
100-627  
100-628  
100-629  
100-630  
100-631  
100-632  
100-633  
100-634  
100-635  
100-636  
100-637  
100-638  
100-639  
100-640  
100-641  
100-642  
100-643  
100-644  
100-645  
100-646  
100-647  
100-648  
100-649  
100-650  
100-651  
100-652  
100-653  
100-654  
100-655  
100-656  
100-657  
100-658  
100-659  
100-660  
100-661  
100-662  
100-663  
100-664  
100-665  
100-666  
100-667  
100-668  
100-669  
100-670  
100-671  
100-672  
100-673  
100-674  
100-675  
100-676  
100-677  
100-678  
100-679  
100-680  
100-681  
100-682  
100-683  
100-684  
100-685  
100-686  
100-687  
100-688  
100-689  
100-690  
100-691  
100-692  
100-693  
100-694  
100-695  
100-696  
100-697  
100-698  
100-699  
100-700  
100-701  
100-702  
100-703  
100-704  
100-705  
100-706  
100-707  
100-708  
100-709  
100-710  
100-711  
100-712  
100-713  
100-714  
100-715  
100-716  
100-717  
100-718  
100-719  
100-720  
100-721  
100-722  
100-723  
100-724  
100-725  
100-726  
100-727  
100-728  
100-729  
100-730  
100-731  
100-732  
100-733  
100-734  
100-735  
100-736  
100-737  
100-738  
100-739  
100-740  
100-741  
100-742  
100-743  
100-744  
100-745  
100-746  
100-747  
100-748  
100-749  
100-750  
100-751  
100-752  
100-753  
100-754  
100-755  
100-756  
100-757  
100-758  
100-759  
100-760  
100-761  
100-762  
100-763  
100-764  
100-765  
100-766  
100-767  
100-768  
100-769  
100-770  
100-771  
100-772  
100-773  
100-774  
100-775  
100-776  
100-777  
100-778  
100-779  
100-780  
100-781  
100-782  
100-783  
100-784  
100-785  
100-786  
100-787  
100-788  
100-789  
100-790  
100-791  
100-792  
100-793  
100-794  
100-795  
100-796  
100-797  
100-798  
100-799  
100-800  
100-801  
100-802  
100-803  
100-804  
100-805  
100-806  
100-807  
100-808  
100-809  
100-810  
100-811  
100-812  
100-813  
100-814  
100-815  
100-816  
100-817  
100-818  
100-819  
100-820  
100-821  
100-822  
100-823  
100-824  
100-825  
100-826  
100-827  
100-828  
100-829  
100-830  
100-831  
100-832  
100-833  
100-834  
100-835  
100-836  
100-837  
100-838  
100-839  
100-840  
100-841  
100-842  
100-843  
100-844  
100-845  
100-846  
100-847  
100-848  
100-849  
100-850  
100-851  
100-852  
100-853  
100-854  
100-855  
100-856  
100-857  
100-858  
100-859  
100-860  
100-861  
100-862  
100-863  
100-864  
100-865  
100-866  
100-867  
100-868  
100-869  
100-870  
100-871  
100-872  
100-873  
100-874  
100-875  
100-876  
100-877  
100-878  
100-879  
100-880  
100-881  
100-882  
100-883  
100-884  
100-885  
100-886  
100-887  
100-888  
100-889  
100-890  
100-891  
100-892  
100-893  
100-894  
100-895  
100-896  
100-897  
100-898  
100-899  
100-900  
100-901  
100-902  
100-903  
100-904  
100-905  
100-906  
100-907  
100-908  
100-909  
100-910  
100-911  
100-912  
100-913  
100-914  
100-915  
100-916  
100-917  
100-918  
100-919  
100-920  
100-921  
100-922  
100-923  
100-924  
100-925  
100-926  
100-927  
100-928  
100-929  
100-930  
100-931  
100-932  
100-933  
100-934  
100-935  
100-936  
100-937  
100-938  
100-939  
100-940  
100-941  
100-942  
100-943  
100-944  
100-945  
100-946  
100-947  
100-948  
100-949  
100-950  
100-951  
100-952  
100-953  
100-954  
100-955  
100-956  
100-957  
100-958  
100-959  
100-960  
100-961  
100-962  
100-963  
100-964  
100-965  
100-966  
100-967  
100-968  
100-969  
100-970  
100-971  
100-972  
100-973  
100-974  
100-975  
100-976  
100-977  
100-978  
100-979  
100-980  
100-981  
100-982  
100-983  
100-984  
100-985  
100-986  
100-987  
100-988  
100-989  
100-990  
100-991  
100-992  
100-993  
100-994  
100-995  
100-996  
100-997  
100-998  
100-999  
100-1000

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CAVALRY PORTFOLIO SERVICES, LLC )  
Plaintiff )  
 ) NO. 05-611-CD  
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 )

**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

5  
JAN 2016 APR 11 A 10:56  
BRIAN K. SPENCER  
CLERK OF COURTS  
PROTHONOTARY &  
RECEIVER  
2016 APR 11 A 10:56  
3cc 3writs Atty Morris  
FILED

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CAVALRY PORTFOLIO SERVICES, LLC )  
Plaintiff )  
 ) NO. 05-611-CD  
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 )

**PRAECIPE FOR WRIT OF EXECUTION**

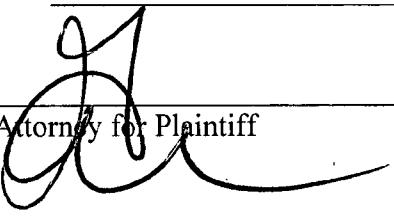
To The Prothonotary:

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                   | <u>\$8159.27</u> |
| Interest from June 08, 2005      | <u></u>          |
| At 6.00 % per annum on \$7326.16 | <u>\$0.00</u>    |
| Court Cost                       | <u>\$0.00</u>    |
| Less: Credits                    | <u>\$486.68</u>  |
| Total                            | <u>\$7672.59</u> |

  
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CAVALRY PORTFOLIO SERVICES, LLC )  
Plaintiff )  
 ) NO. 05-611-CD  
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 )

**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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

|   |   |               |
|---|---|---------------|
| CAVALRY PORTFOLIO SERVICES, LLC                 | ) |               |
| Plaintiff                                       | ) |               |
|   | ) | NO. 05-611-CD |
| 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                                       | ) |               |

**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                   | <u>\$8159.27</u> |
| Interest from June 08, 2005      |                  |
| At 6.00 % per annum on \$7326.16 | <u>\$0.00</u>    |
| Court Cost                       | <u>\$0.00</u>    |
| Less: Credits                    | <u>\$486.68</u>  |
| Total                            | <u>\$7672.59</u> |

Seal  
BY \_\_\_\_\_

*John. S. Spangler*  
Prothonotary

Prothonotary costs \$287.50

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CAVALRY PORTFOLIO SERVICES, LLC )  
Plaintiff )  
 ) NO. 05-611-CD  
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 )

**WRIT OF EXECUTION NOTICE**

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

|   |   |               |
|---|---|---------------|
| CAVALRY PORTFOLIO SERVICES, LLC                 | ) |               |
| Plaintiff                                       | ) |               |
|   | ) | NO. 05-611-CD |
| 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                                       | ) |               |

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

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 )  
 ) NO. 05-611-CD  
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 )

**INTERROGATORIES IN  
ATTACHMENT 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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CAVALRY PORTFOLIO SERVICES, LLC )  
Plaintiff )  
v. ) NO. 05-611-CD  
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 )

**OFFICES OF PATENAUME & 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 party 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.

Respectfully submitted:  
Paterno & Felix, A.P.C.

Date: March 24, 2016

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CAVALRY PORTFOLIO SERVICES, LLC )  
Plaintiff ) NO. 05-611-CD  
v. )  
WENDY L SCHUCKERS )  
Defendant )  
G.A.P FEDERAL CREDIT UNION )  
Garnishee )

**PRAECIPE TO SETTLE  
AND DISCONTINUE WITHOUT  
PREJUDICE AS TO  
GARNIShee ONLY**

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

2016 APR 28 AM:41  
NOON  
BRIAN K. SPENCER  
PROTHONOTARY &  
CLERK OF COURTS

FILED S

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CAVALRY PORTFOLIO SERVICES, LLC )  
Plaintiff ) NO. 05-611-CD  
v. )  
WENDY L SCHUCKERS )  
Defendant )

**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:  
Paternaude & Felix, A.P.C.

Date: April 25, 2016

\_\_\_\_\_  
Gregg L. Morris, Esquire  
243 E. Main Street  
Carnegie, PA 15106  
(412) 429-7675

I, GREGG MORRIS, attorney for Plaintiff, CAVALRY PORTFOLIO SERVICES, LLC  
, hereby certify that a true and correct of the foregoing document was served this date by US  
First Class Mail, postage prepaid upon the following:

G.A.P FEDERAL CREDIT UNION  
111 FRANKLIN STREET ROOM 224  
JOHNSTOWN PA 15901

WENDY SCHUCKERS  
174 FAIRFIELD AVE  
JOHNSTOWN PA 15906

Date: April 25, 2016

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

CREWEL CLOTHES