

05-1124-CD

Discover Bank vs. Michael S. Polohonki  
2005-1124-CD

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

DISCOVER BANK, ISSUER OF DISCOVER  
CARD, BY ITS AGENT DISCOVER  
FINANCIAL SERVICES, INC.,  
Plaintiff,

vs.

MICHAEL S. POLOHONKI,  
Defendant.

CIVIL DIVISION

No. 2005 - 1124-CD

**DISTRICT JUSTICE  
CIVIL TRANSCRIPT**

Filed on behalf of Plaintiff, Discover  
Bank, Issuer of Discover Card, By Its  
Agent Discover Financial Services, Inc.

Counsel of Record for this party:

STOCK & GRIMES, LLP  
PA I.D. #13657

BY: PAUL V. RESSLER, ESQUIRE  
RESSLER & RESSLER, P.C.  
PA I.D. #25626  
FIRM No. 739

21 Yost Boulevard, Suite 301  
Pittsburgh, PA 15221  
(412) 824-6944

FILED

AUG 03 2005  
11:55 AM  
William A. Shaw  
Prothonotary/Clerk of Courts  
NOTICE TO DEF.  
and  
STATEMENT TO ATTY

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

DISCOVER BANK, ISSUER OF DISCOVER :  
CARD, BY ITS AGENT DISCOVER :  
FINANCIAL SERVICES, INC., :  
Plaintiff, :  
vs. : No. 2005-1124-CJ  
MICHAEL S. POLOHONKI, :  
Defendant. :

**NOTICE OF JUDGMENT**

To the Defendant:

***MICHAEL S. POLOHONKI  
11 GARDNER AVENUE  
DUBOIS, PA 15801***

**PLEASE BE ADVISED** that judgment has been entered against you and in favor of plaintiff, DISCOVER BANK, ISSUER OF DISCOVER CARD, BY ITS AGENT DISCOVER FINANCIAL SERVICES, INC., in the above captioned case, as follows:

Amount of Judgment	<b>\$8,000.00</b>
Judgment Costs	<b>\$ 142.05</b>
Total	<b>\$8,142.05</b>

Date: Aug. 3, 2005

  
\_\_\_\_\_  
Prothonotary/Deputy Prothonotary

COMMONWEALTH OF PENNSYLVANIA  
COUNTY OF: **CLEARFIELD**

Mag. Dist. No.:

**46-3-01**

MDJ Name: Hon.

**PATRICK N. FORD**  
Address: **309 MAPLE AVENUE**  
**PO BOX 452**  
**DUBOIS, PA**

Telephone: **(814) 371-5321**      **15801**

**PATRICK N. FORD**  
**309 MAPLE AVENUE**  
**PO BOX 452**  
**DUBOIS, PA 15801**

**NOTICE OF JUDGMENT/TRANSCRIPT  
CIVIL CASE**

PLAINTIFF:

**DISCOVER BANK**

NAME and ADDRESS

**21 YOST BLVD APT/STE 301**  
**C/O RESSLER & RESSLER**  
**PITTSBURGH, PA 15221-5283**

VS.

DEFENDANT:

**POLOHONKI, MICHAEL S**  
**11 GARDNER AVENUE**  
**DUBOIS, PA 15801**

NAME and ADDRESS

Docket No.: **CV-0000061-05**  
Date Filed: **2/04/05**



**THIS IS TO NOTIFY YOU THAT:**

Judgment:

**DEFAULT JUDGMENT PLTF**

Judgment was entered for: (Name) **DISCOVER BANK**

Judgment was entered against: (Name) **POLOHONKI, MICHAEL S**

in the amount of \$ **8,142.05** on: (Date of Judgment) **4/11/05**

Defendants are jointly and severally liable. (Date & Time) \_\_\_\_\_

Damages will be assessed on: \_\_\_\_\_

This case dismissed without prejudice. \_\_\_\_\_

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

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

Amount of Judgment	\$ <b>8,000.00</b>
Judgment Costs	\$ <b>142.05</b>
Interest on Judgment	\$ <b>.00</b>
Attorney Fees	\$ <b>.00</b>
Total	\$ <b>8,142.05</b>
Post Judgment Credits	\$ _____
Post Judgment Costs	\$ _____
=====	
Certified Judgment Total	\$ _____

ANY PARTY HAS THE RIGHT TO APPEAL WITHIN 30 DAYS AFTER THE ENTRY OF JUDGMENT BY FILING A NOTICE OF APPEAL WITH THE PROTHONOTARY/CLERK OF THE COURT OF COMMON PLEAS, CIVIL DIVISION. YOU MUST INCLUDE A COPY OF THIS NOTICE OF JUDGMENT/TRANSCRIPT FORM WITH YOUR NOTICE OF APPEAL. EXCEPT AS OTHERWISE PROVIDED IN THE RULES OF CIVIL PROCEDURE FOR MAGISTERIAL DISTRICT JUDGES, IF THE JUDGEMENT HOLDER ELECTS TO ENTER THE JUDGMENT IN THE COURT OF COMMON PLEAS, ALL FURTHER PROCESS MUST COME FROM THE COURT OF COMMON PLEAS AND NO FURTHER PROCESS MAY BE ISSUED BY THE MAGISTERIAL DISTRICT JUDGE. UNLESS THE JUDGMENT IS ENTERED IN THE COURT OF COMMON PLEAS, ANYONE INTERESTED IN THE JUDGMENT MAY FILE A REQUEST FOR ENTRY OF SATISFACTION WITH THE MAGISTERIAL DISTRICT JUDGE IF THE JUDGMENT DEBTOR PAYS IN FULL, SETTLES, OR OTHERWISE COMPLIES WITH THE JUDGMENT.

4/11/05 Date Patrick N. Ford - PWF, Magisterial District Judge

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

6/21/05 Date Patrick N. Ford, Magisterial District Judge

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

SEAL

# STOCK & GRIMES, LLP

21 Yost Boulevard, Suite 301  
Pittsburgh, PA 15221-5283  
Phone (412) 824-6944  
1-800-823-9960  
FAX (412) 824-7075

July 11, 2005

Clearfield County Prothonotary  
P. O. Box 549  
Clearfield, PA 16830

RE: Discover Bank vs. MICHAEL S. POLOHONKI  
Docket No. CV-61-05

Dear Sir or Madam:

Enclosed for filing, please find certified transcript of the judgment entered in District Court with regard to the above.

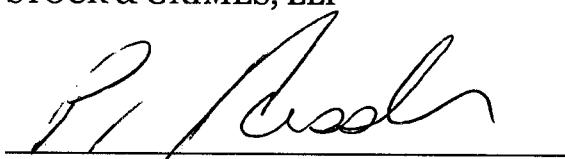
We have enclosed notice and stamped envelope directed to defendant along with our check in the sum of \$20.00 for filing. Please return proof of filing in the self-addressed, stamped envelope which we have enclosed.

Should you require any additional information, please advise. Your cooperation in this matter is appreciated.

Very truly yours,

STOCK & GRIMES, LLP

BY:

  
Paul V. Ressler, Esquire

PVR/dls  
Enclosures

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

Discover Bank, Issuer of Discover Card,  
by its Agent, Discover Financial Services, Inc.  
Plaintiff(s)

No.: 2005-01124-CD

Real Debt: \$8,142.05

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Michael S. Polohonki  
Defendant(s)

Entry: \$20.00

Instrument: District Justice Judgment

Date of Entry: August 3, 2005

Expires: August 3, 2010

Certified from the record this August 3, 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

CIVIL DIVISION

DISCOVER BANK

vs.

MICHAEL S POLOHONKI

File No. 2005-1124-CD

DISCOVER BANK

6500 NEW ALBANY RD

NEW ALBANY, OH 43054

Plaintiff(s) Name & Address: C/O DISCOVER PRODUCTS INC.

Defendant(s) Name(s) & Address(es): MICHAEL S POLOHONKI

11 GARDNER AVE

DU BOIS, PA 15801-1262

Terre-Tenant(s) Name(s) & Address(es): \_\_\_\_\_

FILED 

S

FEB 17 2015

MI 7501 SM

BRIAN K. SPENCER

PROTHONOTARY & CLERK OF COURTS

1 cc Gulkos

1 cc SHPS

TO THE PROTHONOTARY/CLERK OF SAID COURT:

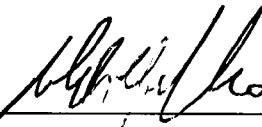
Issue Writ of Revival of Judgment entered to No. 2005-1124-CD

and index it in the Judgment Index against

MICHAEL S POLOHONKI

Defendant(s) and

Terre-Tenant(s) in the amount of \$ 8,162.05 with interest from  
08/03/05

Signature: 

Print Name: Ralph Gulkos

Attorney for: Pressler and Pressler, LLP

Telephone: 1-973-753-5100

Supreme Court ID No.: 32771

WRIT OF REVIVAL

TO: MICHAEL S POLOHONKI

DEFENDANT(S)

and

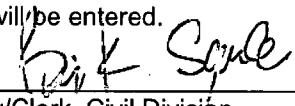
TERRE TENANT(S)

(1) You are notified that the plaintiff has commenced a proceeding to revive and continue the lien of the judgment entered to DISCOVER BANK

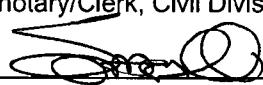
(2) The plaintiff claims that the amount due and unpaid is \$ 8,162.05 with interest from 08/03/05

(3) You are required within twenty (20) days after service of this writ to file an answer or otherwise plead to this writ. If you fail to do so, Judgment of Revival will be entered.

Date: 02/02/15

  
Prothonotary/Clerk, Civil Division

by:

  
Deputy

(File Original and sufficient copies for all parties.)

To Deputy 02/18/2015

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
NO: ~~2003-1124-CD~~

2005-1124-CD

DISCOVER BANK

vs  
MICHAEL S. POLOHONKI

SERVICE # 1 OF 1

PRAECIPE FOR WRIT OF REVIVAL/WRIT OF REVIVAL

SERVE BY: 05/18/2015

HEARING:

PAGE: 112587

FILED 

DEFENDANT: MICHAEL S. POLOHONKI  
ADDRESS: 11 GARDNER AVE  
DUBOIS, PA 15801

S MAR 18 2015  
01/107am/JP  
BRIAN K. SPENCER  
PROTHONOTARY & CLERK OF COURTS

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

**SHERIFF'S RETURN**

NOW, 03-13-15 AT 11:30 AM SERVED THE WITHIN

PRAECIPE FOR WRIT OF REVIVAL/WRIT OF REVIVAL ON MICHAEL S. POLOHONKI, DEFENDANT  
BY HANDING TO MICHAEL S. POLOHONKI WIFE OF DEFENDANT

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED 11 Gardner Ave, Dubois, Pa, 15801  
 Residence  Employment  Sheriff's Office  Other

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM POSTED THE WITHIN

PRAECIPE FOR WRIT OF REVIVAL/WRIT OF REVIVAL FOR MICHAEL S. POLOHONKI

AT (ADDRESS) \_\_\_\_\_

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO MICHAEL S. POLOHONKI

REASON UNABLE TO LOCATE \_\_\_\_\_

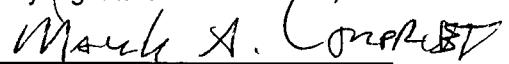
SWORN TO BEFORE ME THIS

\_\_\_\_ DAY OF May 2015

So Answers: WESLEY B. THURSTON, SHERIFF

BY:

  
Deputy Signature

  
Print Deputy Name



# Sheriff's Office Clearfield County

WESLEY B. THURSTON  
SHERIFF

COURTHOUSE  
1 NORTH SECOND STREET, SUITE 116  
CLEARFIELD, PENNSYLVANIA 16830

OFFICE (814) 765-2641  
FAX (814) 765-5915

MICHAEL CHURNER  
CHIEF DEPUTY - EXT. 2159

MARILYN HAMM  
DEPT. CLERK - EXT. 2150

CYNTHIA AUGHENBAUGH  
OFFICE MANAGER - EXT. 2151

KAREN BAUGHMAN  
CLERK TYPIST - EXT. 2152

NICOLE FLETCHER  
CLERK TYPIST - EXT. 2149

GARY A. KNARESBORO  
SOLICITOR

## ATTEMPTS REPORT

DEFT: \_\_\_\_\_

<u>DATE</u>	<u>TIME</u>	<u>DEPUTY INITIALS</u>	<u>NOTES</u>
2-20-15		mc	N/H
2-23-15	11 <sup>30</sup>	sp/mc	N/H - Left note
2-24-15	110 <sup>30</sup>	sp/mc	N/H
2-24-15		SL	GAVE TO OFFICE TO CONTACT ATTORNEY
2-24-15		PER ATTORNEY:	Keep Trying
3-27-15	9:35	mc/gd	N/H

ADDL. INFO:

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 112587  
NO: 2003-1124-CD  
SERVICES 1  
PRAECIPE FOR WRIT OF REVIVAL/WRIT OF REVIVAL

PLAINTIFF: DISCOVER BANK  
VS.  
DEFENDANT: MICHAEL S. POLOHONKI

**SHERIFF RETURN**

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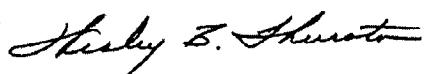
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PRESSLER & PRESSLER	1111789	10.00
SHERIFF THURSTON	PRESSLER & PRESSLER	1111789	127.25

Sworn to Before Me This

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2015



WESLEY B. THURSTON  
Sheriff

PRESSLER and PRESSLER, LLP  
Ralph Gulko , Esq.  
ID# 32771  
600 West Germantown Pike Suite 400  
Plymouth Meeting, PA 19462  
1-215-576-1900

File # P155098

DISCOVER BANK

Plaintiff

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

VS.

No.: 2005-1124-CD

MICHAEL S POLOHONKI  
Defendant

PRAECIPE FOR ENTRY OF JUDGMENT BY REVIVAL

TO THE PROTHONOTARY:

Kindly enter Judgment by Revival in favor of the Plaintiff,  
DISCOVER BANK , and against the Defendant(s) MICHAEL S POLOHONKI for  
his/her failure to Answer and/or otherwise Plead to the Writ of Revival  
issued in this case and assess Plaintiff's damages as follows:

Amount of Judgment entered on 08/03/05 \$ 8,162.05

Interest from 08/03/05 pursuant to law \$ 4786.28

Post Judgment Record Costs \$ 157.25

Less post judgment payments/credits \$0.00

Total \$13,105.58

Date: 06/10/15

FILED

on 10/08 a.m. 6K

S JUN 17 2015 1cc w/notice of Judg.

BRIAN K. SPENCER  
PROTHONOTARY & CLERK OF COURTS

Ralph Gulko , Esq.

Atty fd. 20.00  
6K

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

**P&P File P155098**

DISCOVER BANK

Plaintiff  
vs.

Docket No. 2005-1124-CD

**AFFIRMATION OF NON-MILITARY SERVICE**

MICHAEL S POLOHONKI  
Defendant(s)

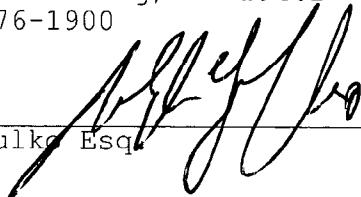
I am an attorney for the plaintiff and am duly admitted to practice law in the State of Pennsylvania, and affirm the following under the penalty of perjury that:

1. I conducted an investigation with the Department of Defense Manpower Data Center, where I provided them the pertinent information about the defendant(s), namely the social security number supplied by the defendant(s); based upon the response received dated , I am convinced that the defendant(s) is not active in any branch of the United States Military.

Pressler and Pressler, LLP  
600 West Germantown Pike Suite 400  
Plymouth Meeting, PA 19462  
1-215-576-1900

Dated: 06/10/15

Ralph Gulko, Esq.



DISCOVER BANK  
Plaintiff  
PENNSYLVANIA  
VS.  
MICHAEL S POLOHONKI  
Defendant

File # P155098  
COURT OF COMMON PLEAS  
CLEARFIELD COUNTY,  
CIVIL ACTION - LAW

No.: 2005-1124-CD

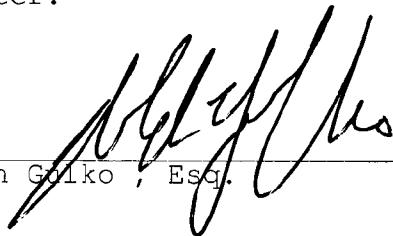
CERTIFICATION UNDER PA. R.C.P. 237.1

Ralph Gulko , Esquire, Attorney for Plaintiff, DISCOVER BANK , certifies that he sent a copy of the attached Notice on by regular mail, to the Defendant(s) at the address at which the Defendant(s) was/were served with legal process at the address indicated by the docket entries in this matter.

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

6/10/15

Ralph Gulko , Esq.



COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET NO.: 2005-1124-CD  
FILE NO.: P155098

DISCOVER BANK

Plaintiff,

VS.

MICHAEL S POLOHONKI  
Defendant(s)

Date: 04/21/15

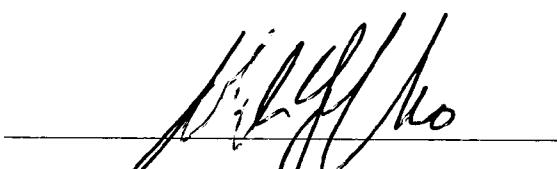
**IMPORTANT NOTICE**

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 (10) 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 PAPER TO YOUR LAWYER AT ONCE, IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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

DANIEL J. NELSON, COURT ADMIN  
230 EAST MARKET STREET  
CLEARFIELD, PA 16830  
814-765-2641

  
Ralph Gulko, Esq.  
Pressler and Pressler, LLP  
Attorneys for Plaintiff  
600 West Germantown Pike Suite  
Plymouth Meeting, PA 19462  
1-215-576-1900

400

MICHAEL S POLOHONKI  
11 GARDNER AVE  
DU BOIS, PA 158011262

**NAME AND ADDRESS CERTIFICATION**

I hereby request the Prothonotary to enter the within judgment against

MICHAEL S POLOHONKI  
11 GARDNER AVE  
DU BOIS, PA 158011262

defendant(s) within named, the last named address of the defendant or defendants being shown above, and I hereby certify that the precise address of the Judgment Creditor DISCOVER BANK is:

DISCOVER BANK  
C/O DISCOVER PRODUCTS INC.  
6500 NEW ALBANY RD  
NEW ALBANY OH 43054

Plaintiff

(Signature required for filing)

Ralph Gulko

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

DISCOVER BANK

Plaintiff(s)

File No. \_\_\_\_\_

vs.

MICHAEL S POLOHONKI

**NOTICE OF FILING JUDGMENT**

Defendant(s)

() Notice is hereby given that a Judgment  
in the above-captioned matter has been entered against you in the amount of  
13,105.58 on \_\_\_\_\_, \_\_\_\_\_.

() A copy of all documents filed with the Prothonotary in support of the within judgment is  
/ are enclosed.

\_\_\_\_\_  
Prothonotary/Clerk, Civil Division

by: \_\_\_\_\_  
Deputy

If you have any questions regarding this Notice, please contact the filing party:

Name: Ralph Gulko  
Attorney for Party: Pressler and Pressler, LLP  
Supreme Court ID No.: 32771  
Address: 7 Entin Rd.  
Parsippany, NJ 07054-5020  
Telephone No. 1-973-753-5100

(This Notice is given in accordance with Pa.R.C.P. No. 236.)