

05-1240-CD
Direct Merchants vs. Debra K. Wisor

Direct Merchants Credit vs Debra Wisor
2005-1240-CD

BURTON NEIL & ASSOCIATES, P.C.
By: Burton Neil, Esquire
Identification No. 11348
1060 Andrew Drive, Suite 170
West Chester, PA 19380
610-696-2120
Attorney for Plaintiff

FILED

m/11:33AM
AUG 18 2005

William A. Shaw
Prothonotary/Clerk of Courts

Attg pd. 20.00
No CC

Notice to Def.

Statement to Attg

DIRECT MERCHANTS CREDIT CARD
BANK, N.A.

Plaintiff

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

VS.

: NO. 05-1240-CD

DEBRA K WISOR

Defendant

: CIVIL ACTION - LAW

PRAECIPE FOR ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly assess damages in the above matter as follows:

District Justice Judgment \$5898.95

Interest at 6% \$205.33

Less Post-Judgment Payments \$100.00

Balance Due \$6,003.78

BURTON NEIL & ASSOCIATES, P.C.

BY: 

Burton Neil, Esquire
Attorney for Plaintiff

In making this communication, we advise that our firm is a debt collector.

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF: **CLEARFIELD**

Mag. Dist. No.:

46-3-03

DJ Name: Hon.

MICHAEL A. RUDELLA

Address: **131 ROLLING STONE ROAD
PO BOX 210**

KYLERTOWN, PA

Telephone: **(814) 345-6789**

16847-0444

**MICHAEL A. RUDELLA
131 ROLLING STONE ROAD
PO BOX 210
KYLERTOWN, PA 16847-0444**

**NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE**

PLAINTIFF:

NAME and ADDRESS

**DIRECT MERCHANTS CREDIT CARD BANK
1060 ANDREW DRIVE APT/STE 170
WEST CHESTER, PA 19381-0356**

DEFENDANT:

VS.

NAME and ADDRESS

**WISOR, DEBRA K
2845 DEER CREEK ROAD
MORRISDALE, PA 16858-7644**

Docket No.: **CV-0000468-04**

Date Filed: **12/13/04**



THIS IS TO NOTIFY YOU THAT:

Judgment:

DEFAULT JUDGMENT PLTF

☒ Judgment was entered for: (Name) **DIRECT MERCHANTS CREDIT CARD B**

☒ Judgment was entered against: (Name) **WISOR, DEBRA K**

in the amount of \$ **5,898.45** on: (Date of Judgment) **1/03/05**

☐ 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	\$ 5,783.95
Judgment Costs	\$ 114.50
Interest on Judgment	\$.00
Attorney Fees	\$.00
Total	\$ 5,898.45

Post Judgment Credits	\$ —
Post Judgment Costs	\$ —

Certified Judgment Total \$ 5,898.45

ANY PARTY HAS THE RIGHT TO APPEAL WITHIN 30 DAYS AFTER THE ENTRY OF JUDGMENT BY FILING A NOTICE OF APPEAL WITH THE PROTHONOTARY/CLERK OF THE COURT OF COMMON PLEAS, CIVIL DIVISION. YOU MUST INCLUDE A COPY OF THIS NOTICE OF JUDGMENT/TRANSCRIPT FORM WITH YOUR NOTICE OF APPEAL.

EXCEPT AS OTHERWISE PROVIDED IN THE RULES OF CIVIL PROCEDURE FOR DISTRICT JUSTICES, IF THE JUDGMENT HOLDER ELECTS TO ENTER THE JUDGMENT IN THE COURT OF COMMON PLEAS, ALL FURTHER PROCESS MUST COME FROM THE COURT OF COMMON PLEAS AND NO FURTHER PROCESS MAY BE ISSUED BY THE DISTRICT JUSTICE.

UNLESS THE JUDGMENT IS ENTERED IN THE COURT OF COMMON PLEAS, ANYONE INTERESTED IN THE JUDGMENT MAY FILE A REQUEST FOR ENTRY OF SATISFACTION WITH THE DISTRICT JUSTICE IF THE JUDGMENT DEBTOR PAYS IN FULL, SETTLES, OR OTHERWISE COMPLIES WITH THE JUDGMENT.

1-3-05 Date **MA Rudella**, District Justice

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

2/7/05 Date **MA Rudella**, District Justice

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

SEAL

AOPC 315-03

DATE PRINTED: **1/03/05 2:37:05 PM**

04-336

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF: Clearfield

CIVIL COMPLAINT

Mag. Dist. No.:

46-3-03

DJ Name: Hon.

Michael A. Rudella

Address:

P.O. Box 210

Kylertown, PA 16847

Telephone:

814/345-6789

PLAINTIFF:

NAME and ADDRESS

DIRECT MERCHANTS CREDIT CARD BANK, N.A.
 c/o Burton Neil & Associates, P.C.
 1060 Andrew Drive, Ste. 170
 West Chester, PA 19380

VS.

DEFENDANT:

NAME and ADDRESS

DEBRA K WISOR
 2845 Deer Creek Road
 Morrisdale PA 16858-7644

Docket No.:

CV-468-04

Date Filed:

12-13-04



	AMOUNT	DATE PAID
FILING COSTS	\$ 114.50	12/13/04
POSTAGE	\$	1/1
SERVING COSTS	\$	1/1
CONSTABLE ED.	\$	1/1
TOTAL	\$	1/1

Pa.R.C.P.D.J. No. 206 sets forth those costs recoverable by the prevailing party.

TO THE DEFENDANT: The above named plaintiff(s) asks judgment against you for \$5,783.95 together with costs upon the following claim (Civil fines must include citation of the statute or ordinance violated):

For past due balance on a credit card issued by plaintiff to defendant which balance includes purchases and/or cash advances, finance charges, late and/or, over limit charges, plus attorneys fees per terms and conditions of account.

\$4,819.96	Principal
\$.00	Interest
\$963.99	Attorneys Fees
\$.00	Credit
\$5,783.95	Balance

I, Burton Neil, Esquire, Attorney for Plaintiff, verify that the facts set forth in this complaint are true and correct to the best of my knowledge, information and belief. This statement is made subject to the penalties of Section 4904 of the Crimes Code (18 PA. C. S. § 4904) related to unsworn falsification to authorities.

(Signature of Plaintiff or Authorized Agent)

Plaintiff's Attorney: Burton Neil

Telephone: 610-696-2120

Address: 1060 Andrew Drive, Suite 170

West Chester, PA 19380

IF YOU INTEND TO ENTER A DEFENSE TO THIS COMPLAINT, NOTIFY THIS OFFICE IMMEDIATELY AT THE ABOVE TELEPHONE NUMBER. YOU MUST APPEAR AT THE HEARING AND PRESENT YOUR DEFENSE. UNLESS YOU DO, JUDGMENT MAY BE ENTERED AGAINST YOU BY DEFAULT.

If you have a claim against the plaintiff which is within district justice jurisdiction and which you intend to assert at the hearing, you must file it on a complaint form at this office at least five (5) days before the date set for the hearing.

If you are disabled and require reasonable accommodation to gain access to the Magisterial District Court and its services, please contact the Magisterial District Court at the above address or telephone number. We are unable to provide transportation.

AOPC 308A-03

BURTON NEIL & ASSOCIATES, P.C.

By: Burton Neil, Esquire

Identification No. 11348

1060 Andrew Drive, Suite 170

West Chester, PA 19380

610-696-2120

Attorney for Plaintiff

DIRECT MERCHANTS CREDIT CARD BANK,
N.A.

16430 North Scottsdale Road

Scottsdale, AZ 85254

Plaintiff

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

VS.

: NO.

DEBRA K WISOR

2845 Deer Creek Road

Morrisdale PA 16858-7644

Defendant

: CIVIL ACTION - LAW

**Certification of Address and
Affidavit of Non-Military**

Understanding that false statements herein are subject to penalty under 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities, I verify that:

1. The above are the precise last-known addresses of the judgment creditor and debtor.

2. Pursuant to Section 201(b)(1)(A) of the Servicemembers Civil Relief Act of 2003 (SCRA) the defendant is not in the military service of the United States based on information received from the defendant and/or the Department of Defense website.

BURTON NEIL & ASSOCIATES, P.C.

By: 

Burton Neil, Esquire
Attorney for Plaintiff

In making this communication, we advise that our firm is a debt collector.

BURTON NEIL & ASSOCIATES, P.C.

By: Burton Neil, Esquire


Identification No. 11348

1060 Andrew Drive, Suite 170

West Chester, PA 19380

610-696-2120

Attorney for Plaintiff

 COPY

DIRECT MERCHANTS CREDIT CARD BANK,
N.A.

: IN THE COURT OF COMMON PLEAS

Plaintiff

: CLEARFIELD COUNTY, PENNSYLVANIA

VS.

: NO. 05-1240-CD

DEBRA K WISOR

: CIVIL ACTION - LAW

Defendant

RULE OF CIVIL PROCEDURE NO. 236 (REVISED)

Notice is given that a JUDGMENT in the above captioned matter has been entered against you on

August 18, 2005

Prothonotary


By: _____
Deputy

If you have any questions concerning the above, please contact:

Burton Neil, Esquire
Attorney for Party Filing
1060 Andrew Drive, Suite 170
West Chester, PA 19380
Phone: 610-696-2120

In making this communication, we advise that our firm is a debt collector.

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

 COPY

Direct Merchants Credit Card Bank, N.A.
Plaintiff(s)

No.: 2005-01240-CD

Real Debt: \$6,003.78

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Debra K. Wisor
Defendant(s)

Entry: \$20.00

Instrument: DJ Judgment

Date of Entry: August 18, 2005

Expires: August 18, 2010

Certified from the record this 18th day of August, 2005.

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment,
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney

PRAECIPE FOR WRIT OF EXECUTION (MONEY JUDGMENT)
Pa.R.C.P. § 3103 to 3149

DIRECT MERCHANTS CREDIT CARD BANK, N.A. : IN THE COURT OF COMMON PLEAS
Plaintiff
VS. : CLEARFIELD COUNTY, PENNSYLVANIA
DEBRA K WISOR
Defendant : NO. 05-1240-CD
COUNTY NATIONAL BANK
Garnishee : CIVIL ACTION - LAW

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

1. Directed to the Sheriff of Clearfield County, Pennsylvania
2. against DEBRA K WISOR, Defendant(s)
3. and against COUNTY NATIONAL BANK, Garnishee(s)
4. and index this writ
 - (a) against _____ Defendant(s)
 - (b) against _____ Garnishee(s)

as a lis pendens against the real property of the defendant(s) in the name of the Garnishee(s) as follows: (specifically describe property)

NO LEVY. GARNISHMENT ONLY

Serve interrogatories on garnishee at: 1 S. 2nd Street, Clearfield, PA 16830

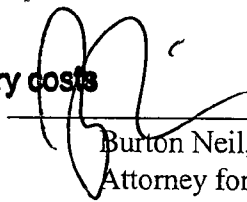
5. Amount Due	\$5,898.45
Interest from 1/3/05	\$237.84
Credit	\$100.00
Total	\$6,036.29*

*Plus writ costs

Dated: September 7, 2005

40.00

Prothonotary costs


Burton Neil, Esquire
Attorney for Plaintiff

NOTE: Under paragraph 1 when the writ is directed to sheriff of another county as authorized by Rule 3103(b), the county should be indicated. Under Rule 3103(c) a writ issued on a transferred judgment may be directed only to the sheriff of the count in which issued. Paragraph 3 above should be completed only if indexing of the execution in the county of issuance is desired as authorized by Rule 3104(a). When the writ issued to another county indexing is required as of course in that county. See Rule 3104(b). Paragraph 4(b) should be completed only if real property in the name of the garnishee is attached and indexing as a lis pendens is desired. See Rule 3104(c).

The firm of Burton Neil & Associates, P.C. is attempting to collect a debt.

FILED *Any pd.*
m 13:34/20.00
SEP 12 2005 *1cc & 6*
writs to
William A. Shaw *Shff*
Prothonotary/Clerk of Courts *CR*

DIRECT MERCHANTS CREDIT CARD BANK, N.A. : IN THE COURT OF COMMON PLEAS
Plaintiff
VS. : CLEARFIELD COUNTY, PENNSYLVANIA
DEBRA K WISOR
Defendant : NO. 05-1240-CD
COUNTY NATIONAL BANK
Garnishee : CIVIL ACTION - LAW

MONEY JUDGMENT

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against DEBRA K WISOR Defendant:

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
COUNTY NATIONAL BANK Garnishee per property description attached.

NO LEVY. GARNISHMENT ONLY

Serve interrogatories on garnishee at: 1 S. 2nd Street, Clearfield, PA 16830

and to notify Garnishee(s) that:

a. an attachment has been issued;

b. the garnishee(s) is enjoined from paying any debt to or for the account of the defendant(2)
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 the named garnishee(s), you are directed to notify him that he has been added as a garnishee and is enjoined as stated above.

Amount Due	\$5,898.45
Interest from 1/3/05	\$237.84
Credit	\$100.00
Total*	\$6,036.29
*Plus writ costs	40.00

Prothonotary costs

Clearfield County Prothonotary:

SEAL

By: 9/12/05

The firm of Burton Neil & Associates, P.C. is attempting to collect a debt.

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

DIRECT MERCHANTS CREDIT CARD BANK, N.A.,	:	No. 05-1240-CD
	:	
Plaintiff	:	
vs.	:	
	:	
DEBRA K. WISOR,	:	
	:	
Defendant	:	
and	:	
	:	
COUNTY NATIONAL BANK,	:	
Garnishee	:	

CERTIFICATE OF SERVICE

I, Peter F. Smith, attorney for County National Bank in the above-captioned matter, hereby certify that I served the Answers to Interrogatories filed in this matter on the Attorney for the Plaintiff by U. S. First Class Mail and a true and correct copy of the Answers to Interrogatories on the Defendant by U.S. Certified Mail as follows:

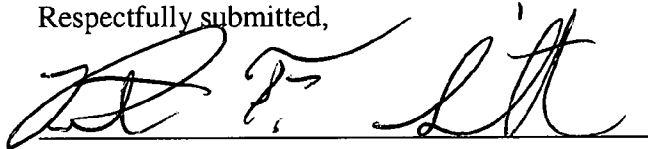
U. S. FIRST CLASS MAIL
Burton Neil, Esquire
Burton Neil & Associates, P.C.
1060 Andrew Drive, Suite 170
West Chester, PA 19380

CERTIFIED MAIL
Debra Wisor
2845 Deer Creek Road
Morrisdale, PA 16858

Date:

10-12-05

Respectfully submitted,



Peter F. Smith, Esquire
Attorney for the Garnishee
P.O. Box 130, 30 South Second Street
Clearfield, PA 16830
(814) 765-5595

FILED^{no}cc
OCT 12 2005
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100806
NO: 05-1240-CD
SERVICE # 1 OF 1
WRIT OF EXECUTION, INTERROGATORIES

PLAINTIFF: DIRECT MERCHANTS CREDIT CARD BANK
vs.
DEFENDANT: DEBRA K. WISOR
TO: COUNTY NATIONAL BANK

SHERIFF RETURN

NOW, October 04, 2005 AT 2:54 PM SERVED THE WITHIN WRIT OF EXECUTION, INTERROGATORIES ON COUNTY NATIONAL BANK DEFENDANT AT 1 S. 2ND ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO SUSAN B. KURTZ, PERSON IN CHARGE A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, INTERROGATORIES AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / HUNTER

FILED

OCT 14 2005

William A. Shaw

Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	NEIL	9426	10.00
SHERIFF HAWKINS	NEIL	9426	22.00

Sworn to Before Me This

____ Day of _____ 2005

So Answers,

Chester A. Hawkins
by Neuling & Hunter

Chester A. Hawkins
Sheriff

DIRECT MERCHANTS CREDIT CARD BANK, N.A. : IN THE COURT OF COMMON PLEAS
Plaintiff
VS. : CLEARFIELD COUNTY, PENNSYLVANIA
DEBRA K WISOR
Defendant : NO. 05-1240-CD
COUNTY NATIONAL BANK
Garnishee : CIVIL ACTION - LAW
MONEY JUDGMENT

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against DEBRA K WISOR Defendant:

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
COUNTY NATIONAL BANK Garnishee per property description attached.

NO LEVY. GARNISHMENT ONLY

Serve interrogatories on garnishee at: 1 S. 2nd Street, Clearfield, PA 16830

and to notify Garnishee(s) that:

a. an attachment has been issued;
b. the garnishee(s) is enjoined from paying any debt to or for the account of the defendant(2)
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 the named garnishee(s), you are directed to notify him that he has been added as a garnishee and is enjoined as stated above.

Amount Due	\$5,898.45
Interest from 1/3/05	\$237.84
Credit	\$100.00
Total*	\$6,036.29
*Plus writ costs	40.00

Prothonotary costs

Clearfield County Prothonotary:

SEAL

By: Willi [Signature] 9/12/05

The firm of Burton Neil & Associates, P.C. is attempting to collect a debt.

*Rec'd 9-13-05 @ 3:00 PM
Chesta A. Hancock-Hendricks
by Maudy Hane*

DIRECT MERCHANTS CREDIT CARD BANK, N.A. : IN THE COURT OF COMMON PLEAS
Plaintiff
VS. : CLEARFIELD COUNTY, PENNSYLVANIA
DEBRA K WISOR
Defendant : NO. 05-1240-CD
COUNTY NATIONAL BANK
Garnishee : CIVIL ACTION - LAW

MONEY JUDGMENT

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against DEBRA K WISOR Defendant:

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 COUNTY NATIONAL BANK Garnishee per property description attached.

NO LEVY. GARNISHMENT ONLY

Serve interrogatories on garnishee at: 1 S. 2nd Street, Clearfield, PA 16830

and to notify Garnishee(s) that:

a. an attachment has been issued;

b. the garnishee(s) is enjoined from paying any debt to or for the account of the defendant(2) 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 the named garnishee(s), you are directed to notify him that he has been added as a garnishee and is enjoined as stated above.

Amount Due	\$5,898.45
Interest from 1/3/05	\$237.84
Credit	\$100.00
Total*	\$6,036.29
*Plus writ costs	40.00

Prothonotary costs

Clearfield County Prothonotary:

SEAL

By: Willi L. [Signature] 9/12/05

The firm of Burton Neil & Associates, P.C. is attempting to collect a debt.

*Rec'd 9-13-05 @ 3:00 PM
Chester A. Hunkeler
by Mary Hamr*

BURTON NEIL & ASSOCIATES, P.C.

By: Burton Neil, Esquire

Identification No. 11348

1060 Andrew Drive, Suite 170

West Chester, PA 19380

610-696-2120

Attorney for Plaintiff

DIRECT MERCHANTS CREDIT CARD BANK, N.A. : IN THE COURT OF COMMON PLEAS

Plaintiff

: CLEARFIELD COUNTY, PENNSYLVANIA

VS.

DEBRA K WISOR

Defendant

: NO. 05-1240-CD

and

COUNTY NATIONAL BANK

Garnishee

: CIVIL ACTION - LAW

Praecipe to Dissolve Attachment

To the Prothonotary:

Dissolve the attachment against COUNTY NATIONAL BANK, garnishee.

BURTON NEIL & ASSOCIATES, P.C.

BY: 

Burton Neil, Esquire
Attorney for Plaintiff

The law firm of Burton Neil & Associates is a debt collector

04-336

FILED ^{NO cc}
m/11:15/11
OCT 18 2005 ^{Any pd. 7.00}

William A. Shaw ^{CR}
Prothonotary/Clerk of Courts

