

05-1526-CD
Palisades Coll. Vs James Dezack

Palisades Collection vs James Dezack
2005-1526-CD

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

PALISADES COLLECTION LLC
(Plaintiff)

C/O WOLPOFF & ABRAMSON 4660 TRINDLE RD-3RD FL.
(Street Address)

CAMP HILL, PA 17011
(City, State ZIP)

CIVIL ACTION

No. 05-1526-C

Type of Case: CONTRACT

Type of Pleading: COMPLAINT

VS.

JAMES DEZACK
(Defendant)

117 EAST LONG AVE, APT B
(Street Address)

DUBOIS, PA 15801-1336
(City, State ZIP)

Filed on Behalf of:

PLAINTIFF
(Plaintiff/Defendant)

FILED Atty pd.
m/2:59pm 85.00
OCT 03 2005 ICC Shff
LAW ICC Atty
William A. Shaw
Prothonotary/Clerk of Courts

WOLPOFF & ABRAMSON LLP--ANDREW C. SPEARS, ESQ
(Filed by)

4660 TRINDLE RD.-3RD FL CAMP HILL, PA 17011
(Address)

717-303-6700
(Phone)

LL
(Signature)

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

| | | |
|--------------------------------------|---|--------------------|
| PALISADES COLLECTION LLC, | : | NO. |
| ASSIGNEE OF PROVIDIAN NATIONAL BANK, | : | |
| PLAINTIFF | : | |
| | : | |
| vs. | : | CIVIL ACTION – LAW |
| | : | |
| JAMES DEZACK, | : | |
| DEFENDANT | : | |

NOTICE

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 is 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 document, or for any other claim or relief requested by the Plaintiff. You may lose money or property or other right 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 TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

NOTICIA

Le han demandado a usted en la corte. Si usted quiere defensas de esas demandas expuestas en las páginas, siguientes, usted tiene veinte (20) días de plazo al partir de la fecha de la demanda y la notificación. Usted debe presentar una apariencia escrita o en persona o por abogado y archivar en la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se defiende, la corte tomará medidas y pedirá entrar una orden contra usted sin previo aviso o notificación y por cualquier queja o alivio que es pedido en la petición de demanda. Usted puede perder dinero o sus propiedades o otros derechos importantes para usted.

LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFFICIENTE DE PAGAR TAL SERVICIO VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SU PUEDE CONSEGUIR ASISTENCIA LEGAL.

David S. Meholic, Court Administrator
Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830
(814) 765-2641, Ext. 5982

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

| | | |
|--------------------------------------|---|--------------------|
| PALISADES COLLECTION LLC, | : | NO. |
| ASSIGNEE OF PROVIDIAN NATIONAL BANK, | : | |
| PLAINTIFF | : | |
| | : | |
| vs. | : | CIVIL ACTION – LAW |
| | : | |
| JAMES DEZACK, | : | |
| DEFENDANT | : | |

COMPLAINT

AND NOW, comes the Plaintiff, by and through its attorneys, and the law firm of Wolpoff & Abramson, L.L.P., and files the within Complaint and in support avers as follows:

1. Plaintiff, PALISADES COLLECTION L.L.C., ASSIGNEE OF PROVIDIAN NATIONAL BANK, is a corporation doing business within the Commonwealth of Pennsylvania and the other states of the United States, with its principal offices located at 210 Sylvan Avenue, Englewood Cliffs, NJ 07632.
2. Defendant, JAMES DEZACK, is an adult individual with a last known address of 117 East Long Avenue, Apt. B., Du Bois, Clearfield County, PA 15801-1336
3. It is averred that Defendant was issued an open end credit account.
4. At all relevant times material hereto, Defendant has been a regular user of said charge account for the purchase of products, goods and/or for obtaining services or funds.
5. Defendant has been provided with copies of the Statements of Account accurately showing all debits and credits for transactions on the aforementioned credit account.
6. Defendant did not object to the above mentioned Statements of Account submitted by Plaintiff to Defendant.
7. That Defendant has made sporadic and irregular payments, if any, which have been applied to the outstanding balance of this account.

8. As of the date of the within Complaint, the remaining balance due, owing and unpaid on Defendant's credit account, as a result of charges made by said Defendant and/or any authorized users is the sum of Five Thousand Eight Hundred Eighty-Five and 95/100 (\$5,885.95) Dollars.

9. Despite reasonable and repeated demands for payment, Defendant has failed, refused and continues to refuse to pay all sums due and owing on the aforementioned account balance, all to the damage and detriment of the Plaintiff.

10. Pursuant to the Credit Agreement which Defendant received when the aforementioned credit card account was issued to Defendant and/or applicable Pennsylvania law, any unpaid and/or delinquent balances on said account shall continue to bear interest at the rate of Eighteen (18%) percent.

11. The amount of interest which has accrued on the aforementioned account is the sum of One Thousand Nine Hundred Ninety-Four and 13/100 (\$1,994.13) Dollars.

12. Plaintiff has retained the services of the law firm of Wolpoff & Abramson, L.L.P. in the collection of the amount due from Defendant.

13. Any and all conditions precedent to the bringing of this action have been performed by Plaintiff.

14. The amount in controversy is within the jurisdictional amount requiring compulsory arbitration.

WHEREFORE, Plaintiff, PALISADES COLLECTION, L.L.C., ASSIGNEE OF PROVIDIAN NATIONAL BANK, respectfully requests this Honorable Court enter judgment in favor of Plaintiff and against Defendant, JAMES DEZACK, in the amount of Five Thousand Eight Hundred Eighty-Five and 95/100 (\$5,885.95) Dollars, interest at a rate of eighteen (18%) percent in the amount of One Thousand Nine Hundred Ninety-Four and 13/100 (\$1,994.13) Dollars, plus costs of this action and such other relief as the Court deems proper and just.

Respectfully submitted,



Amy F. Doyle, Esquire ID No. 87062
Philip C. Warholic, Esquire ID No. 86341
Daniel F. Wolfson, Esquire ID No. 20617
Andrew C. Spears, Esquire ID No. 87737
Donald P Shiffer, III, Esquire ID No. 89451
Wolpoff & Abramson, LLP
Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
(717) 303-6700
Counsel for Plaintiff

VERIFICATION

The undersigned hereby states that he/she is the attorney for the Plaintiff, PALISADES COLLECTION, L.L.C., ASSIGNEE OF PROVIDIAN NATIONAL BANK, who is located outside of this jurisdiction and in order to file the within document in an expedient and timely manner, he/she is authorized to take this verification on behalf of said Plaintiff in the within action and verifies that the statements made in the foregoing Complaint are true and correct to the best of his/her knowledge, information, and belief, based upon information provided by the Plaintiff.

The undersigned understands that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsification to authorities.

Date: 8/17/05

CPL
Amy F. Doyle, Esquire ID No. 87062
Philip C. Warholic, Esquire ID No. 86341
Daniel F. Wolfson, Esquire ID No. 20617
Andrew C. Spears, Esquire ID No. 87737
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4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
(717) 303-6700
Counsel for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100878
NO: 05-1526-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: PALISADES COLLECTION LLC, ASSIGNEE OF PROVIDIAN NATIONAL BANK
vs.
DEFENDANT: JAMES DEZACK

SHERIFF RETURN

NOW, October 21, 2005 AT 8:15 AM SERVED THE WITHIN COMPLAINT ON JAMES DEZACK DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JAMES DEZACK, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN /

| PURPOSE | VENDOR | CHECK # | AMOUNT |
|-----------------|---------|---------|--------|
| SURCHARGE | WOLPOFF | 1603 | 10.00 |
| SHERIFF HAWKINS | WOLPOFF | 1604 | 37.80 |

FILED

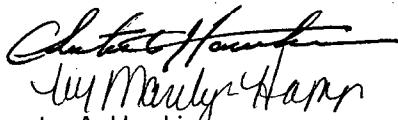
FEB 09 2006

0/8:45 (u) 
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
CIVIL DIVISION

PALISADES COLLECTION, LLC

Plaintiff

vs.

JAMES DEZACK,

Defendant

* NO. 2005-1526-CD

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4 **FILED**

Z MAR 18 2013

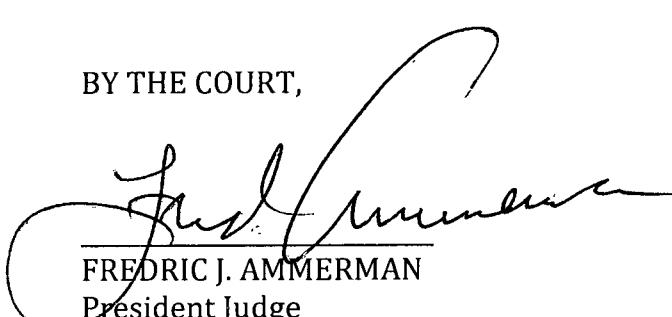
o (9:00) WPS

William A. Shaw
Prothonotary/Clerk of Courts

ORDER

NOW, this 14th day of March, 2013, upon the Court's review of the docket and noting no activity for a period of over seven years, it is the ORDER of this Court that the case be moved to inactive status. The Prothonotary shall code the case in Full Court as Z-INACTA.

BY THE COURT,


FREDRIC J. AMMERMAN
President Judge