



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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

vs.

CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH,

Defendant.

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

Defendant's Address:  
2196 EGYPT ROAD  
WOODLAND, PA 16881

**CIVIL DIVISION**

No. 05-1776-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  
**LORI M. DIRENZO, ESQ.**  
PA ID NO. 201843

**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** *icc*  
*NOV 1 2 2005* *Shff*  
*NOV 14 2005* *Att'y pd. 85.00*  
*(lm)*  
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.

CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH

Defendant(s)

**NOTICE TO DEFEND**  
**YOU HAVE BEEN SUED IN COURT.**

If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you. **YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.**

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

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

CIVIL DIVISION

No.

Plaintiff,

vs.

CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH,

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. CHRISTIE SMITH a/k/a CHRISTIE L. SMITH is an adult individual residing at 2196 EGYPT ROAD, WOODLAND, PA 16881.

3. On or about MAY 21, 2002, Defendant entered into a written Loan Agreement with the Plaintiff, a copy of which is attached hereto as "Exhibit A" and incorporated herein.

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

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5. Defendant is in default under the terms and conditions of the aforementioned Loan Agreement for failing to make payments when due, with the last payment having been made on or about MARCH 30, 2005.

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 ELEVEN THOUSAND SIX-HUNDRED FIFTY-SIX DOLLARS 10/100 (\$11,656.10) DOLLARS as of SEPTEMBER 26, 2005.

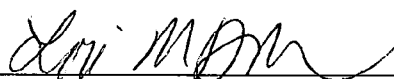
7. Numerous demands have been made upon Defendant by Plaintiff, but Defendant has failed or refused to pay.

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 ELEVEN THOUSAND SIX-HUNDRED FIFTY-SIX DOLLARS 10/100 (\$11,656.10) DOLLARS, with interest thereon at the rate of 24% from SEPTEMBER 26, 2005, plus court costs and attorney's fees.

Respectfully submitted,

**Chromulak & Associates, LLC**

By:   
**CATHY ANN CHROMULAK, ESQ.**  
PA ID NO. 42067  
**LORI M. DIRENZO, ESQ.**  
PA ID NO. 201843

Attorneys for Plaintiff  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

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PERSONAL CREDIT LINE ACCOUNT AGREEMENT (Page 1 of 3)

**LENDER (called "We", "Us", "Our")**

BENEFICIAL CONSUMER DISCOUNT COMPANY  
1067 PENNSYLVANIA AVENUE  
TYRONE PA 16886

**BORROWERS (called "You", "Your")**

SMITH, CHRISTIE  
SS# 203622022  
PO BOX BOX 516  
WOODLAND PA 16881

LOAN NO: 711806-12-506190

ON PORTION OF AVERAGE DAILY BALANCE	MONTHLY PERIODIC RATE	ANNUAL PERCENTAGE RATE:	CREDIT LIMIT	DATE OF LOAN	
			INITIAL ANNUAL FEE	SUBSEQUENT ANNUAL FEE	
.01 AND OVER	2.000 %	= 24.000 %	\$ 8500	05/21/02	
	=		\$ .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



\*S23695A14A98RLA9000PAB563110\*

EXHIBIT

"A"



ORIGINAL

PAB56311

## Personal Credit Line Account Agreement (Page 2 of 3)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

03-01-00 F NRE



\*S23695A14A98RLA900DPAB563120\*\*SMITH

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 8201 through 8221, Purdon's Pennsylvania Statutes Annotated, particularly Section 8217.

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.

Christie L Smith (SEAL)  
Customer Signature

Date: 5-21-02

Witness: Julie A. Apostol (SEAL)

\_\_\_\_\_  
(SEAL)  
Customer Signature

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

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





VERIFICATION

Dawn Richt, Recover Specialist for

Beneficial Consumer Discount Company

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

A handwritten signature in black ink, appearing to be 'Dawn Richt', written over a horizontal line.

Dawn Richt

1

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101002  
NO: 05-1776-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY  
vs.  
DEFENDANT: CHRISTIE SMITH a/k/a CHRISTIE L. SMITH

SHERIFF RETURN

NOW, November 28, 2005 AT 2:49 PM SERVED THE WITHIN COMPLAINT ON CHRISTIE SMITH aka CHRISTIE L. SMITH DEFENDANT AT 2196 EGYPT ROAD, WOODLAND, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO CHRISTIE SMITH, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / HUNTER

FILED  
019:1480  
MAR 01 2006  
William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	9773	10.00
SHERIFF HAWKINS	CHROMULAK	9773	22.85

Sworn to Before Me This

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

\_\_\_\_\_

So Answers,

*Chester A. Hawkins*  
*by Maudy Hamo*  
Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

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Plaintiff,

vs.

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CHRISTIE L. SMITH,

Defendant.

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Prospect Heights, IL 60070

Defendant's Address:  
2196 EGYPT ROAD  
WOODLAND, PA 16881

Dated: JANUARY 10, 2006

**CIVIL DIVISION**

No. 05-1776-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  
LORI M. DIRENZO, ESQUIRE  
PA ID NO. 201843  
NANCY C. WILKINS, ESQUIRE  
PA ID NO. 94178  
JESSA C. MARTIN, ESQUIRE  
PA ID NO. 201169

CHROMULAK & ASSOCIATES, L.L.C.  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

(724) 916-2400

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**FILED** Any pd. 20.00  
m13:04/61  
MAR 09 2006 ICC & Notice to  
Def.

William A. Shaw  
Prothonotary/Clerk of Courts

Statement to Atty  
(60)

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

With interest accruing on the total balance of **\$12,861.52** at the rate of 6% per annum, together with additional costs of suit.

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

Before me, the undersigned authority, a Notary Public in and for said County and State, personally appeared, Jessa C. Martin, 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 **DECEMBER 28, 2005** by certificate of mailing in accordance with Pa.R.C.P. 237.1, as evidenced by the attached copy.

Sworn to and subscribed before me  
This 9 day of Oct, 2006.

**Member, Pennsylvania Association Of Notaries**

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

CIVIL DIVISION

Plaintiff,

No. 05-1776-CD

Vs.

CHRISTIE SMITH  
AKA CHRISTIE L. SMITH

Defendant(s)

TO: CHRISTIE SMITH AKA CHRISTIE L. SMITH  
2196 EGYPT ROAD  
WOODLAND, PA 16881

DATE OF NOTICE: DECEMBER 28, 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  
CLEARFILED COUNTY COURTHOUSE  
CLEARFILED, PA 16830  
814-765-2641, EXTENSION 5982

By:



CATHY ANN CHROMULAK, ESQ.

LORI M. DiRENZO, ESQ.

NANCY C. WILKINS, ESQ.

JESSA C. MARTIN, ESQ.

Attorneys for Plaintiff

375 Southpointe Boulevard

4<sup>th</sup> Floor

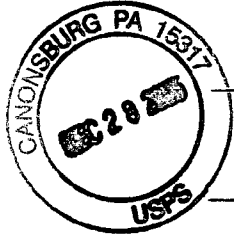
Canonsburg, PA 15317

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# CHROMULAK & ASSOCIATES, L.L.C.

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

Indicate type:  
☐ Registered  
☐ Insured  
☐ COD  
☐ Certified



★ ★ ★

172  
7073904.200 DEC 28 05  
4898 MAILED FROM ZIP CODE 15317

Line	Article Number	Name of Addressee, Street, and Post Office Address	Indicate type: <input type="checkbox"/> Registered <input type="checkbox"/> Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified
1		PRINCE, JAMIE 10400-06818 344 ANTHONY STREET, PITTSBURGH, PA 15210	
2		PRINCE, HARMONY L. 10400-06818 344 ANTHONY STREET, PITTSBURGH, PA 15210	
3		RIVERA, STACEY AKA STACEY BLACKSTON 10400-06821 5925 N. FRONT STREET, PHILADELPHIA, PA 19120	
4		GOVENS, BNITA 10400-06829 6004 N. WATER STREET, PHILADELPHIA, PA 19120	
5		BARR, SATANIA AKA SANTANIA BARR 10400-06800 2029 S. GARNET STREET, PHILADELPHIA, PA 19145	
6		DURNELL, DARLENE J. 10269-06846 470 GROVE CITY ROAD, SLIPPERY ROCK, PA 16057-2526	
7		HANNAH, LAURA M. 10400-068326049 N. FRONT STREET, PHILADELPHIA, PA 19120	
8		EVANS, BRENDA 10400-06799 1304 VAN KIRK STREET, PHILADELPHIA, PA 19149	
9		DONNELLY, CHRISTOPHER 10269-06720 341 N. OAD AVENUE, CLIFTON HEIGHTS, PA 19018-1211	
10		PURNELL, EDNA 10269-06744 427 EAST HAINES STREET, PHILADELPHIA, PA 19144-5715	
11		BUBONOVICH, CAROL L. 10400-06830 123 KEIGHLY ROAD, OLIVER, PA 15472	
12		SMITH, CHRISTIE AKA CHRISTIE L. SMITH 10400-06792 2196 EGYPT ROAD, WOODLAND, PA 16881	
13		JOSEPH L. MOORE 1826 NORTH 32ND STREET, PHILADELPHIA, PA 19121-2425	
14		ANNA T. RHINE 633 STOCKTON CIRCLE, RIDLEY PARK, PA 19078-1307	
15			

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

Total Number of Pieces Listed by Sender <i>fourteen</i>	Total Number of Pieces Received at Post Office <i>fourteen</i>	Postmaster, Per (Name of Receiving Employee) <i>[Signature]</i>
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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. 05-1776-CD

Plaintiff,

vs.

CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH,

Defendant.

NOTICE OF ORDER, DECREE OR JUDGMENT

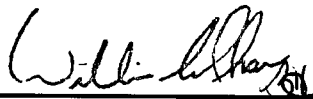
TO: **CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH  
2196 EGYPT ROAD  
WOODLAND, PA 16881**

(X) Defendant

You are hereby notified that an Order, Decree or Judgment was entered in the above captioned proceeding on March 9, 2006.

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

(X) The judgment is as follows: \$12,861.52 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

CCPY

Beneficial Consumer Discount Company  
Plaintiff(s)

No.: 2005-01776-CD

Real Debt: \$12,861.52

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Christie Smith a/k/a  
Christie L. Smith  
Defendant(s)

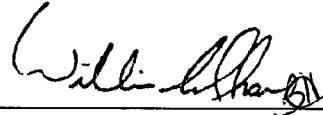
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: March 9, 2006

Expires: March 9, 2011

Certified from the record this 9th day of March, 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.

CHRISTIE SMITH a/k/a CHRISTIE L.  
SMITH,

Defendant,

and

COUNTY NATIONAL BANK,

Garnishee.

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

Defendant's Address:  
2196 EGYPT ROAD  
WOODLAND, PA 16881

Garnishee's Address:  
1 S. 2ND ST.  
CLEARFIELD, PA 16830

Date: April 19, 2006

**CIVIL DIVISION**

No. 05-1776-CD

**TYPE OF PLEADING:**

PRAECIPE FOR A WRIT OF  
EXECUTION

**FILED ON BEHALF OF:**

BENEFICIAL CONSUMER DISCOUNT  
COMPANY

**COUNSEL OF RECORD:**

**CATHY ANN CHROMULAK, ESQ.**

PA ID NO. 42067

**NANCY C. WILKINS, ESQ.**

PA ID NO. 94178

**JESSA C. MARTIN, ESQ.**

PA ID NO. 201169

**AMY L. SABOLCHICK, ESQ.**

PA 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** rec'd & lewrits  
m 11:19 30 to Shff  
APR 21 2006  
Atty pd. 20.00  
William A. Shaw  
Prothonotary/Clerk of Courts (6)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

CIVIL DIVISION

No. 05-1776-CD

Plaintiff,

vs.

CHRISTIE SMITH a/k/a CHRISTIE L. SMITH,

Defendant,

and

COUNTY NATIONAL 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 CHRISTIE SMITH a/k/a CHRISTIE L. SMITH, defendant, and
3. against COUNTY NATIONAL BANK, garnishee,
4. and index this writ
  - a. against CHRISTIE SMITH a/k/a CHRISTIE L. SMITH, defendant, and
  - b. against COUNTY NATIONAL 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	\$12,861.52
	Additional Interest to Date	\$ 87.74
	(Costs to be added)	\$ _____

Pursuant to Writ of Execution  
And Service of Writ

\$12,949.26

125.00

Prothonotary costs



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.**

Prothonotary/Clerk of Courts

**FILED**

APR 21 2006

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH A/K/A CHRISTIE L. SMITH,

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) CHRISTIE SMITH a/k/a CHRISTIE L. SMITH;

(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 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: \$ 12,861.52

Prothonotary: \$ 125.00

Interest From: \$ 87.74

Sheriff: \$

TOTAL \$ 12,949.26

Plus costs as per endorsement hereon.

Prothonotary SEAL

*William L. Shaw*

Agent/Deputy

4/21/06

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101467  
NO: 05-1776-CD  
SERVICE # 1 OF 1  
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY  
vs.  
DEFENDANT: CHRISTIE SMITH a/k/a CHRISTIE L. SMITH  
TO: CNB

SHERIFF RETURN

NOW, April 24, 2006 AT 1:14 PM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON COUNTY NATIONAL BANK DEFENDANT AT 1 S. 2ND ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO DAUEN SHIFTER, VICE PRESIDENT A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING /

FILED  
01:40 PM  
APR 25 2006

William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	12188	10.00
SHERIFF HAWKINS	CHROMULAK	12188	24.89

Sworn to Before Me This

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

So Answers,

  
Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

vs.

CHRISTIE SMITH a/k/a CHRISTIE L.  
SMITH,

Defendant,

and

COUNTY NATIONAL BANK,

Garnishee.

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

Defendant's Address:  
2196 EGYPT ROAD  
WOODLAND, PA 16881

Garnishee's Address:  
1 S. 2ND ST.  
CLEARFIELD, PA 16830

Date: April 19, 2006

**CIVIL DIVISION**

No. 05-1776-CD

**TYPE OF PLEADING:**

PRAECIPE FOR A WRIT OF  
EXECUTION

**FILED ON BEHALF OF:**

BENEFICIAL CONSUMER DISCOUNT  
COMPANY

**COUNSEL OF RECORD:**

**CATHY ANN CHROMULAK, ESQ.**

PA ID NO. 42067

**NANCY C. WILKINS, ESQ.**

PA ID NO. 94178

**JESSA C. MARTIN, ESQ.**

PA ID NO. 201169

**AMY L. SABOLCHICK, ESQ.**

PA 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.**

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

APR 21 2006

Attest.

*William L. Brown*  
Prothonotary/  
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

CIVIL DIVISION

No. 05-1776-CD

Plaintiff,

vs.

CHRISTIE SMITH a/k/a CHRISTIE L. SMITH,  
Defendant,

and

COUNTY NATIONAL 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 CHRISTIE SMITH a/k/a CHRISTIE L. SMITH, defendant, and
3. against COUNTY NATIONAL BANK, garnishee,
4. and index this writ
  - a. against CHRISTIE SMITH a/k/a CHRISTIE L. SMITH, defendant, and
  - b. against COUNTY NATIONAL 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.

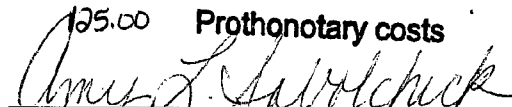
5.	Amount of Judgment	\$12,861.52
	Additional Interest to Date	\$ 87.74
	(Costs to be added)	\$ _____

Pursuant to Writ of Execution  
And Service of Writ

\$12,949.26

125.00

Prothonotary costs

  
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,

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH A/K/A CHRISTIE L. SMITH,

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) CHRISTIE SMITH a/k/a CHRISTIE L. SMITH;

(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 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: \$ 12,861.52

Prothonotary: \$ 125.00

Interest From: \$ 87.74

Sheriff: \$

TOTAL \$ 12,949.26

Plus costs as per endorsement hereon.

Rec'd 4/21/06 @ 3:30pm  
Christie A. Naupke Sheriff  
by Maupke Hamr

Prothonotary SEAL

Agent/Deputy

4/21/06



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH A/K/A CHRISTIE L. SMITH,

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) CHRISTIE SMITH a/k/a CHRISTIE L. SMITH;

(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 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: \$ 12,861.52

Prothonotary: \$ 125.00

Interest From: \$ 87.74

Sheriff: \$

TOTAL \$ 12,949.26

Plus costs as per endorsement hereon.

Rec'd 4/21/06 @ 3:30 pm  
Christie A. Hamrick Sheriff  
by Maury Hamrick

Prothonotary SEAL

*Willie Hamrick*

Agent/Deputy

4/21/06

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH A/K/A CHRISTIE L. SMITH,

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) CHRISTIE SMITH a/k/a CHRISTIE L. SMITH;

(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 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: \$ 12,861.52

Prothonotary: \$ 125.00

Interest From: \$ 87.74

Sheriff: \$

TOTAL \$ 12,949.26

Plus costs as per endorsement hereon.

Rec'd 4/12/06 @ 3:30 pm

Christie A. Hanchas Shreds  
by Mandy Hamr

Prothonotary SEAL

*Willie Hamr*

Agent/Deputy

4/12/06

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT  
COMPANY,

Plaintiff,

vs.

CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH,

Defendant,

and

COUNTY NATIONAL BANK,  
Garnishee.

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

**CIVIL DIVISION**

No. 05-1776-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

**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

**FILED** *no cc*  
79:24:61  
MAY 01 2006

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,

Plaintiff,

vs.

CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH,

Defendant,

and

COUNTY NATIONAL BANK,

Garnishee.

**CIVIL DIVISION**

No. 05-1776-CD

**PRAECIPE TO DISCONTINUE AGAINST GARNISHEE ONLY**

TO PROTHONOTARY:

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

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By: Jessa C. Martin

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

Sworn to and subscribed

Before me this 27 day

of April, 2006.

Michelle L. Wolota  
COMMONWEALTH OF PENNSYLVANIA  
Notary Seal  
Notary Public  
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 Praecipe to Discontinue Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 27th day of April, 2006.

COUNTY NATIONAL BANK  
1 S. 2ND STREET  
CLEARFIELD, PA 16830

CHRISTIE SMITH a/k/a CHRISTIE L. SMITH  
2196 EGYPT ROAD  
WOODLAND, PA 16881



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  
CIVIL DIVISION

BENEFICIAL CONSUMER DISCOUNT COMPANY

Plaintiff

vs.

CHRISTIE SMITH a/k/a CHRISTIE L. SMITH,

Defendant(s)

and

COUNTY NATIONAL BANK,

Garnishee

No. 05-1776-CD

**FILED** *no cc*  
9/10:40/01  
MAY 01 2006

William A. Shaw  
Prothonotary/Clerk of Courts

**CERTIFICATE OF SERVICE**

I, Peter F. Smith, attorney for County National Bank in the above-captioned matter, hereby certify that I served the original 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 and U. S. First Class Mail as follows:

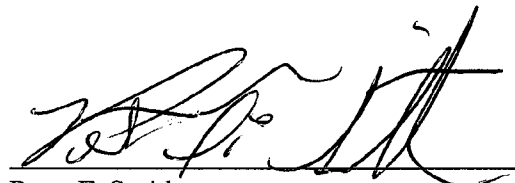
**U.S. FIRST CLASS MAIL**

Alisha Medlen, Esquire  
Chromulak & Associates, LLC.  
375 Southpointe Blvd.  
4th Floor  
Canonsburg, PA 15317

**CERTIFIED MAIL**

**& U.S. FIRST CLASS MAIL**  
Christie L. Smith  
2196 Egypt Road  
Woodland, PA 16881

Respectfully submitted,



Peter F. Smith,  
Attorney for County National Bank

Date: April 28, 2006

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

vs.

CHRISTIE SMITH a/k/a CHRISTIE L.  
SMITH,

Defendant,

and

COUNTY NATIONAL BANK,

Garnishee.

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

Defendant's Address:  
2196 EGYPT ROAD  
WOODLAND, PA 16881

Garnishee's Address:  
1 S. 2ND ST.  
CLEARFIELD, PA 16830

Date: October 10, 2006

**CIVIL DIVISION**

No. 05-1776-CD

**TYPE OF PLEADING:**

PRAECIPE FOR A WRIT OF  
EXECUTION

**FILED ON BEHALF OF:**

BENEFICIAL CONSUMER DISCOUNT  
COMPANY

**COUNSEL OF RECORD:**

**CATHY ANN CHROMULAK, ESQ.**

PA ID NO. 42067

**AMY L. SABOLCHICK, ESQ.**

PA 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** *Att'y pd. 20.00*  
*m/12:51/07 rec'd to wnts*  
**OCT 12 2006** *w/descr. to*  
*Shff*

William A. Shaw  
Prothonotary/Clerk of Courts

*CS*

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

CIVIL DIVISION

No. 05-1776-CD

Plaintiff,

vs.

CHRISTIE SMITH a/k/a CHRISTIE L. SMITH,

Defendant,

and

COUNTY NATIONAL 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 CHRISTIE SMITH a/k/a CHRISTIE L. SMITH, defendant, and
3. against COUNTY NATIONAL BANK, garnishee,
4. and index this writ
  - a. against CHRISTIE SMITH a/k/a CHRISTIE L. SMITH, defendant, and
  - b. against COUNTY NATIONAL 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.

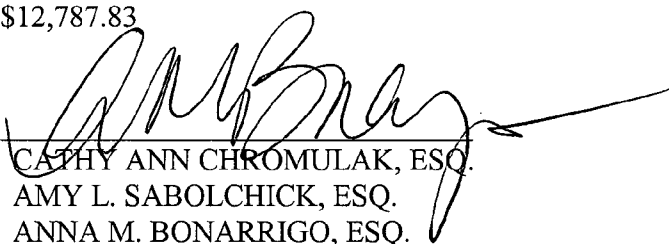
5.	Amount of Judgment	\$12,861.52
	Additional Interest to Date	\$ 576.31
	Less payments made	\$ 650.00
	(Costs to be added)	\$ _____

**Prothonotary costs 145.00**

Pursuant to Writ of Execution  
And Service of Writ

\$12,787.83

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

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



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

vs.

CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH,

Defendant,

COUNTY NATIONAL BANK,

Garnishee.

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

**CIVIL DIVISION**

No. 05-1776-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

**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,

**CIVIL DIVISION**

Plaintiff,

No. 05-1776-CD

Vs.

CHRISTIE SMITH a/k/a CHRISTIE L.  
SMITH,

Defendant,

and

COUNTY NATIONAL 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. MEHOLIK  
COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830

### **MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW**

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

**CLAIM FOR EXEMPTION**

TO THE SHERIFF:

We, the above-named Defendant(s), claim exemption of property from levy or attachment:

1. FROM MY PERSONAL PROPERTY IN MY POSSESSION WHICH HAS BEEN LEVIED UPON:

a. I desire that my statutory \$300.00 exemption be:

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

---

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

OR

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

---

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

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

---

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

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

---

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

\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(Telephone Number)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities.

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

Defendant: \_\_\_\_\_

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

Defendant: \_\_\_\_\_

**THIS CLAIM TO BE FILED WITH:**

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

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

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

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT  
COMPANY,

Plaintiff,

CIVIL DIVISION

No. 05-1776-CD

vs.

CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH,  
2196 EGYPT ROAD  
WOODLAND, PA 16881

Defendant,

and

COUNTY NATIONAL BANK  
Garnishee.

TO: COUNTY NATIONAL BANK  
1 S. 2ND ST.  
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:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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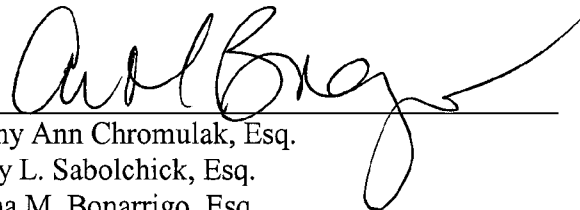


TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

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

DATE: 10/10/06

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  
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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH A/K/A CHRISTIE L. SMITH,

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) CHRISTIE SMITH a/k/a CHRISTIE L. SMITH;

(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 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: \$ 12,861.52

Prothonotary: \$ 145.00

Interest From: \$ 576.31

Sheriff: \$

Less payments \$ 650.00

(4) 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.

TOTAL \$ 12,949.26

Plus costs as per endorsement hereon.

Prothonotary SEAL

Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102028  
NO: 05-1776-CD  
SERVICE # 1 OF 1  
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY  
vs.  
DEFENDANT: CHRISTIE SMITH A/K/A CHRISTIE L. SMITH  
TO: CNB, GARNISHEE

SHERIFF RETURN

NOW, October 20, 2006 AT 1:40 PM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON COUNTY NATIONAL BANK DEFENDANT AT 1 S. 2ND ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO RUTH ANNE RYAN-CATALANO, MANAGER A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN / HUNTER

FILED  
019114/613  
OCT 27 2006

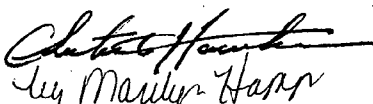
William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	14706	10.00
SHERIFF HAWKINS	CHROMULAK	14706	25.39

Sworn to Before Me This

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

So Answers,

  
Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH A/K/A CHRISTIE L. SMITH,

Defendant.

WRIT OF EXECUTION

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TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

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---

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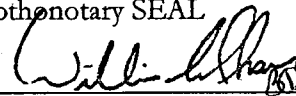
(4) IF SOCIAL SECURITY OR SUPPLEMENTAL SECURITY INCOME FUNDS ARE DIRECTLY DEPOSITED INTO AN ACCOUNT OF THE DEFENDANT, THE LEVY AND ATTACHMENT SHALL NOT INCLUDE ANY FUNDS THAT MAY BE TRACED TO SUCH DIRECT DEPOSITS. IN ADDITION, THE LEVY AND ATTACHMENT SHALL NOT INCLUDE \$300.00 IN THE ACCOUNT OF THE DEFENDANT.

TOTAL \$ 12,949.26

Plus costs as per endorsement hereon.

Prothonotary SEAL

Rec'd 10-12-06 @ 3:00 pm  
Clutter A. Hawks Sheriff  
by Maury Horn

  
Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH A/K/A CHRISTIE L. SMITH,

Defendant.

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Less payments \$ 650.00

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TOTAL \$ 12,949.26

Plus costs as per endorsement hereon.

Prothonotary SEAL

Agent/Deputy

Rec'd 10-12-06 @ 3:00 PM  
Chester A. Hawkins Sheriff  
by Mary Ann Harris

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

BENEFICIAL CONSUMER DISCOUNT  
COMPANY

Plaintiff

vs.

No. 05-1776-CD

CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH,

Defendant(s)

and

COUNTY NATIONAL BANK,  
Garnishee

**FILED**  
OCT 27 2006  
William A. Shaw  
Prothonotary/Clerk of Courts

**CERTIFICATE OF SERVICE**

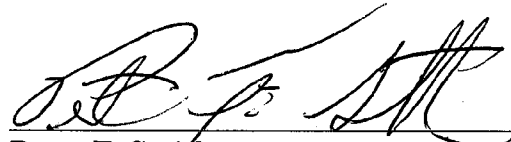
I, Peter F. Smith, attorney for County National Bank in the above-captioned matter, hereby certify that I served the original Answers to Interrogatories filed in this matter on the Attorney for the Plaintiff by U. S. First Class Mail and a true and correct copy of the Answers to Interrogatories on the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

**U.S. FIRST CLASS MAIL**  
Cathy Ann Chromulak, Esquire  
Chromulak & Associates, LLC.  
375 Southpointe Blvd.  
4th Floor  
Canonsburg, PA 15317

**CERTIFIED MAIL  
& U.S. FIRST CLASS MAIL**  
Christie L. Smith  
2196 Egypt Road  
Woodland, PA 16881

Respectfully submitted,

Date: October 27, 2006

  
Peter F. Smith,  
Attorney for County National Bank

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

BENEFICIAL CONSUMER DISCOUNT COMPANY,	:	
	:	
Plaintiff	:	No. 05-1776-CD
vs.	:	
	:	
CHRISTIE SMITH a/k/a	:	
CHRISTIE L. SMITH,	:	
Defendant(s)	:	
and	:	
	:	
County National Bank,	:	
Garnishee	:	

GARNISHEE'S ANSWERS TO INTERROGATORIES

COMES NOW, County National Bank, by its attorney, Peter F. Smith,  
who answers the Interrogatories as follows:

1. No. The Defendant does maintain Deposit Account No. 1466556 with County National Bank. However it was overdrawn in the amount of \$71.74 at the time the Writ was served on CNB. CNB will also impose a \$150.00 charge against the account for responding this garnishment.
2. See answer number 1.
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

Date: 10/26/06



---

Peter F. Smith, Esquire  
Attorney for the Garnishee  
Attorney I.D. # 34291  
30 South Second Street  
P.O. Box 130  
Clearfield, PA 16830  
(814) 765-5595



## VERIFICATION

I verify that the statements made in these Answers to Interrogatories are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S.A. §4904 relating to unsworn falsification to authorities.

COUNTY NATIONAL BANK

Dated: 10-26-06

By: Kimberly M. Olson  
Kimberly M. Olson,  
Records and Research

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT  
COMPANY,

Plaintiff,

vs.

CHRISTIE SMITH,

Defendant,

and

COUNTY NATIONAL BANK,  
Garnishee.

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

**CIVIL DIVISION**

No. 05-1776-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

**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

**FILED** NOCC  
m10.29.06  
NOV 02 2006

William A. Shaw  
Prothonotary/Clerk of Courts

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

BENEFICIAL CONSUMER DISCOUNT  
COMPANY,

Plaintiff,

vs.

CHRISTIE SMITH,

Defendant,

and

COUNTY NATIONAL BANK,

Garnishee.

CIVIL DIVISION

No. 05-1776-CD

PRAECIPE TO DISCONTINUE AGAINST GARNISHEE ONLY

TO PROTHONOTARY:

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

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By:

*Amy L. Sabolchick*  
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

Sworn to and subscribed  
Before me this 30<sup>th</sup> day  
of October, 2006.

*Heather L. Hatfield*  
Notary Public

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal  
Heather L. Hatfield, Notary Public  
Cecil Twp., Washington County  
My Commission Expires June 29, 2010

Member, Pennsylvania Association of Notaries

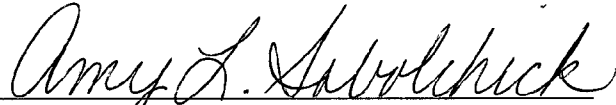
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**CERTIFICATE OF SERVICE**

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY , hereby certify that a true and correct copy of the foregoing Praecipe to Discontinue Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 30TH day of OCTOBER, 2006.

COUNTY NATIONAL BANK  
1 SOUTH 2ND STREET  
CLEARFIELD, PA 16830

CHRISTIE SMITH  
2196 EGYPT ROAD  
WOODLAND, PA 16881



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

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

vs.

CHRISTIE SMITH a/k/a CHRISTIE L.  
SMITH,

Defendant,

and

COUNTY NATIONAL BANK,

Garnishee.

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

Defendant's Address:  
2196 EGYPT ROAD  
WOODLAND, PA 16881

Garnishee's Address:  
1 S. 2ND ST.  
CLEARFIELD, PA 16830

Date: February 20, 2007

**CIVIL DIVISION**

No. 05-1776-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

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**FILED** *1000-600175*  
*m 12:53 PM*  
**FEB 22 2007** *to Sheriff*  
*Atty. pd.*  
William A. Shaw *20.00*  
Prothonotary/Clerk of Courts *(CR)*

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

CIVIL DIVISION

No. 05-1776-CD

Plaintiff,

vs.

CHRISTIE SMITH a/k/a CHRISTIE L. SMITH,  
Defendant,

and

COUNTY NATIONAL 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 CHRISTIE SMITH a/k/a CHRISTIE L. SMITH, defendant, and
3. against COUNTY NATIONAL BANK, garnishee,
4. and index this writ
  - a. against CHRISTIE SMITH a/k/a CHRISTIE L. SMITH, defendant, and
  - b. against COUNTY NATIONAL BANK, garnishee, and any property of the defendant in the name of Garnishee:

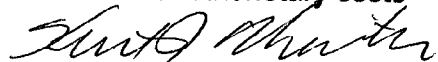
Said Writ of Execution is pursuant to all monies due defendant in any accounts, individual and joint, personal and business.

5.	Amount of Judgment	\$12,861.52
	Additional Interest to Date	\$ 526.87
	Less payments made	\$ 750.00
	(Costs to be added)	\$ _____

Pursuant to Writ of Execution  
And Service of Writ

\$12,638.39

165.00 Prothonotary costs



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

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INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH A/K/A CHRISTIE L. SMITH,

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) CHRISTIE SMITH a/k/a CHRISTIE L. SMITH;

(1) You are also directed to attach the property of the defendant not levied upon in the possession of COUNTY NATIONAL 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.

(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: Amount Due: \$ 12,861.52

Prothonotary: \$ Interest From: \$ 526.87


Sheriff: \$ Less payments \$ 750.00

TOTAL \$ 12,638.39

Plus costs as per endorsement hereon.

**Prothonotary costs 165.00**

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  
CIVIL DIVISION

BENEFICIAL CONSUMER DISCOUNT  
COMPANY,

Plaintiff

vs.

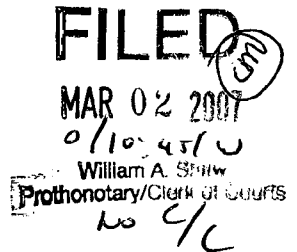
CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH  
2196 EGYPT ROAD  
WOODLAND PA 16881,

Defendant

and

CNB BANK (formerly County National Bank),  
Garnishee

No. 2005-1776-CD



**CERTIFICATE OF SERVICE**


I, Peter F. Smith, attorney for CNB Bank, formerly 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  
Cathy Ann Chromulak, Esquire  
Chromulak & Associates, LLC  
375 Southpointe Boulevard, 4th Floor  
Canonsburg, PA 15317

CERTIFIED MAIL  
Christie Smith  
a/k/a Christie L. Smith  
2196 Egypt Road  
Woodland, PA 16881

Respectfully submitted,

Date: February 28, 2007

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



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102475  
NO: 05-1776-CD  
SERVICE # 1 OF 1  
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY  
vs.  
DEFENDANT: CHRISTIE SMITH aka CHRISTIE L. SMITH  
TO: COUNTY NATIONAL BANK, Garnishee

SHERIFF RETURN

NOW, February 26, 2007 AT 11:25 AM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON COUNTY NATIONAL BANK, Garnishee DEFENDANT AT 1 S. 2ND ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO CYNTHIA PEARCE, RECEPTIONIST 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	16635	10.00
SHERIFF HAWKINS	CHROMULAK	16635	22.39

FILED  
MAR 02 2007  
0/10:30  
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

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

So Answers,

  
Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH A/K/A CHRISTIE L. SMITH,

Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

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and to notify the Garnishee(s) that

(a) an attachment has been issued;  
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COSTS:

Amount Due: \$ 12,861.52

Prothonotary: \$

Interest From: \$ 526.87

Sheriff: \$

Less payments \$ 750.00

TOTAL \$ 12,638.39

Plus costs as per endorsement hereon.

Prothonotary costs

105.00

*Rec'd 2-22-07 @ 2:15 PM*

*Christie A. Haines Sheriffs*  
*by Maury Harris*

Prothonotary SEAL

*William L. Harris*

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,

No. 05-1776-CD

vs.

CHRISTIE SMITH A/K/A CHRISTIE L. SMITH,

Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

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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.

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Prothonotary costs

105.00

Prothonotary SEAL

Agent/Deputy

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Rec'd 2-22-07 @ 2:15 PM

Christie A. Harkins, Clerk

by Marilyn Harris

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

vs.

CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH,

Defendant,

COUNTY NATIONAL BANK,

Garnishee.

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

**CIVIL DIVISION**

No. 05-1776-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.**

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

BENEFICIAL CONSUMER DISCOUNT  
COMPANY,

**CIVIL DIVISION**

Plaintiff,

No. 05-1776-CD

Vs.

CHRISTIE SMITH a/k/a CHRISTIE L.  
SMITH,

Defendant,

and

COUNTY NATIONAL 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. MEHOLIK  
COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830

### **MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW**

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

**CLAIM FOR EXEMPTION**

TO THE SHERIFF:

We, the above-named Defendant(s), claim exemption of property from levy or attachment:

1. FROM MY PERSONAL PROPERTY IN MY POSSESSION WHICH HAS BEEN LEVIED UPON:

a. I desire that my statutory \$300.00 exemption be:

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

---

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

OR

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

---

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

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

---

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

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

---

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

\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(Telephone Number)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities.

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

Defendant: \_\_\_\_\_

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

Defendant: \_\_\_\_\_

**THIS CLAIM TO BE FILED WITH:**

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

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

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

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



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

vs.

CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH,

Defendant,

and

COUNTY NATIONAL BANK,  
Garnishee.

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

**CIVIL DIVISION:**

No. 05-1776-CD

**TYPE OF PLEADING:**

Praeipue 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

**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

**FILED** NoCC.  
M/11.30cm  
MAR 05 2007

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,

Plaintiff,

vs.

CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH,

Defendant,

and

COUNTY NATIONAL BANK,

Garnishee.

CIVIL DIVISION:

No. 05-1776-CD

PRAECIPE TO DISCONTINUE AGAINST GARNISHEE ONLY

TO THE PROTHONOTARY:

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

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By:

*Maureen A. Dowd*  
CATHY ANN CHROMULAK, ESQ.

MAUREEN A. DOWD, ESQ.

KURT J. WINTER, ESQ.

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

Attorneys for Plaintiff  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

Sworn to and subscribed  
Before me this 2nd day  
of March, 2007.

*Heather L. Hatfield*  
Notary Public

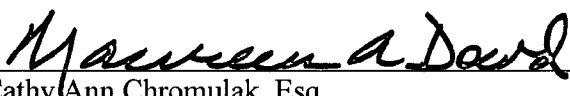
THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.

**CERTIFICATE OF SERVICE**

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praecipe to Discontinue Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 2nd day of March, 2007.

COUNTY NATIONAL BANK  
1 SOUTH 2ND STREET  
CLEARFIELD, PA 16830

CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH  
2196 EGYPT ROAD  
WOODLAND, PA 16881

  
Cathy Ann Chromulak, Esq.  
Maureen A. Dowd, Esq.  
Kurt J. Winter, Esq.

**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

vs.

CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH,

Defendant,

and

COUNTY NATIONAL BANK,

Garnishee.

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

Defendant's Address:  
2196 EGYPT ROAD  
WOODLAND, PA 16881

Garnishee's Address:  
1 SOUTH 2ND ST.  
CLEARFIELD, PA 16830

Date: July 21, 2007

CIVIL DIVISION

No. 05-1776-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

CHRISTINE A. SAUNDERS, ESQ.

PA ID NO. 203373

BETH ARNOLD HOWELL, ESQ.

PA ID NO. 203606

CHROMULAK & ASSOCIATES, L.L.C.

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

FILED

JUL 23 2007

W/3:40/

William A. Shaw

Prothonotary/Clerk of Courts

no CFH

1500

6 units to  
SHFL

THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

CIVIL DIVISION

No. 05-1776-CD

Plaintiff,

vs.

CHRISTIE SMITH a/k/a CHRISTIE L. SMITH,  
Defendant,

and

COUNTY NATIONAL 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 CHRISTIE SMITH a/k/a CHRISTIE L. SMITH, defendant, and
3. against COUNTY NATIONAL BANK, garnishee,
4. and index this writ
  - a. against CHRISTIE SMITH a/k/a CHRISTIE L. SMITH, defendant, and
  - b. against COUNTY NATIONAL 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.

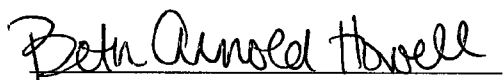
5. Amount of Judgment	\$12,861.52
Additional Interest to Date	\$ 840.20
Less payments made	\$ 1,200.00
(Costs to be added)	\$ _____

Prothonotary costs \$185.00

Pursuant to Writ of Execution  
And Service of Writ

\$12,501.72

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

  
CATHY ANN CHROMULAK, ESQ.  
MAUREEN A. DOWD, ESQ.  
CHRISTINE A. SAUNDERS, ESQ.  
BETH ARNOLD HOWELL, ESQ.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

vs.

CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH,

Defendant,

COUNTY NATIONAL BANK,

Garnishee.

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

**CIVIL DIVISION**

No. 05-1776-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

**CHRISTINE A. SAUNDERS, ESQ.**

PA ID NO. 203373

**BETH ARNOLD HOWELL, ESQ.**

PA ID NO. 203606

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

375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
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**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA**

BENEFICIAL CONSUMER DISCOUNT  
COMPANY,

Plaintiff,

**CIVIL DIVISION**

No. 05-1776-CD

Vs.

CHRISTIE SMITH a/k/a CHRISTIE L.  
SMITH,

Defendant,

and

COUNTY NATIONAL BANK,  
Garnishee.

**WRIT OF EXECUTION  
NOTICE**

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1. Complete the claim form attached hereto, and demand a prompt hearing.
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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.**

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

### **MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW**

1. \$300.00 exemption set by law.
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4. Tools of your trade, such as carpenter's tools.
5. Most wages and unemployment benefits.
6. Social Security benefits, certain retirement funds and accounts.
7. Certain Veteran and armed forces benefits.
8. Certain insurance proceeds.
9. Such other exemptions as may be provided by law.



**CLAIM FOR EXEMPTION**

TO THE SHERIFF:

We, the above-named Defendant(s), claim exemption of property from levy or attachment:

1. FROM MY PERSONAL PROPERTY IN MY POSSESSION WHICH HAS BEEN LEVIED UPON:

a. I desire that my statutory \$300.00 exemption be:

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

---

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

OR

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

---

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

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

---

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

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

---

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

\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(Telephone Number)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities.

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

Defendant: \_\_\_\_\_

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

Defendant: \_\_\_\_\_

**THIS CLAIM TO BE FILED WITH:**

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

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

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

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

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

BENEFICIAL CONSUMER DISCOUNT  
COMPANY,

Plaintiff,

**CIVIL DIVISION**

No. 05-1776-CD

vs.

CHRISTIE SMITH a/k/a  
CHRISTIE L. SMITH,  
2196 EGYPT ROAD  
WOODLAND, PA 16881

Defendant,

and

COUNTY NATIONAL BANK

Garnishee.

TO: COUNTY NATIONAL BANK  
1 SOUTH 2ND ST.  
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:

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:

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

THIRTEENTH: 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 and the entity electronically depositing those funds on a recurring basis

RESPONSE:

FOURTEENTH: 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 PaC.S. Section 8123? If so, identify each account

RESPONSE:

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

DATE: July 20, 2007

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

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

Beneficial Consumer Discount Company,

Vs.

NO.: 2005-01776-CD

Christie Smith, a/k/a  
Christie L. Smith

County National Bank  
Garnishee


**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the judgment, interest and costs against BENEFICIAL CONSUMER DISCOUNT COMPANY, Plaintiff(s)  
from CHRISTIE SMITH, a/a/a Christie L. Smith, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell defendant's interest(s) therein:
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:  
County National Bank  
as garnishee(s):  
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) except as provided in paragraph (c), 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; (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 (ii) 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(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 such other person that he or she has been added as a garnishee and is enjoined as above stated.
- (4) **If Social Security or Supplemental 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 Social Security direct deposits. In addition, the levy and attachment shall not include \$300.00 in the account of the defendant.**

AMOUNT DUE/PRINCIPAL: \$12,861.52  
INTEREST FROM: \$840.20  
ATTY'S COMM: \$  
DATE: 07/23/2007

PROTH. COSTS PAID: \$185.00  
SHERIFF: \$  
OTHER COSTS: \$  
LESS PAYMENTS MADE -\$1,200.00

  
\_\_\_\_\_  
William A. Shaw  
Prothonotary/Clerk Civil Division

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

Requesting Party: Beth Arnold Howell, Esq.  
375 Southpointe Boulevard  
Canonburg, PA 15317  
724-916-2400

\_\_\_\_\_  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103022  
NO: ~~05-1776~~ CD 05-1776  
SERVICE # 1 OF 1  
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY  
vs.  
DEFENDANT: CHRISTIE SMITH aka CHRISTIE L SMITH  
TO: COUNTY NATIONAL BANK, Garnishee

SHERIFF RETURN

NOW, July 27, 2007 AT 10:00 AM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON COUNTY NATIONAL BANK, Garnishee DEFENDANT AT 1 SOUTH 2ND ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO CYNTHIA PEARCE, RECEPTIONIST A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER /

FILED  
0/3:29/54  
AUG 03 2007

William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	18843	10.00
SHERIFF HAWKINS	CHROMULK	18843	20.00

Sworn to Before Me This

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

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.: 2005-01776-CD

Christie Smith, a/k/a  
Christie L. Smith

County National Bank  
Garnishee

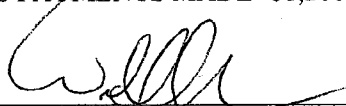
**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the judgment, interest and costs against BENEFICIAL CONSUMER DISCOUNT COMPANY, Plaintiff(s) from CHRISTIE SMITH, a/a/a Christie L. Smith, Defendant(s):



- (1) You are directed to levy upon the property of the defendant(s) and to sell defendant's interest(s) therein:
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:  
County National Bank  
as garnishee(s):  
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) except as provided in paragraph (c), 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; (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 (ii) 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(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 such other person that he or she has been added as a garnishee and is enjoined as above stated.
- (4) **If Social Security or Supplemental 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 Social Security direct deposits. In addition, the levy and attachment shall not include \$300.00 in the account of the defendant.**

AMOUNT DUE/PRINCIPAL: \$12,861.52  
INTEREST FROM: \$840.20  
ATTY'S COMM: \$  
DATE: 07/23/2007

PROTH. COSTS PAID: \$185.00  
SHERIFF: \$  
OTHER COSTS: \$  
LESS PAYMENTS MADE -\$1,200.00

  
William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 24 day  
of July A.D. 2007  
At 3:00 A.M./P.M.

  
Sheriff  


Requesting Party: Beth Arnold Howell, Esq.  
375 Southpointe Boulevard  
Canonburg, PA 15317  
724-916-2400

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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff

vs.

CHRISTIE SMITH a/k/a,  
CHRISTIE L. SMITH

Defendant

and

CNB BANK (formerly County National Bank),  
Garnishee

No. 2005-01776-CD

**FILED**  
m 110:49321  
AUG 08 2007  
William A. Shaw  
Prothonotary/Clerk of Courts

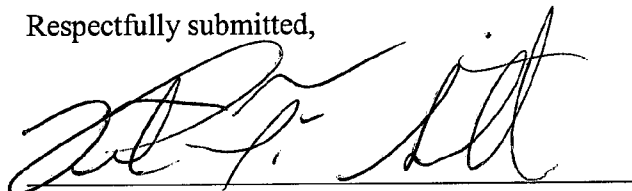
**CERTIFICATE OF SERVICE**

I, Peter F. Smith, attorney for CNB Bank, formerly 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  
Beth Arnold Howell, Esquire  
375 Southpointe Boulevard  
Canonburg, PA 15317

CERTIFIED MAIL  
Christie Smith, a/k/a  
Christie L. Smith  
2196 Egypt Road  
Woodland, PA 16881

Respectfully submitted,



Date: August 2, 2007

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

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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff

vs.

CHRISTIE SMITH a/k/a,  
CHRISTIE L. SMITH

Defendant

and

CNB BANK (formerly County National Bank),  
Garnishee

No. 2005-01776-CD

FILED <sup>NO CC</sup>  
OCT 24 2007  
William A. Shaw  
Prothonotary/Clerk of Courts

CERTIFICATE OF SERVICE

I, Peter F. Smith, attorney for CNB Bank, formerly 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  
Beth Arnold Howell, Esquire  
375 Southpointe Boulevard  
Canonburg, PA 15317

CERTIFIED MAIL  
Christie Smith, a/k/a  
Christie L. Smith  
2196 Egypt Road  
Woodland, PA 16881

Respectfully submitted,

Date:

10/24/07



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

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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff

vs.

CHRISTIE SMITH a/k/a,  
CHRISTIE L. SMITH

Defendant

and

CNB BANK (formerly County National Bank),  
Garnishee

No. 2005-01776-CD

**FILED**

010:17a.m GK

**MAR 10 2008**

NO CC

William A. Shaw  
Prothonotary/Clerk of Courts

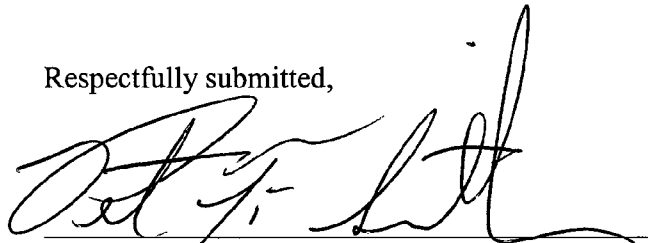
(GK)

**CERTIFICATE OF SERVICE**

I, Peter F. Smith, attorney for CNB Bank, formerly County National Bank, in the above-captioned matter, hereby certify that I served by U.S. First Class Mail true and correct copies of CNB's Response to Request for Production of Documents filed in this matter on the Attorney for the Plaintiff as follows:

U.S. FIRST CLASS MAIL  
Beth Arnold Howell, Esquire  
375 Southpointe Boulevard  
Canonburg, PA 15317

Respectfully submitted,



Date: March 7, 2008

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Beneficial Consumer Discount Company,  
Plaintiff,

vs.

Christie Smith a/k/a Christie L. Smith,  
Defendant,

and

CNB Bank (formerly County National  
Bank),  
Garnishee.

**CIVIL DIVISION:**

No. 2005-01776-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

**BETH ARNOLD HOWELL, ESQ.**

PA ID NO. 203606

**TERESA K. GABRIEL, ESQ.**

PA ID NO. 205696

**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** *Any pd.*  
*mjl:18/201* *20.00*  
**MAR 13 2008** *Notice to*  
*Garnishee*  
William A. Shaw  
Prothonotary/Clerk of Courts  
*Statement to*  
*@ Any*

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Beneficial Consumer Discount Company,  
Plaintiff,

vs.

Christie Smith a/k/a Christie L. Smith,  
Defendant,  
and

CNB Bank (formerly County National Bank),  
Garnishee.

**CIVIL DIVISION:**

No. 2005-01776-CD

**PRAECIPE FOR JUDGMENT AGAINST GARNISHEE**

TO THE PROTHONOTARY:

Please enter judgment against Garnishee, CNB Bank (formerly County National Bank), in the amount of \$2031.78 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: Beth Arnold Howell  
CATHY ANN CHROMULAK, ESQ.  
BETH ARNOLD HOWELL, ESQ.  
TERESA K. GABRIEL, 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.**

PETER F. SMITH  
ATTORNEY  
30 SOUTH SECOND STREET  
P.O. BOX 130  
CLEARFIELD, PENNSYLVANIA 16830

(814) 765-5595  
FAX (814) 765-6662

E-mail  
pfsatty@pfsatty@verizon.net

March 7, 2008

Beth Arnold Howell, Esquire  
Attorney at Law  
375 Southpointe Boulevard  
Canonburg, PA 15317

RE: Beneficial Consumer Discount Company  
v.  
Christie L. Smith and CNB Bank, garnishee  
Clearfield County No. 2005-1176-CD

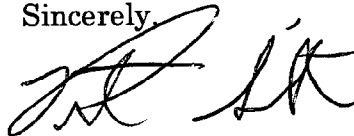
Dear Ms. Howell:

I enclose CNB Bank's response to your Request for Production of Documents.

It looks to me that your client is entitled to recover the amount of the \$1,400.00 check that was paid after service of the writ, plus the current balance in the account \$931.78 less the debtor's statutory exemption of \$300.00. That totals \$2,031.78.

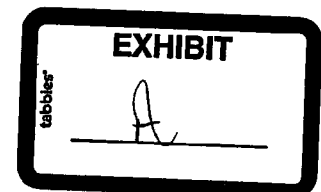
Please contact me once you have an opportunity to review and evaluate these materials.

Sincerely,



Peter F. Smith

PFS/jac  
Enclosures  
Cc: Kimberly M. Olson, CNB Bank



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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff

vs.

CHRISTIE SMITH a/k/a,  
CHRISTIE L. SMITH

Defendant

and

CNB BANK (formerly County National Bank)  
Garnishee

No. 2005-01776-CD

SUPPLEMENTARY ANSWERS TO INTERROGATORIES

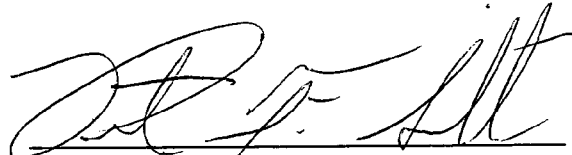
COMES NOW, CNB Bank, formerly County National Bank, garnishee in the above captioned matter, by its attorney, Peter F. Smith, who supplements the answers to the Interrogatories in aid of execution which were served on it September 12, 2007 as follows:

Supplement Answer to Interrogatory Number 2.

The balance in Defendant's NOW Account #1466556 on September 17, 2007 was \$931.47. On August 1, 2007 there was a direct deposit into this account of \$746.00 from "Comm. of PA - UCBenefits," and on August 8, 2007, there was a direct deposit of \$111.92 from "PA-SCDU-Child Support."

It is suggested to Plaintiff that it consult counsel to determine whether or not these funds are subject to levy against the Defendant in Pennsylvania.

Date: 10-23-07



Peter F. Smith, Esquire  
Attorney for the Garnishee  
Attorney I.D. # 34291

P.O. Box 130, 30 South Second Street  
Clearfield, PA 16830  
(814) 765-5595



## VERIFICATION

I verify that the statements made in the foregoing Supplemental Answers to Interrogatory No. 2 are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S.A. §4904 relating to unsworn falsification to authorities.

CNB BANK

Dated: 10-19-07

By: Kimberly M. Olson  
Kimberly M. Olson,  
CNB Bank Records and Research

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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff

vs.

CHRISTIE SMITH a/k/a,  
CHRISTIE L. SMITH

Defendant

and

CNB BANK (formerly County National Bank),  
Garnishee

No. 2005-01776-CD

**GARNISHEE'S ANSWERS TO INTERROGATORIES**

COMES NOW, CNB Bank, formerly County National Bank, by its attorney, Peter F. Smith, who answers the Interrogatories as follows:

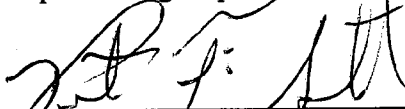
1. Yes.
2. Defendant maintains now account #1466556 at CNB Bank's Industrial Park Road branch in Clearfield. The balance in that account on the date the writ was served on CNB after deduction of CNB's \$150 charge for responding to this garnishment was \$103.79.
3. No.
4. N/A.
5. No.
6. N/A.
7. No.
8. N/A.
9. No.
10. N/A.

11. No.

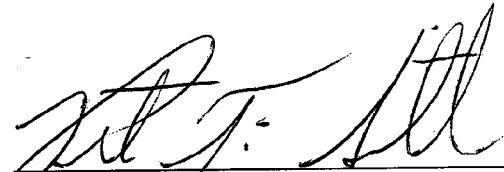
12. N/A.

13. This account receives pre-authorized electronic departments from Walmart Associates payroll, PA-SCDU child support and Commonwealth of Pennsylvania UCD UCBenefits. It is suggested that Plaintiff should consult its own counsel as to the exemption or other legal ramifications of these deposits.

14. Objection, this interrogatory requests a legal opinion and Plaintiff is directed to consult its own counsel.

  
\_\_\_\_\_  
Peter F. Smith, Esquire

Date: August 2, 2007

  
\_\_\_\_\_  
Peter F. Smith, Esquire  
Attorney for the Garnishee  
Attorney I.D. # 34291  
P.O. Box 130, 30 South Second Street  
Clearfield, PA 16830  
(814) 765-5595

### VERIFICATION

I verify that the statements made in the foregoing Answers to Interrogatories are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S.A. §4904 relating to unsworn falsification to authorities.

CNB BANK

Dated: 8-3-07

By: Kimberly M. Olson  
Kimberly M. Olson, Records and Research

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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff

vs.

CHRISTIE SMITH a/k/a,  
CHRISTIE L. SMITH

Defendant

and

CNB BANK (formerly County National Bank),  
Garnishee

No. 2005-01776-CD

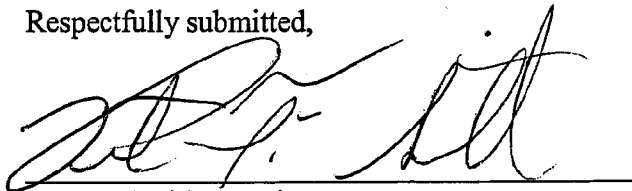
**CERTIFICATE OF SERVICE**

I, Peter F. Smith, attorney for CNB Bank, formerly 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  
Beth Arnold Howell, Esquire  
375 Southpointe Boulevard  
Canonburg, PA 15317

CERTIFIED MAIL  
Christie Smith, a/k/a  
Christie L. Smith  
2196 Egypt Road  
Woodland, PA 16881

Respectfully submitted,



Date: August 2, 2007

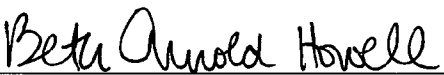
Peter F. Smith, Esquire  
Attorney for the Garnishee  
P.O. Box 130, 30 South Second Street  
Clearfield, PA 16830  
(814) 765-5595

**CERTIFICATE OF SERVICE**

I, counsel for Beneficial Consumer Discount Company, hereby certify that a true and correct copy of the foregoing Praecipe for Judgment Against Garnishee was served upon the following by First Class Mail, postage prepaid on this 11th day of March, 2008.

CNB Bank (formerly County National Bank)  
C/O Peter F. Smith, Esq.  
PO Box 130, 30 S. Second Street  
Clearfield, Pa 16830

Christie Smith a/k/a Christie L. Smith  
2196 Egypt Road  
Woodland, Pa 16881

  
\_\_\_\_\_  
Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Gabriel, 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:

vs.

Plaintiff,

No. 2005-01776-CD

Christie Smith a/k/a Christie L. Smith,  
Defendant,

and

CNB Bank (formerly County National  
Bank),

Garnishee.

COPY

NOTICE OF ORDER, DECREE OR JUDGMENT

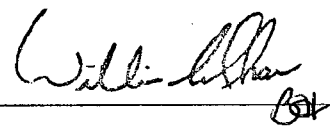
TO: CNB Bank (formerly County National Bank)  
C/o Peter F. Smith, Esq.  
PO Box 130, 30 S. Second Street  
Clearfield, Pa 16830

(X) Garnishee

You are hereby notified that an Order, Decree or Judgment was entered in the above captioned proceeding on March 13, 2008.

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

(X) The judgment is as follows: \$2031.78 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.: 2005-01776-CD

Real Debt: \$2,031.78

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Christie Smith  
Defendant(s)

Entry: \$20.00

Instrument: Judgment against Garnishee  
CNB Bank

County National Bank

Date of Entry: March 13, 2008

Expires: March 13, 2013

Certified from the record this 13th day of March, 2008.



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

Beneficial Consumer Discount Company,  
Plaintiff,

No. 05-1776-CD

vs.

TYPE OF PLEADING:

Christie Smith a/k/a Christie L. Smith,

Praecipe to Satisfy Judgment  
Against Garnishee CNB Bank ONLY

Defendant,

and

TYPE OF CASE:

CNB Bank,

Civil Action

Garnishee.

FILED ON BEHALF OF:

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

Beneficial Consumer Discount Company

COUNSEL OF RECORD:

**CATHY ANN CHROMULAK, ESQ.**

PA ID NO. 42067

**BETH ARNOLD HOWELL, ESQ.**

PA ID NO. 203606

**TERESA K. FUCHS, ESQ.**

PA ID NO. 205696

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

Date: March 31, 2008

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** pd \$7.00  
m/11:40 am No CC.  
APR 2 2008

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

Beneficial Consumer Discount Company,  
Plaintiff,

No. 05-1776-CD

vs.

Christie Smith a/k/a Christie L. Smith,

Defendant,

and

CNB Bank,

Garnishee.

PRAECIPE TO SATISFY JUDGMENT AGAINST GARNISHEE CNB BANK ONLY

TO PROTHONOTARY:

Please satisfy the judgment in this action against the above garnishee CNB Bank, and mark the docket accordingly.

Respectfully submitted,

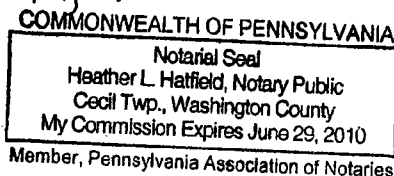
CHROMULAK & ASSOCIATES, L.L.C.

By: Beth Arnold Howell  
CATHY ANN CHROMULAK, ESQ.  
BETH ARNOLD HOWELL, ESQ.  
TERESA K. FUCHS, ESQ.

Attorneys for Plaintiff  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

Sworn to and subscribed  
Before me this 28<sup>th</sup> day  
of March, 2008.

Heather L. Hatfield  
Notary Public



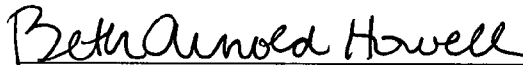
**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**

**CERTIFICATE OF SERVICE**

I, counsel for Beneficial Consumer Discount Company, hereby certify that a true and correct copy of the foregoing Praecipe to Satisfy the Judgment Against Garnishee CNB Bank Only was served upon the following by First Class Mail, postage prepaid on this 31st day of March, 2008.

**CNB Bank  
C/O Peter F. Smith, Esq.  
PO Box 130, 30 S. Second Street  
Clearfield, Pa 16830**

**Christie Smith  
2196 Egypt Road  
Woodland PA 16881**



Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Fuchs, Esq.

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

Plaintiff,

vs.

CHRISTIE SMITH  
a/k/a CHRISTIE L. SMITH

Defendant,

and

CNB BANK

Garnishee,

and

1ST COMMONWEALTH BANK

Garnishee,

and

CLEARFIELD BANK & TRUST

Garnishee.

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

Defendant's Address:  
2196 EGYPT ROAD  
WOODLAND, PA 16881

Date: April 8, 2008

**CIVIL DIVISION**

No. 2005-1776-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

**BETH ARNOLD HOWELL, ESQ.**

PA ID NO. 203606

**TERESA K. FUCHS, ESQ.**

PA ID NO. 205696

**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/1:21:30 ice and*  
**APR 10 2008** *12 writs to Sheriff*

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

CIVIL DIVISION

Plaintiff,

No. 2005-1776-CD

vs.

CHRISTIE SMITH a/k/a CHRISTIE L. SMITH  
Defendant,

and  
CNB BANK

Garnishee,

and  
1ST COMMONWEALTH BANK

Garnishee,

and  
CLEARFIELD BANK & TRUST

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 CHRISTIE SMITH a/k/a CHRISTIE L. SMITH, defendant, and
3. against CNB BANK, garnishee,
4. against 1ST COMMONWEALTH BANK, and
5. against CLEARFIELD BANK & TRUST, garnishee
6. and index this writ
  - a. against CHRISTIE SMITH a/k/a CHRISTIE L. SMITH, defendant, and
  - b. against CNB BANK, garnishee, and any property of the defendant in the name of Garnishee,
  - c. against 1ST COMMONWEALTH BANK, garnishee, and any property of the defendant in the name of Garnishee, and
  - d. against CLEARFIELD BANK & TRUST, 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.

7. Amount of Judgment  
Additional Interest to Date  
Less Payments  
(Costs to be added)  
Pursuant to Writ of Execution  
And Service of Writ

\$12,861.52

\$1,788.55

\$3,681.78

\$

\$10,968.29

<sup>232.00</sup> Prothonotary costs  
*Beth Arnold Howell*

CATHY ANN CHROMULAK, ESQ.

BETH ARNOLD HOWELL, ESQ.

TERESA K. FUCHS, 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,

CIVIL DIVISION

No. 2005-1776-CD

COPY

vs.

CHRISTIE SMITH  
a/k/a CHRISTIE L. SMITH

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) «Defendant»;

(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein; CNB BANK, 1st COMMONWEALTH BANK, and CLEARFIELD BANK & TRUST as Garnishees per the following property description:

---

and to notify the Garnishees that

(a) an attachment has been issued;  
(b) the garnishees 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 garnishees, you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Amount Due: \$ 12,861.52

Prothonotary: \$ 232.00

Interest From: \$ 1,788.55

Less Payments: \$ 3,681.78

Sheriff: \$

TOTAL \$ 10,968.29

Plus costs as per endorsement hereon.

Prothonotary SEAL

*Willie L. Thompson* 4/10/08

If Social Security or Supplemental 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 Social Security 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.

CHRISTIE SMITH  
a/k/a CHRISTIE L. SMITH

Defendant,

and

CNB BANK

Garnishee,

and

1ST COMMONWEALTH BANK

Garnishee,

and

CLEARFIELD BANK & TRUST

Garnishee.

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

Defendant's Address:  
2196 EGYPT ROAD  
WOODLAND, PA 16881

**CIVIL DIVISION**

No. 2005-1776-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

**BETH ARNOLD HOWELL, ESQ.**

PA ID NO. 203606

**TERESA K. FUCHS, ESQ.**

PA ID NO. 205696

**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

CIVIL DIVISION

Plaintiff,

No. 2005-1776-CD

vs.

CHRISTIE SMITH  
a/k/a CHRISTIE L. SMITH

Defendant,

and  
CNB BANK

Garnishee,

and  
1ST COMMONWEALTH BANK

Garnishee,

and  
CLEARFIELD BANK & TRUST

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. MEHOLIK  
COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830



## **MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW**

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

## CLAIM FOR EXEMPTION

TO THE SHERIFF:

We, the above-named Defendant(s), claim exemption of property from levy or attachment:

1. FROM MY PERSONAL PROPERTY IN MY POSSESSION WHICH HAS BEEN LEVIED UPON:

a. I desire that my statutory \$300.00 exemption be:

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

---

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

OR

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

---

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

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

---

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

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

---

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

\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(Telephone Number)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities.

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

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

**THIS CLAIM TO BE FILED WITH:**

CLEARFIELD COUNTY SHERIFF'S OFFICE  
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**

DOCKET # 104014

NO: 05-1776-CD

SERVICE # 1 OF 4

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNTY COMPANY

vs.

DEFENDANT: CHRISTIE SMITH aka CHRISTIE L. SMITH

TO: CNB, 1st COMMONWEALTH BANK, CLEARFIELD BANK & TRUST, Garnishees

**SHERIFF RETURN**

---

NOW, April 22, 2008 AT 1:02 PM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON CNB BANK, Garnishee DEFENDANT AT 1 S. 2ND ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO CINDY PEARCE, SECRETARY A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN / HUNTER

**FILED**  
019:3841  
APR 25 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

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

DOCKET # 104014

NO: 05-1776-CD

SERVICE # 2 OF 4

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNTY COMPANY

vs.

DEFENDANT: CHRISTIE SMITH aka CHRISTIE L. SMITH

TO: CNB, 1st COMMONWEALTH BANK, CLEARFIELD BANK & TRUST, Garnishees

**SHERIFF RETURN**

---

NOW, April 22, 2008 AT 12:50 PM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON 1st COMMONWEALTH BANK, Garnishee DEFENDANT AT 14303 CLEARFIELD SHAWVILLE HWY., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO TERRI HARVATH, TSS II A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN / HUNTER

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

DOCKET # 104014

NO: 05-1776-CD

SERVICE # 3 OF 4

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNTY COMPANY

vs.

DEFENDANT: CHRISTIE SMITH aka CHRISTIE L. SMITH

TO: CNB, 1st COMMONWEALTH BANK, CLEARFIELD BANK & TRUST, Garnishees

**SHERIFF RETURN**

---

NOW, April 22, 2008 AT 1:05 PM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON CLEARFIELD BANK & TRUST, Garnishee DEFENDANT AT 11 N 2ND ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KATHY JACOBSON, MANAGER A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN / HUNTER

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

DKT PG. 104014

service 4 of 4

**BENEFICIAL CONSUMER DISCOUNT COMPANY**

**NO . 05-1776-CD**

**-VS-**

**CHRISTIE SMITH aka CHRISTIE L. SMITH**

**WRIT OF EXECUTION, CLAIM FOR EXEMPTION**

**SHERIFF'S RETURN**

---

**NOW APRIL 24, 2008 MAILED THE WITHIN WRIT OF EXECUTION, CLAIM FOR EXEMPTION TO CHRISTIE SMITH aka CHRISTIE L. SMITH, DEFENDANT AT 2196 EGYPT ROAD, WOODLAND, PA. 16881 BY REGULAR MAIL.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104014  
NO: 05-1776-CD  
SERVICES 4  
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNTY COMPANY

vs.

DEFENDANT: CHRISTIE SMITH aka CHRISTIE L. SMITH

TO: CNB, 1st COMMONWEALTH BANK, CLEARFIELD BANK & TRUST, Garnishees

SHERIFF RETURN

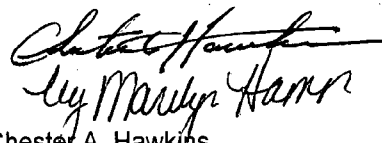
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	1265	40.00
SHERIFF HAWKINS	CHROMULAK	1265	43.00

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2008

So Answers,



Chester A. Hawkins  
Sheriff



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

Plaintiff,

CIVIL DIVISION

No. 2005-1776-CD

vs.

CHRISTIE SMITH  
a/k/a CHRISTIE L. SMITH

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) «Defendant»;

(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein; CNB BANK, 1st COMMONWEALTH BANK, and CLEARFIELD BANK & TRUST as Garnishees per the following property description:

---

and to notify the Garnishees that

(a) an attachment has been issued;  
(b) the garnishees 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 garnishees, you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Amount Due: \$ 12,861.52

Prothonotary: \$ 232.00

Interest From: \$ 1,788.55

Less Payments: \$ 3,681.78

Sheriff: \$

TOTAL \$ 10,968.29

Plus costs as per endorsement hereon.

Received this writ this 10 day  
of Apr A.D. 2008  
At 3:40 A.M./P.M.

Chester A. Hawkins  
Sheriff by Maury Harris

Prothonotary SEAL

Willie L. Harris 4/10/08

If Social Security or Supplemental 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 Social Security 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

CIVIL DIVISION

Plaintiff,

No. 2005-1776-CD

vs.

CHRISTIE SMITH  
a/k/a CHRISTIE L. SMITH  
XXX-XX-2022  
2196 EGYPT ROAD  
WOODLAND, PA 16881

Defendant,

and

CNB BANK

Garnishee,

and

1ST COMMONWEALTH BANK

Garnishee,

and

CLEARFIELD BANK & TRUST

Garnishee.

TO: CNB BANK  
1 S 2<sup>ND</sup> ST.  
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:

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:

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THIRTEENTH: 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 and the entity electronically depositing those funds on a recurring basis.

RESPONSE:

FOURTEENTH: 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 PaC.S. Section 8123? If so, identify each account.

RESPONSE:

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

DATE: April 8, 2008

By: Beth Arnold Howell  
Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Fuchs, Esq.  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

CIVIL DIVISION

Plaintiff,

No. 2005-1776-CD

vs.

CHRISTIE SMITH  
a/k/a CHRISTIE L. SMITH  
XXX-XX-2022  
2196 EGYPT ROAD  
WOODLAND, PA 16881

Defendant,

and  
CNB BANK

Garnishee,

and  
1ST COMMONWEALTH BANK

Garnishee,

and  
CLEARFIELD BANK & TRUST

Garnishee.

TO: CLEARFIELD BANK & TRUST  
11 N 2<sup>ND</sup> ST.  
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:

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BE USED FOR THAT PURPOSE.**

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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:

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THIRTEENTH: 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 and the entity electronically depositing those funds on a recurring basis.

RESPONSE:

FOURTEENTH: 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 PaC.S. Section 8123? If so, identify each account.

RESPONSE:

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

DATE: April 8, 2008

By: Beth Arnold Howell  
Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Fuchs, Esq.  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

CIVIL DIVISION

Plaintiff,

No. 2005-1776-CD

vs.

CHRISTIE SMITH  
a/k/a CHRISTIE L. SMITH  
XXX-XX-2022  
2196 EGYPT ROAD  
WOODLAND, PA 16881

Defendant,

and  
CNB BANK

Garnishee,

and  
1ST COMMONWEALTH BANK

Garnishee,

and  
CLEARFIELD BANK & TRUST

Garnishee.

TO: 1<sup>ST</sup> COMMONWEALTH BANK  
14303 CLEARFIELD SHAWVILLE HWY  
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:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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BE USED FOR THAT PURPOSE.**

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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:

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BE USED FOR THAT PURPOSE.**

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RESPONSE:

FOURTEENTH: 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 PaC.S. Section 8123? If so, identify each account.

RESPONSE:

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

DATE: April 8, 2008

By: Beth Arnold Howell  
Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Fuchs, Esq.  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY  
(Plaintiff)

CIVIL ACTION

BETH A. HOWELL  
Attorney for Plaintiff  
(Street Address)  
375 Southpointe Blvd.  
4<sup>th</sup> Floor  
(City, State, Zip)  
Canonsburg, PA 15317

No. 2005-1776-CD

TypeCase: CIVIL

Type of Pleading: Answers to  
Interrogatories

VS.

Filed on Behalf of:  
Clearfield Bank & Trust Company

\_\_\_\_\_  
(Garnishee)

CHRISTIE SMITH A/K/A/  
CHRISTIE L. SMITH  
(Defendant)

(Filed by)

Lori A. Kurtz  
Asst. Vice President & Collection Manager  
11 N. 2<sup>nd</sup> St., P.O. Box 171  
Clearfield, PA 16830  
(Address)  
814-765-7551 or 814-762-8825  
(Phone)

  
(Signature)

**FILED**

0/2147/30  
APR 28 2008

2cc

CBOT

(CK)

William A. Shaw  
Prothonotary/Clerk of Courts

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

BENEFICIAL CONSUMER DISCOUNT COMPANY	PLAINTIFF	:	
		:	
VS		:	
		:	
CHRISTIE SMITH A/K/A		:	No. 2005-1776
CHRISTIE L. SMITH		:	
	DEFENDANT	:	
		:	
AND		:	
		:	
CLEARFIELD BANK & TRUST COMPANY		:	
		:	
	GARNISHEE(s)	:	

To: The Prothonotary of Clearfield County

The Clearfield Bank & Trust Company, Garnishee, files answers to plaintiff's interrogatories as follows:

The answer to the Plaintiff's interrogatories #1 is NO  
The answer to the Plaintiff's interrogatories #2 is N/A  
The answer to the Plaintiff's interrogatories #3 is NO  
The answer to the Plaintiff's interrogatories #4 is N/A  
The answer to the Plaintiff's interrogatories #5 is NO  
The answer to the Plaintiff's interrogatories #6 is N/A  
The answer to the Plaintiff's interrogatories #7 is NO  
The answer to the Plaintiff's interrogatories #8 is N/A  
The answer to the Plaintiff's interrogatories #9 is NO  
The answer to the Plaintiff's interrogatories #10 is N/A  
The answer to the Plaintiff's interrogatories #11 is NO  
The answer to the Plaintiff's interrogatories #12 is N/A  
The answer to the Plaintiff's interrogatories # 13 is NO  
The answer to the Plaintiff's interrogatories # 14 is NO

Date April 28, 2008



Lori A. Kurtz  
Assistant Vice President & Collection Manager  
Clearfield Bank & Trust Company

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

CIVIL DIVISION

Plaintiff,

No. 2005-1776-CD

vs.

CHRISTIE SMITH  
a/k/a CHRISTIE L. SMITH  
XXX-XX-2022  
2196 EGYPT ROAD  
WOODLAND, PA 16881

Defendant,

and  
CNB BANK

Garnishee,

and  
1ST COMMONWEALTH BANK

Garnishee,

and  
CLEARFIELD BANK & TRUST

Garnishee.

FILED  
MAY 01 2008  
no cc  
GP

William A. Shaw  
Prothonotary/Clerk of Courts

TO: 1<sup>ST</sup> COMMONWEALTH BANK  
14303 CLEARFIELD SHAWVILLE HWY  
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  
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THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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).

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RESPONSE:

FOURTEENTH: 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 PaC.S. Section 8123? If so, identify each account.

RESPONSE:

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

DATE: April 8, 2008


By: Beth Arnold Howell  
Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Fuchs, Esq.  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

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EXHIBIT "A"  
ANSWERS TO INTERROGATORIES

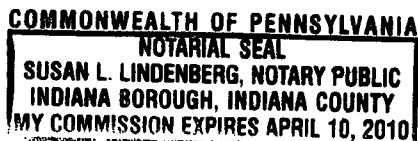
1. No
2. N/A
3. No
4. N/A
5. No
6. N/A
7. No
8. N/A
9. No
10. N/A
11. No
12. N/A
13. N/A
14. No

COMMONWEALTH OF PENNSYLVANIA )  
 )  
COUNTY OF INDIANA )

  
James Boyle, Vice President  
First Commonwealth Bank

Sworn and subscribed to before me  
This 25<sup>th</sup> day of April 2008

Susan R. Lindenberg  
Notary Public



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Beneficial Consumer Discount Company,  
Plaintiff,

vs.

Christie Smith a/k/a Christie L. Smith,  
Defendant,

and

CNB Bank, 1st Commonwealth Bank,  
Clearfield Bank & Trust Company,  
Garnishees.

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

CIVIL DIVISION

No. 05-1776-CD

TYPE OF PLEADING:

Praecipe to Discontinue  
Against Garnishees 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

BETH ARNOLD HOWELL, ESQ.

PA ID NO. 203606

TERESA K. FUCHS, ESQ.

PA ID NO. 205696

JENNIFER M. PALONIS, ESQ.

PA ID NO. 205703

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

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

**FILED** (initials)  
JUN 06 2008  
M/10:45/AM  
William A. Shaw  
Prothonotary/Clerk of Courts  
no e/c

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Beneficial Consumer Discount Company,  
Plaintiff,

**CIVIL DIVISION**  
No. 05-1776-CD

vs.

Christie Smith a/k/a Christie L. Smith,

Defendant,

and

CNB Bank, 1st Commonwealth Bank,  
Clearfield Bank & Trust Company,  
Garnishees.

**PRAECIPE TO DISCONTINUE AGAINST GARNISHEES ONLY**

TO PROTHONOTARY:

Please discontinue this action against the above garnishees and mark the docket accordingly.

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

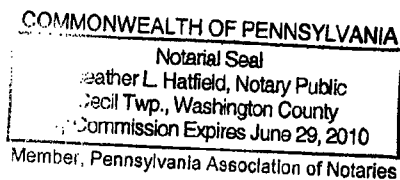
By: *Cathy Ann Chromulak*

CATHY ANN CHROMULAK, ESQ.

BETH ARNOLD HOWELL, ESQ.

TERESA K. FUCHS, ESQ.

JENNIFER M. PALONIS, ESQ.



Attorneys for Plaintiff  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

Sworn to and subscribed  
Before me this 2<sup>nd</sup> day  
of June, 2008.

*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**

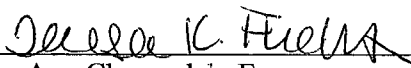
I, counsel for Beneficial Consumer Discount Company, hereby certify that a true and correct copy of the foregoing Praecept to Discontinue Against Garnishees Only was served upon the following by First Class Mail, postage prepaid on this 3rd day of June, 2008.

**Christie Smith  
2196 Egypt Road  
Woodland PA 16881**

**Clearfield Bank & Trust Company  
11 North 2nd Street  
Clearfield, PA 16830**

**CNB Bank  
C/O Peter F. Smith, Esq.  
PO Box 130, 30 S. Second St.  
Clearfield, PA 16830**

**First Commonwealth  
Philadelphia & 6<sup>th</sup> Streets  
PO Box 400  
Indiana, PA 15701-0400**

  
Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Fuchs, Esq.  
Jennifer M. Palonis, Esq.

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



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

Plaintiff,

vs.

CHRISTIE SMITH  
A/K/A CHRISTIE L. SMITH

Defendant,

and

CNB BANK

Garnishee,

and

COUNTY NATIONAL BANK

Garnishee.

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

Defendant's Address:  
2196 EGYPT RD.  
WOODLAND, PA 16881

Date: OCTOBER 31, 2008

CIVIL DIVISION

No. 05-1776-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

BETH ARNOLD HOWELL, ESQ.

PA ID NO. 203606

TERESA K. FUCHS, ESQ.

PA ID NO. 205696

JENNIFER M. PALONIS, ESQ.

PA ID NO. 205703

CHROMULAK & ASSOCIATES, L.L.C.

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

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

FILED

NOV 03 2008

William A. Shaw  
Prothonotary/Clerk of Courts

Atty pd.  
20.00  
m/3:36 PM  
1cc & I want  
to Sheriff

CD

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

CIVIL DIVISION

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH  
A/K/A CHRISTIE L. SMITH

Defendant,

and  
CNB BANK

Garnishee,

and  
COUNTY NATIONAL 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 CHRISTIE SMITH A/K/A CHRISTIE L. SMITH, defendant, and
3. against CNB BANK, garnishee, and
4. against COUNTY NATIONAL BANK, garnishee
5. and index this writ
  - a. against CHRISTIE SMITH A/K/A CHRISTIE L. SMITH, defendant, and
  - b. against CNB BANK, garnishee, and any property of the defendant in the name of Garnishee, and
  - c. against COUNTY NATIONAL 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.

6. Amount of Judgment	\$12,861.52
Additional Interest to Date	\$ 1,733.81
(Costs to be added)	\$ _____
Less	\$ 3,231.78
Pursuant to Writ of Execution	\$11,363.55
And Service of Writ	

252.00 Prothonotary costs  
Beth Arnold Howell  
CATHY ANN CHROMULAK, ESQ.  
BETH ARNOLD HOWELL, ESQ.  
TERESA K. FUCHS, ESQ.  
JENNIFER M. PALONIS, 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. 05-1776-CD

vs.

CHRISTIE SMITH A/K/A CHRISTIE L. SMITH,

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) CHRISTIE SMITH A/K/A CHRISTIE L. SMITH;

(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 CNB BANK and COUNTY NATIONAL BANK as Garnishee(s) per the following property description:

**SAID WRIT OF EXECUTION IS PURSUANT TO 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 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: \$ 12,861.52

Less \$ 3,231.78

Prothonotary: \$ 252.00

Interest From: \$ 1,733.81

Sheriff: \$

TOTAL \$ 11,363.55

Plus costs as per endorsement hereon.

Prothonotary SEAL

Agent/Deputy

*Willie L. Shaw* 11/3/08

7

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 05-1776-CD

BENEFICIAL CONSUMER DISCOUNT COMPANY

vs

SERVICE # 1 OF 2

CHRISTIE SMITH a/k/a CHRISTIE L. SMITH

TO: CNB BANK and COUNTY NATIONAL BANK, Garnishees

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

SERVE BY: 12/28/2008 ASAP HEARING: PAGE: 104900

DEFENDANT: CNB BANK, Garnishee  
ADDRESS: 1231 OLD TOWN RD.  
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS

**FILED**  
03:36 PM  
NOV 21 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

**SHERIFF'S RETURN**

NOW, 11/21/08 AT 11:17 AM / PM **SERVED** THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON CNB BANK, Garnishee, DEFENDANT

BY HANDING TO Terri Kimmy / Paul McDermott manager

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

ADDRESS SERVED 1231 Old Town rd Clearfield Pa

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

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE FOR CNB BANK, Garnishee

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

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

I MAKE RETURN OF **NOT FOUND** AS TO CNB BANK, Garnishee

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

SWORN TO BEFORE ME THIS

\_\_\_\_\_ DAY OF \_\_\_\_\_ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Deputy S. Hunter  
Deputy Signature

S. Hunter

Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 05-1776-CD

BENEFICIAL CONSUMER DISCOUNT COMPANY

vs

SERVICE # 2 OF 2

CHRISTIE SMITH a/k/a CHRISTIE L. SMITH

TO: CNB BANK and COUNTY NATIONAL BANK, Garnishees

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

SERVE BY: 12/28/2008 ASAP HEARING: PAGE: 104900

DEFENDANT: COUNTY NATIONAL BANK, Garnishee

ADDRESS: 3046 MAIN ST.  
MADERA, PA 16661

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT

ATTEMPTS

**FILED**

01/31/09  
**DEC 02 2008**

William A. Shaw  
Prothonotary/Clerk of Courts  
OCCUPIED

**SHERIFF'S RETURN**

NOW, 12-2-08 AT 9:45 AM / PM **SERVED** THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON COUNTY NATIONAL BANK, Garnishee,  
DEFENDANT

BY HANDING TO JAM REAMS, P.I.C.

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

ADDRESS SERVED 3046 MAIN ST.  
MADERA, Pa. 16661

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

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE FOR COUNTY NATIONAL BANK, Garnishee

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

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

I MAKE RETURN OF **NOT FOUND** AS TO COUNTY NATIONAL BANK, Garnishee

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

SWORN TO BEFORE ME THIS  
\_\_\_\_ DAY OF \_\_\_\_\_ 2008  
\_\_\_\_\_

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: James E. Davis  
Deputy Signature  
JAMES E. DAVIS  
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT  
COMPANY,

Plaintiff,

vs.

CHRISTIE SMITH A/K/A  
CHRISTIE L. SMITH,

Defendant,

and

CNB BANK AND COUNTY  
NATIONAL BANK,

Garnishees.

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

**CIVIL DIVISION:**

No. 05-1776-CD

**TYPE OF PLEADING:**

Praecipe to Settle & Discontinue  
Against Garnishee CNB Bank 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

**BETH ARNOLD HOWELL, ESQ.**

PA ID NO. 203606

**TERESA K. FUCHS, ESQ.**

PA ID NO. 205696

**JENNIFER M. PALONIS, ESQ.**

PA ID NO. 205703

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

375 Southpointe Boulevard

4<sup>th</sup> Floor

Canonsburg, PA 15317

(724) 916-2400

S  
**FILED** No CC-  
m/9.35 am  
DEC 08 2008  
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,

Plaintiff,

vs.

CIVIL DIVISION:

No. 05-1776-CD

CHRISTIE SMITH A/K/A  
CHRISTIE L. SMITH

Defendant,

and

CNB BANK AND COUNTY  
NATIONAL BANK,

Garnishees.

**PRAECIPE TO SETTLE & DISCONTINUE AGAINST GARNISHEE CNB BANK  
ONLY**

TO THE PROTHONOTARY:

Please settle & discontinue this action against the above garnishee, CNB BANK, and  
mark the docket accordingly.

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By: Beth Arnold Howell

CATHY ANN CHROMULAK, ESQ.

BETH ARNOLD HOWELL, ESQ.

TERESA K. FUCHS, ESQ.

JENNIFER M. PALONIS, ESQ.

Attorneys for Plaintiff

375 Southpointe Boulevard

4<sup>th</sup> Floor

Canonsburg, PA 15317

Sworn to and subscribed

Before me this 4<sup>th</sup> day

of December, 2008.

Heather L. Hatfield  
Notary Public

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Heather L. Hatfield, Notary Public  
Cecil Twp., Washington County  
My Commission Expires June 29, 2010

Member, Pennsylvania Association of Notaries

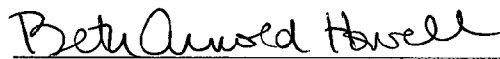
**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**

**CERTIFICATE OF SERVICE**

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praecipe to Settle & Discontinue Against Garnishee CNB Bank Only was served upon the following by First Class Mail, postage prepaid on this 4th day of DECEMBER 2008.

CNB BANK  
P.O. BOX 42, 1 SOUTH 2ND STREET  
CLEARFIELD, PA 16830

CHRISTIE SMITH A/K/A CHRISTIE L. SMITH  
2196 EGYPT ROAD  
WOODLAND, PA 16881



Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Fuchs, Esq.  
Jennifer M. Palonis, 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 # 104900  
NO: 05-1776-CD  
SERVICES 2  
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY  
vs.  
DEFENDANT: CHRISTIE SMITH a/k/a CHRISTIE L. SMITH  
TO: CNB BANK and COUNTY NATIONAL BANK, Garnishees

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	3920	20.00
SHERIFF HAWKINS	CHROMULAK	3920	49.57

<sup>S</sup>  
**FILED**  
011:50 am  
DEC 09 2008  
(LM)

William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2008

So Answers,



Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH A/K/A CHRISTIE L. SMITH,

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) CHRISTIE SMITH A/K/A CHRISTIE L. SMITH;

(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 CNB BANK and COUNTY NATIONAL BANK as Garnishee(s) per the following property description:

**SAID WRIT OF EXECUTION IS PURSUANT TO 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 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: \$ 12,861.52

Less \$ 3,231.78

Prothonotary: \$ 252.00

Interest From: \$ 1,733.81

Sheriff: \$

TOTAL \$ 11,363.55

Plus costs as per endorsement hereon.

Received this writ this 4 day

of Nov. A.D. 2008

At 3:00 A.M./P.M.

Chester A. Hamner  
Sheriff  
by Mandy Hamner

Prothonotary SEAL

Willie L. Hamner 11/3/08  
Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH A/K/A CHRISTIE L. SMITH,

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) CHRISTIE SMITH A/K/A CHRISTIE L. SMITH;

(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 CNB BANK and COUNTY NATIONAL BANK as Garnishee(s) per the following property description:

**SAID WRIT OF EXECUTION IS PURSUANT TO 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 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: \$ 12,861.52

Less \$ 3,231.78

Prothonotary: \$ 252.00

Interest From: \$ 1,733.81

Sheriff: \$

TOTAL \$ 11,363.55

Plus costs as per endorsement hereon.

Received this writ this 4 day  
of Nov. A.D. 2008  
At Clearfield A.M. (P.M.)

Christie A. Haverstick  
Sheriff by Mary Ann Haverstick

Prothonotary SEAL

Willie L. Haverstick 11/31/08  
Agent/Deputy

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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

**CIVIL DIVISION**

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH  
A/K/A CHRISTIE L. SMITH  
XXX-XX-2022  
2196 EGYPT RD.  
WOODLAND, PA 16881

Defendant,

and  
CNB BANK

Garnishee,

and  
COUNTY NATIONAL BANK

Garnishee.

TO: COUNTY NATIONAL BANK  
3046 MAIN ST.  
MADERA, PA 16661

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:

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:

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

THIRTEENTH: 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 and the entity electronically depositing those funds on a recurring basis.

RESPONSE:

FOURTEENTH: 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 PaC.S. Section 8123? If so, identify each account.

RESPONSE:

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

DATE: October 31, 2008

By: Beth Arnold Howell  
Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Fuchs, Esq.  
Jennifer M. Palonis, 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.

CHRISTIE SMITH A/K/A CHRISTIE L.  
SMITH,

Defendant,

and

COUNTY NATIONAL BANK,  
Garnishee.

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

**CIVIL DIVISION:**

No. 05-1776-CD

**TYPE OF PLEADING:**

Praecipe to Settle & 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

**BETH ARNOLD HOWELL, ESQ.**

PA ID NO. 203606

**TERESA K. FUCHS, ESQ.**

PA ID NO. 205696

**JENNIFER M. PALONIS, ESQ.**

PA ID NO. 205703

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

375 Southpointe Boulevard

4<sup>th</sup> Floor

Canonsburg, PA 15317

(724) 916-2400

5 **FILED** No CC.  
m/11/15cm  
DEC 10 2008  
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,

Plaintiff,

vs.

**CIVIL DIVISION:**

No. 05-1776-CD

CHRISTIE SMITH A/K/A CHRISTIE L.  
SMITH,

Defendant,

and

COUNTY NATIONAL BANK,  
Garnishee.

**PRAECIPE TO SETTLE & DISCONTINUE AGAINST GARNISHEE ONLY**

TO THE PROTHONOTARY:

Please settle & discontinue this action against the above garnishee, COUNTY  
NATIONAL BANK, and mark the docket accordingly.

Respectfully submitted,

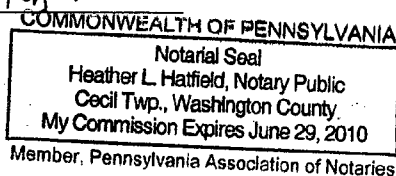
CHROMULAK & ASSOCIATES, L.L.C.

By: Beth Arnold Howell  
CATHY ANN CHROMULAK, ESQ.  
BETH ARNOLD HOWELL, ESQ.  
TERESA K. FUCHS, ESQ.  
JENNIFER M. PALONIS, ESQ.

Attorneys for Plaintiff  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

Sworn to and subscribed  
Before me this 8th day  
of December, 2008.

Heather L. Hatfield  
Notary Public



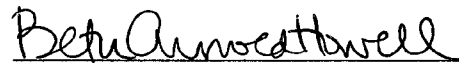
**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**

**CERTIFICATE OF SERVICE**

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praecipe to Settle & Discontinue Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 8th day of DECEMBER 2008.

COUNTY NATIONAL BANK  
3046 MAIN STREET  
MADERA, PA 16661

CHRISTIE SMITH A/K/A CHRISTIE L. SMITH  
2196 EGYPT ROAD  
WOODLAND, PA 16881



Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Fuchs, Esq.  
Jennifer M. Palonis, Esq.

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

Plaintiff,

vs.

CHRISTIE SMITH  
aka CHRISTIE L. SMITH

Defendant,

and

NORTHWEST SAVINGS BANK

Garnishee,

and

CNB BANK

Garnishee.

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

Defendant's Address:  
2196 EGYPT RD.  
WOODLAND, PA 16881

Date: JUNE 17, 2009

**CIVIL DIVISION**

No. 05-1776-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

**BETH ARNOLD HOWELL, ESQ.**

PA ID NO. 203606

**TERESA K. FUCHS, ESQ.**

PA ID NO. 205696

**JENNIFER M. PALONIS, ESQ.**

PA ID NO. 205703

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

401 Technology Drive  
Suite 202  
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**

*m/11:26/24*  
**JUN 19 2009**

*1cc & 9writs to Shff*  
William A. Shaw  
Prothonotary/Clerk of Courts

*(64)*

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

CIVIL DIVISION

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH aka CHRISTIE L. SMITH  
Defendant,

and

NORTHWEST SAVINGS BANK

Garnishee,

and

CNB 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 CHRISTIE SMITH aka CHRISTIE L. SMITH, defendant, and
3. against NORTHWEST SAVINGS BANK, garnishee, and
4. against CNB BANK, garnishee
5. and index this writ
  - a. against CHRISTIE SMITH aka CHRISTIE L. SMITH, defendant, and
  - b. against NORTHWEST SAVINGS BANK, garnishee, and any property of the defendant in the name of Garnishee, and
  - c. against CNB 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.

6.	Amount of Judgment	\$12,861.52
	Additional Interest to Date	\$ 2,365.99
	(Costs to be added)	\$ _____
	Less	\$ 3,231.78
	Pursuant to Writ of Execution	\$11,995.73
	And Service of Writ	

Prothonotary costs \$272.00

*Beth Arnold Howell*

CATHY ANN CHROMULAK, ESQ.  
BETH ARNOLD HOWELL, ESQ.  
TERESA K. FUCHS, ESQ.  
JENNIFER M. PALONIS, ESQ.

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

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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

Plaintiff,

vs.

CHRISTIE SMITH  
aka CHRISTIE L. SMITH

Defendant,

and

NORTHWEST SAVINGS BANK

Garnishee,

and

CNB BANK

Garnishee.

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

Defendant's Address:  
2196 EGYPT RD.  
WOODLAND, PA 16881

**CIVIL DIVISION**

No. 05-1776-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

**BETH ARNOLD HOWELL, ESQ.**

PA ID NO. 203606

**TERESA K. FUCHS, ESQ.**

PA ID NO. 205696

**JENNIFER M. PALONIS, ESQ.**

PA ID NO. 205703

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

401 Technology Drive  
Suite 202  
Canonsburg, PA 15317  
(724) 916-2400

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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

**CIVIL DIVISION**

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH aka CHRISTIE L. SMITH

Defendant,

and

NORTHWEST SAVINGS BANK

Garnishee,

and

CNB 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. MEHOLIK-COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830

### **MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW**

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

**CLAIM FOR EXEMPTION**

TO THE SHERIFF:

We, the above-named Defendant(s), claim exemption of property from levy or attachment:

1. FROM MY PERSONAL PROPERTY IN MY POSSESSION WHICH HAS BEEN LEVIED UPON:

a. I desire that my statutory \$300.00 exemption be:

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

---

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

OR

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

---

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

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

---

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

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

---

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

\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(Telephone Number)



I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities.

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

Defendant: \_\_\_\_\_

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

Defendant: \_\_\_\_\_

**THIS CLAIM TO BE FILED WITH:**

CLEARFIELD COUNTY SHERIFF'S OFFICE  
1 NORTH 2<sup>ND</sup> ST., STE 116  
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. 05-1776-CD

vs.

CHRISTIE SMITH aka CHRISTIE L. SMITH  
XXX-XX-2022  
2196 EGYPT RD.  
WOODLAND, PA 16881

Defendant,

and

NORTHWEST SAVINGS BANK

Garnishee,

and

CNB BANK

Garnishee.

TO: NORTHWEST SAVINGS BANK  
1200 S. 2ND ST.  
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  
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THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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:

**THIS IS AN ATTEMPT TO  
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THIRTEENTH: 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 and the entity electronically depositing those funds on a recurring basis.

RESPONSE:

FOURTEENTH: 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 PaC.S. Section 8123? If so, identify each account.

RESPONSE:

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

DATE: June 17, 2009

By: Beth Arnold Howell  
Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Fuchs, Esq.  
Jennifer M. Palonis, Esq.  
401 Technology Drive  
Suite 202  
Canonsburg, PA 15317  
(724) 916-2400

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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

CIVIL DIVISION

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH aka CHRISTIE L. SMITH  
XXX-XX-2022  
2196 EGYPT RD.  
WOODLAND, PA 16881

Defendant,

and

NORTHWEST SAVINGS BANK

Garnishee,

and

CNB BANK

Garnishee.

TO: CNB BANK  
101 INDUSTRIAL PARK RD.  
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:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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

RESPONSE:

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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:

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:

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THIRTEENTH: 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 and the entity electronically depositing those funds on a recurring basis.

RESPONSE:

FOURTEENTH: 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 PaC.S. Section 8123? If so, identify each account.

RESPONSE:

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

DATE: June 17, 2009

By: Beth Arnold Howell  
Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Fuchs, Esq.  
Jennifer M. Palonis, Esq.  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

COPY

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH AKA CHRISTIE L. SMITH,  
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) CHRISTIE SMITH aka CHRISTIE L. SMITH;

(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 NORTHWEST SAVINGS BANK and CNB BANK as Garnishee(s) per the following property description:

**SAID WRIT OF EXECUTION IS PURSUANT TO 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 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: \$ 12,861.52

Less \$ 3,231.78

Prothonotary: \$ 272.00

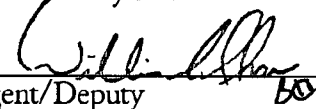
Interest From: \$ 2,365.99

Sheriff: \$

TOTAL \$ 11,995.73

Plus costs as per endorsement hereon.

Prothonotary SEAL

  
Agent/Deputy

6/19/09

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 05-1776-CD

BENEFICIAL CONSUMER DISCOUNT COMPANY

vs

SERVICE # 1 OF 3

CHRISTIE SMITH aka CHRISTIE L. SMITH

TO: NORTHWEST SAVINGS BANK and CNB BANK, Garnishees

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

SERVE BY: 06/29/2009 *ASAP* HEARING: PAGE: 105812

DEFENDANT: NORTHWEST SAVINGS BANK, Garnishee

ADDRESS: 1200 S. 2ND ST.  
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS

**FILED**

013:1960  
JUN 23 2009

William A. Shaw  
Prothonotary/Clerk of Courts

**SHERIFF'S RETURN**

NOW, 6-23-09 AT 11:06 AM PM **SERVED** THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON NORTHWEST SAVINGS BANK, Garnishee,  
DEFENDANT

BY HANDING TO Annette Lunadue, ASST. Manager

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

ADDRESS SERVED 1200 S. 2nd ST.  
CLEARFIELD, PA. 16830

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

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE FOR NORTHWEST SAVINGS BANK, Garnishee

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

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

I MAKE RETURN OF **NOT FOUND** AS TO NORTHWEST SAVINGS BANK, Garnishee

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

SWORN TO BEFORE ME THIS

\_\_\_\_\_ DAY OF \_\_\_\_\_ 2009

So Answers: CHESTER A. HAWKINS, SHERIFF,

BY:

*James E. Davis*  
Deputy Signature

JAMES E. DAVIS  
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 05-1776-CD

BENEFICIAL CONSUMER DISCOUNT COMPANY

vs

SERVICE # 2 OF 3

CHRISTIE SMITH aka CHRISTIE L. SMITH

TO: NORTHWEST SAVINGS BANK and CNB BANK, Garnishees

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

SERVE BY: 06/29/2009 *NSRP* HEARING: PAGE: 105812

DEFENDANT: CNB BANK, Garnishee  
ADDRESS: 101 INDUSTRIAL PARK RD.  
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS

FILED

06/23/2009  
JUN 23 2009

William A. Shaw  
Prothonotary/Clerk of Courts

**SHERIFF'S RETURN**

NOW, 6-23-09 AT 11:14 AM PM SERVED THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON CNB BANK, Garnishee, DEFENDANT

BY HANDING TO LARRY PUTT, P.I.C.

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

ADDRESS SERVED 101 Industrial Park Rd.  
Clearfield, Pa 16830

NOW AT AM / PM POSTED THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE FOR CNB BANK, Garnishee

AT (ADDRESS)

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

I MAKE RETURN OF NOT FOUND AS TO CNB BANK, Garnishee

REASON UNABLE TO LOCATE

SWORN TO BEFORE ME THIS

DAY OF 2009

So Answers CHESTER A. HAWKINS, SHERIFF

BY:

*James E. Davis*  
Deputy Signature

JAMES E. DAVIS  
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DKT PG.105812

3 OF 3 SERVICES

BENEFICIAL CONSUMER DISCOUNT COMPANY

NO . 05-1776-CD

-VS-

CHRISTIE SMITH a/k/a CHRISTIE L. SMITH  
TO: NORTHWEST SAVINGS BANK &  
CNB BANK, Garnishees

WRIT OF EXECUTION/INTERROGATORIES TO GARNISHEE

SHERIFF'S RETURN

---

NOW JUNE 23, 2009 MAILED THE WRIT NOTICE; CLAIM FOR EXEMPTION & WRIT OF EXECUTION TO CHRISTIE SMITH  
aka CHRISTIE L. SMITH, DEFENDANT TO 2196 EGYPT RD., WOODLAND, PA. 16881 IN THE S.A.S.E.

FILED

9/3:26cm  
JUN 25 2009

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 105812  
NO: 05-1776-CD  
SERVICES 3

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY

vs.

DEFENDANT: CHRISTIE SMITH aka CHRISTIE L. SMITH

TO: NORTHWEST SAVINGS BANK and CNB BANK, Garnishees

SHERIFF RETURN

---

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	8232	30.00
SHERIFF HAWKINS	CHROMULAK	8232	32.00

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2009

\_\_\_\_\_

So Answers,



Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH AKA CHRISTIE L. SMITH,  
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) CHRISTIE SMITH aka CHRISTIE L. SMITH;

(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 NORTHWEST SAVINGS BANK and CNB BANK as Garnishee(s) per the following property description:

**SAID WRIT OF EXECUTION IS PURSUANT TO 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 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: \$ 12,861.52

Less \$ 3,231.78

Prothonotary: \$ 272.00

Interest From: \$ 2,365.99

Sheriff: \$

TOTAL \$ 11,995.73

Plus costs as per endorsement hereon.

Received this writ this 19 day  
of June A.D. 2009  
At 11:30 A.M./P.M.

Chester A. Hampers  
Sheriff Jay Marilyn Harris

Prothonotary SEAL

Willie L. Harris 6/19/09  
Agent/Deputy W

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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

Plaintiff,

vs.

CHRISTIE SMITH  
aka CHRISTIE L. SMITH

Defendant,

and

NORTHWEST SAVINGS BANK  
Garnishee,

and

CNB BANK  
Garnishee.

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

Defendant's Address:  
2196 EGYPT RD.  
WOODLAND, PA 16881

**CIVIL DIVISION**

No. 05-1776-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

**BETH ARNOLD HOWELL, ESQ.**  
PA ID NO. 203606

**TERESA K. FUCHS, ESQ.**  
PA ID NO. 205696

**JENNIFER M. PALONIS, ESQ.**  
PA ID NO. 205703

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

401 Technology Drive  
Suite 202  
Canonsburg, PA 15317  
(724) 916-2400

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



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

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

**CIVIL DIVISION**

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH aka CHRISTIE L. SMITH

Defendant,

and  
NORTHWEST SAVINGS BANK

Garnishee,

and  
CNB 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.**

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

## **MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW**

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

**CLAIM FOR EXEMPTION**

TO THE SHERIFF:

We, the above-named Defendant(s), claim exemption of property from levy or attachment:

1. FROM MY PERSONAL PROPERTY IN MY POSSESSION WHICH HAS BEEN LEVIED UPON:

a. I desire that my statutory \$300.00 exemption be:

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

---

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

OR

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

---

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

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

---

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

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

---

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

\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(Telephone Number)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities.

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

Defendant: \_\_\_\_\_

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

Defendant: \_\_\_\_\_

**THIS CLAIM TO BE FILED WITH:**

CLEARFIELD COUNTY SHERIFF'S OFFICE  
1 NORTH 2<sup>ND</sup> ST., STE 116  
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

Plaintiff,

vs.

CHRISTIE SMITH  
aka CHRISTIE L. SMITH

Defendant,

and

NORTHWEST SAVINGS BANK

Garnishee,

and

CNB BANK

Garnishee.

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

Defendant's Address:  
2196 EGYPT RD.  
WOODLAND, PA 16881

**CIVIL DIVISION**

No. 05-1776-CD

**TYPE OF PLEADING:**

Claim for Exemption

**TYPE OF CASE:**

Civil Action

**FILED ON BEHALF OF:**

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DISCOUNT COMPANY

**COUNSEL OF RECORD:**

**CATHY ANN CHROMULAK, ESQ.**

PA ID NO. 42067

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PA ID NO. 203606

**TERESA K. FUCHS, ESQ.**

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DISCOUNT COMPANY

**CIVIL DIVISION**

Plaintiff,

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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):

---

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\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(Telephone Number)



I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities.

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

Defendant: \_\_\_\_\_

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

Defendant: \_\_\_\_\_

**THIS CLAIM TO BE FILED WITH:**

CLEARFIELD COUNTY SHERIFF'S OFFICE  
1 NORTH 2<sup>ND</sup> ST., STE 116  
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814-765-2641

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

CIVIL DIVISION

Plaintiff,

No. 05-1776-CD

vs.

CHRISTIE SMITH aka CHRISTIE L. SMITH  
XXX-XX-2022  
2196 EGYPT RD.  
WOODLAND, PA 16881

Defendant,

and  
NORTHWEST SAVINGS BANK

Garnishee,

and  
CNB BANK

Garnishee.

**FILED**  
JUL 02 2009  
11:30 AM  
William A. Shaw  
Prothonotary/Clerk of Courts  
No 9/c

TO: NORTHWEST SAVINGS BANK  
1200 S. 2ND ST.  
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: No, The defendant no longer has accounts with Northwest Savings Bank. The checking account was closed in May of 2008.

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

RESPONSE:

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

RESPONSE: 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:

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:

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

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

RESPONSE:

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

RESPONSE: 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:

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

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:

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THIRTEENTH: 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 and the entity electronically depositing those funds on a recurring basis.

RESPONSE:

no

FOURTEENTH: 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 PaC.S. Section 8123? If so, identify each account.

RESPONSE:

no

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

DATE: June 17, 2009

By: Beth Arnold Howell  
Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Fuchs, Esq.  
Jennifer M. Palonis, Esq.  
401 Technology Drive  
Suite 202  
Canonsburg, PA 15317  
(724) 916-2400

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

Beneficial Consumer Discount Co  
Plaintiff

v.  
Christie Smith  
Defendant(s)

v.  
NORTHWEST SAVINGS BANK,  
Garnishee

Case No: 05-1776-CD

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the within Answers to Interrogatories in Attachment was mailed by first class mail, postage prepaid, or hand delivered this 30th day of June, 2009, to unrepresented parties in the above captioned matter as follows:

Christie Smith  
2196 Egypt Rd  
Woodland PA 16881

Chromulak & Associates LLC  
401 Technology Dr Suite 202  
Canonsburg PA 15317

By Caroline Sorensen  
Caroline Sorensen  
Northwest Savings Bank  
100 Liberty St  
PO Box 128  
Warren PA 16365  
(814) 728-7353

Beneficial Consumer Discount Co  
Vs.

Christie Smith  
Court of Common Pleas  
Clearfield County  
Case No: 05-1776-CD

**VERIFICATION**

The undersigned does hereby verify under penalty of perjury, that he/she is the legal representative of Northwest Savings Bank, Garnishee herein, that he/she is duly authorized to make this Verification and that the facts set forth in the foregoing INTERROGATORIES are true and correct to the best of his/her knowledge, information and belief.

Caroline Sorensen  
6-30-09

Please forward all future related documents from the above referenced case number to:

Northwest Savings Bank  
Attn: Caroline Sorensen  
100 Liberty St  
PO Box 128  
Warren PA 16365  
PH: 814-728-7353

Thank you.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT  
COMPANY,

Plaintiff,

vs.

CHRISTIE SMITH A/K/A CHRISTIE L.  
SMITH,

Defendant(s),

and

NORTHWEST SAVINGS BANK AND  
CNB BANK,

Garnishees.

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

**CIVIL DIVISION:**

No. 05-1776-CD

**TYPE OF PLEADING:**

Praecipe to Settle & Discontinue  
Against Garnishees 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

**BETH ARNOLD HOWELL, ESQ.**

PA ID NO. 203606

**TERESA K. FUCHS, ESQ.**

PA ID NO. 205696

**JENNIFER M. PALONIS, ESQ.**

PA ID NO. 205703

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

401 Technology Drive, Suite 202

Canonsburg, PA 15317

(724) 916-2400

**FILED**

JUL 16 2009

ml 12:05/W

William A. Shaw

Prothonotary/Clerk of Courts

no 4/c

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT  
COMPANY,

Plaintiff,

vs.

CHRISTIE SMITH A/K/A CHRISTIE L.  
SMITH,

Defendant(s),

and

NORTHWEST SAVINGS BANK AND  
CNB BANK,

Garnishees.

**CIVIL DIVISION:**

No. 05-1776-CD

**PRAECIPE TO SETTLE & DISCONTINUE AGAINST GARNISHEES ONLY**

TO THE PROTHONOTARY:

Please settle & discontinue this action against the above garnishees and mark the docket accordingly.

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By: *Teresa K. Fuchs*  
CATHY ANN CHROMULAK, ESQ.  
BETH ARNOLD HOWELL, ESQ.  
TERESA K. FUCHS, ESQ.  
JENNIFER M. PALONIS, ESQ.

Attorneys for Plaintiff  
401 Technology Drive, Suite 202  
Canonsburg, PA 15317

Sworn to and subscribed  
Before me this 16th day  
of July, 2009.

*Heather L. Hatfield*  
Notary Public

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Heather L. Hatfield, Notary Public  
Cecil Twp., Washington County  
My Commission Expires June 29, 2010  
Member: Pennsylvania Association of Notaries

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**CERTIFICATE OF SERVICE**

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praecipe to Settle & Discontinue Against Garnishees Only was served upon the following by First Class Mail, postage prepaid on this 14th day of JULY 2009.

NORTHWEST SAVINGS BANK  
1200 SOUTH 2ND STREET  
CLEARFIELD, PA 16830

CNB BANK  
P.O. BOX 42, 1 SOUTH 2<sup>ND</sup> STREET  
CLEARFIELD, PA 16830

CHRISTIE SMITH A/K/A CHRISTIE L. SMITH  
2196 EGYPT ROAD  
WOODLAND, PA 16881



Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Fuchs, Esq.  
Jennifer M. Palonis, Esq.

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