

05-1803-CD
Palisades Coll. Vs Jane Holden et al

Palisades Collection vs Jane Holden et al
05-1803-CD

P. H. via	05-	1803 CD
Jane Holden Kenneth J. Holden		Ang. Bayle
		David R. Thompson

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC,
ASSIGNEE OF BANK ONE,
PLAINTIFF

vs.

JANE HOLDEN and
KENNETH J. HOLDEN,
DEFENDANTS

NO. 05-1803-CD

CIVIL ACTION – LAW

NOTICE

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice is served, by entering a written appearance, personally or by attorney, and filing in waiting with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so, the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Complaint, or document, or for any other claim or relief requested by the Plaintiff. You may lose money or property or other right important to you.

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

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

NOTICIA

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

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

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

FILED

DEC 02 2005

PA 11:30/W
William A. Shaw
Prothonotary
2 Clerk to Att

LAW OFFICES
WOLPOFF & ABRAMSON, L.L.P.
ATTORNEYS IN THE PRACTICE
OF DEBT COLLECTION

4660 TRINDLE ROAD
THIRD FLOOR
CAMP HILL, PA 17011
717-303-6700

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC,	:	NO. 05-1803-CD
ASSIGNEE OF BANK ONE,	:	
PLAINTIFF	:	
	:	
vs.	:	CIVIL ACTION – LAW
	:	
JANE HOLDEN and	:	
KENNETH J. HOLDEN,	:	
DEFENDANTS	:	

COMPLAINT

AND NOW, this 16th day of December, 2005, comes the

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

1. Plaintiff, PALISADES COLLECTION L.L.C., ASSIGNEE OF
BANK ONE, is a corporation doing business within the Commonwealth of
Pennsylvania and the other states of the United States, with its principal offices
located at 210 Sylvan Avenue, Englewood Cliffs, NJ 07632.

2. Defendant, JANE HOLDEN AND KENNETH J. HOLDEN, are
adult individuals with a last known address of 6930 Curnersville Tyrone
Highway, Olanta, Clearfield County, Pennsylvania 16863.

3. It is averred that on March 29, 1999, Defendants were issued an
open-end credit card account by Plaintiff's assignor, with account number
5417124860305550. This account was created through a Cardmember
Agreement between Plaintiff and Defendants, accepted by Defendants when he
signed and utilized the credit card account.

4. At all relevant times material hereto, Defendants have been regular users of said charge card for the purchase of products, goods and/or for obtaining services and/or funds.

5. Defendants received monthly statements from Bank One which accurately stated all purchases and payments made during the month, interest charges imposed on the unpaid balance, and the amount due.

6. Defendants did not object to the above-mentioned monthly Statements of Account submitted by Plaintiff's assignor to Defendants.

7. Defendants have made sporadic and irregular payments, if any, which have been applied to the outstanding balance of this account. Defendants' last payment was made on April 17, 2003.

8. As of the date of the within Complaint, the remaining balance due, owing and unpaid on Defendants' credit account, as a result of charges made by said Defendants and/or any authorized users is the sum of Two Thousand One Hundred Ninety-Five and 17/100 (\$2,195.17) Dollars.

9. Pursuant to the Credit Agreement and/or applicable Pennsylvania law, any unpaid and/or delinquent balances on said account shall continue to bear interest at the rate of 6.00% percent.

10. The amount of interest which has accrued on the aforementioned account is the sum of Two Hundred Sixty-Two and 34/100 (\$262.34) Dollars

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

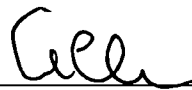
12. Despite reasonable and repeated demands for payment, Defendants have failed, refused and continues to refuse to pay all sums due and owing on the aforementioned account balance, all to the damage and detriment of the Plaintiff.

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

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

WHEREFORE, Plaintiff, PALISADES COLLECTION L.L.C., ASSIGNEE OF BANK ONE, respectfully requests this Honorable Court enter judgment in favor of Plaintiff and against Defendants, JANE HOLDEN AND KENNETH J. HOLDEN, in the amount of Two Thousand Four Hundred Fifty-Seven and 51/100 (\$2,457.51) Dollars, plus costs of this action and such other relief as the Court deems proper and just.

Respectfully submitted,



Andrew C. Spears, Esquire ID No. 87737
Wolpoff & Abramson, LLP
Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
(717) 303-6700
Counsel for Plaintiff

VERIFICATION

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

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

12/1/05



Amy F. Doyle, Esquire ID No. 87062
Daniel F. Wolfson, Esquire ID No. 20617
Philip C. Warholic, Esquire ID No. 86341
Andrew C. Spears, Esquire ID No. 87737
David R. Galloway, Esquire ID No. 87326
Tonilyn M. Chippie, Esquire ID No. 87852
Wolpoff & Abramson, LLP
Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
(717) 303-6700
Counsel for Plaintiff

ORIGINAL

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC,
ASSIGNEE OF BANK ONE,
PLAINTIFF

vs.

JANE HOLDEN and
KENNETH J. HOLDEN,
DEFENDANTS

NO. 05-1803-CD


CIVIL ACTION – LAW

CERTIFICATE OF SERVICE

I, Andrew C. Spears, Esquire, do hereby certify that I served a copy of Plaintiff's
Complaint, upon the Pro-Se Defendants via Certified and Regular Mail, Postage Pre-Paid, a copy
thereof on this 12th day of December, 2005, to:

JANE & KENNETH HOLDEN
6930 CURNERSVILLE TYRONE HWY
OLANTA, PA 16863

W&A # 135349265



Amy F. Doyle #87062
Daniel F. Wolfson #20617
Philip C. Warholc #86341
Andrew C. Spears #87737
David R. Galloway #87326
Tonilyn M. Chippie #87852
Ronald M. Abramson #94266
Ronald S. Canter #94000
Bruce H. Cherkis #18837
WOLPOFF & ABRAMSON, LLP
Attorneys in the Practice of Debt Collection
4660 Trindle Rd., 3rd Floor
Camp Hill, PA 17011
(717) 303-6700

FILED ^{NO CC}
m/2:18/20
DEC 19 2005


William A. Shaw
Prothonotary/Clerk of Courts

ORIGINAL

FILED

DEC 19 2005

William A. Shaw
Prothonotary, Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC
ASSIGNEE OF BANK ONE

Plaintiff

NO. 05-1803-CD

vs.

CIVIL ACTION - LAW

JANE HOLDEN and
KENNETH J HOLDEN

Defendant(s)

AFFIDAVIT OF SERVICE

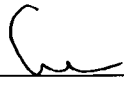
Commonwealth of Pennsylvania :

ss.


County of Cumberland :

AND NOW, TO WIT, this 19th day of January, 2006, comes the undersigned

who being duly sworn according to law, deposes and says that they are the Attorney for the Plaintiff in the above-captioned action; that on December 12, 2005 they caused a true copy of the COMPLAINT in the above-captioned action to be sent by Certified Mail, Return Receipt Requested, hereto attached, to JANE HOLDEN at the last known address, 6930 CURNERSVILLE TYRONE HWY, OLANTA, PA 16863, and that said copy was received by said individual(s), as indicated by the return receipt card attached hereto dated December 22, 2005.


Amy F. Doyle / Daniel F. Wolfson / Bruce H. Cherkis /
Philip C. Warholic / Tonilyn M. Chippie/ Andrew C. Spears /
Ronald M. Abramson / Ronald S. Canter/David R. Galloway
Wolpoff & Abramson, LLP/Counsel for Plaintiff
Attorneys in the Practice of Debt Collection
4660 Trindle Road-3rd Floor, Camp Hill, PA 17011
(717) 303-6700

SWORN and SUBSCRIBED to
before me this 19 day
of Jan, 2006.




Notary Public

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Amanda Keiser, Notary Public
Hampden Twp., Cumberland County
My Commission Expires Oct. 3, 2009

Member, Pennsylvania Association of Notaries

FILED ^{NO CC}
m 12:41 PM
JAN 25 2006

William A. Shaw
Prothonotary/Clerk of Courts

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> ■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 		<p>A. Signature X <i>Ken Holden</i> <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee</p>	
<p>1. Article Addressed to:</p> <p>Jane & Kenneth Holden 6930 Cornersville Tyrone Hwy Olanta, PA 16863</p>		<p>B. Received by (Printed Name) <i>Ken Holden</i></p> <p>C. Date of Delivery <i>12-22-05</i></p>	
		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If YES, enter delivery address below:</p>	
		<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	
<p>2. Article Number (Transfer from service label)</p>		<p>1111 117005 1820 1000717502 751311</p>	
<p>PS Form 3811, February 2004</p>		<p>Domestic Return Receipt 102595-02-M-1540</p>	

135349265

Complaint

Mag. Dist. No.: **46-3-02**
MDJ Name: Hon.
RICHARD A. IRELAND
Address: **650 LEONARD ST**
STE 113
CLEARFIELD, PA
Telephone: **(814) 765-5335** **16830**

RICHARD A. IRELAND
650 LEONARD ST
STE 113
CLEARFIELD, PA 16830

NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE

PLAINTIFF: **PALISADES COLLECTION, LLC**
4660 TRINDLE RD
3RD FLOOR
CAMP HILL, PA 17011
VS.
DEFENDANT: **HOLDEN, JANE, ET AL.**
6931 CURW/TYRONE HWY
OLANTA, PA 16863

Docket No.: **CV-0000383-05**
Date Filed: **9/27/05**



05-1803-CD

THIS IS TO NOTIFY YOU THAT:

Judgment: **FOR DEFENDANT**

☒ Judgment was entered for: (Name) **HOLDEN, JANE**

☒ Judgment was entered against: (Name) **PALISADES COLLECTION, LLC**

in the amount of \$ **.00** on: (Date of Judgment) **10/24/05**

☐ Defendants are jointly and severally liable. (Date & Time) _____

☐ Damages will be assessed on: _____

☐ This case dismissed without prejudice. _____

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

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

FILED

DEC 02 2005

William A. Shaw
Prothonotary/Clerk of Courts

Amount of Judgment	\$.00
Judgment Costs	\$.00
Interest on Judgment	\$.00
Attorney Fees	\$.00
Total	\$.00
Post Judgment Credits	\$ _____
Post Judgment Costs	\$ _____
Certified Judgment Total	\$ _____

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

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

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

OCT 24 2005

Date **Richard A. Ireland**, Magisterial District Judge

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

NOV 18 2005

Date **Richard A. Ireland**, Magisterial District Judge

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

SEAL

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF: **CLEARFIELD**

Mag. Dist. No.: **46-3-02**
MDJ Name: Hon. **RICHARD A. IRELAND**
Address: **650 LEONARD ST
STE 113
CLEARFIELD, PA
16830**
Telephone: **(814) 765-5335**

**RICHARD A. IRELAND
650 LEONARD ST
STE 113
CLEARFIELD, PA 16830**

**NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE**

PLAINTIFF: **PALISADES COLLECTION, LLC**
**4660 TRINDLE RD
3RD FLOOR
CAMP HILL, PA 17011**
VS.
DEFENDANT: **HOLDEN, JANE, ET AL.**
**6931 CURW/TYRONE HWY
OLANTA, PA 16863**

Docket No.: **CV-0000383-05**
Date Filed: **9/27/05**



THIS IS TO NOTIFY YOU THAT:

Judgment:

FOR DEFENDANT

☒ Judgment was entered for: (Name) **HOLDEN, KENNETH J**

☒ Judgment was entered against: (Name) **PALISADES COLLECTION, , LLC**

in the amount of \$ **.00** on: (Date of Judgment) **10/24/05**

☐ Defendants are jointly and severally liable. (Date & Time) _____

☐ Damages will be assessed on:

☐ This case dismissed without prejudice.

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

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

Amount of Judgment	\$.00
Judgment Costs	\$.00
Interest on Judgment	\$.00
Attorney Fees	\$.00
Total	\$.00
Post Judgment Credits	\$ _____
Post Judgment Costs	\$ _____
Certified Judgment Total	\$ _____

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OCT 24 2005 Date **Richard Ireland**, Magisterial District Judge

NOV 18 2005 I certify that this is a true and correct copy of the record of the proceedings containing the judgment.
Date **Richard Ireland**, Magisterial District Judge

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

SEAL

COURT OF COMMON PLEAS

FROM

JUDICIAL DISTRICT
CLEARFIELD COUNTY

DISTRICT JUSTICE JUDGMENT

COMMON PLEAS No.

05-1803-CD

NOTICE OF APPEAL

Notice is given that the appellant has filed in the above Court of Common Pleas an appeal from the judgment rendered by the District Justice on the date and in the case mentioned below.

NAME OF APPELLANT PALISADES COLLECTION LLC		MAG. DIST. NO. OR NAME OF D.J. DJ IRELAND 46-3-02	
ADDRESS OF APPELLANT C/O WOLPOFF & ABRAMSON LLP 4660 TRINDLE ROAD - SUITE 300		CITY CAMP HILL, PA	STATE PA
		ZIP CODE 17011	
DATE OF JUDGMENT 10/24/2005	IN THE CASE OF (PLAINTIFF) PALISADES COLLECTION LLC		
		(DEFENDANT) vs. JANE & KENNETH HOLDEN	
CLAIM NO. CV YEAR 383-05 LT YEAR	SIGNATURE OF APPELLANT OR HIS ATTORNEY OR AGENT <i>Welle</i>		

This block will be signed ONLY when this notation is required under PA. R.C.P.J.P. No. 1008B.

This notice of Appeal, when received by the District Justice, will operate as A SUPERSEDEAS to the Judgment for possession in this case.

Signature of Prothonotary or Deputy

If appellant was Claimant (see PA R.C.P.J.P. No. 1001(6)) in action before district Justice, he MUST FILE A COMPLAINT within twenty (20) days after filing his NOTICE of APPEAL.

PRAECIPE TO ENTER RULE TO FILE COMPLAINT AND RULE TO FILE

(This section of form to be used ONLY when appellant was DEFENDANT (see PA R.C.P.J.P. No. 1001(7)) in action before District Justice. IF NOT USED, detach from copy of notice of appeal to be served upon appellee.

PRAECIPE: To Prothonotary

Enter rule upon _____, appellee(s), to file a complaint in this appeal
Name of appellee(s)

(Common Pleas No. _____) within twenty (20) days after service of rule or suffer entry of judgment of non pros.

Signature of appellant or his attorney or agent

RULE: To _____, appellee(s)
Name of appellee(s)

- (1) You are notified that a rule is hereby entered upon you to file a complaint in this appeal within twenty(20) days after the date of service of this rule upon you by personal service or by certified or registered mail.
- (2) If you do not file a complaint within this time, a JUDGMENT OF NON PROS WILL BE ENTERED AGAINST YOU UPON PRAECIPE.
- (3) The date of service of this rule if service was by mail is the date of the mailing.

Date: _____, Year _____

FILED

Signature of Prothonotary or Deputy

White - Prothonotary Copy
Green - Court File Copy
Yellow - Appellant's Copy
Pink - Appellee Copy
Gold - D. J. Copy

William A. Shaw
Prothonotary

Proth. - 76

NOV 17 2005
10/11:45am
\$85.00
cc to def
ICC DJ Ireland

PROOF OF SERVICE OF NOTICE OF APPEAL AND RULE TO FILE COMPLAINT

(This proof of service MUST BE FILED WITHIN TEN (10) DAYS AFTER filing the notice of appeal. Check applicable boxes)

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF _____; ss

AFFIDAVIT: I hereby swear or affirm that I served

☐ a copy of the Notice of Appeal, Common Pleas No. _____, upon the District Justice designated therein on (date of service) _____, year _____, ☐ by personal service ☐ by (certified) (registered) mail, sender's receipt attached hereto, and upon the appellee, (name _____, on _____, year _____, ☐ by personal service ☐ by (certified) (registered) mail, sender's receipt attached hereto.

☐ and further that I served the Rule to File a Complaint accompanying the above Notice of Appeal upon the appellee(s) to whom the Rule was addressed on _____, year _____, ☐ by personal service ☐ by (certified) (registered) mail, sender's receipt attached hereto.

SWORN (AFFIRMED) AND SUBSCRIBED BEFORE ME

THIS _____ DAY OF _____, YEAR _____.

Signature of Affiant

Signature of official before whom affidavit was made

Title of official

My commission expires on _____, year _____.

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF: **CLEARFIELD**

Mag. Dist. No.:

46-3-02

MDJ Name: Hon.

RICHARD A. IRELAND

Address: **650 LEONARD ST
STE 113**

CLEARFIELD, PA

Telephone: **(814) 765-5335 16830**

**NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE**

PLAINTIFF:

NAME and ADDRESS

**PALISADES COLLECTION, LLC
4660 TRINDLE RD
3RD FLOOR
CAMP HILL, PA 17011**

VS.

DEFENDANT:

NAME and ADDRESS

**HOLDEN, JANE, ET AL.
6931 CURW/TYRONE HWY
OLANTA, PA 16863**

**WOLPOFF & ABRAMSON, LLP
4660 TRINDLE RD
3RD FLOOR
CAMP HILL, PA 17011**

Docket No.: **CV-0000383-05**
Date Filed: **9/27/05**



THIS IS TO NOTIFY YOU THAT:

Judgment:

FOR DEFENDANT

☒ Judgment was entered for: (Name) **HOLDEN, JANE**

☒ Judgment was entered against: (Name) **PALISADES COLLECTION, , LLC**

in the amount of \$ **.00** on: (Date of Judgment) **10/24/05**

☐ Defendants are jointly and severally liable. (Date & Time) _____

☐ Damages will be assessed on:

☐ This case dismissed without prejudice.

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

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

Amount of Judgment	\$ <u>.00</u>
Judgment Costs	\$ <u>.00</u>
Interest on Judgment	\$ <u>.00</u>
Attorney Fees	\$ <u>.00</u>
Total	\$ <u>.00</u>
Post Judgment Credits	\$ _____
Post Judgment Costs	\$ _____
Certified Judgment Total	\$ <u>=====</u>

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

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OCT 24 2005

Date *Richard Ireland*, Magisterial District Judge

135349265

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

Date _____, Magisterial District Judge

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

SEAL

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION - LAW

PALISADES COLLECTION LLC,
ASSIGNEE OF BANK ONE,

Plaintiff

vs.

JANE HOLDEN and
KENNETH J. HOLDEN,

Defendants

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*
*
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No. 05-1803-CD

PRAECIPE FOR ENTRY OF APPEARANCE

TO THE PROTHONOTARY:

Kindly enter my appearance in the above-captioned matter on behalf of the
Defendants, Jane Holden and Kenneth J. Holden

Respectfully submitted,


David R. Thompson, Esquire

CIVIL DIVISION - LAW

Defendants

[illegible]

**COUNSEL OF RECORD FOR
THIS PARTY:**
David R. Thompson, Esq.
Attorney at Law
Supreme Court I.D. 73053
P.O. Box 587
308 Walton Street, Suite 4
Philipsburg PA 16866
(814) 342-4100

FILED
O 1:30 p.m. GK
JAN 27 2006

William A. Shaw
Prothonotary/Clerk of Courts

2 CC TO ATTY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION - LAW

PALISADES COLLECTION LLC,
ASSIGNEE OF BANK ONE,

Plaintiff

vs.

JANE HOLDEN and
KENNETH J. HOLDEN,

Defendants

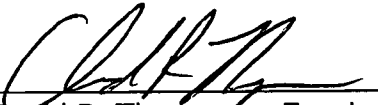
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No. 05-1803-CD

NOTICE TO PLEAD

TO: Palisades Collection LLC,
Assignee of Bank One
c/o Andrew C. Spears, Esquire
WOLPOFF & ABRAMSON, LLP
Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011

You are hereby notified to file a written response to the enclosed Answer to
Complaint containing New Matter within twenty (20) days from service hereof.

By: 
David R. Thompson, Esquire

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION - LAW

PALISADES COLLECTION LLC,
ASSIGNEE OF BANK ONE,

Plaintiff

vs.

JANE HOLDEN and
KENNETH J. HOLDEN,

Defendants

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No. 05-1803-CD

ANSWER TO COMPLAINT CONTAINING NEW MATTER

AND NOW, comes the Defendants, Jane Holden and Kenneth J. Holden, by and through their attorney, David R. Thompson, Esquire and files the following Answer Containing New Matter to the Complaint filed:

1. After reasonable investigation, Defendants are without information sufficient to form a belief as to the truth or falsity of the averment. The same is therefore denied, and strict proof is demanded at the time of trial.

2. Denied. By way of further pleading, the Defendants address is 6930 Curwensville Tyrone Highway, Olanta, Clearfield County, Pennsylvania, 16863.

3. Answering Defendants are without information sufficient to form a belief as to the truth or falsity of the averment. The same is therefore denied, and strict proof is demanded at the time of trial. By way of further pleading, the Defendants did have various credit card accounts at that time. However, they have no records to determine whether or not this particular account was theirs.

4. Answering Defendants are without information sufficient to form a belief as to the truth or falsity of the averment. The same is therefore denied, and strict proof is demanded at the time of trial. By way of further pleading, the Defendants did have various credit card accounts at that time. However, they have no records to determine whether or not this particular account was theirs.

5. Denied. As to whether or not they actually had this account, see Defendant's answer number three. As to whether or not they received monthly statements regarding said account, Defendants have not received any monthly statements from any credit cards named Bank One for at least approximately three years.

6. Answering Defendants are without information sufficient to form a belief as to the truth or falsity of the averment. The same is therefore denied, and strict proof is demanded at the time of trial. By way of further pleading, the Defendants did have various credit card accounts at that time. However, they have no records to determine whether or not this particular account was theirs.

7. Answering Defendants are without information sufficient to form a belief as to the truth or falsity of the averment. The same is therefore denied, and strict proof is demanded at the time of trial. By way of further pleading, the Defendants did have various credit card accounts at that time. However, they have no records to determine whether or not this particular account was theirs.

8. Answering Defendants are without information sufficient to form a belief as to the truth or falsity of the averment. The same is therefore denied, and strict proof is demanded at the time of trial. By way of further pleading, the Defendants did have various

credit card accounts at that time. However, they have no records to determine whether or not this particular account was theirs.

9. Answering Defendants are without information sufficient to form a belief as to the truth or falsity of the averment. The same is therefore denied, and strict proof is demanded at the time of trial. By way of further pleading, the Defendants did have various credit card accounts at that time. However, they have no records to determine whether or not this particular account was theirs.

10. Answering Defendants are without information sufficient to form a belief as to the truth or falsity of the averment. The same is therefore denied, and strict proof is demanded at the time of trial. By way of further pleading, the Defendants did have various credit card accounts at that time. However, they have no records to determine whether or not this particular account was theirs.

11. After reasonable investigation, Defendants are without information sufficient to form a belief as to the truth or falsity of the averment. The same is therefore denied, and strict proof is demanded at the time of trial.

12. Answering Defendants are without information sufficient to form a belief as to the truth or falsity of the averment. The same is therefore denied, and strict proof is demanded at the time of trial. By way of further pleading, the Defendants did have various credit card accounts at that time. However, they have no records to determine whether or not this particular account was theirs.

13. After reasonable investigation, Defendants are without information sufficient to form a belief as to the truth or falsity of the averment. The same is therefore denied,

and strict proof is demanded at the time of trial.

14. Admitted.

WHEREFORE, Defendants respectfully request this Honorable Court to enter judgment in their favor and against the Plaintiff, dismissing Plaintiff's Complaint.

NEW MATTER

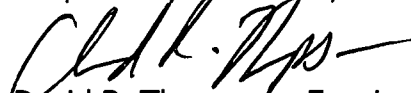
Paragraphs 1 through 14 of Defendants' Answer are incorporated herein by reference as though the same were set forth at length herein.

15. The Plaintiff's Complaint violates the appropriate statute of limitations.

16. Defendants believe and therefore aver that the said account referenced by Plaintiff was paid pursuant to a consolidation that occurred some time years back.

WHEREFORE, Defendants respectfully request this Honorable Court to enter judgment in their favor and against the Plaintiff, dismissing Plaintiff's Complaint.

Respectfully submitted,

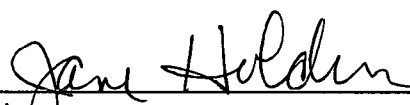
A handwritten signature in black ink, appearing to read "D.R. Thompson", with a long horizontal flourish extending to the right.

David R. Thompson, Esquire
Attorney for Defendants

VERIFICATION

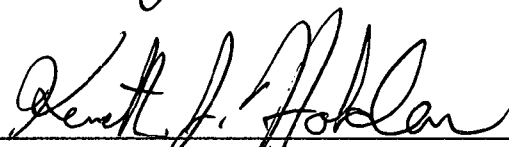
I certify that the facts set forth in the foregoing **ANSWER TO COMPLAINT CONTAINING NEW MATTER** are true and correct to the best of my knowledge, information and belief. This verification is made subject to the penalties of 18 Pa. C. S. § 4904, relating to unsworn falsification to authorities.

Dated: 1-27-06



Jane Holden

Dated: 1-27-06



Kenneth J. Holden

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PA

CIVIL DIVISION - LAW

PALISADES COLLECTION LLC,
ASSIGNEE OF BANK ONE,

Plaintiff

vs.

JANE HOLDEN and,
KENNETH J. HOLDEN,

Defendants

No. 05-1803-CD

TYPE OF CASE:
Civil Division - Law

TYPE OF PLEADING:
Certificate of Service

FILED ON BEHALF OF:
Defendants

COUNSEL OF RECORD FOR
THIS PARTY:
David R. Thompson, Esquire
Attorney at Law
Supreme Court 73053
P.O. Box 587
308 Walton Street, Suite 4
Philipsburg PA 16866
(814) 342-4100

FILED

FEB 24 2006

0/11:55/6
William A. Shaw

Prothonotary/Clerk of Courts

1 CENT TO ATT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PA

CIVIL ACTION - LAW

PALISADES COLLECTION LLC,
ASSIGNEE OF BANK ONE,

Plaintiff

vs.

JANE HOLDEN and
KENNETH J. HOLDEN,

Defendants

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* No. 05-1803-CD
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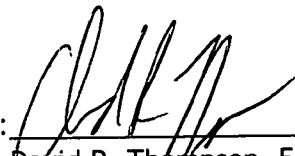
CERTIFICATE OF SERVICE

TO THE PROTHONOTARY:

I, **DAVID R. THOMPSON, ESQUIRE**, do hereby certify that I served a true and correct copy of the **PRAECIPE FOR ENTRY OF APPEARANCE and ANSWER TO PLAINTIFFS' COMPLAINT**, in the above captioned matter by depositing the same in the U.S. First Class Mail, postage prepaid, addressed as follows:

Andrew C. Spears, Esquire
WOLPOFF & ABRAMSON, LLP
Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011

DATE: February 13, 2006

BY: 
David R. Thompson, Esquire

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC,
ASSIGNEE OF BANK ONE,
PLAINTIFF

vs.

JANE HOLDEN and
KENNETH J. HOLDEN,
DEFENDANTS

NO. 05-1803-CD

CIVIL ACTION - LAW

REPLY TO NEW MATTER

AND NOW, this 24th day of Febry, 2006, comes the
Plaintiff, by and through its attorneys, the law firm of Wolpoff & Abramson,
L.L.P., and files the within Reply to New Matter and in support avers as follows:

The allegations and averments contained within paragraphs 1 through 14
of Plaintiff's Complaint are incorporated herein by reference as if set forth in full.

15. Denied. The allegations contained in Paragraph 15 of Defendant's
New Matter are conclusions of law to which no response is required. To the
extent that a response is necessary, same is denied and strict proof is demanded at
Trial. By way of further response, the last payment date on Defendants' account
was April 17, 2003. The charge off date was November 30, 2003. This matter
has clearly been filed within the applicable statute of limitations.

16. Denied. After reasonable investigation, Plaintiff is without
sufficient information or knowledge to form a belief as to the truth or veracity of
this allegation. Therefore, the same is denied and strict proof is demanded at trial.

LAW OFFICES
WOLPOFF & ABRAMSON, L.L.P.
ATTORNEYS IN THE PRACTICE
OF DEBT COLLECTION

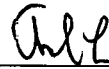
4660 TRINDLE ROAD
THIRD FLOOR
CAMP HILL, PA 17011
717-303-6700

FILED
MAR 02 2006

William A. Shaw
Prothonotary/Clerk of Courts

WHEREFORE, Plaintiff, PALISADES COLLECTION L.L.C.,
ASSIGNEE OF BANK ONE, respectfully requests this Honorable Court dismiss
Defendants' New Matter, and enter judgment in favor of Plaintiff and against
Defendants, along with the allowable costs of this action, and such further relief
as the Court deems appropriate.

Respectfully submitted,




Andrew C. Spears, Esquire ID No. 87737
Wolpoff & Abramson, LLP
Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
(717) 303-6700
Counsel for Plaintiff

VERIFICATION

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

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

2/24/06



Amy F. Doyle, Esquire ID No. 87062
Daniel F. Wolfson, Esquire ID No. 20617
Philip C. Warholic, Esquire ID No. 86341
Andrew C. Spears, Esquire ID No. 87737
David R. Galloway, Esquire ID No. 87326
Tonilyn M. Chippie, Esquire ID No. 87852
Wolpoff & Abramson, LLP
Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
(717) 303-6700
Counsel for Plaintiff

LAW OFFICES
WOLPOFF & ABRAMSON, L.L.P.
ATTORNEYS IN THE PRACTICE
OF DEBT COLLECTION

4660 TRINDLE ROAD
THIRD FLOOR
CAMP HILL, PA 17011
717-303-6700

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC,
ASSIGNEE OF BANK ONE,
PLAINTIFF

vs.

JANE HOLDEN and
KENNETH J. HOLDEN,
DEFENDANTS

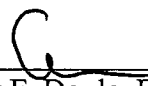
NO. 05-1803-CD

CIVIL ACTION – LAW

CERTIFICATE OF SERVICE

The undersigned does hereby certify that I served a copy of the foregoing Reply
to New Matter upon counsel for the Defendant, by First Class Mail, Postage Pre-Paid, a
copy thereof on this ^{27th}~~30~~ day of February, 2006, to:

David R. Thompson, Esquire
P.O. Box 587
308 Walton Street, Suite 4
Phillipsburg, PA 16866


Amy F. Doyle, Esquire ID No. 87062
Daniel F. Wolfson, Esquire ID No. 20617
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Wolpoff & Abramson, LLP
Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
(717) 303-6700
Counsel for Plaintiff

LAW OFFICES
WOLPOFF & ABRAMSON, L.L.P.
ATTORNEYS IN THE PRACTICE
OF DEBT COLLECTION

4660 TRINDLE ROAD
THIRD FLOOR
CAMP HILL, PA 17011
717-303-6700

Notice of Proposed Termination of Court Case

January 26, 2012

RE: 2005-01803-CD

Palisades Collection, LLC

Vs.

Jane Holden
Kenneth Holden

FILED

JAN 26 2012

WAS
William A. Shaw
Prothonotary/Clerk of Courts

To All Parties and Counsel:

Please be advised that the Court intends to terminate the above captioned case without notice, because the Court records show no activity in the case for a period of at least two years.

You may stop the Court terminating the case by filing a Statement of Intention to Proceed. The Statement of Intention to Proceed must be filed with the **Prothonotary of Clearfield County, PO Box 549, Clearfield, Pennsylvania 16830**. The Statement of Intention to Proceed must be filed on or before **March 28, 2012**.

If you fail to file the required statement of intention to proceed within the required time period, the case will be terminated.

By the Court,

F. Cortez Bell, III

F. Cortez Bell, III, Esq.
Court Administrator

Court of Common Pleas of Clearfield County, Pennsylvania
Civil Division

Palisades Collection, LLC

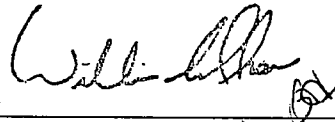
Vs.

2005-01803-CD

Jane Holden
Kenneth Holden

Termination of Inactive Case

This case is hereby terminated with prejudice this July
26, 2012, as per Rule 230.2



William A. Shaw
Prothonotary

FILED

JUL 26 2012

William A. Shaw
Prothonotary/Clerk of Courts