

05-1857-CD
Discover Bank vs Krista L. Roach al

Discover Bank vs Krista L. Roach
05-1857-CD

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

DISCOVER BANK

Plaintiff

No: 05-1857-CD

vs.

COMPLAINT IN CIVIL ACTION

KRISTA L ROACH
AKA KRISTA ROACH

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
04641534 C A Pit WLG

FILED ICC Shff
m/3:58 AM pd.
NOV 28 2005
85.00

William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff
vs. Civil Action No

KRISTA L ROACH
AKA KRISTA ROACH

Defendant

COMPLAINT AND 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 an 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.

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.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext 1300-1301

COMPLAINT

1. Plaintiff, is a corporation with offices at 3311 MILL MEADOW DR.
HILLIARD , OH 43026 .

2. Defendant is adult individual(s) residing at the address listed
below:

KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS, PA 16666

3. Defendant applied for and received a credit card issued by
Plaintiff bearing the account number 6011002890361975 . A copy of
Plaintiff's Statement of Account is attached hereto, marked as Exhibit
"A" and made a part hereof.

4. Defendant made use of said credit card and currently has a balance
due and owing to Plaintiff, as of November 15, 2005 , in the amount of
\$2876.88 .

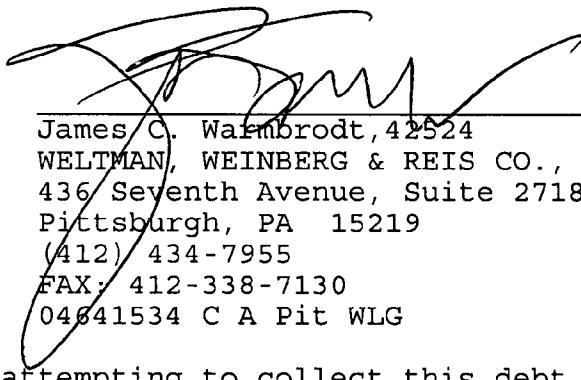
5. Defendant is in default by failing to make payments when due.

6. Plaintiff avers that the Agreement between the parties provides
that Defendant will pay Plaintiff's attorneys' fees.

7. Plaintiff avers that such attorneys' fees will amount to \$500.00 .

8. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the balance due to Plaintiff.

Wherefore, the Plaintiff prays for Judgment in its favor and against Defendant , KRISTA L ROACH , INDIVIDUALLY , in the amount of \$2876.88 with interest at the legal rate of 6.000% per annum from date of judgment plus attorneys' fees of \$500.00 , and costs.


James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
04641534 C A Pit WLG

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

October 22, 2005

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$886.88.

23 SDSN6A01 0007672
KRISTA ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

04641534

Consolidate bills quickly and securely with a Balance Transfer to your Discover Card - Call 1-877-353-0986 TODAY!

PO BOX 15251 ━━━━━━━━━━━
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above, or go to Discovercard.com.

000006011002890361975028868800020000029500

Discover Titanium Card Account Summary

account number	6011 0028 9036 1975
payment due date	October 22, 2005
minimum payment due	\$295.00
credit limit	\$2,000.00
credit available	\$-886.00
cash credit limit	\$500.00
cash credit available	\$0.00

Closing Date: September 23, 2005 page 1 of 2

previous balance	\$2,777.49
payments and credits	- 20.00
purchases	+ 70.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 59.39
new balance	= \$2,886.88

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

EXHIBIT

"A"

Cashback Bonus®

Cashback Bonus® Anniversary Date: January 23

Previous Cashback Bonus Award Balance	\$ 0.00
Purchase Award This Period	+ 0.00
Cashback Bonus Award Total	0.00
Redemptions This Period	- 0.00
Cashback Bonus Award Balance	0.00
Award Available to Redeem	\$ 0.00

Transactions

	trans. date	post date	
Payments and Credits	Sep 12	Sep 12	PAYMENT - THANK YOU \$ -20.00
Other/Miscellaneous	Sep 23	Sep 23	LATE FEE 35.00
	Sep 23	Sep 23	OVERLIMIT FEE 35.00

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made immediately.

Verification

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. §4904 relating
To unsworn falsifications to authorities, that he/she is Robert Adkins
Accounts Manger of Discover Bank, Plaintiff herein, that he/she is duly authorized to make
this verification, and that the facts set forth in the foregoing Complaint are true and correct to
the best of his/her knowledge, information and belief.

Robert Adkins
Signature

WWR# 04641534

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

DISCOVER BANK , Plaintiff) No. 05-1857-CD
vs.)
KRISTA L. ROACH, a/k/a) Type of Case:
KRISTA ROACH,) Civil
Defendant)
)
)
)
)
) Type of Pleading:
) Preliminary Objection
)
) Filed on Behalf of:
) Defendant
)
) Krista L. Roach
) 98 Walnut Street
) Osceola Mills, PA 16666

FILED ^{no cc}
12:40 PM
JAN 09 2006

WAS
William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK,)
Plaintiff) No. 05-1857-CD
vs.)
KRISTA L. ROACH, a/k/a)
KRISTA ROACH,)
Defendant)

PRELIMINARY OBJECTION

Motion to Strike

1. Plaintiff's suit is apparently based upon a written contract. Plaintiff has failed to attach a copy of said written contract to the Complaint.


Krista L. Roach

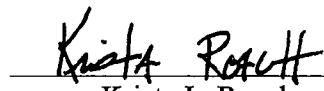
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK,)
Plaintiff) No. 05-1857-CD
vs.)
KRISTA L. ROACH, a/k/a)
KRISTA ROACH,)
Defendant)

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the within Preliminary Objection was
hereby served by depositing same within the custody of the United States Postal Service, First
Class, postage prepaid, on the 7 day of January, 2006, addressed to the following:

James C. Warmbrodt, Esq.
Weltman, Weinberg & Reis Co., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219



Krista L. Roach

CA

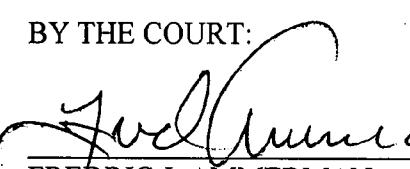
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK, :
vs. : No. 05-1857-CD
KRISTA L. ROACH, a/k/a :
KRISTA ROACH :
:

ORDER

AND NOW, this 12 day of January, 2006, upon consideration of Preliminary Objections filed Pro Se by the Defendant in the above captioned matter, it is the Order of the Court that argument on Defendant's Preliminary Objections has been scheduled for the 24th day of February, 2006, at 10:00 A.M., in Courtroom No. 1, Clearfield County Courthouse, Clearfield, PA.

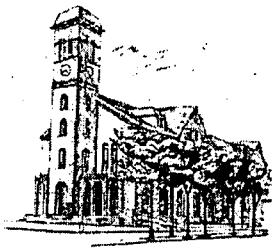
BY THE COURT:


FREDRIC J. AMMERMAN

President Judge

FILED 2cc
01/10/2006 Atty Wasmrodt
JAN 16 2006 2cc Def.

William A. Shaw
Prothonotary/Clerk of Courts Osceola Mills, PA 16640
98 Walnut St.



Clearfield County Office of the Prothonotary and Clerk of Courts

William A. Shaw
Prothonotary/Clerk of Courts

David S. Ammerman
Solicitor

Jacki Kendrick
Deputy Prothonotary

Bonnie Hudson
Administrative Assistant

To: All Concerned Parties

From: William A. Shaw, Prothonotary

It has come to my attention that there is some confusion on court orders over the issue of service. To attempt to clear up this question, from this date forward until further notice, this or a similar memo will be attached to each order, indicating responsibility for service on each order or rule. If you have any questions, please contact me at (814) 765-2641, ext. 1331. Thank you.

Sincerely,

William A. Shaw
Prothonotary

DATE: 11/16/00

You are responsible for serving all appropriate parties.

The Prothonotary's office has provided service to the following parties:

Plaintiff(s)/Attorney(s)

Defendant(s)/Attorney(s)

Other

Special Instructions:

FILED *File*

JAN 30 2006

mf 2-30-06

William A. Shaw
Prothonotary/Clerk of Courts

Wm. A. S.

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

DISCOVER BANK

Plaintiff No. 05-1857-EV C D

vs. AMENDED COMPLAINT IN CIVIL ACTION

KRISTA L. ROACH a/k/a
KRISTA ROACH

Defendant FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#04641534

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 05-1857-CV

KRISTA L. ROACH a/k/a
KRISTA ROACH

Defendant

AMENDED COMPLAINT IN CIVIL ACTION AND 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 an 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

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

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext. 1300-1301

AMENDED COMPLAINT

1. Plaintiff is a corporation with offices at 3311 Mill Meadow Drive, Hilliard, OH 43026.
2. Defendant is an adult individual residing at 98 Walnut Street, Osceola Mills, PA 16666.
3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 6011002890361975. True and correct copies of the credit card statements from December 22, 2002 through December 29, 2002 are attached hereto, marked as exhibit "A" and made a part hereof.
4. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of October 5, 2006, in the amount of \$2,876.88.
5. Defendant is in default of the terms of the cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable.
6. Plaintiff avers that the Agreement between the parties provides that Defendant will pay Plaintiff's attorneys' fees.
7. Plaintiff avers that such attorneys' fees will amount to \$500.00.
8. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendant, Krista L. Roach, individually, in the amount of \$2,876.88 with interest at the legal interest rate of 6% per annum from date of judgment plus attorneys' fees of \$500.00, and costs.

WELTMAN, WEINBERG & REIS, CO., L.P.A.



William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#:04641534



new balance
\$2,000.00

minimum payment due
\$40.00

account number 6011 0028 9036 1975
enter amount enclosed below

payment due date
December 22, 2002

\$

7M41

23 SDSN6A01 0000814
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539
4641534
Wuk

Please make check payable to Discover Titanium Card. You are nearing your credit limit; call today to apply for a limit increase.

To order Cash Access Checks, select your P.I.N., or to find cash locations call 1-800-DISCOVER (1-800-347-2683) or visit Discovercard.com.

PO BOX 15251
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above, or go to Discovercard.com.

0000060110028903619750200000000000000004000

Discover Titanium Card Account Summary

account number 6011 0028 9036 1975
payment due date December 22, 2002
minimum payment due \$40.00
credit limit \$2,000.00
credit available \$0.00
cash credit limit \$1,000.00
cash credit available \$0.00

Closing Date: November 23, 2002 page 1 of 2

previous balance	\$0.00
payments and credits	- 0.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 2,000.00
FINANCE CHARGES	+ 0.00
new balance	= \$2,000.00

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Transactions

	trans. date	post date		
previous statement balances			FINANCE CHARGES: OLD BALANCE	\$ 0.00
			FINANCE CHARGES: CASH	0.00
			FINANCE CHARGES: PURCHASES	0.00
			FINANCE CHARGES: BALANCE TRANSFERS	0.00
			PRINCIPAL: OLD BALANCE	0.00
			PRINCIPAL: CASH	0.00
			PRINCIPAL: PURCHASES	0.00
			PRINCIPAL: BALANCE TRANSFERS	0.00
tran date	Oct 30	Oct 30	CAPITAL ONE 486236223251708	800.00
			APR 0.00% EXPIRES 05/2003	
Oct 30		Oct 30	SEARS 5121071777259080 PE O	1,200.00
			APR 0.00% EXPIRES 05/2003	

EXHIBIT

A

**Questions? Concerns? Comments?**

Don't hesitate to call one of our friendly
Customer Service Representatives at:

1-800-DISCOVER (1-800-347-2683).

We're here 24 hours a day, 7 days a week,
to help answer questions about your
Discover® Card Account.

©2005 Discover Bank, Member FDIC

Closing Date: November 23, 2002 page 2 of 2

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00000%; corresponding ANNUAL PERCENTAGE RATE: 0.00%. Rate is subject to the terms of the offer including expiration.

Average Daily	Daily Periodic	Nominal ANNUAL PERCENTAGE	ANNUAL PERCENTAGE	Periodic FINANCE	Transaction Fee FINANCE
---------------	----------------	---------------------------	-------------------	------------------	-------------------------



new balance
\$1,960.00

payment due date
\$40.00

account number 0011 0020 0000 1010
enter amount enclosed below

\$

Please make check payable to Discover Titanium Card. You are nearing your credit limit; call today to apply for a limit increase.

23 SDSN6A01 0000815
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

To order Cash Access Checks, select your P.I.N., or to find cash locations call 1-800-DISCOVER (1-800-347-2683) or visit Discovercard.com.

PO BOX 15251 11111111111111111111
WILMINGTON DE 19886-5251 11111111111111111111

Address or telephone change? Please print change in the space above, or go to Discovercard.com.

0000060110028903619750196000000000000004000

Discover Titanium Card Account Summary

account number 6011 0028 9036 1975
payment due date January 22, 2003
minimum payment due \$40.00
credit limit \$2,000.00
credit available \$40.00
cash credit limit \$1,000.00
cash credit available \$40.00

Closing Date: December 23, 2002 page 1 of 1

previous balance	\$2,000.00
payments and credits	- 40.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 0.00
new balance	= \$1,960.00

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Transactions

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00
			FINANCE CHARGES: CASH 0.00
			FINANCE CHARGES: PURCHASES 0.00
			FINANCE CHARGES: BALANCE TRANSFERS 0.00
			PRINCIPAL: OLD BALANCE 0.00
			PRINCIPAL: CASH 0.00
			PRINCIPAL: PURCHASES 0.00
			PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	Dec 11	post date	
	Dec 11		PAYMENT - THANK YOU -40.00

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00000%; corresponding ANNUAL PERCENTAGE RATE: 0.00%. Rate is subject to the terms of the offer including expiration.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
------------------------	----------------------	---------------------------------	-------------------------	--------------------------	---------------------------------

DISCOVER
CARD

\$1,920.00

\$39.00

enter amount enclosed below

payment due date
February 22, 2003\$

Please make check payable to Discover Titanium Card. You are nearing your credit limit; call today to apply for a limit increase.

23 SDSN6A01 0000816
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539To order Cash Access Checks, select
your P.I.N. or to find cash locations call
1-800-DISCOVER (1-800-347-2683) or
visit Discovercard.com.PO BOX 15251 
WILMINGTON DE 19886-5251
Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

00000601100289036197501920000000000000003900

Discover Titanium Card Account Summary

account number	6011 0028 9036 1975
payment due date	February 22, 2003
minimum payment due	\$39.00
credit limit	\$2,000.00
credit available	\$80.00
cash credit limit	\$1,000.00
cash credit available	\$80.00

Closing Date: January 23, 2003

page 1 of 2

previous balance	\$1,960.00
payments and credits	- 40.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 0.00
new balance	= \$1,920.00

You may be able to avoid Periodic Finance Charges, see
the reverse side for details.

Transactions

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00
			FINANCE CHARGES: CASH 0.00
			FINANCE CHARGES: PURCHASES 0.00
			FINANCE CHARGES: BALANCE TRANSFERS 0.00
			PRINCIPAL: OLD BALANCE 0.00
			PRINCIPAL: CASH 0.00
			PRINCIPAL: PURCHASES 0.00
			PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	Jan 12	post date	
	Jan 12		PAYMENT - THANK YOU -40.00

As a Discover(R) Cardmember, you can get cash quickly and easily -- just about anytime, anywhere. To find the nearest cash locations, select your PIN or order Discover Card checks, call 1-800-DISCOVER (1-800-347-2683). And don't forget to visit our website at Discovercard.com to search for cash locations nearest you.

**Questions? Concerns? Comments?**

Don't hesitate to call one of our friendly
Customer Service Representatives at:

1-800-DISCOVER (1-800-347-2683).

We're here 24 hours a day, 7 days a week,
to help answer questions about your
Discover® Card Account.

©2005 Discover Bank, Member FDIC

Closing Date: January 23, 2003 page 2 of 2

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00000%; corresponding ANNUAL PERCENTAGE RATE: 0.00%. Rate is subject to the terms of the offer including expiration.

Average Daily	Daily	Nominal ANNUAL PERCENTAGE	ANNUAL PERCENTAGE	Periodic	Transaction Fee
---------------	-------	---------------------------	-------------------	----------	-----------------

DISCOVER
CARD

\$1,880.00

\$38.00

enter amount enclosed below

payment due date
March 22, 2003

Please make check payable to Discover Titanium Card or pay online @ Discovercard.com.

23 SDSN6A01 0000817
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

To order Cash Access Checks, select your P.I.N., or to find cash locations call 1-800-DISCOVER (1-800-347-2683) or visit Discovercard.com.

PO BOX 15251 
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above, or go to Discovercard.com.

Discover Titanium Card Account Summary

<i>account number</i>	6011 0028 9036 1975
<i>payment due date</i>	March 22, 2003
<i>minimum payment due</i>	\$38.00
<i>credit limit</i>	\$2,000.00
<i>credit available</i>	\$120.00
<i>cash credit limit</i>	\$1,000.00
<i>cash credit available</i>	\$120.00

Closing Date: February 23, 2003

<i>previous balance</i>		\$1,920.00
<i>payments and credits</i>	-	40.00
<i>purchases</i>	+	0.00
<i>cash advances</i>	+	0.00
<i>balance transfers</i>	+	0.00
FINANCE CHARGES	+	0.00
<i>new balance</i>	=	\$1,880.00

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Transactions

trans. date	post date		
previous statement balances			
		FINANCE CHARGES: OLD BALANCE	\$ 0.00
		FINANCE CHARGES: CASH	0.00
		FINANCE CHARGES: PURCHASES	0.00
		FINANCE CHARGES: BALANCE TRANSFERS	0.00
		PRINCIPAL: OLD BALANCE	0.00
		PRINCIPAL: CASH	0.00
		PRINCIPAL: PURCHASES	0.00
		PRINCIPAL: BALANCE TRANSFERS	0.00
tran date	post date		
Feb 12	Feb 12	PAYMENT - THANK YOU	-40.00

Ask for Additional Cards so the people close to you can share the benefits of your Discover(R) Card Account. Call to get your FREE Cards today: 1-800-DISCOVER.

**Questions? Concerns? Comments?**

Don't hesitate to call one of our friendly
Customer Service Representatives at:

1-800-DISCOVER (1-800-347-2683).

We're here 24 hours a day, 7 days a week,
to help answer questions about your
Discover® Card Account.

©2005 Discover Bank, Member FDIC

Closing Date: February 23, 2003 page 2 of 2

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00000%; corresponding ANNUAL PERCENTAGE RATE: 0.00%. Rate is subject to the terms of the offer including expiration.

Average Daily Periodic	Nominal ANNUAL PERCENTAGE	ANNUAL PERCENTAGE	Periodic FINANCING	Transaction Fee FINANCING
------------------------	---------------------------	-------------------	--------------------	---------------------------



\$1,830.00

\$37.00

enter amount enclosed below

payment due date
April 22, 2003

\$

Please make check payable to Discover Titanium Card
or pay online @ Discovercard.com.

23 SDSN6A01 0000818
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

To order Cash Access Checks, select
 your P.I.N., or to find cash locations call
 1-800-DISCOVER (1-800-347-2683) or
 visit Discovercard.com.

PO BOX 15251 ######
 WILMINGTON DE 19886-5251
 ######

*Address or telephone change? Please print change in the space above,
 or go to Discovercard.com.*

0000060110028903619750183000000000000003700

Discover Titanium Card Account Summary

account number 6011 0028 9036 1975
 payment due date April 22, 2003
 minimum payment due \$37.00
 credit limit \$2,000.00
 credit available \$170.00
 cash credit limit \$1,000.00
 cash credit available \$170.00

Closing Date: March 23, 2003

page 1 of 2

<i>previous balance</i>	\$1,880.00
<i>payments and credits</i>	- 50.00
<i>purchases</i>	+ 0.00
<i>cash advances</i>	+ 0.00
<i>balance transfers</i>	+ 0.00
FINANCE CHARGES	+ 0.00
<i>new balance</i>	= \$1,830.00

*You may be able to avoid Periodic Finance Charges, see
 the reverse side for details.*

Transactions

	trans. date	post date	
previous statement balances			
			FINANCE CHARGES: OLD BALANCE \$ 0.00
			FINANCE CHARGES: CASH 0.00
			FINANCE CHARGES: PURCHASES 0.00
			FINANCE CHARGES: BALANCE TRANSFERS 0.00
			PRINCIPAL: OLD BALANCE 0.00
			PRINCIPAL: CASH 0.00
			PRINCIPAL: PURCHASES 0.00
			PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	post date		
Mar 14	Mar 14	PAYMENT - THANK YOU	-50.00

Simplify and save with three easy ways to transfer balances to your Discover Card. Call 1-866-240-7939 to see if an offer is available for you, go to Discovercard.com, or look for balance transfer checks in the mail.

**Questions? Concerns? Comments?**

Don't hesitate to call one of our friendly
Customer Service Representatives at:

1-800-DISCOVER (1-800-347-2683).

We're here 24 hours a day, 7 days a week,
to help answer questions about your
Discover® Card Account.

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Closing Date: March 23, 2003

page 2 of 2

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00000%; corresponding ANNUAL PERCENTAGE RATE: 0.00%. Rate is subject to the terms of the offer including expiration.

Average Daily Balance	Daily Periodic Rate	Nominal ANNUAL PERCENTAGE	ANNUAL PERCENTAGE	Periodic Rate	Transaction Fee
-----------------------------	---------------------------	---------------------------------	----------------------	------------------	--------------------

DISCOVER[®]
CARD

\$0.00

\$0.00

Enter amount enclosed below:

payment due date
May 22, 2003

23 SDSN6A01 0000819
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

To order Cash Access Checks, select your P.I.N., or to find cash locations call 1-800-DISCOVER (1-800-347-2683) or visit Discovercard.com.

PO BOX 15251 
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above, or go to Discovercard.com.

Discover Titanium Card Account Summary

<i>account number</i>	6011 0028 9036 1975
<i>payment due date</i>	May 22, 2003
<i>minimum payment due</i>	\$0.00
<i>credit limit</i>	\$2,000.00
<i>credit available</i>	\$2,000.00
<i>cash credit limit</i>	\$1,000.00
<i>cash credit available</i>	\$1,000.00

Closing Date: April 23, 2003

page 1 of 1

<i>previous balance</i>	\$1,830.00
<i>payments and credits</i>	- 1,830.00
<i>purchases</i>	+ 0.00
<i>cash advances</i>	+ 0.00
<i>balance transfers</i>	+ 0.00
FINANCE CHARGES	+ 0.00
<i>new balance</i>	= \$0.00

Transactions

trans. date	post date		
previous statement balances		FINANCE CHARGES: OLD BALANCE	\$ 0.00
		FINANCE CHARGES: CASH	0.00
		FINANCE CHARGES: PURCHASES	0.00
		FINANCE CHARGES: BALANCE TRANSFERS	0.00
		PRINCIPAL: OLD BALANCE	0.00
		PRINCIPAL: CASH	0.00
		PRINCIPAL: PURCHASES	0.00
		PRINCIPAL: BALANCE TRANSFERS	0.00
tran date	post date		
Apr 11	Apr 11	PAYMENT - THANK YOU	-1,830.00

Average Daily	Daily Periodic	Nominal ANNUAL PERCENTAGE	ANNUAL PERCENTAGE	Periodic FINANCE	Transaction Fee FINANCE
------------------	-------------------	---------------------------------	----------------------	---------------------	-------------------------------

New balance
\$1,066.28Minimum payment due
\$22.00Account number 6011 0028 9036 1975
Enter amount enclosed belowPayment due date
September 22, 2003Please make check payable to Discover Titanium Card
or pay online @ Discovercard.com.

23 SDSNGA01 0000820
KRISTÀ L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

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 your P.I.N., or to find cash locations call
 1-800-DISCOVER (1-800-347-2683) or
 visit Discovercard.com.

PO BOX 15251 ######
 WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above,
 or go to Discovercard.com.

000006011002890361975010662800000000002200

Discover Titanium Card Account Summary

account number 6011 0028 9036 1975
 payment due date September 22, 2003
 minimum payment due \$22.00
 credit limit \$2,000.00
 credit available \$933.00
 cash credit limit \$1,000.00
 cash credit available \$933.00

Closing Date: August 23, 2003

page 1 of 1

previous balance	\$0.00
payments and credits	- 0.00
purchases	+ 29.00
cash advances	+ 0.00
balance transfers	+ 1,000.00
FINANCE CHARGES	+ 37.28
new balance	= \$1,066.28

You may be able to avoid Periodic Finance Charges, see
 the reverse side for details.

Transactions

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00 FINANCE CHARGES: CASH 0.00 FINANCE CHARGES: PURCHASES 0.00 FINANCE CHARGES: BALANCE TRANSFERS 0.00 PRINCIPAL: OLD BALANCE 0.00 PRINCIPAL: CASH 0.00 PRINCIPAL: PURCHASES 0.00 PRINCIPAL: BALANCE TRANSFERS 0.00
tran date		post date	
Jul 29	Jul 29	BALANCE TRANSFER CHECK 0310	1,000.00
Jul 29	Jul 29	BAL TRANS TRANSACTION FEE F	30.00
		Jul 29 APR 9.90% EXPIRES 12/2003	
Aug 19	Aug 19	BAL TRAN RTRN CHK FEE #0309	29.00

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
------------------------	----------------------	---------------------------------	-------------------------	--------------------------	---------------------------------



new balance
\$1,015.92

payment due date
\$21.00

payment due date
October 22, 2003

account number
enter amount enclosed below

\$

Please make check payable to Discover Titanium Card
or pay online @ Discovercard.com.

23 SDSN6A01 0000821
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

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your P.I.N., or to find cash locations call
1-800-DISCOVER (1-800-347-2683) or
visit Discovercard.com.

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WILMINGTON DE 19886-5251

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or go to Discovercard.com.

000006011002890361975010159200000000002100

Discover Titanium Card Account Summary

account number	6011 0028 9036 1975
payment due date	October 22, 2003
minimum payment due	\$21.00
credit limit	\$2,000.00
credit available	\$984.00
cash credit limit	\$1,000.00
cash credit available	\$984.00

Closing Date: September 23, 2003 page 1 of 1

previous balance	\$1,066.28
payments and credits	- 59.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 8.64
new balance	= \$1,015.92

You may be able to avoid Periodic Finance Charges, see
the reverse side for details.

Transactions

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00
			FINANCE CHARGES: CASH 0.00
			FINANCE CHARGES: PURCHASES 0.00
			FINANCE CHARGES: BALANCE TRANSFERS 0.00
			PRINCIPAL: OLD BALANCE 0.00
			PRINCIPAL: CASH 0.00
			PRINCIPAL: PURCHASES 0.00
			PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	tran date	post date	
Aug 29		Aug 19	RETURNED BAL TRAN CHECK FEE -29.00
Sep 11		Sept 11	PAYMENT - THANK YOU -30.00

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
------------------------	----------------------	---------------------------------	-------------------------	--------------------------	---------------------------------



\$994.14

\$20.00

ACCOUNT NUMBER 6011 0028 9036 1975

enter amount enclosed below

\$

payment due date
November 22, 2003Please make check payable to Discover Titanium Card
or pay online @ Discovercard.com.

23 SDSN6A01 0000822
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

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 your P.I.N., or to find cash locations call
 1-800-DISCOVER (1-800-347-2683) or
 visit Discovercard.com.

PO BOX 15251 1111111111111111
 WILMINGTON DE 19886-5251

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 or go to Discovercard.com.

000006011002890361975009941400000000002000

Discover Titanium Card Account Summary

account number 6011 0028 9036 1975
 payment due date November 22, 2003
 minimum payment due \$20.00
 credit limit \$2,000.00
 credit available \$1,005.00
 cash credit limit \$1,000.00
 cash credit available \$1,000.00

Closing Date: October 23, 2003

page 1 of 2

previous balance	\$1,015.92
payments and credits	- 30.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 8.22
new balance	= \$994.14

You may be able to avoid Periodic Finance Charges, see
 the reverse side for details.

Transactions

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00 FINANCE CHARGES: CASH 0.00 FINANCE CHARGES: PURCHASES 0.00 FINANCE CHARGES: BALANCE TRANSFERS 0.00 PRINCIPAL: OLD BALANCE 0.00 PRINCIPAL: CASH 0.00 PRINCIPAL: PURCHASES 0.00 PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	Oct 16	post date	
			Oct 16 PAYMENT - THANK YOU -30.00

*Simplify and Save! Use your Discover(R) Card to pay off high-rate balances today. You can save money and
 consolidate your debt into one convenient payment. Call 1-800-767-7315 to see if a Balance Transfer offer is available
 for you.*

**Questions? Concerns? Comments?**

Don't hesitate to call one of our friendly
Customer Service Representatives at:

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We're here 24 hours a day, 7 days a week,
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Discover[®] Card Account.

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Closing Date: October 23, 2003 page 2 of 2

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

Average Daily	Daily Periodic	Nominal ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE	Periodic FINANCING	Transaction Fee FINANCING
---------------	----------------	--------------------------------	------------------------	--------------------	---------------------------



**new balance
\$952.46**

minimum payment due
\$20.00

account number 0011 0020 0030 1973
enter amount enclosed below

payment due date
December 22, 2003

Please make check payable to Discover Titanium Card or pay online @ Discovercard.com.

23 SDSN6A01 0000823
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

To order Cash Access Checks, select your P.I.N., or to find cash locations call 1-800-DISCOVER (1-800-347-2683) or visit Discovercard.com.

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Discover Titanium Card Account Summary

<i>account number</i>	6011 0028 9036 1975
<i>payment due date</i>	December 22, 2003
<i>minimum payment due</i>	\$20.00
<i>credit limit</i>	\$2,000.00
<i>credit available</i>	\$1,047.00
<i>cash credit limit</i>	\$1,000.00
<i>cash credit available</i>	\$1,000.00

Closing Date: November 23, 2003 page 1 of 2

<i>previous balance</i>		\$994.14
<i>payments and credits</i>	-	50.00
<i>purchases</i>	+	0.00
<i>cash advances</i>	+	0.00
<i>balance transfers</i>	+	0.00
FINANCE CHARGES	+	8.32
<i>new balance</i>	=	\$952.46

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Lock Your CD Rate Today! Move fast to lock in your CD rate with Discover Bank's fast, free and secure Electronic Deposit! It's the easy, safe way to add funds to a maturing Discover CD or fund a new CD directly from your bank account. Just call 1-800-347-7000 and mention code: SC1103PC.Member FDIC.

Transactions

trans. date	post date		
previous statement balances		FINANCE CHARGES: OLD BALANCE	\$ 0.00
		FINANCE CHARGES: CASH	0.00
		FINANCE CHARGES: PURCHASES	0.00
		FINANCE CHARGES: BALANCE TRANSFERS	0.00
		PRINCIPAL: OLD BALANCE	0.00
		PRINCIPAL: CASH	0.00
		PRINCIPAL: PURCHASES	0.00
		PRINCIPAL: BALANCE TRANSFERS	0.00
tran date	post date		
Nov 20	Nov 20	PAYMENT - THANK YOU	-50.00

Simplify and Save with three easy ways to transfer balances to your Discover(R) Card. Call 1-800-767-7339 to see if a Balance Transfer offer is available for you, go to Discovercard.com, or look for Balance Transfer checks in the mail.

**Questions? Concerns? Comments?**

Don't hesitate to call one of our friendly
Customer Service Representatives at:

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Closing Date: November 23, 2003 page 2 of 2

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

Average Daily	Daily Periodic	Nominal ANNUAL PERCENTAGE	ANNUAL PERCENTAGE	Periodic FINANCING	Transaction Fee FINANCING
---------------	----------------	---------------------------	-------------------	--------------------	---------------------------



new value

minimum payment due
\$38.00

account number 0011 0020 0030 1970
enter amount enclosed below

payment due date
January 22, 2004

Please make check payable to Discover Titanium Card or pay online @ Discovercard.com.

23 SDSN6A01 0000824
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

To order Cash Access Checks, select your P.I.N., or to find cash locations call 1-800-DISCOVER (1-800-347-2683) or visit Discovercard.com.

PO BOX 15251 
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above, or go to Discovercard.com.

000006011002890361975018907700000000000003800

Discover Titanium Card Account Summary

<i>account number</i>	6011 0028 9036 1975
<i>payment due date</i>	January 22, 2004
<i>minimum payment due</i>	\$38.00
<i>credit limit</i>	\$2,000.00
<i>credit available</i>	\$109.00
<i>cash credit limit</i>	\$500.00
<i>cash credit available</i>	\$109.00

Closing Date: December 23, 2003 page 1 of 2

<i>previous balance</i>		\$952.46
<i>payments and credits</i>	-	50.00
<i>purchases</i>	+	978.23
<i>cash advances</i>	+	0.00
<i>balance transfers</i>	+	0.00
FINANCE CHARGES	+	10.08
<i>new balance</i>	=	\$1,890.77

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Lock Your CD Rate Today! Move fast to lock in your CD rate with Discover Bank's fast, free and secure Electronic Deposit! It's the easy, safe way to add funds to a maturing Discover CD or fund a new CD directly from your bank account. Just call 1-800-347-7000 and mention code: SC1103PC.Member FDIC.

Transactions

trans. date	post date		
previous statement balances			
		FINANCE CHARGES: OLD BALANCE	\$ 0.00
		FINANCE CHARGES: CASH	0.00
		FINANCE CHARGES: PURCHASES	0.00
		FINANCE CHARGES: BALANCE TRANSFERS	0.00
		PRINCIPAL: OLD BALANCE	0.00
		PRINCIPAL: CASH	0.00
		PRINCIPAL: PURCHASES	0.00
		PRINCIPAL: BALANCE TRANSFERS	0.00

tran date	post date		
Dec 12	Dec 12	CHINA WOK 8143422235 PA	27.98
Dec 13	Dec 13	SEARS ROEBUCK 2494 ALTOONA	29.13
Dec 13	Dec 13	WALDENBOOKS 01009273 ALTOON	38.09
Dec 13	Dec 13	JCPENNEY CO 2486 ALTOONA PA	45.98
Dec 13	Dec 13	GADZOOKS #318 ALTOONA PA	7.42
Dec 13	Dec 13	HOT TOPIC #158 ALTOONA PA	84.14
Dec 13	Dec 13	FYE LOGAN VALLEY 1537 ALTOO	57.16
Dec 13	Dec 13	OLD NAVY #5354 ALTOONA PA	121.00
Dec 13	Dec 13	OLIVE GARDEN 1349 ALTOONA P	67.69
Dec 15	Dec 15	DARUS SALAM PUBLICA LIQUORS	100.00

**Questions? Concerns? Comments?**

Don't hesitate to call one of our friendly Customer Service Representatives at:

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Closing Date: December 23, 2003 page 2 of 2

*No payments. No penalties. No problem. Discover(R) AccountGuard(R) gives you the ability to put your payments and periodic finance charges on hold if you lose your job, take a leave of absence, become disabled, hospitalized, get married, divorced, give birth, adopt a child, or move. Call 1-877-883-1959 to enroll! ***** Your purchase of AccountGuard is optional. Whether or not you purchase AccountGuard will not affect your application for credit or the other terms of any existing credit agreement you have with us. Additional Disclosures. We will give you AccountGuard Terms and Conditions before you are required to pay. There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under AccountGuard. You should carefully read the AccountGuard Terms and Conditions for a full explanation of the terms of AccountGuard.*

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As a Discover(R) Cardmember, you can get cash quickly and easily -- just about anytime, anywhere. To find the nearest cash locations, select your P.I.N., or to order Discover Card Convenience Checks, call 1-800-DISCOVER (1-800-347-2683). And don't forget to visit us at Discovercard.com where you can also search for cash locations nearest you.

Go paperless! Elect to stop receiving your Discover(R) Card statements by mail and receive them online only. You'll get an e-mail notification when your current Account statement is available and a printable version of your statement for your records. Visit Discovercard.com to enroll.



\$2,107.54

\$81.00

ACCOUNT NUMBER 6011 0028 9036 1975
enter amount enclosed below

\$

Please make check payable to Discover Titanium
Card. You are overlimit. Pay the sum of the monthly
minimum payment plus the overlimit amount of \$107.54.

23 SDSN6A01 0000825
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

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 your P.I.N., or to find cash locations call
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 visit Discovercard.com.

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 WILMINGTON DE 19886-5251

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 or go to Discovercard.com.

0000060110028903619750210754000000000008100

Discover Titanium Card Account Summary

account number	6011 0028 9036 1975
payment due date	February 22, 2004
minimum payment due	\$81.00
credit limit	\$2,000.00
credit available	\$-107.00
cash credit limit	\$500.00
cash credit available	\$0.00

Closing Date: January 23, 2004

page 1 of 2

previous balance	\$1,890.77
payments and credits	- 0.00
purchases	+ 200.84
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 15.93
new balance	= \$2,107.54

You may be able to avoid Periodic Finance Charges, see
 the reverse side for details.

Transactions

	trans. date	post date	
previous statement balances			
			FINANCE CHARGES: OLD BALANCE \$ 0.00
			FINANCE CHARGES: CASH 0.00
			FINANCE CHARGES: PURCHASES 0.00
			FINANCE CHARGES: BALANCE TRANSFERS 0.00
			PRINCIPAL: OLD BALANCE 0.00
			PRINCIPAL: CASH 0.00
			PRINCIPAL: PURCHASES 0.00
			PRINCIPAL: BALANCE TRANSFERS 0.00
tran date			
Dec 15	Dec 24	PCG'SEWING BOX SINGER 877-2	25.94
	Dec 24	89900011861953J	
Dec 24	Dec 24	CVS 1919 PHILIPSBURG PA	45.88
Dec 24	Dec 24	BILO FOODS #9216 SC2 PHILLI	59.02
Jan 23	Jan 23	OVERLIMIT FEE	35.00
Jan 23	Jan 23	LATE FEE	35.00

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
 Your account is overlimit. Please make a payment to avoid Periodic Finance Charges.

**Questions? Concerns? Comments?**

Don't hesitate to call one of our friendly Customer Service Representatives at:

1-800-DISCOVER (1-800-347-2683).

We're here 24 hours a day, 7 days a week, to help answer questions about your Discover® Card Account.

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Closing Date: January 23, 2004 page 2 of 2

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As a Discover(R) Cardmember, you can get cash quickly and easily -- just about anytime, anywhere. To find the nearest cash locations, select your P.I.N., or to order Discover Card Convenience Checks, call 1-800-DISCOVER (1-800-347-2683). And don't forget to visit us at Discovercard.com where you can also search for cash locations nearest you.



New Balance

\$2,143.23

Minimum payment due

\$54.00

Account Number 6011 0028 9036 1975

Enter amount enclosed below

\$

Payment Due Date
March 22, 2004

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$143.23.

23 SDSN6A01 0000826

KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539To order Cash Access Checks, select
your P.I.N., or to find cash locations call
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visit Discovercard.com.PO BOX 15251
WILMINGTON DE 19886-5251Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

000006011002890361975021432300000000005400

Discover Titanium Card Account Summary

account number	6011 0028 9036 1975
payment due date	March 22, 2004
minimum payment due	\$54.00
credit limit	\$2,000.00
credit available	\$-143.00
cash credit limit	\$500.00
cash credit available	\$0.00

Closing Date: February 23, 2004

page 1 of 2

previous balance	\$2,107.54
payments and credits	- 70.00
purchases	+ 70.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 35.69
new balance	= \$2,143.23

You may be able to avoid Periodic Finance Charges, see
the reverse side for details.

Transactions

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00
			FINANCE CHARGES: CASH 0.00
			FINANCE CHARGES: PURCHASES 0.00
			FINANCE CHARGES: BALANCE TRANSFERS 0.00
			PRINCIPAL: OLD BALANCE 0.00
			PRINCIPAL: CASH 0.00
			PRINCIPAL: PURCHASES 0.00
			PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	post date		
Jan 29	Jan 29	PAYMENT - THANK YOU	-20.00
Feb 20	Feb 20	PAYMENT - THANK YOU	-50.00
Feb 23	Feb 23	LATE FEE	35.00
Feb 23	Feb 23	OVERLIMIT FEE	35.00

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
 Your account is past due. Please pay the past due amount now, or contact us to make other arrangements.

**Questions? Concerns? Comments?**

Don't hesitate to call one of our friendly
Customer Service Representatives at:

1-800-DISCOVER (1-800-347-2683).

We're here 24 hours a day, 7 days a week,
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Closing Date: February 23, 2004 page 2 of 2

FREE Additional Cards allow you to share your credit line without sharing your card! Request FREE Additional Cards for your spouse, kids, or anyone close to you. You'll get a lot more out of your credit line! Just call 1-800-347-5537 or visit Discovercard.com today.



\$2,159.82

minimum payment due
\$48.00

account number 0011 00020 0000 1974
enter amount enclosed below

payment due date
April 22, 2004

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$159.82.

23 SDSN6A01 0000827

KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

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WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above, or go to Discovercard.com.

Discover Titanium Card Account Summary

<i>account number</i>	6011 0028 9036 1975
<i>payment due date</i>	April 22, 2004
<i>minimum payment due</i>	\$48.00
<i>credit limit</i>	\$2,000.00
<i>credit available</i>	\$-159.00
<i>cash credit limit</i>	\$500.00
<i>cash credit available</i>	\$0.00

Closing Date: March 23, 2004

page 1 of 1

<i>previous balance</i>		\$2,143.23
<i>payments and credits</i>	-	61.00
<i>purchases</i>	+	35.00
<i>cash advances</i>	+	0.00
<i>balance transfers</i>	+	0.00
FINANCE CHARGES	+	42.59
<i>new balance</i>	=	\$2,159.82

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Transactions

trans. date	post date		
previous statement balances			
		FINANCE CHARGES: OLD BALANCE	\$ 0.00
		FINANCE CHARGES: CASH	0.00
		FINANCE CHARGES: PURCHASES	0.00
		FINANCE CHARGES: BALANCE TRANSFERS	0.00
		PRINCIPAL: OLD BALANCE	0.00
		PRINCIPAL: CASH	0.00
		PRINCIPAL: PURCHASES	0.00
		PRINCIPAL: BALANCE TRANSFERS	0.00
tran date	post date		
Mar 15	Mar 15	PAYMENT - THANK YOU	-61.00
Mar 23	Mar 23	OVERLIMIT FEE	35.00

DISCOVER
CARD

\$2,266.06

\$89.00

account number
enter amount enclosed below

payment due date
May 22, 2004

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$266.06.

23 SDSN6A01 0000828
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

To order Cash Access Checks, select your P.I.N., or to find cash locations call 1-800-DISCOVER (1-800-347-2683) or visit Discovercard.com.

PO BOX 15251 
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above, or go to Discovercard.com.

Discover Titanium Card Account Summary

<i>account number</i>	6011 0028 9036 1975
<i>payment due date</i>	May 22, 2004
<i>minimum payment due</i>	\$89.00
<i>credit limit</i>	\$2,000.00
<i>credit available</i>	\$-266.00
<i>cash credit limit</i>	\$500.00
<i>cash credit available</i>	\$0.00

Closing Date: April 23, 2004

page 1 of 2

<i>previous balance</i>		\$2,159.82
<i>payments and credits</i>	-	10.00
<i>purchases</i>	+	70.00
<i>cash advances</i>	+	0.00
<i>balance transfers</i>	+	0.00
FINANCE CHARGES	+	46.24
<i>new balance</i>	=	\$2,266.06

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Transactions

trans. date	post date		
previous statement balances			
		FINANCE CHARGES: OLD BALANCE	\$ 0.00
		FINANCE CHARGES: CASH	0.00
		FINANCE CHARGES: PURCHASES	0.00
		FINANCE CHARGES: BALANCE TRANSFERS	0.00
		PRINCIPAL: OLD BALANCE	0.00
		PRINCIPAL: CASH	0.00
		PRINCIPAL: PURCHASES	0.00
		PRINCIPAL: BALANCE TRANSFERS	0.00
tran date	post date		
Apr 14	Apr 14	PAYMENT - THANK YOU	-10.00
Apr 23	Apr 23	LATE FEE	35.00
Apr 23	Apr 23	OVERLIMIT FEE	35.00

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
Your account is past due. Please pay the past due amount now, or contact us to make other arrangements.

FREE Additional Cards allow you to share your credit line without sharing your card! Request **FREE Additional Cards** for your spouse, college student, or anyone close to you. You'll get a lot more out of your credit line! Just call...



Questions? Concerns? Comments?

Don't hesitate to call one of our friendly
Customer Service Representatives at:

1-800-DISCOVER (1-800-347-2683).

We're here 24 hours a day, 7 days a week,
to help answer questions about your
Discover® Card Account.

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Closing Date: April 23, 2004

page 2 of 2



\$2,383.08

\$142.00

ACCOUNT NUMBER

enter amount enclosed below

\$ payment due date
June 22, 2004

23 SDSN6A01 0000829

KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$383.08.

To order Cash Access Checks, select
your P.I.N., or to find cash locations call
1-800-DISCOVER (1-800-347-2683) or
visit Discovercard.com.PO BOX 15251
WILMINGTON DE 19886-5251Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

000006011002890361975023830800000000014200

Discover Titanium Card Account Summary

Closing Date: May 23, 2004

page 1 of 2

account number	6011 0028 9036 1975
payment due date	June 22, 2004
minimum payment due	\$142.00
credit limit	\$2,000.00
credit available	\$-383.00
cash credit limit	\$500.00
cash credit available	\$0.00

previous balance	\$2,266.06
payments and credits	- 0.00
purchases	+ 70.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 47.02
new balance	= \$2,383.08

You may be able to avoid Periodic Finance Charges, see
the reverse side for details.

Transactions

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00
			FINANCE CHARGES: CASH 0.00
			FINANCE CHARGES: PURCHASES 0.00
			FINANCE CHARGES: BALANCE TRANSFERS 0.00
			PRINCIPAL: OLD BALANCE 0.00
			PRINCIPAL: CASH 0.00
			PRINCIPAL: PURCHASES 0.00
			PRINCIPAL: BALANCE TRANSFERS 0.00
tran date			
May 23	May 23		OVERLIMIT FEE 35.00
May 23	May 23		LATE FEE 35.00

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION
 ***** We previously requested the past due amount on your account. We have no record of receiving payment.
 The amount due should be paid at once.

Identity theft complaints to the FTC increased 33%; from 161,836 complaints in 2002 to 214,905 in 2003 (Federal Trade Commission, Jan. 2004). Enroll in optional ProfileProtect(R) & we will send you a copy of your credit report & monitor

**Questions? Concerns? Comments?**

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Customer Service Representatives at:

1-800-DISCOVER (1-800-347-2683).

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to help answer questions about your
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Closing Date: May 23, 2004

page 2 of 2

FREE Additional Cards allow you to share your credit line without sharing your card! Request FREE Additional Cards for your spouse, college student, or anyone close to you. You'll get a lot more out of your credit line! Just call 1-800-347-5537 or visit Discovercard.com today.



\$2,379.20

\$142.00

enter amount enclosed below

payment due date
July 22, 2004\$

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$379.20.

23 SDSN6A01 0000830
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539To order Cash Access Checks, select
your P.I.N., or to find cash locations call
1-800-DISCOVER (1-800-347-2683) or
visit Discovercard.com.PO BOX 15251
WILMINGTON DE 19886-5251 Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

00000601100289036197502379200000000014200

Discover Titanium Card Account Summary**Closing Date: June 23, 2004**

page 1 of 2

account number	6011 0028 9036 1975
payment due date	July 22, 2004
minimum payment due	\$142.00
credit limit	\$2,000.00
credit available	\$-379.00
cash credit limit	\$500.00
cash credit available	\$0.00

previous balance	\$2,383.08
payments and credits	- 24.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 20.12
new balance	= \$2,379.20

You may be able to avoid Periodic Finance Charges, see
the reverse side for details.**Transactions**

	trans. date	post date	
previous statement balances			
			FINANCE CHARGES: OLD BALANCE \$ 0.00
			FINANCE CHARGES: CASH 0.00
			FINANCE CHARGES: PURCHASES 0.00
			FINANCE CHARGES: BALANCE TRANSFERS 0.00
			PRINCIPAL: OLD BALANCE 0.00
			PRINCIPAL: CASH 0.00
			PRINCIPAL: PURCHASES 0.00
			PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	post date		
Jun 23	Jun 23	PHONE PAYMENT - THANK YOU	-24.00

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

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Customer Service Representatives at:

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Closing Date: June 23, 2004

page 2 of 2

Congratulations to the 2004 National Discover(R) Card Tribute Award(R) Scholarship winners: April Alvarez, Vladimir Dubovskiy, Ji Guo, Jamie Hargrove, Kristian Henderson, Yuji Huang, Jessica Mann, Brian Monahan and Holly Walker. Each won \$27,500 for post high-school education or training. Visit Discovercard.com/tribute.htm to learn more.

Save 10% with Discover(R) Card at Comfort Inn(R), Comfort Suites(R), Quality(R), Sleep Inn(R), Clarion(R), MainStay Suites(R), Econo Lodge(R) and Rodeway Inn(R) by 12/31/04. Call 800-4CHOICE and use 00801242 or click the Special Rate link at choicehotels.com. Restrictions apply. Cannot combine with other offers. Advance reservations required.

Identity theft complaints to the FTC increased 33%; from 161,836 complaints in 2002 to 214,905 in 2003 (Federal Trade Commission, Jan. 2004). Enroll in optional ProfileProtect(R) & we will send you a copy of your credit report & monitor your credit file every business day -- tools to help protect you from ID theft. Call 1-866-708-0672 to enroll.

Lock Your CD Rate Today! Move fast to lock your Certificate of Deposit interest rate with Discover(R) Bank's fast and secure CD Electronic Deposit! It's the easy, safe way to fund a new CD or add funds to a maturing Discover CD directly from your bank account. Visit www.discoverbank.com. Mention code SC0604P when you open your CD. Member FDIC.



\$2,374.63

\$142.00

enter amount enclosed below

payment due date
August 22, 2004

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$374.63.

23 SDSN6A01 0000831
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

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 your P.I.N., or to find cash locations call
 1-800-DISCOVER (1-800-347-2683) or
 visit Discovercard.com.

PO BOX 15251
 WILMINGTON DE 19886-5251

*Address or telephone change? Please print change in the space above,
 or go to Discovercard.com.*

000006011002890361975023746300000000014200

Discover Titanium Card Account Summary

account number 6011 0028 9036 1975
 payment due date August 22, 2004
 minimum payment due \$142.00
 credit limit \$2,000.00
 credit available \$-374.00
 cash credit limit \$500.00
 cash credit available \$0.00

Closing Date: July 23, 2004

page 1 of 2

previous balance	\$2,379.20
payments and credits	- 24.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 19.43
new balance	= \$2,374.63

*You may be able to avoid Periodic Finance Charges, see
 the reverse side for details.*

Transactions

	trans. date	post date	
previous statement balances			
			FINANCE CHARGES: OLD BALANCE \$ 0.00
			FINANCE CHARGES: CASH 0.00
			FINANCE CHARGES: PURCHASES 0.00
			FINANCE CHARGES: BALANCE TRANSFERS 0.00
			PRINCIPAL: OLD BALANCE 0.00
			PRINCIPAL: CASH 0.00
			PRINCIPAL: PURCHASES 0.00
			PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	post date		
Jul 23	Jul 23	PAYMENT - THANK YOU	-24.00

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

**Questions? Concerns? Comments?**

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Closing Date: July 23, 2004

page 2 of 2

Everything You Need To Know -- In the Account Center. If you need to know exactly how much you spent on your shopping spree last weekend, wouldn't you rather find out now than wait for your next statement? Go to the Account Center at Discovercard.com to find out what's going on with your Account before your statement arrives in the mail.



\$2,370.67

\$24.00

payment due date
September 22, 2004

enter amount enclosed below

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$370.67.

23 SDSN6A01 0000832
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539To order Cash Access Checks, select
your P.I.N., or to find cash locations call
1-800-DISCOVER (1-800-347-2683) or
visit Discovercard.com.PO BOX 15251
WILMINGTON DE 19886-5251Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

000006011002890361975023706700000000002400

Discover Titanium Card Account Summary

account number	6011 0028 9036 1975
payment due date	September 22, 2004
minimum payment due	\$24.00
credit limit	\$2,000.00
credit available	\$-370.00
cash credit limit	\$500.00
cash credit available	\$0.00

Closing Date: August 23, 2004

page 1 of 2

previous balance	\$2,374.63
payments and credits	- 24.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 20.04
new balance	= \$2,370.67

You may be able to avoid Periodic Finance Charges, see
the reverse side for details.

By paying your bill by check, you agree to the processing of your payment electronically. If your check is processed electronically, it is possible the funds will be withdrawn from your checking account on the same day we receive the check. We are not enrolling you in a direct payment program; your check is still needed to initiate your payment.

Transactions

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00 FINANCE CHARGES: CASH 0.00 FINANCE CHARGES: PURCHASES 0.00 FINANCE CHARGES: BALANCE TRANSFERS 0.00 PRINCIPAL: OLD BALANCE 0.00 PRINCIPAL: CASH 0.00 PRINCIPAL: PURCHASES 0.00 PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	post date		
Aug 23	Aug 23	PAYMENT - THANK YOU	-24.00

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

**Questions? Concerns? Comments?**

Don't hesitate to call one of our friendly
Customer Service Representatives at:

1-800-DISCOVER (1-800-347-2683).

We're here 24 hours a day, 7 days a week,
to help answer questions about your
Discover® Card Account.

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Closing Date: August 23, 2004 page 2 of 2

Save up to \$200, use your Discover(R) Card to book air/hotel reservations with US Airways Vacations. Book \$500-\$1000 save \$50; \$1000-\$1500 save \$100; \$1500-\$2000 save \$150 and \$2000+ save \$200. Vacations include air, hotel, car or transfers, taxes and more. Book via usairwaysvacations.com with promocode DISCOVER and travel by Dec. 31, 2004.



\$2,366.68

\$24.00

payment due date
October 22, 2004

enter amount enclosed below

\$

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$366.68.

23 SDSN6A01 0000833
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

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 your P.I.N., or to find cash locations call
 1-800-DISCOVER (1-800-347-2683) or
 visit Discovercard.com.

PO BOX 15251 ######
 WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above,
 or go to Discovercard.com.

0000060110028903619750236668000000000002400

Discover Titanium Card Account Summary

account number	6011 0028 9036 1975
payment due date	October 22, 2004
minimum payment due	\$24.00
credit limit	\$2,000.00
credit available	\$-366.00
cash credit limit	\$500.00
cash credit available	\$0.00

Closing Date: September 23, 2004 page 1 of 2

previous balance	\$2,370.67
payments and credits	- 24.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 20.01
new balance	= \$2,366.68

You may be able to avoid Periodic Finance Charges, see
 the reverse side for details.

Transactions

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00 FINANCE CHARGES: CASH 0.00 FINANCE CHARGES: PURCHASES 0.00 FINANCE CHARGES: BALANCE TRANSFERS 0.00 PRINCIPAL: OLD BALANCE 0.00 PRINCIPAL: CASH 0.00 PRINCIPAL: PURCHASES 0.00 PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	Sep 23	post date	
			PAYMENT - THANK YOU -24.00

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.



Questions? Concerns? Comments?

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Closing Date: September 23, 2004 page 2 of 2



\$2,362.00

\$24.00

payment due date
November 22, 2004account number
enter amount enclosed below

\$

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$362.00.

23 SDSN6A01 0000834
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539To order Cash Access Checks, select
your P.I.N., or to find cash locations call
1-800-DISCOVER (1-800-347-2683) or
visit Discovercard.com.PO BOX 15251 1111111111111111
WILMINGTON DE 19886-5251Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

000006011002890361975023620000000000002400

Discover Titanium Card Account Summary

account number	6011 0028 9036 1975
payment due date	November 22, 2004
minimum payment due	\$24.00
credit limit	\$2,000.00
credit available	\$-362.00
cash credit limit	\$500.00
cash credit available	\$0.00

Closing Date: October 23, 2004

page 1 of 2

previous balance	\$2,366.68
payments and credits	- 24.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 19.32
new balance	= \$2,362.00

You may be able to avoid Periodic Finance Charges, see
the reverse side for details.**Transactions**

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00
			FINANCE CHARGES: CASH 0.00
			FINANCE CHARGES: PURCHASES 0.00
			FINANCE CHARGES: BALANCE TRANSFERS 0.00
			PRINCIPAL: OLD BALANCE 0.00
			PRINCIPAL: CASH 0.00
			PRINCIPAL: PURCHASES 0.00
			PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	Oct 23	post date	
	Oct 23		PAYMENT - THANK YOU -24.00

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

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Closing Date: October 23, 2004 page 2 of 2

Hey Juniors! We are searching for outstanding high school juniors to apply for the Discover(R) Card Tribute Award(R) Scholarship Program. More than \$1 million will be awarded to high school juniors who have excelled beyond academics. To find out more, visit our website at www.Discovercard.com/tribute.htm.

Lock Your CD Rate Today! Move fast to lock your Certificate of Deposit interest rate with Discover Bank's fast, free and secure CD Electronic Deposit! It's the easy, safe way to fund a new CD or add funds to a maturing Discover CD, directly from your bank account. Visit www.discoverbank.com. Mention SC4Q04PC when you open your CD. Member FDIC.

DISCOVER
CARD

\$2,357.93

\$24.00

payment due date
December 22, 2004

enter amount enclosed below

\$

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$357.93.

23 SDSN6A01 0000835
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539To order Cash Access Checks, select
your P.I.N., or to find cash locations call
1-800-DISCOVER (1-800-347-2683) or
visit Discovercard.com.PO BOX 15251
WILMINGTON DE 19886-5251Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

000006011002890361975023579300000000002400

Discover Titanium Card Account Summary

account number	6011 0028 9036 1975
payment due date	December 22, 2004
minimum payment due	\$24.00
credit limit	\$2,000.00
credit available	\$-357.00
cash credit limit	\$500.00
cash credit available	\$0.00

Closing Date: November 23, 2004

page 1 of 2

previous balance	\$2,362.00
payments and credits	- 24.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 19.93
new balance	= \$2,357.93

You may be able to avoid Periodic Finance Charges, see
the reverse side for details.

Transactions

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00 FINANCE CHARGES: CASH 0.00 FINANCE CHARGES: PURCHASES 0.00 FINANCE CHARGES: BALANCE TRANSFERS 0.00 PRINCIPAL: OLD BALANCE 0.00 PRINCIPAL: CASH 0.00 PRINCIPAL: PURCHASES 0.00 PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	Nov 23	post date	
			Nov 23 PAYMENT - THANK YOU -24.00

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

**Questions? Concerns? Comments?**

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1-800-DISCOVER (1-800-347-2683).

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Discover® Card Account.

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Closing Date: November 23, 2004 page 2 of 2

Everything You Need To Know -- In the Account Center. If you need to know exactly how much you spent on your shopping spree last weekend, wouldn't you rather find out now than wait for your next statement? Go to the Account Center at Discovercard.com to find out what's going on with your Account before your statement arrives in the mail.



\$2,353.19

\$24.00

enter amount enclosed below

\$

payment due date
January 22, 2005

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$353.19.

23 SDSN6A01 0000836
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539To order Cash Access Checks, select
your P.I.N., or to find cash locations call
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visit Discovercard.com.PO BOX 15251
WILMINGTON DE 19886-5251Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

0000060110028903619750235319000000000002400

Discover Titanium Card Account Summary

Closing Date: December 23, 2004 page 1 of 2

account number	6011 0028 9036 1975
payment due date	January 22, 2005
minimum payment due	\$24.00
credit limit	\$2,000.00
credit available	\$-353.00
cash credit limit	\$500.00
cash credit available	\$0.00

previous balance	\$2,357.93
payments and credits	- 24.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 19.26
new balance	= \$2,353.19

You may be able to avoid Periodic Finance Charges, see
the reverse side for details.

Transactions

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00 FINANCE CHARGES: CASH 0.00 FINANCE CHARGES: PURCHASES 0.00 FINANCE CHARGES: BALANCE TRANSFERS 0.00 PRINCIPAL: OLD BALANCE 0.00 PRINCIPAL: CASH 0.00 PRINCIPAL: PURCHASES 0.00 PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	Dec 23	post date	
	Dec 23		PAYMENT - THANK YOU -24.00

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

**Questions? Concerns? Comments?**

Don't hesitate to call one of our friendly
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Closing Date: December 23, 2004 page 2 of 2

Everything You Need To Know -- In the Account Center. If you need to know exactly how much you spent on your shopping spree last weekend, wouldn't you rather find out now than wait for your next statement? Go to the Account Center at Discovercard.com to find out what's going on with your Account before your statement arrives in the mail.



\$2,349.05

\$24.00

payment due date
February 22, 2005

enter amount enclosed below

\$

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$349.05.

23 SDSN6A01 0000837
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539To order Cash Access Checks, select
your P.I.N., or to find cash locations call
1-800-DISCOVER (1-800-347-2683) or
visit Discovercard.com.PO BOX 15251
WILMINGTON DE 19886-5251Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

000006011002890361975023490500000000002400

Discover Titanium Card Account Summary

account number	6011 0028 9036 1975
payment due date	February 22, 2005
minimum payment due	\$24.00
credit limit	\$2,000.00
credit available	\$-349.00
cash credit limit	\$500.00
cash credit available	\$0.00

Closing Date: January 23, 2005

page 1 of 2

previous balance	\$2,353.19
payments and credits	- 24.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 19.86
new balance	= \$2,349.05

You may be able to avoid Periodic Finance Charges, see
the reverse side for details.**Transactions**

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00
			FINANCE CHARGES: CASH 0.00
			FINANCE CHARGES: PURCHASES 0.00
			FINANCE CHARGES: BALANCE TRANSFERS 0.00
			PRINCIPAL: OLD BALANCE 0.00
			PRINCIPAL: CASH 0.00
			PRINCIPAL: PURCHASES 0.00
			PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	Jan 23	post date	
	Jan 23		PAYMENT - THANK YOU -24.00

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

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Closing Date: January 23, 2005 page 2 of 2

Everything You Need To Know -- In the Account Center. If you need to know exactly how much you spent on your shopping spree last weekend, wouldn't you rather find out now than wait for your next statement? Go to the Account Center at Discovercard.com to find out what's going on with your Account before your statement arrives in the mail.



\$2,344.87

\$24.00

enter amount enclosed below

payment due date
March 22, 2005

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$344.87.

23 SDSN6A01 0000638
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

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WILMINGTON DE 19886-5251

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00000601100289036197502344870000000000002400

Discover Titanium Card Account Summary

<i>account number</i>	6011 0028 9036 1975
<i>payment due date</i>	March 22, 2005
<i>minimum payment due</i>	\$24.00
<i>credit limit</i>	\$2,000.00
<i>credit available</i>	\$-344.00
<i>cash credit limit</i>	\$500.00
<i>cash credit available</i>	\$0.00

Closing Date: February 23, 2005

page 1 of 2

<i>previous balance</i>		\$2,349.05
<i>payments and credits</i>	-	24.00
<i>purchases</i>	+	0.00
<i>cash advances</i>	+	0.00
<i>balance transfers</i>	+	0.00
FINANCE CHARGES	+	19.82
<i>new balance</i>	=	\$2,344.87

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Transactions

trans. date	post date		
previous statement balances			
		FINANCE CHARGES: OLD BALANCE	\$ 0.00
		FINANCE CHARGES: CASH	0.00
		FINANCE CHARGES: PURCHASES	0.00
		FINANCE CHARGES: BALANCE TRANSFERS	0.00
		PRINCIPAL: OLD BALANCE	0.00
		PRINCIPAL: CASH	0.00
		PRINCIPAL: PURCHASES	0.00
		PRINCIPAL: BALANCE TRANSFERS	0.00
tran date	post date		
Feb 23	Feb 23	PAYMENT - THANK YOU	-24.00

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.



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Closing Date: February 23, 2005 page 2 of 2

DISCOVER
CARD

\$2,338.74

\$24.00

enter amount enclosed below

payment due date
April 22, 2005

\$

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$338.74.

23 SDSN6A01 0000839
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539To order Cash Access Checks, select
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or go to Discovercard.com.

000006011002890361975023387400000000002400

Discover Titanium Card Account Summary

account number	6011 0028 9036 1975
payment due date	April 22, 2005
minimum payment due	\$24.00
credit limit	\$2,000.00
credit available	\$-338.00
cash credit limit	\$500.00
cash credit available	\$0.00

Closing Date: March 23, 2005

page 1 of 2

previous balance	\$2,344.87
payments and credits	- 24.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 17.87
new balance	= \$2,338.74

You may be able to avoid Periodic Finance Charges, see
the reverse side for details.**Transactions**

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00
			FINANCE CHARGES: CASH 0.00
			FINANCE CHARGES: PURCHASES 0.00
			FINANCE CHARGES: BALANCE TRANSFERS 0.00
			PRINCIPAL: OLD BALANCE 0.00
			PRINCIPAL: CASH 0.00
			PRINCIPAL: PURCHASES 0.00
			PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	Mar 23	post date	
	Mar 23		PAYMENT - THANK YOU -24.00

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.



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Closing Date: March 23, 2005

page 2 of 2



\$2,358.49

\$48.00

enter amount enclosed below

payment due date
May 22, 2005\$

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$358.49.

23 SDSN6A01 0000840
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

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WILMINGTON DE 19886-5251

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000006011002890361975023584900000000004800

Discover Titanium Card Account Summary

account number 6011 0028 9036 1975
payment due date May 22, 2005
minimum payment due \$48.00
credit limit \$2,000.00
credit available \$-358.00
cash credit limit \$500.00
cash credit available \$0.00

Closing Date: April 23, 2005

page 1 of 2

previous balance	\$2,338.74
payments and credits	- 0.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 19.75
new balance	= \$2,358.49

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Transactions

trans. date	post date	
previous statement balances		FINANCE CHARGES: OLD BALANCE \$ 0.00
		FINANCE CHARGES: CASH 0.00
		FINANCE CHARGES: PURCHASES 0.00
		FINANCE CHARGES: BALANCE TRANSFERS 0.00
		PRINCIPAL: OLD BALANCE 0.00
		PRINCIPAL: CASH 0.00
		PRINCIPAL: PURCHASES 0.00
		PRINCIPAL: BALANCE TRANSFERS 0.00

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Your account is past due. Please pay your minimum monthly payment plus the past due amount.

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Closing Date: April 23, 2005

page 2 of 2

Paperless statements can jumpstart your spring cleaning! Get rid of the excess paper in your life by receiving your Discover(R) Card statements online instead of by mail. You'll get an e-mail letting you know when your statement is ready to view online. You can even pay your bill online while you're there. Go to Discovercard.com to sign up.

Use your Discover(R) Card to make a \$100 donation to The Statue of Liberty-Ellis Island Foundation, Inc. and you can have the name of someone you care about engraved on The American Immigrant Wall of Honor(R), built to celebrate freedom and commemorate American Dreams. For more information log on to Discovercard.com.



\$2,353.74

\$48.00

enter amount enclosed below

\$

payment due date
June 22, 2005

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$353.74.

23 SDSN6A01 0000841
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

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000006011002890361975023537400000000004800

Discover Titanium Card Account Summary

account number 6011 0028 9036 1975
 payment due date June 22, 2005
 minimum payment due \$48.00
 credit limit \$2,000.00
 credit available \$-353.00
 cash credit limit \$500.00
 cash credit available \$0.00

Closing Date: May 23, 2005

page 1 of 2

previous balance	\$2,358.49
payments and credits	- 24.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 19.25
new balance	= \$2,353.74

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Build Your Savings on YOUR Schedule! Open a Discover Bank Money Market Account and sign up for AutoSavers today! Save money for whatever you wish by scheduling weekly, bi-weekly or monthly deposits into your Account! Visit Discoverbank.com. Member FDIC.

Transactions

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00 FINANCE CHARGES: CASH 0.00 FINANCE CHARGES: PURCHASES 0.00 FINANCE CHARGES: BALANCE TRANSFERS 0.00 PRINCIPAL: OLD BALANCE 0.00 PRINCIPAL: CASH 0.00 PRINCIPAL: PURCHASES 0.00 PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	post date		
May 23	May 23	PAYMENT - THANK YOU	-24.00

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.



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Closing Date: May 23, 2005

page 2 of 2

FREE Additional Cards for your Account allow you to share your credit line without sharing your Card. Request FREE Additional Cards for those close to you to help with daily shopping and errands and to use as credit resource in case of emergency. Call 1-800-DISCOVER or visit Discovercard.com/AdditionalCards today.

DISCOVER
CARD

\$2,528.22

\$129.00

enter amount enclosed below

\$

payment due date
July 22, 2005

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$528.22.

23 SDSN6A01 0000842
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539To order Cash Access Checks, select
your P.I.N., or to find cash locations call
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visit Discovercard.com.PO BOX 15251
WILMINGTON DE 19886-5251Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

000006011002890361975025282200000000012900

Discover Titanium Card Account Summary

account number	6011 0028 9036 1975
payment due date	July 22, 2005
minimum payment due	\$129.00
credit limit	\$2,000.00
credit available	\$-528.00
cash credit limit	\$500.00
cash credit available	\$0.00

Closing Date: June 23, 2005

page 1 of 2

previous balance	\$2,353.74
payments and credits	- 24.00
purchases	+ 99.01
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 51.47
new balance	= \$2,528.22

You may be able to avoid Periodic Finance Charges, see
the reverse side for details.**Transactions**

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00
			FINANCE CHARGES: CASH 0.00
			FINANCE CHARGES: PURCHASES 0.00
			FINANCE CHARGES: BALANCE TRANSFERS 0.00
			PRINCIPAL: OLD BALANCE 0.00
			PRINCIPAL: CASH 0.00
			PRINCIPAL: PURCHASES 0.00
			PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	post date		
May 31	May 23	PAYMENT ADJUSTMENT	24.00
May 31	May 23	ADJUSTMENT - FINANCE CHARGE	0.01
May 31	May 31	RETURNED CHECK CHARGE	29.00
Jun 23	Jun 23	OVERLIMIT FEE	35.00
Jun 23	Jun 23	LATE FEE	35.00

Your account is past due. Please pay your minimum monthly payment plus the past due amount.

**Questions? Concerns? Comments?**

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Closing Date: June 23, 2005

page 2 of 2

Congratulations to the 2005 National Discover(R) Card Tribute Award(R) Scholarship winners: Caitlin Barrett, Daniel Cayce, James Craft, Tiffany Grant, Sameer Gupta, RhaShonda Keehn, Logan Skelley, Paula Quesenberry and Kolby VanNewkirk. Each won \$27,500 for post high-school education or training. Visit Discovercard.com/tribute.htm to learn more.



\$2,650.66

\$188.00

payment due date
August 22, 2005

enter amount enclosed below

\$

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$650.66.

23 SDSN6A01 0000843
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539To order Cash Access Checks, select
your P.I.N., or to find cash locations call
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visit Discovercard.com.PO BOX 15251 ######
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or go to Discovercard.com.

000006011002890361975026506600000000018800

Discover Titanium Card Account Summary

account number	6011 0028 9036 1975
payment due date	August 22, 2005
minimum payment due	\$188.00
credit limit	\$2,000.00
credit available	\$-650.00
cash credit limit	\$500.00
cash credit available	\$0.00

Closing Date: July 23, 2005

page 1 of 2

previous balance	\$2,528.22
payments and credits	- 0.00
purchases	+ 70.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 52.44
new balance	= \$2,650.66

You may be able to avoid Periodic Finance Charges, see
the reverse side for details.**Transactions**

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00
			FINANCE CHARGES: CASH 0.00
			FINANCE CHARGES: PURCHASES 0.00
			FINANCE CHARGES: BALANCE TRANSFERS 0.00
			PRINCIPAL: OLD BALANCE 0.00
			PRINCIPAL: CASH 0.00
			PRINCIPAL: PURCHASES 0.00
			PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	post date		
Jul 23	Jul 23		OVERLIMIT FEE 35.00
Jul 23	Jul 23		LATE FEE 35.00

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
 Your account is seriously past due. Payment of the amount due and arrangements for future payments should be
 made immediately.

Paying your Discover(R) Card bill online at Discovercard.com is the fastest, most convenient way to make your monthly payment. All you need is your checkbook -- enter your banking information once during sign-up and you'll never have



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Closing Date: July 23, 2005

page 2 of 2



\$2,777.49

\$250.00

enter amount enclosed below

payment due date
September 22, 2005

\$

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$777.49.

23 SDSN6A01 0000844
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

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 your P.I.N., or to find cash locations call
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 visit Discovercard.com.

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 WILMINGTON DE 19886-5251

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 or go to Discovercard.com.

000006011002890361975027774900000000025000

Discover Titanium Card Account Summary

account number 6011 0028 9036 1975
 payment due date September 22, 2005
 minimum payment due \$250.00
 credit limit \$2,000.00
 credit available \$-777.00
 cash credit limit \$500.00
 cash credit available \$0.00

Closing Date: August 23, 2005

page 1 of 1

previous balance	\$2,650.66
payments and credits	- 0.00
purchases	+ 70.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 56.83
new balance	= \$2,777.49

You may be able to avoid Periodic Finance Charges, see
 the reverse side for details.

Transactions

	trans. date	post date			
previous statement balances			FINANCE CHARGES: OLD BALANCE	\$	0.00
			FINANCE CHARGES: CASH		0.00
			FINANCE CHARGES: PURCHASES		0.00
			FINANCE CHARGES: BALANCE TRANSFERS		0.00
			PRINCIPAL: OLD BALANCE		0.00
			PRINCIPAL: CASH		0.00
			PRINCIPAL: PURCHASES		0.00
			PRINCIPAL: BALANCE TRANSFERS		0.00
tran date	post date				
Aug 23	Aug 23	LATE FEE			35.00
Aug 23	Aug 23	OVERLIMIT FEE			35.00

Your account is past due. Please pay your minimum monthly payment plus the past due amount.



\$2,886.88

\$295.00

0011 0020 9036 1975

enter amount enclosed below

\$

Please make check payable to Discover Titanium Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$886.88.

23 SDSN6A01 0000845
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

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 WILMINGTON DE 19886-5251 └─┘ └─┘ └─┘ └─┘ └─┘ └─┘

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000006011002890361975028868800000000029500

Discover Titanium Card Account Summary

account number 6011 0028 9036 1975
 payment due date October 22, 2005
 minimum payment due \$295.00
 credit limit \$2,000.00
 credit available \$-886.00
 cash credit limit \$500.00
 cash credit available \$0.00

Closing Date: September 23, 2005 page 1 of 2

previous balance	\$2,777.49
payments and credits	- 20.00
purchases	+ 70.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 59.39
new balance	= \$2,886.88

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Transactions

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00 FINANCE CHARGES: CASH 0.00 FINANCE CHARGES: PURCHASES 0.00 FINANCE CHARGES: BALANCE TRANSFERS 0.00 PRINCIPAL: OLD BALANCE 0.00 PRINCIPAL: CASH 0.00 PRINCIPAL: PURCHASES 0.00 PRINCIPAL: BALANCE TRANSFERS 0.00
tran date		post date	
Sep 12	Sep 12	PAYMENT - THANK YOU	-20.00
Sep 23	Sep 23	LATE FEE	35.00
Sep 23	Sep 23	OVERLIMIT FEE	35.00

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
 Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made immediately.



DISCOVER

account number 6011002890361975



Questions? Concerns? Comments?

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Closing Date: September 23, 2005 page 2 of 2



new balance
\$2,876.88

minimum payment due
\$349.00

payment due date
November 22, 2005

account number 6011 0028 9036 1975
enter amount enclosed below

\$

23 SDSN6A01 0000846
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

To order Cash Access Checks, select
your P.I.N., or to find cash locations call
1-800-DISCOVER (1-800-347-2683) or
visit Discovercard.com.

PO BOX 15251
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

0000060110028903619750287688000000000034900

Discover Titanium Card Account Summary

account number 6011 0028 9036 1975
payment due date November 22, 2005
minimum payment due \$349.00
credit limit \$2,000.00
credit available \$-876.00
cash credit limit \$500.00
cash credit available \$0.00

Closing Date: October 23, 2005

page 1 of 1

previous balance	\$2,886.88
payments and credits	- 10.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 0.00
new balance	= \$2,876.88

Transactions

	trans. date	post date	
previous statement balances			FINANCE CHARGES: OLD BALANCE \$ 0.00
			FINANCE CHARGES: CASH 0.00
			FINANCE CHARGES: PURCHASES 0.00
			FINANCE CHARGES: BALANCE TRANSFERS 0.00
			PRINCIPAL: OLD BALANCE 0.00
			PRINCIPAL: CASH 0.00
			PRINCIPAL: PURCHASES 0.00
			PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	Oct 6	post date	
	Oct 6		PAYMENT - THANK YOU
			-10.00

DISCOVER
CARD

\$0.00

\$477.00

enter amount enclosed below

payment due date
December 29, 2005

\$

30 SDSN6A01 0000847
KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS PA 16666-1539

To order Cash Access Checks, select
your P.I.N., or to find cash locations call
1-800-DISCOVER (1-800-347-2683) or
visit Discovercard.com.

PO BOX 15251 ######
WILMINGTON DE 19886-5251
#####[REDACTED]

*Address or telephone change? Please print change in the space above,
or go to Discovercard.com.*

00000601100289036197500000000000000000047700

Discover Titanium Card Account Summary

account number 6011 0028 9036 1975
payment due date December 29, 2005
minimum payment due \$477.00
credit limit \$2,000.00
credit available \$-876.00
cash credit limit \$500.00
cash credit available \$0.00

Closing Date: November 30, 2005

page 1 of 1

previous balance	\$2,876.88
payments and credits	- 2,876.88
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 0.00
new balance	= \$0.00

Transactions

	trans. date	post date	
previous statement balances			
			FINANCE CHARGES: OLD BALANCE \$ 0.00
			FINANCE CHARGES: CASH 0.00
			FINANCE CHARGES: PURCHASES 0.00
			FINANCE CHARGES: BALANCE TRANSFERS 0.00
			PRINCIPAL: OLD BALANCE 0.00
			PRINCIPAL: CASH 0.00
			PRINCIPAL: PURCHASES 0.00
			PRINCIPAL: BALANCE TRANSFERS 0.00
tran date	post date		
Nov 30	Nov 30	INTERNAL CHARGE-OFF	-2,876.88

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
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VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, he is an attorney for the Plaintiff herein; makes this Verification based upon the facts as supplied to him by the Plaintiff and/or its agents and because the Plaintiff is outside the jurisdiction of the court and the Plaintiff's Verification cannot be obtained within the time allowed for filing of this Amended Complaint, and that the facts set forth in the foregoing Amended Complaint are true and correct to the best of his knowledge, information and belief.



William T. Molczan, Esquire
Attorney for Plaintiff

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the Amended Complaint was served on the following on this 26th day of January, 2006, by first class, U.S. Mail, postage pre-paid:

KRISTA L ROACH
98 WALNUT ST
OSCEOLA MILLS, PA 16666

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101041
NO: 05-1857-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: DISCOVER BANK
vs.
DEFENDANT: KRISTA L. ROACH aka KRISTA ROACH

SHERIFF RETURN

NOW, December 07, 2005 AT 1:30 PM SERVED THE WITHIN COMPLAINT ON KRISTA L. ROACH aka KRISTA ROACH DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KRISTA L. ROACH, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: SNYDER /

FILED
01/12/2006
MAR 02 2006
SFC

William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	2357465	10.00
SHERIFF HAWKINS	WELTMAN	2357465	38.40

Sworn to Before Me This
____ Day of _____ 2006

So Answers,

*Chester A. Hawkins
by Marlyn H. Hays*
Chester A. Hawkins
Sheriff

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

DISCOVER BANK

Plaintiff No. 05-1857-CD

vs.

PRAECIPE FOR DEFAULT JUDGMENT

KRISTA L. ROACH a/k/a
KRISTA ROACH

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#04641534
Judgment Amount \$ 3,376.88

1/1/2005 Atty pd. 20.00
M/2/03/2005 MAR 27 2005 1CC & Notice to Def.
Statement to Atty
William A. Shaw
Commonwealth Court of Pennsylvania (GK)

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 05-1857-CD

KRISTA L. ROACH a/k/a
KRISTA ROACH

Defendant

PRAECIPE FOR DEFAULT JUDGMENT

TO THE PROTHONOTARY:

Kindly enter Judgment against the Defendant, Krista L. Roach, above named, in the default of an Answer, in the amount of \$3,376.88 computed as follows:

Amount claimed in Complaint	\$2,876.88
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Attorney's fees	\$500.00
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TOTAL	\$3,376.88
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I hereby certify that appropriate Notices of Default, as attached have been mailed in accordance with PA R.C.P. 237.1 on the dates indicated on the Notices.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By:

William T. Molczan, Esquire

PA I.D. #47437

WELTMAN, WEINBERG & REIS CO., L.P.A.

2718 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#04641534

Plaintiff's address is: Weltman, Weinberg & Reis, 2718 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219
And that the last known address of the Defendant is: 98 WALNUT ST, OSCEOLA MILLS,PA 16666

IN THE COMMON PLEAS COURT OF CLEARFIELD, PENNSYLVANIA

DISCOVER BANK

Case no: 05-1857-CD

Plaintiff
vs.

NON-MILITARY AFFIDAVIT

KRISTA L. ROACH a/k/a
KRISTA ROACH

Defendant

The undersigned, who first being duly sworn, according to law, deposes and states as follows:

That he/she is the duly authorized agent of the Plaintiff in the
within matter.

Affiant further states that the within Affidavit is made pursuant to and in accordance with the
Servicemembers' Civil Relief Act (SCRA), 50 U.S.C. App. § 521.

Affiant further states that based upon investigation it is the affiant's belief that the Defendant, Krista L.
Roach, is not in the military service.

Affiant further states that this belief is supported by the attached certificate from the Defense Manpower Data
Center (DMDC), which states that the Defendant, Krista L. Roach, is not in the military service.

Further Affiant sayeth naught.

AFFIANT

SWORN TO AND SUBSCRIBED in my presence this ____ day
of _____.

NOTARY PUBLIC

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be
used for that purpose.

Department of Defense Manpower Data Center

MAR-13-2006 07:32:57



Military Status Report
Pursuant to the Service Members' Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
ROACH			Based on the information you have furnished, the DMDC does not possess any information indicating that the individual is currently on active duty.	

Upon searching the information data banks of the Department of Defense Manpower Data Center, the above is the current status of the individual, per the Information provided, as to all branches of the Military.

Robert J. Brandewie, Director
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The Department of Defense strongly supports the enforcement of the Service Members Civil Relief Act [50 USCS Appx. §§ 501 et seq] (SCRA) (formerly the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are most strongly encouraged to contact us by phone at (703-696-6762). We will then conduct further research. Your failure to re-contact DMDC may cause provisions of the SCRA to be invoked against you.

This response reflects current active duty status only. For historical information, please contact the military services SCRA point of contact.

See: <http://www.defenselink.mil/faq/pis/PC09SLDR.html>.

WARNING: This certificate was provided based on a name and Social Security number (SSN) provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.

Report ID: **OVBKPEUUVC**

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

DISCOVER BANK

Plaintiff

05-1857-CD

KRISTA L. ROACH

Defendant

IMPORTANT NOTICE

TO:

Krista L Roach
98 Walnut St
Osceola Mills, Pa 16666

Date of Notice: 2/11/2006

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.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext. 1300-1301

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: William T. Molczan
William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR #04641534

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that the parties against whom Judgment is to be entered according to the Praecipe attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By:


William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#04641534

1950

MAP 27

William A. Sibley
Architect of the Capitol

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 05-1857-CD

KRISTA L. ROACH a/k/a
KRISTA ROACH

Defendant

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff
 Defendant
 Garnishee

You are hereby notified that the
following Order or Judgment was
entered against you on 3/27/06

Assumpsit Judgment in the amount
of \$3,376.88 plus costs.

Trespass Judgment in the amount
of \$_____ plus costs.

If not satisfied within sixty (60)
days, your motor vehicle operator's license and/or registration will be
suspended by the Department of Transportation, Bureau of Traffic Safety,
Harrisburg, PA.

Entry of Judgment of
 Court Order
 Non-Pros
 Confession
 Default
 Verdict
 Arbitration
Award

Prothonotary

Krista L. Roach
98 WALNUT ST

By: Willie L. Roach

OSCEOLA MILLS,PA 16666

PROTHONOTARY (OR DEPUTY)

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

CC. ✓

Discover Bank
Plaintiff(s)

No.: 2005-01857-CD

Real Debt: \$3,376.88

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Krista L. Roach
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: March 27, 2006

Expires: March 27, 2011

Certified from the record this 27th 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