

05-1921-CD
Comm Fin. Sys. Vs Donald Reader

Comm Fin et al vs Donald Reader
2005-1921-CD

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS,
INC., assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK

NO. 05-1921-CD
IN CIVIL ACTION

Plaintiff(s)

-vs-

DONALD R. READER

Defendant(s)

COMPLAINT

CODE-
FILED ON BEHALF OF
PLAINTIFF

COUNSEL OF RECORD
FOR THIS PARTY:

James R. Apple, Esq.

PA I.D. No. 37942

Charles F. Bennett, Esq.

PA I.D. No. 30541

Joel E. Hausman, Esq.

PA I.D. No. 42096

APPLE AND APPLE, P.C.

Firm No. 719

4650 Baum Boulevard

Pittsburgh, PA 15213

Telephone: 412-682-1466

Fax: 412-682-3138

FILED
m/2:46/34
DEC 09 2005
Any pd.
85.00
Jm Diceshff

William A. Shaw
Prothonotary/Clerk of Courts

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

**COMMONWEALTH FINANCIAL SYSTEMS,
INC., assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK**

**NO.
IN CIVIL ACTION**

Plaintiff(s)

-vs-

DONALD R. READER

Defendant(s)

NOTICE TO DEFEND

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

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

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

**Keystone Legal Services
211 1/2 East Locust Street
Clearfield, PA 16830
814-765-9646**

COMPLAINT

1. Plaintiff is a corporation having offices at 120 North Keyser Avenue, Scranton, PA 18504, and as the assignee of Unifund CCR Partners, assignee of Citibank, stands in its assignor's stead, and all are hereinafter referred to interchangeably as "Plaintiff".
2. Defendant is an individual whose address is 113 Charles St, Houtzdale, Clearfield County, Pennsylvania 16651-1012.
3. At a specific instance and request of the Defendant, the Defendant applied for and was granted a credit card by Plaintiff at the terms and conditions agreed upon by the parties.
4. The Plaintiff avers that the agreement between the parties was based upon a written agreement which the Defendant accepted by using credit card to make purchases and/or cash advances.
5. Thereafter, in breach of obligations under the Agreement, the Defendant failed to make payments as they became due.

6. Plaintiff avers that the terms of the Agreement provide for acceleration of the entire balance due and owing upon Defendant's breach of the Agreement.
7. Plaintiff avers that the balance due amounts to \$1,655.17, as is more specifically shown by Plaintiff's Statement of Account, a true and correct copy of which is attached hereto, marked Exhibit "A" and made a part hereof.
8. Plaintiff avers that the interest has accrued at the rate of 5.00% per annum on the balance due from November 23, 2004.
9. Per the term of the agreement, the Defendant has agreed to pay to the Plaintiff as liquidated damages, the costs of collection, including all reasonable attorneys' fees incurred in the collection of monies owing, which Plaintiff avers will amount to 25% of the balance due.
10. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and refused to pay the amount due to Plaintiff or any part thereof.

WHEREFORE, Plaintiff demands Judgment against Defendant in the amount of \$1,655.17, with appropriate additional interest from November 23, 2004, plus attorneys fees and costs.

APPLE AND APPLE, P.C.

By: 

Attorneys for Plaintiff(s)

(right click for options)

Debtor ID: 1683810 Type: Consumer DOB: 1/06 DL: ST
 Name: DONALD R READER SSN: 203-52-6100
 Phone: cell 814-553-1851 Home 814-378-8363
 Address: 113 CHARLES ST HOUTZDALE PA 16651-1012
 Status: 311-Alty handling
 Priority: 1-High Lang:
 Mail:
 Rtn:
 Warning:
 Worklist: 135 Next Contact: 10/20/2005 Time:
 Debtor Time:
 Attorney ID: 1013 Name: James Apple, Esquire
 Firm: Apple & Apple, PC
 Address: 4650 Baum Blvd Pittsburgh, PA 15213

Account Details Window

ID:
 Status: 311-Alty handling for CFSI
 Date: 10/14/2005
 Ctr ID: 5206
 Orig Ctr: MCDUFF
 Ctr Ref No: CIT0409
 Bureau Report: ☒ Last Report: 10/06/2005
 Debt Descr: 06/15/2005, CLEARFIELD
 Comments: 7738962662621
 Debt Type: PCD
 Coll Plan: 007
 Fee Plan: AAA
 Cont Plan: UNI
 Sales Rep:
 Int Rate: 5.00
 Last Pmt:
 Service Date: 03/14/1994
 Last Charge Date:
 First Delinquency: 01/31/2002
 Charge Off Date:
 List Date: 11/22/2004
 Int Calc Date: 11/22/2004
 Last Pmt Date:
 Statute Date:
 Original: \$1,336.03
 Accrued: \$59.66
 Adjustments: \$0.00
 Paid: \$0.00
 Balance: \$1,336.03

Principal	Interest	Court Cost	Check Fee	Attorney Fee	Service Fee	Misc Fees	Balance
\$1,336.03	\$185.98	\$73.50	\$0.00	\$0.00	\$0.00	\$0.00	\$1,336.03
							\$245.64
							\$73.50
							\$0.00
							\$0.00
							\$0.00
							\$0.00
							\$1,655.17

ACT DATE	ACT TIME	USER ID	COMMENTS
10/14/2005	9:54:19 AM	217	Email Assist from 217 to 135.
10/14/2005	11:51:54 AM	212	REQ RUSHED STAT FROM 11/01 TO 1/02/05
10/14/2005	11:51:54 AM	212	final charge off
10/14/2005	11:51:54 AM	212	FROM UNIF

AFFIDAVIT

I, Patricia Cobb, Esquire, of Commonwealth Financial Systems, Inc.,
Plaintiff herein, verify that the statements of fact contained in the foregoing
Complaint are true and correct. I understand that false statements herein are
made subject to the penalties of 18 Pa. C.S.A. §4904 relating to unsworn
falsification to authorities.

11-21-05
Date:

Patricia A Cobb
PATRICIA COBB

Executive Vice President

120 North Keyser Avenue

Scranton, PA 18504

Apple & Apple File No. 104898

CFSI File No. 168 3810
Donald R. Reader

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101073
NO: 05-1921-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: COMMONWEALTH FINANCIAL SYSTEMS INC.
vs.
DEFENDANT: DONALD R. READER

SHERIFF RETURN

NOW, December 20, 2005 AT 10:50 AM SERVED THE WITHIN COMPLAINT ON DONALD R. READER
DEFENDANT AT 113 CHARLES ST., HOUTZDALE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO
RONALD READER, BROTHER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE
KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS /

FILED

012:57/01
MAR 07 2006

William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	APPLE	8867	10.00
SHERIFF HAWKINS	APPLE	8866	35.46

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,


Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS,
INC., assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK

NO. 2005-1921-CD
IN CIVIL ACTION

Plaintiff(s)

-vs-

DONALD R. READER

Defendant(s)

PRAECIPE FOR DEFAULT
JUDGMENT

CODE-
FILED ON BEHALF OF
PLAINTFF

COUNSEL OF RECORD
FOR THIS PARTY:

James R. Apple, Esq.

PA I.D. No 37942

Charles F. Bennett, Esq.

PA I.D. No 30541

Joel E. Hausman, Esq.

PA I.D. No 42096

Apple and Apple, P.C.

Firm No. 719

4650 Baum Boulevard

Pittsburgh, PA 15213-1237

Telephone (412) 682-1466

FILED
MAR 23 2006
Any pd. 20.00
Notice & 1cc
to Def.

William A. Shaw
Prothonotary/Clerk of Courts
Statement to

Atty
(610)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS,
INC., assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK

NO. 2005-1921-CD
IN CIVIL ACTION

Plaintiff(s)

-vs-

DONALD R. READER

Defendant(s)

PRAECIPE FOR DEFAULT JUDGMENT

TO THE PROTHONOTARY:

Kindly enter Judgment against the above- named Defendant(s) in Default of an Answer, in the amount of \$2,176.65, computed as follows:

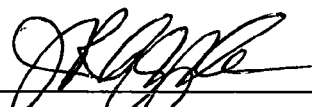
Amount named in Complaint	\$1,655.17
Interest from November 23, 2004 to March 3, 2006 on \$1,655.17	\$107.69
Less payment of:	-\$
Attorney fees	\$413.79
TOTAL	\$2,176.65

I certify that Notice of the intention to enter this Judgment was given pursuant to Pa. R.C.P. 237.1. A copy of said Notice is attached, and was mailed on March 9, 2006 by regular mail, postage prepaid and, addressed as follows:

Defendant: Donald R. Reader
113 Charles St
Houtzdale PA 16651-1012

APPLE AND APPLE, P.C.

Dated: 3/21/06

By: 
Attorneys for the Plaintiff(s)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS,
INC., assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK

NO. 2005-1921-CD
IN CIVIL ACTION

Plaintiff(s)

-vs-

DONALD R. READER

Defendant(s)

Donald R. Reader
113 Charles St
Houtzdale, PA 16651-1012

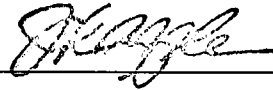
Date of Notice: March 9, 2006

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU, UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE. A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Keystone Legal Serices
211 1/2 East Locust Street
Clearfield, PA 16830
814-765-9646

By: _____



James R. Apple, Esq.
Attorneys for Plaintiff(s)
4650 Baum Boulevard
Pittsburgh, PA 15213-1237
Telephone (412) 682-1466

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS,
INC., assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK

NO. 2005-1921-CD
IN CIVIL ACTION

COPY

Plaintiff(s)

-vs-

DONALD R. READER

Defendant(s)

NOTICE OF JUDGMENT OR ORDER

TO: () Plaintiff (X) Defendant () Garnishee

You are hereby notified that the following Order or Judgment was entered against
you on March 23, 2006.

(X) Assumpsit Judgment in the amount of \$2,176.65, plus costs.

() Trespass Judgment in the amount of \$_____.

() If not satisfied within sixty (60) days, your motor vehicle operator's license and/or

() Registration will be suspended by the Dept. of Transportation, Bureau of Traffic
Safety, Harrisburg, PA.

(X) Entry of Judgment

() Court Order

() Non-Pros

() Confession

(X) Default

() Verdict

() Arbitration Award

() Other

Donald R. Reader
113 Charles St
Houtzdale, PA 16651-1012

PROTHONOTARY

By: [Signature]
Prothonotary (or Deputy)

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

copy

Commonwealth Financial Systems, Inc.
Unifund CCR Partners
Citibank
Plaintiff(s)

No.: 2005-01921-CD

Real Debt: \$2,176.65

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Donald R. Reader
Defendant(s)

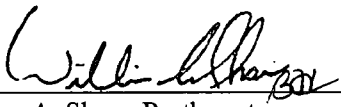
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: March 23, 2006

Expires: March 23, 2011

Certified from the record this 23rd day of March, 2006.



William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS,
INC., assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK

NO. 2005-1921-CD
IN CIVIL ACTION

Plaintiff(s)

-vs-

DONALD R. READER

Defendant(s)

PRAECIPE FOR WRIT
OF EXECUTION

CODE-
FILED OF BEHALF OF
PLAINTIFF

COUNSEL OF RECORD
FOR THIS PARTY:

James R. Apple, Esq.
PA I.D. No. 37942
Charles F. Bennett, Esq.
PA I.D. No. 30541
Joel E. Hausman, Esq.
PA I.D. No. 42096
APPLE AND APPLE, P.C.
Firm No. 719
4650 Baum Boulevard
Pittsburgh, PA 15213
Telephone: 412-682-1466
Fax: 412-682-3138

FILED
JUN 14 2006

Any pd. 20.00
ICC, 6 writs, and
2 claim forms
to Shff

William A. Shaw
Prothonotary/Clerk of Courts

(6R)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS,
INC., assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK

NO. 2005-1921-CD
IN CIVIL ACTION

Plaintiff(s)

-vs-

DONALD R. READER

Defendant(s)

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Kindly issue the Writ of Execution in the above-captioned matter...

(1) directed to the Sheriff of **Clearfield** County;

(2) against Defendant(s) **Donald R. Reader**

(3) against Garnishee(s)

(4) Judgment: \$2,176.65

Interest from March 4, 2006 to May 24, 2006

On \$2,176.65

Amount of Interest \$28.62

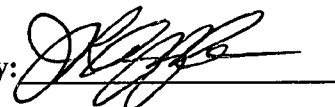
Payments \$

SUBTOTAL \$2,205.27

Costs (to be added by Prothonotary) \$ 125.00 **Prothonotary costs**

APPLE AND APPLE, P.C.

Dated: 6/9/06

By: 

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

**COMMONWEALTH FINANCIAL SYSTEMS,
INC., assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK**

**NO. 2005-1921-CD
IN CIVIL ACTION**

Plaintiff(s)

-vs-

DONALD R. READER

Defendant(s)

WRIT OF EXECUTION NOTICE

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly. The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights. If you have an exemption, you should do the following promptly:

- (1) Fill out the attached claim form and demand for a prompt hearing.
- (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption; If you do not come to court and prove your exemption, you may lose some of your property.

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF
YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO
OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT
WHERE YOU CAN GET LEGAL HELP.**

**Keystone Legal Serices
211 1/2 East Locust Street
Clearfield, PA 16830
814-765-9646**

CLAIM FOR EXEMPTION

TO THE SHERIFF:

I, the above-named Defendant, claim exemption of the property from levy or attachment:

1. From my personal property in my possession which has been levied upon,
 - (a) I desire that my \$300.00 statutory exemption be:
 - i. ☐ Set aside in kind (specify property to set aside in kind):

 - ii. ☐ Paid in cash following the sale of the property levied upon; or
 - (b) I claim the following exemption (specify property and basis of exemption)

2. From my property which is in the position of a third party, I claim the following exemptions:
 - (a) My \$300.00 statutory exemption: ☐ in cash: ☐ in kind (specify property):

 - (b) Social Security benefits on deposit in the amount of \$ _____;
 - (c) Other (specify amount and basis of exemption):

I request a prompt court hearing to determine the exemption. Notice of the hearing should be given to me at:

ADDRESS

TELEPHONE NUMBER

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

Dated: _____

By: _____
Defendant

**THIS CLAIM TO BE FILED WITH THE OFFICE
OF THE SHERIFF OF CLEARFIELD COUNTY:**

OFFICE OF THE SHERIFF OF CLEARFIELD COUNTY:

**230 E. Market Street
Clearfield, PA 16830**

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

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

Under paragraph (3) of the Writ, the Sheriff may, as under prior practice, add as a Garnishee any person not named in the Writ who may be found in possession of property of the Defendant. See Rule 3111(a) 1 or limitations on the power to attach tangible personal property, see Rule 3108 (a).

- (b) Each county shall be local rule, designate the officer, organization or person to be named in the notice.

MAJOR EXEMPTIONS UNDER
PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 statutory exemption.
2. Bibles, school books, sewing machines, uniforms and equipment.
3. Most wages and unemployment compensation
4. Social Security benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

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

Commonwealth Financial Systems, Inc.,
assignee of Unifund CCR Partners,
assignee of Citibank



Vs.

NO.: 2005-01921-CD

Donald R. Reader

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due COMMONWEALTH FINANCIAL SYSTEMS, INC., assignee of UNIFUND CCR PARTNERS, assignee of CITIBANK, Plaintiff(s) from DONALD R. READER, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
Personal Property

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

(3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE/PRINCIPAL:.....\$2,176.65

INTEREST from March 4, 2006 to

May 24, 2006 on \$2,176.65:.....\$28.62

PROTH. COSTS: \$

ATTY'S COMM: \$

DATE: 06/14/2006

PAID: \$125.00

SHERIFF: \$

OTHER COSTS: \$



William A. Shaw

Prothonotary/Clerk Civil Division

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

Sheriff

Requesting Party: James R. Apple, Esq.
4650 Baum Boulevard
Pittsburgh, PA 15213
(412) 682-1466

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS,
INC., assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK

NO. 2005-1921-CD
IN CIVIL ACTION

Plaintiff(s)

-vs-

DONALD R. READER

Defendant(s)

**PRAECIPE FOR SATISFACTION
OF JUDGMENT**

CODE-
FILED ON BEHALF OF
PLAINTIFF

**COUNSEL OF RECORD
FOR THIS PARTY:**

Charles F. Bennett, Esq.

PA I.D. No. 30541

Joel E. Hausman, Esq.

PA I.D. No. 42096

APPLE AND APPLE, P.C.

Firm No. 719

4650 Baum Boulevard

Pittsburgh, PA 15213

Telephone: 412-682-1466

Fax: 412-682-3138

FILED

DEC 14 2007

William A. Shaw
Prothonotary/Clerk of Courts

*pd \$7.00 Atty
m/1:45pm ICC + 1 Cert
of sat issued
to Atty Bennett.*

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS,
INC., assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK

NO. 2005-1921-CD
IN CIVIL ACTION

Plaintiff(s)

-vs-

DONALD R. READER


Defendant(s)

PRAECIPE FOR SATISFACTION
OF JUDGMENT

At the request of the undersigned attorneys for the Plaintiff, you are directed to satisfy the above-captioned Judgment.

APPLE AND APPLE, P.C.

Dated: Nov. 23, 2007

By: 
Attorneys for Plaintiff(s)

**I HEREBY CERTIFY THAT THE FOREGOING IS TRUE AND CORRECT
STATEMENT OF THE ABOVE CASE.**

**THIS STATEMENT IS MADE SUBJECT TO THE
PENALTIES OF 18 PA. C.S. 4904 RELATING TO
UNSWORN FALSIFICATIONS TO AUTHORITIES.**

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CERTIFICATE OF SATISFACTION OF JUDGMENT

No.: 2005-01921-CD

Commonwealth Financial Systems, Inc.
Unifund CCR Partners
Citibank

Vs.

Donald R. Reader

Debt: \$

Atty's Comm.:

Interest From:

Cost: \$7.00

NOW, Friday, December 14, 2007 , directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 14th day of December, A.D. 2007.


Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20384

NO: 05-1921-CD

PLAINTIFF: COMMONWEALTH FINANCIAL SYSTEMS, INC., ASSIGNEE OF UNIFUND CCR PARTNERS ASSIGNEE
OF CITIBANK

vs.

DEFENDANT: DONALD R. READER

Execution PERSONAL PROPERTY

SHERIFF RETURN

DATE RECEIVED WRIT: 6/14/2006

LEVY TAKEN 8/28/2006 @ 10:19 AM

POSTED 9/13/2006 @ 10:03 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 2/28/2008

DATE DEED FILED **NOT SOLD**

FILED

03:57 PM
FEB 28 2008

William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

8/28/2006 @ 10:19 AM SERVED DONALD R. READER

SERVED DONALD R. READER, DEFENDANT, AT HIS RESIDENCE 113 CHARLES STREET, HOUTZDALE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO DONALD R. READER

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION AND BY MAKING KNOWN TO HIM THE CONTENTS THEREOF.

9/13/2006 @ 10:03 AM SERVED DONALD R. READER

SERVED DONALD R. READER, DEFENDANT, AT HIS RESIDENCE 113 CHARLES STREET, HOUTZDALE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO CHRISTINE READERWIFE

A NOTICE OF SALE AND BY MAKING KNOWN TO HER THE CONTENTS THEREOF.

@ SERVED

NOW, NOVEMBER 17, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR NOVEMBER 17, 2006

@ SERVED

NOW, FEBRUARY 28, 2008 RETRUN THE WRIT AS TIME EXPIRED.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20384

NO: 05-1921-CD

PLAINTIFF: COMMONWEALTH FINANCIAL SYSTEMS, INC., ASSIGNEE OF UNIFUND CCR PARTNERS ASSIGNEE
OF CITIBANK

vs.

DEFENDANT: DONALD R. READER


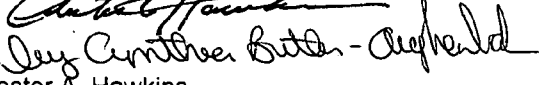
Execution PERSONAL PROPERTY

SHERIFF RETURN

SHERIFF HAWKINS \$83.38

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,



Chester A. Hawkins
Sheriff

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

Commonwealth Financial Systems, Inc.,
assignee of Unifund CCR Partners,
assignee of Citibank

Vs.

NO.: 2005-01921-CD

Donald R. Reader

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due COMMONWEALTH FINANCIAL SYSTEMS, INC., assignee of UNIFUND CCR PARTNERS, assignee of CITIBANK, Plaintiff(s) from DONALD R. READER, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
Personal Property

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

(3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE/PRINCIPAL:.....\$2,176.65

PAID: \$125.00

INTEREST from March 4, 2006 to

SHERIFF: \$

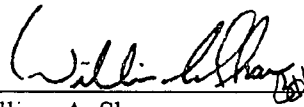
May 24, 2006 on \$2,176.65:.....\$28.62

PROTH. COSTS: \$

OTHER COSTS: \$

ATTY'S COMM: \$

DATE: 06/14/2006



William A. Shaw

Prothonotary/Clerk Civil Division

Received this writ this 14th day
of June A.D. 2006
At 3:00 A.M./P.M.

Charles A. Hunsicker
Sheriff By Cynthia Butler-Caplan

Requesting Party: James R. Apple, Esq.
4650 Baum Boulevard
Pittsburgh, PA 15213
(412) 682-1466

**PERSONAL PROPERTY SALE
SCHEDULE OF DISTRIBUTION**

NAME DONALD R. READER

NO. 05-1921-CD

NOW, February 28, 2008, by virtue of the Writ hereunto attached, after having given due and legal notice of time and place of sale by handbills posted on the premises setting forth the date, time and place of sale, I exposed the within described real estate of Donald R. Reader to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of \$1,500.00 and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR	9.00
SERVICE	9.00
MILEAGE	16.02
LEVY	20.00
MILEAGE	16.02
POSTING	9.00
HANDBILLS	
COMMISSION	30.00
POSTAGE	1.56
HANDBILLS	10.00
DISTRIBUTION	
ADVERTISING	
ADD'L SERVICE	
ADD'L POSTING	
ADD'L MILEAGE	16.02
ADD'L LEVY	
BID/ SETTLEMENT AMOUNT	1,500.00
RETURNS/DEPUTIZE	
COPIES	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$146.62

DEBT-AMOUNT DUE	2,176.65
INTEREST @ %	0.00
FROM TO	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	28.62
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$2,496.89

COSTS:

ADVERTISING	0.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
SHERIFF COSTS	146.62
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
TOTAL COSTS	\$271.62
TOTAL COSTS	\$2,496.89

COMMISSION 2% ON THE FIRST \$ 100,000 AND 1/2% ON ALL OVER THAT. DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff

814
765
2641 5986
Apple and Apple, P.C. Attorney at Law
4650 Baum Boulevard - Pittsburgh, PA 15213-1237

Tel: 412-682-1466
Fax: 412-682-3138
Toll-Free: 800-477-2775

Marvin J. Apple, Retired
James R. Apple

Charles F. Bennett
Joel E. Hausman

Facsimile Message

THE INFORMATION CONTAINED IN THIS FACSIMILE TRANSMISSION IS INTENDED ONLY FOR THE PERSONAL AND CONFIDENTIAL USE OF THE INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSED. THIS INFORMATION MAY BE AN ATTORNEY-CLIENT COMMUNICATION AND AS SUCH, IS PRIVILEGED AND CONFIDENTIAL. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY REVIEW, DISSEMINATION, DISTRIBUTION, OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE (412-682-1466), SO WE CAN ARRANGE FOR RETURN OF THE ORIGINAL MESSAGE TO US AT OUR EXPENSE. THANK YOU.

FAX NO: 814-765-5918 DATE 11-16-06

NUMBER OF PAGES (INCLUDING COVER PAGE) 1

AN ORIGINAL AND/OR COPY WILL () WILL NOT (X) BE SENT.

APPLE AND APPLE, P.C. FAX NUMBER 412-682-3138

TO COMPANY

Clearfield County's Sept.

ATTENTION:

FROM:

Mike

SUBJECT:

Donald R. Pender / 2005-1921.cd

MESSAGE:

Please postpone generally the Sheriff's Sale scheduled for tomorrow Nov. 17, 2006. Defendant has made payment arrangements with our client.

Thank You!

IF THERE ARE ANY PAGES MISSING OR YOU NEED FURTHER INFORMATION, PLEASE CONTACT US AT (412) 682-1466.