

06-223-CD

Comm Fin System vs Penny

Comm Fin vs Penny McDonald
2006-223-CD

Commonwealth Financial Systems, Inc.
120 North Keyser Avenue
Scranton, PA 18504

vs.

PENNY MCDONALD
132 Curtin Park Ct
Osceola Mills, PA 16666

Plaintiff

In the Court of Common Pleas of
Clearfield County, Pennsylvania
Civil Division

No. CH-349-05
2006-223-CO

PRAECLPCE FOR ENTRY OF JUDGMENT

Defendant(s)

To the Prothonotary of Clearfield County:

- 1) Enter Judgment on the attached Certified copy of Judgment from a District Justice.
 - A) Date of Instrument: 12/20/2005
 - B) Amount of Judgment: 8,116.50
 - C) Interest From: 12/20/2005
- 2) Enter the judgment in favor or the original holder, or (unless expressly forbidden in the instrument) in favor of the assignee or other transferee;
- 3) I hereby certify that the address of the plaintiff is:

Commonwealth Financial Systems, Incorporated
120 North Keyser Avenue
Scranton, PA 18504

- 4) I hereby certify that the address of the defendant is:

PENNY MCDONALD
132 Curtin Park Ct
Osceola Mills, PA 16666

FILED

FEB 10 2006 *PM*

va/12:35(m)
William A. Shaw
Prothonotary/Clerk of Courts

NOTICE TO DEFENDANT
STATEMENT TO ATT


Patricia A. Cobb, Esquire, Attorney for Plaintiff

Patricia A Cobb, Esquire
120 North Keyser Avenue
Scranton, PA 18504
570-342-1600 Ext. 202
Attorney ID 39688

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF: **CLEARFIELD**

Mag. Dist. No.:

46-3-03

MDJ Name: Hon.

MICHAEL A. RUDELLA

Address: **131 ROLLING STONE ROAD
PO BOX 210
KYLERTOWN, PA**

Telephone: **(814) 345-6789**

16847-0444

**COMMONWEALTH FINANCIAL SYSTEMS
120 N. KEYSER AVE.
SCRANTON, PA 18504**

**NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE**

PLAINTIFF:

NAME and ADDRESS

**COMMONWEALTH FINANCIAL SYSTEMS
120 N. KEYSER AVE.
SCRANTON, PA 18504**

VS.

NAME and ADDRESS

**MCDONALD, PENNY
132 CURTIN PARK CT
OSCEOLA MILLS, PA 16666**

Docket No.: **CV-0000349-05**
Date Filed: **11/14/05**



THIS IS TO NOTIFY YOU THAT:

Judgment:

DEFAULT JUDGMENT PLTF

<input checked="" type="checkbox"/> Judgment was entered for: (Name) COMMONWEALTH FINANCIAL SYSTEMS	<input type="checkbox"/> Judgment was entered against: (Name) MCDONALD, PENNY
in the amount of \$ 8,116.50 on:	(Date of Judgment) 12/20/05
<input type="checkbox"/> Defendants are jointly and severally liable.	(Date & Time) _____
<input type="checkbox"/> Damages will be assessed on:	
<input type="checkbox"/> This case dismissed without prejudice.	
<input type="checkbox"/> Amount of Judgment Subject to Attachment/42 Pa.C.S. § 8127 \$ _____	Amount of Judgment \$ 8,000.00 Judgment Costs \$ 116.50 Interest on Judgment \$.00 Attorney Fees \$.00 Total \$ 8,116.50
<input type="checkbox"/> Portion of Judgment for physical damages arising out of residential lease \$ _____	Post Judgment Credits \$ _____ Post Judgment Costs \$ _____ Certified Judgment Total \$ 8116.50

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

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

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

12-20-05 Date

M A Rudella

, Magisterial District Judge

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

11/30/06 Date

M A Rudella

, Magisterial District Judge

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

SEAL

Commonwealth Financial Systems, Inc.
120 North Keyser Avenue
Scranton, PA 18504

Plaintiff

vs.

PENNY MCDONALD
132 Curtin Park Ct
Osceola Mills, PA 16666

In the Court of Common Pleas of
Clearfield County, Pennsylvania
Civil Division

No. CV-349-08

Affidavit under Soldiers and Sailors Relief
Civil Relief Act of 1940 as amended.

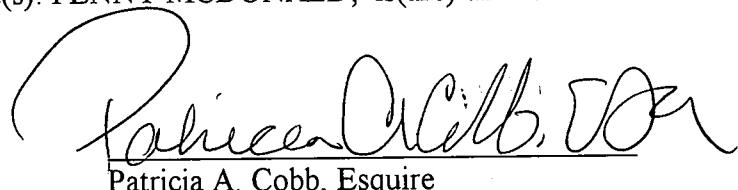
Defendant(s)

State of Pennsylvania
County of Clearfield } SS:

Patricia A. Cobb, Esquire being duly sworn according to law deposes and says that the above named defendant(s): PENNY MCDONALD; is(are) not in the military service of the United States of America as defined by the Soldiers' and Sailors' Civil Relief Act of 1940 as amended;

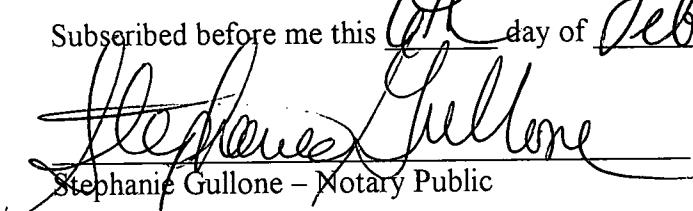
That the defendant(s): PENNY MCDONALD; is(are) older than eighteen years of age;

That the employment status of the defendant(s): PENNY MCDONALD; is(are) unknown.

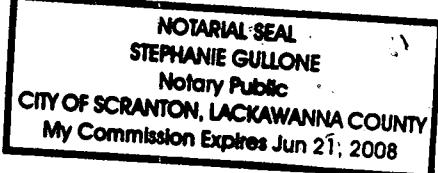


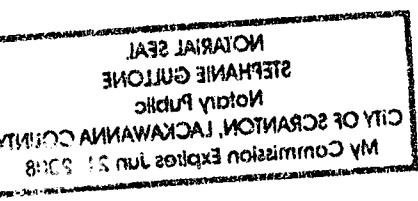
Patricia A. Cobb, Esquire

Subscribed before me this 11 day of February 2006



Stephanie Gullone - Notary Public





FILED

FEB 10 2006

William A Shaw
Prothonotary/Clerk of Courts

Commonwealth Financial Systems, Inc
120 North Keyser Avenue
Scranton, PA 18504

In the Court of Common Pleas of
Clearfield, Pennsylvania
Civil Division

Plaintiff(s)

File / Index No CD-349-05

vs.

PENNY MCDONALD
132 Curtin Park Ct
Osceola Mills, PA 16666

NOTICE OF FILING JUDGMENT

Defendant(s)

Notice is hereby given that a money judgment in the above-captioned matter has been entered against you in the

Amount of \$ 8,116.50 on FEB. 13, 2006.

By: Willie

If you have any questions regarding this notice, please contact the filing party:

Commonwealth Financial Systems, Inc.
120 North Keyser Avenue
Scranton, PA 18504
Telephone: 570-347-1115

(Notice is given in accordance with PA Supreme Court Rule of Civil Procedure No. 236)

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

Commonwealth Financial System, Inc.
Plaintiff(s)

No.: 2006-00223-CD

Real Debt: \$8,116.50

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Penny McDonald
Defendant(s)

Entry: \$20.00

Instrument: District Justice

Date of Entry: February 13, 2006

Expires: February 13, 2011

Certified from the record this February 13, 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

Civil Division

Commonwealth Financial Systems, Inc.
120 N. Keyser Avenue
Scranton, PA 18504

Plaintiff

File No: 2006-00223-CD

Vs.

Penny McDonald
132 Curtin Park Ct.
Osceola Mills, PA 16666

Defendant

Vs.

CNB Bank
1½ Second St.
Clearfield, PA 16380

Garnishee

Praeclipe for Entry of Appearance

Kindly enter my appearance on behalf of Commonwealth Financial Systems, Inc. in the above-captioned matter.

Date: 11-29-07


Signature: Patricia A. Coble

Print Name: Patricia A. Coble, Esq.
Address: 120 N. Keyser Avenue
Scranton, PA 18504

Telephone No: (570) 347-1115 ext. 202
Supreme Court ID No: 39688

FILED
m/153/07
DEC 03 2007
No CC
©

PA Supreme Court Rule of Civil Procedure 3101 to 3149

Commonwealth Financial Systems, Inc.

Plaintiff

In the Court of Common Pleas of Clearfield
County, Pennsylvania, Civil Division

vs.

PENNY MCDONALD
132 Curtin Park Ct
Osceola Mills, PA 16666

No. 2660-00223-CD

Defendant(s)

vs

CNB Bank
1 S Second St.
Clearfield, PA 16830

PRAECIPIE FOR WRIT OF EXECUTION AND
ATTACHMENT (MONEY JUDGMENT)

Garnishee

To the Prothonotary: TO SATISFY THE JUDGMENT, ISSUE WRIT OF EXECUTION IN THE ABOVE MATTER

(1) Directed to the Sheriff of Clearfield County, Pennsylvania;
(2) Against PENNY MCDONALD, 132 Curtin Park Ct. Osceola Mills, PA 16666

Defendant(s)

(3) And against CNB Bank
1 S Second St.
Clearfield, PA 16830

Garnishee(s);

(4) and index this writ

(a) against _____
Defendant(s)

(b) against _____
Garnishee(s),

as a lis pendens against the real property of the defendant(s) in the name of the Garnishee(s), any and all accounts of the defendant(s), in the possession of Garnishee, including but not limited to savings account balances; checking account balances; Certificates of Deposit; Money Market Accounts; contents of Safety Deposit Boxes. Defendant's SSN(s): 207-48-7943;

(5) Judgment Amount \$ 8,116.50
Interest 933.34
Clerks Fee 40.00
Sheriff _____
Poundage _____
Total _____

Prothonotary costs

Dated 11.29.07

FILED Atty pd. 20.00
M11:54AM
DEC 03 2007 2cc & Lewonts
to Sheriff

William A. Shaw
Prothonotary/Clerk of Courts

(6K)

Patricia A. Cobb, Esq.
Attorney for Plaintiff

#39688

120 N Keyser Ave
Scranton, PA 18504
570-347-1115

Commonwealth Financial Systems, Inc.	:	In the Court of Common Pleas of
120 North Keyser Avenue	:	Clearfield County, Pennsylvania
Scranton, PA 18504	:	Civil Division
Plaintiff		
Vs.	:	
PENNY MCDONALD	:	No. <u>2666-60223-CD</u>
132 Curtin Park Ct	:	
Osceola Mills, PA 16666	:	
Defendant(s)		
Vs.	:	
CNB Bank	:	
1 S Second St.	:	
Clearfield, PA 16830	:	
Garnishee		

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. 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 rights.

If you have claimed 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.

Name

Address

Telephone Number

Writ of Execution – (Money Judgment)
PA RCP 3101 to 3149

Commonwealth Financial Systems, Inc. : In the Court of Common Pleas of
120 North Keyser Avenue : Clearfield County Pennsylvania
Scranton, PA 18504 : Civil Division

Plaintiff

Vs. :
Penny McDonald : NO. 2006-00223-CD
132 Curtin Park Ct. :
Osceola Mills, PA 16666 : Writ of Execution (Money Judgment)

vs. :
CNB Bank :
1 S Second St. :
Clearfield, PA 16830 :
Garnishee :
:

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300 statutory exemption
2. Bibles, School books, sewing machines, uniforms and equipment
3. Most wages and unemployment benefits
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

THIS CLAIM TO BE FILED WITH THE OFFICE OF THE SHERIFF OF Clearfield County:

WRIT OF EXECUTION – CLAIM FOR EXEMPTION

To the Sheriff of **Clearfield** County, Pennsylvania:

I, the defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

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

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

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

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

(2) From my property which is in the possession of a third party, I claim the following exemptions:

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

(Address)

(Telephone Number)

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

Date: _____

(Defendant)

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

Commonwealth Financial Systems, Inc. : In the Court of Common Pleas of
120 North Keyser Avenue : Clearfield County, Pennsylvania
Scranton, PA 18504 : Civil Division
:
: No: 2006-00223-CD
Vs :
:
Penny McDonald :
132 Curtin Park Ct. :
Osceola Mills, PA 16666 :
:
:
:
Defendant(s) : Interrogatories in Attachment
:
Vs :
:
CNB Bank :
1 S Second St. :
Clearfield, PA 16830 :
:
:
Garnishee :
:

RE: Execution of Judgment against your depositor Penny McDonald SSN#204-48-7943.

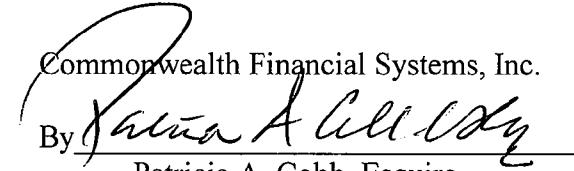
You are required to file answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in judgment against you:

- 1) At the time you were served or at any subsequent time, did the Defendant possess any bank accounts, joint or individual, that were in your custody or control? Please specify joint or individual account. Please list the legal title of any such account(s) and the primary account holder and if known whether joint account is entireties property.

- 2) At the time you were served or at any subsequent time, what was the balance and account number of the bank account(s) identified in Interrogatory #1?

- 3) At the time you were served or at any subsequent time, please list the average daily balance in the past five (5) months for each such account identified in your answer to Interrogatories number one (1) and two (2) above.

- 4) At the time you were served or at any subsequent time, did the bank account(s) that the Defendant possessed contain funds derived solely from social security funds and/or disability funds?
- 5) At any time before or after you were served, did the Defendant(s) transfer or deliver any property or money to you or to any person or place pursuant to your direction or consent, and if so, what was the consideration therefore?
- 6) At any time after you were served, did you pay, transfer or deliver any money or property to the Defendant(s) or to any person or place pursuant to the Depositor's direction or otherwise discharge any claim of the Depositor against you?
- 7) At the time you were served or at any subsequent time, did you have, share, or utilize any safe-deposit boxes, pledges, documents of title, securities, notes, coupons, receivable, license, or collateral in which there was an interest claimed by Defendant(s)?
- 8) Identify every other account (not previously noted) titled in the name of Defendant(s) in which you believe Defendant(s) have an interest in whole or part, whether or not styled as a payroll account, individual retirement account, tax account, lottery account, partnership account, joint or tenants by entirety account, insurance account, trust or escrow account, attorney's account, or otherwise.
- 9) To the extent that you're above answers depend in whole or part on documents, account records, or other papers or electronic data, describe each in exact detail (or attach a copy of the same).


Commonwealth Financial Systems, Inc.
By Patricia A. Cobb, Esquire
Patricia A. Cobb, Esquire
120 N Keyser Ave
Scranton, PA 18504
570-347-1115 Ext. 202

120 North Keyser Avenue
Scranton, PA 18504

Plaintiff

Vs.

PENNY MCDONALD
132 Curtin Park Ct
Osceola Mills, PA 16666

Clearfield County, PA
Civil Division

No: 2006-00223-CJ

Defendant

Vs.

CNB Bank
1 S Second St.
Clearfield, PA 16830

Garnishee

Return Of Service of Process

Service Attempts:

Date: _____

Time: _____

Date: _____

Date: _____

Person Served: _____

Date: _____

Relation: _____

Date: _____

Place of Service: _____

Date: _____

Deputy: _____

Additional Defendant _____

Additional Defendant _____

Garnishee _____

Special Instructions:

120 North Keyser Avenue
Scranton, PA 18504

Plaintiff

vs.

PENNY MCDONALD
132 Curtin Park Ct
Osceola Mills, PA 16666

Clearfield County, Pennsylvania
Civil Division

No. 2000-0023-CO

Affidavit under Soldiers and Sailors Relief
Civil Relief Act of 1940 as amended.

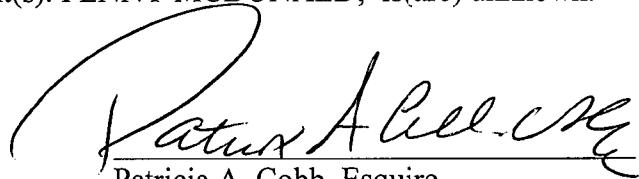
Defendant(s)

State of Pennsylvania
County of Clearfield } SS:

Patricia A. Cobb, Esquire being duly sworn according to law deposes and says that the above named defendant(s): PENNY MCDONALD; is(are) not in the military service of the United States of America as defined by the Soldiers' and Sailors' Civil Relief Act of 1940 as amended;

That the defendant(s): PENNY MCDONALD; is(are) older than eighteen years of age;

That the employment status of the defendant(s): PENNY MCDONALD; is(are) unknown.



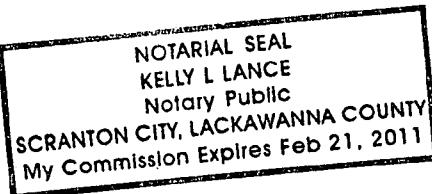
Patricia A. Cobb, Esquire

Subscribed before me this 29th day of November 2007



Kelly L Lance

Kelly L Lance—Notary Public



Commonwealth Financial Systems, Inc.

Plaintiff :

Vs.

PENNY MCDONALD
132 Curtin Park Ct
Osceola Mills, PA 16666

In the Court of Common Pleas of
Clearfield County, Pennsylvania
Civil Division

No. 70610-66223-CD

OPY

WRIT OF EXECUTION AND ATTACHMENT

Defendant(s)

Vs.

CNB Bank
1 S Second St.
Clearfield, PA 16830

(MONEY JUDGMENT)

Garnishee

Commonwealth of Pennsylvania, County of Clearfield,

TO THE SHERIFF OF Clearfield County, Pennsylvania:

To satisfy the judgment, interest and costs against :

PENNY MCDONALD , 132 Curtin Park Ct, Osceola Mills, PA 16666, Defendant(s)

Please Serve Garnishee As Soon As Possible

Any and all accounts of the defendant(s), in the possession of Garnishee(s), including but not limited to savings account balances, checking account balances, Certificates of Deposit, Money Market Accounts, contents of Safety Deposit Boxes. Defendant's Social Security Number(s) is/are 207-48-7943

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

CNB Bank
1 S Second St.
Clearfield, PA 16830 Garnishee(s) per property description.

Confessed Judgment by Complaint:

1. Date of Entry _____ filed.
2. Notice of mailing on _____ filed.

And to notify the Garnishee(s) that

- (a) An attachment has been issued;
- (b) The garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivery any property of the defendant(s) or otherwise disposing thereof.
3. If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify him that he has been added as a garnishee and is enjoined as above stated.

Dated 11.29.04

(Seal)

Patricia A. Cobb, Esquire PA Bar ID 39688
120 North Keyser Avenue
Scranton, PA 18504

570-347-1115 Ext. 202

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

Judgment Amount \$ 8,116.50
Interest 933.34
Clerk's Fee Prothonotary costs 40.00
Sheriff _____
Poundage 2% _____
Total _____

W. A. Cobb 12/3/07
Clerk of Judicial Records

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103490
NO: 06-223-CD
SERVICE # 1 OF 1
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: COMMONWEALTH FINANCIAL SYSTEMS, INC.

vs.

DEFENDANT: PENNY MCDONALD
TO: CNB BANK, Garnishee

FILED
02.55 PM
DEC 10 2007

William A. Shaw
Secretary/Clerk of Courts

SHERIFF RETURN

NOW, December 06, 2007 AT 12:04 PM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON CNB BANK, Garnishee DEFENDANT AT 1 S. 2nd ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO CINDY PIERCE, RECEPTIONIST A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER /

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	COMM.FINANCIAL	33314	10.00
SHERIFF HAWKINS	COMM.FINANCIAL	33314	24.41

Sworn to Before Me This

____ Day of _____ 2007

So Answers,

Chester A. Hawkins
by Marilyn Harr
Chester A. Hawkins
Sheriff

Commonwealth Financial Systems, Inc.

Plaintiff :

Vs.

PENNY MCDONALD
132 Curtin Park Ct
Osceola Mills, PA 16666

In the Court of Common Pleas of
Clearfield County, Pennsylvania
Civil Division

No. 7060-06223-CO

WRIT OF EXECUTION AND ATTACHMENT

Defendant(s) :

Vs.

CNB Bank
1 S Second St.
Clearfield, PA 16830

(MONEY JUDGMENT)

Garnishee :

Commonwealth of Pennsylvania, County of Clearfield,

TO THE SHERIFF OF Clearfield County, Pennsylvania:

To satisfy the judgment, interest and costs against :

PENNY MCDONALD , 132 Curtin Park Ct, Osceola Mills, PA 16666, Defendant(s)

Please Serve Garnishee As Soon As Possible

Any and all accounts of the defendant(s), in the possession of Garnishee(s), including but not limited to savings account balances, checking account balances, Certificates of Deposit, Money Market Accounts, contents of Safety Deposit Boxes.
Defendant's Social Security Number(s) is/are 207-48-7943

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

CNB Bank
1 S Second St.
Clearfield, PA 16830 Garnishee(s) per property description.

Received this writ this 3 day
of November A.D. 2007
At 3:00 A.M.

Clutter A. Hawley
Sheriff by Marly H. H. M.

Confessed Judgment by Complaint:

1. Date of Entry _____
2. Notice of mailing on _____ filed.

And to notify the Garnishee(s) that

- (a) An attachment has been issued;
- (b) The garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivery any property of the defendant(s) or otherwise disposing thereof.

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

Dated 11.29.07
(Seal)

Judgment Amount \$ 8,116.50
Interest 933.34
Clerk's Fee Prothonotary costs 40.00
Sheriff _____
Poundage 2% _____
Total _____

Willie Chang 12/3/07
Clerk of Judicial Records

Patricia A. Cobb, Esquire PA Bar ID 39688
120 North Keyser Avenue
Scranton, PA 18504
570-347-1115 Ext: 202

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

Commonwealth Financial Systems, Inc.

Plaintiff :

Vs.

PENNY MCDONALD
132 Curtin Park Ct
Osceola Mills, PA 16666

In the Court of Common Pleas of
Clearfield County, Pennsylvania
Civil Division

No. 2000-00223-CO

WRIT OF EXECUTION AND ATTACHMENT

Defendant(s) :

Vs.

CNB Bank
1 S Second St.
Clearfield, PA 16830

(MONEY JUDGMENT)

Garnishee :

Commonwealth of Pennsylvania, County of Clearfield,
TO THE SHERIFF OF Clearfield County, Pennsylvania:
To satisfy the judgment, interest and costs against :

PENNY MCDONALD, 132 Curtin Park Ct, Osceola Mills, PA 16666, Defendant(s)

Please Serve Garnishee As Soon As Possible

Any and all accounts of the defendant(s), in the possession of Garnishee(s), including but not limited to savings account balances, checking account balances, Certificates of Deposit, Money Market Accounts, contents of Safety Deposit Boxes.
Defendant's Social Security Number(s) is/are 207-48-7943

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

CNB Bank
1 S Second St.
Clearfield, PA 16830 Garnishee(s) per property description.

Received this writ this 3 day
of November A.D. 2007
At 3:00 A.M.

Chesler A. Haubus
Sheriff *by Maury Hamm*

Confessed Judgment by Complaint:

1. Date of Entry _____
2. Notice of mailing on _____ filed.

And to notify the Garnishee(s) that

(a) An attachment has been issued;
(b) The garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivery any property of the defendant(s) or otherwise disposing thereof.

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

Dated 11.29.07
(Seal)

Judgment Amount \$ 8,116.50
Interest 933.34
Clerk's Fee Prothonotary costs 40.00
Sheriff _____
Poundage 2% _____
Total _____

Willie Chang 12/3/07
Clerk of Judicial Records

Patricia A. Cobb, Esquire PA Bar ID 39688
120 North Keyser Avenue
Scranton, PA 18504
570-347-1115 Ext. 202

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

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

COMMONWEALTH FINANCIAL SYSTEMS, INC. :

120 North Keyser Avenue :

Scranton, PA 18504 :

Plaintiff : No. 2006-00223-CD

vs. :

PENNY L. MCDONALD, :

132 Curtin Park Ct. :

Osceola Mills, PA 16666 :

Defendant :

and :

CNB BANK (formerly County National Bank) :

Garnishee :

FILED NO
01/10/55 BY CC
DEC 28 2007
WM

William A. Shaw
Prothonotary/Clerk of Courts

CERTIFICATE OF SERVICE

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

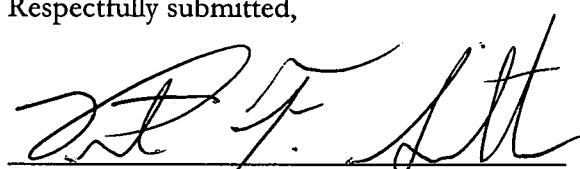
U. S. FIRST CLASS MAIL

Patricia A. Cobb, Esquire
120 North Keyser Ave.
Scranton, PA 18504

CERTIFIED MAIL

Penny L. McDonald
132 Curtin Park Ct.
Osceola Mills, PA 16666

Respectfully submitted,



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

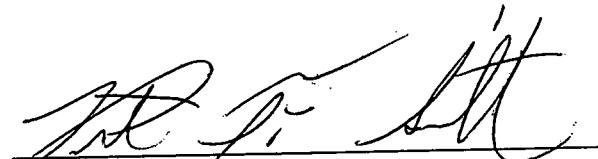
Date: 12/29/07

4. Yes, this count receives two preauthorized deposits from the United States Treasury of Social Security per month.
5. No.
6. No.
7. No.
8. None
9. Objection. This is unduly burdensome, however if Plaintiff agrees to pay Twenty Dollars (\$20.00) an hour research fee we will answer.



Peter F. Smith, Attorney

Date: December 20, 2007



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

VERIFICATION

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

CNB Bank

Dated: 12-19-07

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

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

COMMONWEALTH FINANCIAL SYSTEMS, INC. :
120 North Keyser Avenue :
Scranton, PA 18504 :
Plaintiff : No. 2006-00223-CD
vs. :
PENNY MCDONALD :
132 Curtin Park Ct. :
Osceola Mills, PA 16666 :
Defendant :
and :
CNB BANK (formerly County National Bank) :
Garnishee :

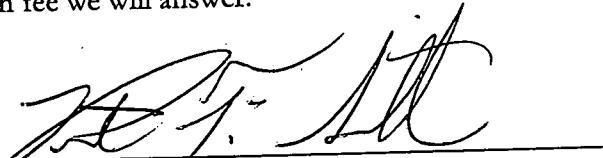
GARNISHEE'S ANSWERS TO INTERROGATORIES

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

1. Yes.

Checking Account No. 1633437 in the names of Penny L. McDonald and Richard
L. McDonald, who are believed to be husband and wife, residing at 132 Curtin Park
Ct., Osceola Mills, PA 16666-1657.

2. The balance in this account on the date the writ was served on CNB and prior to
deduction of CNB's One-Hundred Fifty Dollar (\$150.00) fee for responding to this
garnishment was Seventy-Two Dollars and Twenty-Eight Cents (\$72.28).
3. Objection. This is unduly burdensome, however if Plaintiff agrees to pay Twenty
Dollars (\$20.00) an hour research fee we will answer.



Peter F. Smith, Attorney

Commonwealth Financial Systems, Inc.
Scranton, PA 18504
120 North Keyser Avenue
Plaintiff

: In the Court of Common Pleas of
: Clearfield County, Pennsylvania Civil
: Division

Vs.

No: 2006-00223-CD

Penny McDonald
132 Curtin Park Ct.
Osceola Mills, PA 16666

**Praeclipe to Dissolve the Attachment
Against the Garnishee.**

Defendant

Vs.

CNB Bank
1 S Second St.
Clearfield, PA 16380

Garnishee

FILED *ICC to AM*
3/12/45 am pd \$1.00
JAN 10 2008

William A. Shaw
Prothonotary/Clerk of Courts

To the Prothonotary of Clearfield County Pennsylvania:

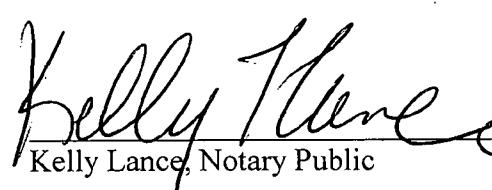
Please enter the above Praeclipe to Dissolve the Attachment Against the Garnishee.

Thank you,

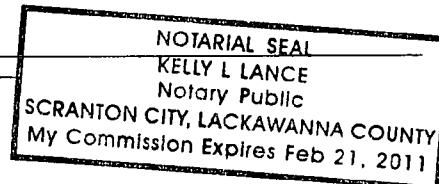


Patricia A. Cobb, Esquire
Lawyer ID # 39688
Commonwealth of Pennsylvania
Lackawanna County

Sworn and subscribed before me on this 3rd day of January 2008



Kelly Lance, Notary Public



IN THE COURT OF COMMON PLEAS OF
Clearfield COUNTY, PENNSYLVANIA

Commonwealth Financial
Systems, Inc. : CIVIL DIVISION

Plaintiff : :

vs. : : NO: 2006-00223-CD

Penny McDonald : :
Defendant : :

PRAECIPE FOR WRIT OF REVIVAL

TO THE PROTHONOTARY:

Please issue writ of revival of lien of judgment entered at this Court at Clearfield and enter it in the judgment index against Penny McDonald in the amount of \$8,116.50 with interest from December 20, 2005.

Commonwealth Financial Systems, Inc.



Patricia A Cobb, Esquire
Attorney I.D. No: 39688
Attorney for Plaintiff

FILED Aug 23 2010
M 12:57:61 80.00
S AUG 23 2010 20002wnts
William A. Shaw
Prothonotary/Clerk of Courts to Atty
GL

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

Commonwealth Financial :
Systems, Inc. : CIVIL DIVISION
Plaintiff :
vs. :
Penny McDonald : NO: 2006-00223-CD
Defendant :

WRIT OF REVIVAL

Penny McDonald:

- (1) You are notified that the plaintiff has commenced a proceeding to revive the Lien of the judgment entered at the Court of Common Pleas of Clearfield County at Judgment Number 2006-00223-CD
- (2) The plaintiff claims that the amount due and unpaid is \$8,116.50 with interest from December 20, 2005.
- (3) You are required within twenty days after service of this writ to file an answer Or otherwise plead to this writ. If you fail to do so, a judgment of revival in the amount claimed by the plaintiff may be entered without a hearing and you may lose important rights.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU CAN NOT AFFORD TO HIRE A LAWYER, PLEASE CONTACT YOUR LOCAL LEGAL SERVICE ASSOCIATION.

Date: 8/23/10

Willie Chan

Name of Prothonotary or Clerk

By _____
Deputy

In the Court of Common Pleas of Clearfield County Pennsylvania

Civil Division

FILED

6 MAR 18 2006
0122366
William A. [Signature]
Prothonotary/Clerk of the Court
Court of Common Pleas
2-Sun

Commonwealth Financial Systems, Inc.
245 Main Street
Dickson City PA 18519

Plaintiff

File No. 2006-00223-CD

Vs.

Penny McDonald
PO Box 161
Philipsburg, PA 16866-0161

Defendant

Vs.

CNB Bank
1 S Second St.
Clearfield, PA 16380

Garnishee

Praecipe for Entry of Appearance

Kindly enter my appearance on behalf of Commonwealth Financial Systems, Inc. in the above-captioned matter.

Date: 2-9-11

Signature: Patricia A. Cobb

Print Name: PATRICIA A COBB ESQ.
Address: 245 Main Street
Dickson City PA 18519
Telephone No: (570) 347-1115 ext. 202
Supreme Court ID No: 39688

PA Supreme Court Rule of Civil Procedure 3101 to 3149

Commonwealth Financial Systems, Inc.

vs.

Plaintiff

In the Court of Common Pleas of Clearfield
County, Pennsylvania, Civil Division

PENNY MCDONALD

PO BOX 161

PHILIPSBURG, PA 16866-0161

FILED

MAR 18 2011

S u n / 12 : 10 (C)
William A. Shaw
Prothonotary/Clerk of Courts

6 cent return
to Shpy
1 cent return
to Atty

No. 2006-00223-CO

vs

Defendant(s)

CNB Bank
1 S Second St.
Clearfield, PA 16380

PRAECIPIE FOR WRIT OF EXECUTION AND
ATTACHMENT (MONEY JUDGMENT)

Garnishee

To the Prothonotary: **TO SATISFY THE JUDGMENT, ISSUE WRIT OF EXECUTION IN THE ABOVE MATTER**

(1) Directed to the Sheriff of Clearfield County, Pennsylvania;
(2) Against PENNY MCDONALD, PO BOX 161, PHILIPSBURG, PA 16866-0161

Defendant(s)

(3) And against CNB Bank
1 S Second St.
Clearfield, PA 16380

Garnishee(s);

(4) and index this writ

(a) against _____

Defendant(s)

(b) against _____

Garnishee(s),

as a lis pendens against the real property of the defendant(s) in the name of the Garnishee(s), any and all accounts of the defendant(s), in the possession of Garnishee, including but not limited to savings account balances; checking account balances; Certificates of Deposit; Money Market Accounts; contents of Safety Deposit Boxes. Defendant's SSN(s): 207-48-7943;

(5) Judgment Amount \$ 8,116.50
Interest 2,515.96
Clerks Fee _____
Sheriff _____
Poundage _____
Total _____

Prothonotary costs 487.00

Dated 2-9-11

Patricia A. Cobb
Patricia A. Cobb, Esq.
Attorney for Plaintiff

245 Main Street
Dickson City PA 18519

Commonwealth Financial Systems, Inc.

Vs.

PENNY MCDONALD
PO BOX 161
PHILIPSBURG, PA 16866-0161

Plaintiff :

In the Court of Common Pleas of
Clearfield County, Pennsylvania
Civil Division

No. 2006-00223-CD

WRIT OF EXECUTION AND ATTACHMENT

Vs.

Defendant(s)

CNB Bank
1 S Second St.
Clearfield, PA 16380

(MONEY JUDGMENT)

Garnishee

Commonwealth of Pennsylvania, County of Clearfield,
TO THE SHERIFF OF Clearfield County, Pennsylvania:
To satisfy the judgment, interest and costs against :

PENNY MCDONALD, PO BOX 161, PHILIPSBURG, PA 16866-0161, Defendant(s)

Please serve Garnishee as soon as possible!!!

Any and all accounts of the defendant(s), in the possession of Garnishee(s), including but not limited to savings account balances, checking account balances, Certificates of Deposit, Money Market Accounts, contents of Safety Deposit Boxes. Defendant's Social Security Number(s) is/are 0-0-7943

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

CNB Bank
1 S Second St.
Clearfield, PA 16380 Garnishee(s) per property description.

Confessed Judgment by Complaint:

1. Date of Entry _____
2. Notice of mailing on _____ filed.

And to notify the Garnishee(s) that

- (a) An attachment has been issued;
- (b) The garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivery any property of the defendant(s) or otherwise disposing thereof.

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

Dated 3-18-11

(Seal)

Judgment Amount

\$8114.50

Interest

2,515.96

Clerk's Fee

Sheriff

Poundage 2%

Total

Prothonotary costs \$87.00

Clerk of Judicial Records

Sheriff / Deputy

Patricia A. Cobb
Patricia A. Cobb, Esquire PA Bar ID 39688
245 Main Street
Dickson City, PA 18519
570-347-1115 Ext. 202

**Writ of Execution – (Money Judgment)
PA RCP 3101 to 3149**

Commonwealth Financial Systems, Inc. : In the Court of Common Pleas of
245 Main Street : Clearfield County Pennsylvania
Dickson City PA 18519 : Civil Division

Plaintiff :

Vs. No: 2006-00223-CD

Penny McDonald :
PO Box 161 :
Philipsburg, PA 16866-0161 :
:

Defendant :

Vs. Writ of Execution (Money Judgment)

CNB Bank :
1 S Second St. :
Clearfield, PA 16380 :
:

Garnishee :

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300 statutory exemption
2. Bibles, School books, sewing machines, uniforms and equipment
3. Most wages and unemployment benefits
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

THIS CLAIM TO BE FILED WITH THE OFFICE OF THE SHERIFF OF Clearfield County:

Commonwealth Financial Systems, Inc. 245 Main Street Dickson City, PA 18519	:	In the Court of Common Pleas of Clearfield County, Pennsylvania Civil Division
Plaintiff	:	
Vs.	:	
PENNY MCDONALD PO BOX 161 PHILIPSBURG, PA 16866-0161	:	No. <u>2006-00223-CD</u>
	:	
Defendant(s)	:	Writ of Execution (Money Judgment)
Vs.	:	
CNB Bank 1 S Second St. Clearfield, PA 16380	:	
	:	
Garnishee	:	

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. 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 rights.

If you have claimed 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.

Name _____

Address _____

Telephone Number _____

To the Sheriff of **Clearfield** County, Pennsylvania:

I, the defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

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

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

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

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

(2) From my property which is in the possession of a third party, I claim the following exemptions:

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

(Address)

(Telephone Number)

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

Date: _____

(Defendant)

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

Commonwealth Financial Systems, Inc. : In the Court of Common Pleas of
245 Main Street : Clearfield County, Pennsylvania
Dickson City PA 18519 : Civil Division

Plaintiff :

Vs

No. 2006-00223-CD

Penny McDonald :
PO Box 161 :
Philipsburg, PA 16866-0161 : Interrogatories in Attachment

Defendant(s) :

Vs

CNB Bank :
1 S Second St. :
Clearfield, PA 16380 :

Garnishee :

RE: Execution of Judgment against your depositor Penny McDonald # 000-00- 7943.

You are required to file answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in judgment against you:

- 1) At the time you were served or at any subsequent time, did the Defendant possess any bank accounts, joint or individual, that were in your custody or control? Please specify joint or individual account. Please list the legal title of any such account(s) and the primary account holder and if known whether joint account is entireties property.
- 2) At the time you were served or at any subsequent time, what was the balance and account number of the bank account(s) identified in Interrogatory #1?
- 3) At the time you were served or at any subsequent time, please list the average daily balance in the past five (5) months for each such account identified in your answer to Interrogatories number one (1) and two (2) above.

- 4) At the time you were served or at any subsequent time, did the bank account(s) that the Defendant possessed contain funds derived solely from social security funds and/or disability funds?
- 5) At any time before or after you were served, did the Defendant(s) transfer or deliver any property or money to you or to any person or place pursuant to your direction or consent, and if so, what was the consideration therefore?
- 6) At any time after you were served, did you pay, transfer or deliver any money or property to the Defendant(s) or to any person or place pursuant to the Depositor's direction or otherwise discharge any claim of the Depositor against you?
- 7) At the time you were served or at any subsequent time, did you have, share, or utilize any safe-deposit boxes, pledges, documents of title, securities, notes, coupons, receivable, license, or collateral in which there was an interest claimed by Defendant(s)?
- 8) Identify every other account (not previously noted) titled in the name of Defendant(s) in which you believe Defendant(s) have an interest in whole or part, whether or not styled as a payroll account, individual retirement account, tax account, lottery account, partnership account, joint or tenants by entirety account, insurance account, trust or escrow account, attorney's account, or otherwise.
- 9) To the extent that your above answers depend in whole or part on documents, account records, or other papers or electronic data, describe each in exact detail (or attach a copy of the same).

Commonwealth Financial Systems, Inc.

By 
Patricia A. Cobb, Esquire
245 Main Street
Dickson City PA 18519
570-347-1115 Ext. 202

Commonwealth Financial Systems, Inc.
245 Main Street
Dickson City, PA 18519

Clearfield County, PA
Civil Division

Plaintiff :

Vs.

PENNY MCDONALD
PO BOX 161
PHILIPSBURG, PA 16866-0161

No: 2006-00223-CD

Defendant :

Vs.

CNB Bank
1 S Second St.
Clearfield, PA 16380

Garnishee :

Return Of Service of Process

Service Attempts:

Date: _____

Time: _____

Date: _____

Date: _____

Person Served: _____

Date: _____

Relation: _____

Date: _____

Place of Service: _____

Date: _____

Deputy: _____

Additional Defendant _____

Additional Defendant _____

Garnishee _____

Special Instructions:

Commonwealth Financial Systems, Inc.
245 Main Street : Clearfield County, Pennsylvania
Dickson City, PA 18519 : Civil Division

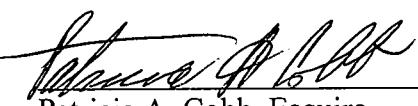
Plaintiff :
vs. :
PENNY MCDONALD :
PO BOX 161 :
PHILIPSBURG, PA 16866-0161 :
Defendant(s) :

State of Pennsylvania
County of Clearfield } SS:

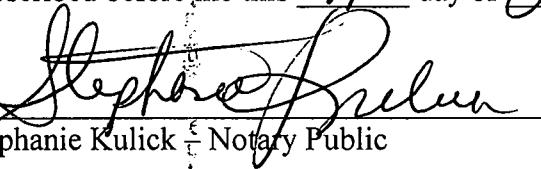
Patricia A. Cobb, Esquire being duly sworn according to law deposes and says that the above named defendant(s): PENNY MCDONALD; is(are) not in the military service of the United States of America as defined by the Soldiers' and Sailors' Civil Relief Act of 1940 as amended;

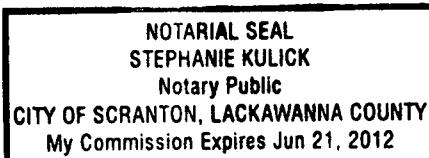
That the defendant(s): PENNY MCDONALD; is(are) older than eighteen years of age;

That the employment status of the defendant(s): PENNY MCDONALD; is(are) unknown.


Patricia A. Cobb, Esquire

Subscribed before me this 11 day of February 20 11


Stephanie Kulick Notary Public



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

Commonwealth Financial Systems, Inc.,

Plaintiff

: No.2006-00223-CD

vs.

Penny McDonald

Defendant

and

CNB Bank,

Garnishee

S FILED No CC
01 10:25 am
MAY 19 2011

William A. Shaw
Prothonotary/Clerk of Courts

GARNISHEE CNB BANK' S CERTIFICATE OF SERVICE

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

U. S. FIRST CLASS MAIL
Patricia A. Cobb, Esquire
245 Main Street
Dickson City, PA 18519

U.S. FIRST CLASS MAIL &
CERTIFIED MAIL
Penny L. Rebo
110 Baker Street
Philipsburg, PA 16866

Penny McDonald
PO Box 161
Philipsburg, PA 16866

Respectfully submitted,



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

Date: 5-19-11

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

Commonwealth Financial Systems, Inc., :
Plaintiff : No.2006-00223-CD
vs. :
Penny McDonald :
Defendant :
and :
CNB Bank, :
Garnishee :
:

GARNISHEE'S ANSWERS TO INTERROGATORIES

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

1. Maybe.

CNB has an account listed in the names of "Penny L. Rebo and Richard L. McDonald" with address of 110 Baker Street, Philipsburg, PA 16866. This account receives periodic electronic deposits from the Social Security Administration referencing the name "Penny Green Onnor McDonald."

2. The balance in this account prior to reduction of CNB's standard \$160 fee for responding to this Garnishment on the date and time the Writ was served on CNB was \$202.06.

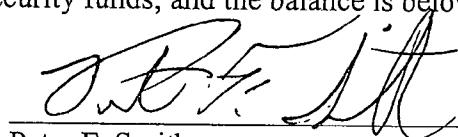
3. Objection. This request would involve an inordinate expense and be unduly burdensome to CNB. It will be happy to provide this information if compensated for its effort at its standard hourly rate for research of \$24.97 per hour.



Peter F. Smith

4. See Answer to Number 1.

5. This question is overly broad, and CNB objects. Moreover this account is exempt because it contains Social Security funds, and the balance is below the \$300 Statutory Exemption.



Peter F. Smith

6. CNB did not place a hold on this account by virtue of facts stated in 5 above and regulatory changes affective May 1, 2011.
7. No.
8. See Answer 1 above.
9. Objection. This request would involve an inordinate expense and be unduly burdensome to CNB. It will be happy to provide this information if compensated for its effort at its standard hourly rate for research of \$24.97 per hour.

Date: 5-16-11



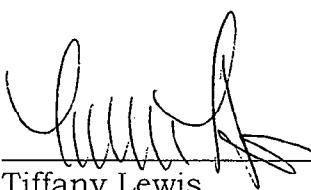
Peter F. Smith, Esquire
Attorney for the Garnishee
Attorney I.D. # 34291
30 S. 2nd St., P.O. Box 130
Clearfield, PA 16830
(814) 765-5595

VERIFICATION

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

CNB Bank

Dated: 5-16-11

By: 
Tiffany Lewis,
Records and Research

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Dkt Pg. 108294

2 of 2

COMMONWEALTH FINANCIAL SYSTEMS, INC.

NO. 06-223-CD

-vs-

PENNY MCDONALD

WRIT OF EXECUTION/
INTERROGATORIES TO
GARNISHEE

TO: CNB BANK, Garnishee

SHERIFF'S RETURN

NOW MAY 19, 2011 MAILED THE WITHIN:

PRAECEIPE, WRIT, WRIT NOTICE & CLAIM FOR EXEMPTION, INTERROGATORIES,
RETURN OF SERVICE OF PROCESS, AFFIDAVIT/SOLDIERS SAILORS RELIEF ACT

TO: PENNY MCDONALD, DEFENDANT

AT: P.O. BOX 161, PHILIPSBURG, PA. 16866

IN THE S.A.S.E.

FILED
012.30cm
MAY 19 2011
WM

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 108294
NO: 06-223-CD
SERVICES 2

WRIT OF EXECUTION, INTERROGATORIES TO GARNISHEE

PLAINTIFF: COMMONWEALTH FINANCIAL SYSTEMS, INC.

VS.

DEFENDANT: PENNY MCDONALD

TO: CNB BANK, Garnishee

SHERIFF RETURN

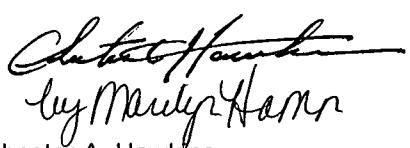
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	NCC div.of Comm.Fin.	55573	20.00
SHERIFF HAWKINS	NCC div. of Comm.Fin.	55573	26.44

Sworn to Before Me This

So Answers,

____ Day of _____ 2011


Chester A. Hawkins
Sheriff

Commonwealth Financial Systems, Inc.
245 Main Street
Dickson City, PA 18519

: In the Court of Common Pleas of
: Clearfield County, Pennsylvania Civil
: Division

Plaintiff : No: 2006-00223-CD

Vs.

Penny McDonald
PO Box 161
Philipsburg, PA 16866-0161

: Praeclipe to Dissolve the Attachment
: Against the Garnishee.

Defendant :

Vs.

CNB Bank
1 S Second St.
Clearfield, PA 16380

Garnishee :

To the Prothonotary of Clearfield County Pennsylvania:

Please enter the above Praeclipe to Dissolve the Attachment Against the Garnishee.

FILED pd \$7.00 Atty
m/11:56am ICC Atty Cobb
S JUN 09 2011

William A. Shaw
Prothonotary/Clerk of Courts

Thank you,



Patricia A. Cobb, Esquire
Lawyer ID # 39688
Commonwealth of Pennsylvania
Lackawanna County

Sworn and subscribed before me on this 27th day of May, 2011



Stephanie Kulick

Stephanie Kulick- Notary Public

