

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

GREAT SENECA FINANCIAL CORP,
A MARYLAND CORPORATION,
ASSIGNEE OF SHERMAN ACQUISITION II LP
ASSIGNEE OF PROVIDIAN FINANCIAL CORPORATION
CIVIL ACTION
(Plaintiff)

06-253-CD

C/O WOLPOFF & ABRAMSON, L.L.P.
4660 TRINDLE ROAD, 3rd FLOOR
CAMP HILL, PA 17011

Type of Case: Contract

Type of Pleading: CIVIL COMPLAINT

VS.


Filed on Behalf of: Plaintiff

KRISTI L. RICHARDS

(Defendant)

313 MILLER ROAD EXT
HOUTZDALE, PA 16651

Andrew C. Spears, Esquire #87737
Wolpoff & Abramson, LLP/Counsel for Plaintiff
Attorney's in the Practice of Debt Collection
4660 Trindle Road, Third Floor
Camp Hill, PA 17011
(717) 303-6700



(Signature)

FILED *iceshff*
m/1:45 PM
FEB 16 2006 *Atty pd.*
8500

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

GREAT SENECA FINANCIAL CORP
A MARYLAND CORPORATION
ASSIGNEE OF SHERMAN ACQUISITION II LP
ASSIGNEE OF PROVIDIAN FINANCIAL CORPORATION
Plaintiff NO.

vs.

CIVIL ACTION - LAW

KRISTI L. RICHARDS
Defendant

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 is 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.

Lawyer Referral Service
Pennsylvania Bar Association
P.O. Box 186
Harrisburg, Pa 17108
1-800-692-7375

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

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

EN LA CORTE DE ALEGATOS COMUN DEL CONDADO DE CLEARFIELD,
PENNSYLVANIA

GREAT SENECA FINANCIAL CORP
A MARYLAND CORPORATION
ASSIGNEE OF SHERMAN ACQUISITION II LP
ASSIGNEE OF PROVIDIAN FINANCIAL CORPORATION
Plaintiff NO.

vs.

CIVIL ACTION - LAW

KRISTI L. RICHARDS
Defendant

NOTICIA

USTED HA SIDO DEMANDADO/A EN LA CORTE. Si usted desea defender conta la demanda puestas en las siguientes paginas, usted tienen que tomar acción dentro veinte (20) dias después que esta Demanda y Aviso es servido, con entrando por escrito una apariencia personalmente o por un abogado y archivando por escrito con la Corte sus defensas o objeciones a las demandas puestas en esta contra usted. Usted es advertido que si falla de hacerlo el caso puede proceder sin usted y un juzgamiento puede ser entrado conta usted por la Corte sin mas aviso por cualquier dinero reclamado en la Demanda o por cualquier otro reclamo o alivio solicitado por Demandante. Usted puede perder dinero o propiedad o otros derechos importante para usted.

USTED DEBE LLEVAR ESTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELEFONO LA OFICINA FIJADA AQUI ABAJO. ESTA OFICINA PUEDE PROVEERE CON INFORMACION DE COMO CONSEGUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ESTA OFICINA PUEDE PROVEERE INFORMACION ACERCA AGENCIAS. QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQ UN HONORARIO REDUCIDO O GRATIS.

SERVICIO DE REFERIDO A ABOGADO
COLEGIO DE ABOGADOS DEL CONDADO DE LEHIGH
ABOGACIA DEL CONDADO DE CLEARFIELD

Pennsylvania Bar Association
P.O. Box 186
Harrisburg, Pa 17108
1-800-692-7375

LAW OFFICES
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ATTORNEYS IN THE PRACTICE
OF DEBT COLLECTION

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

GREAT SENECA FINANCIAL CORP
A MARYLAND CORPORATION
ASSIGNEE OF SHERMAN ACQUISITION II LP
ASSIGNEE OF PROVIDIAN FINANCIAL CORPORATION
Plaintiff NO.

vs.

CIVIL ACTION - LAW

KRISTI L. RICHARDS
Defendant

COMPLAINT

AND NOW, TO WIT, comes the Petitioner/Plaintiff, GREAT SENECA FINANCIAL CORP, A MARYLAND CORPORATION, ASSIGNEE OF SHERMAN ACQUISITION II LP, ASSIGNEE OF PROVIDIAN FINANCIAL CORPORATION, by and through its attorneys, and the law firm of Wolpoff & Abramson, LLP, and hereby avers as follows:

1. Plaintiff, GREAT SENECA FINANCIAL CORP, A MARYLAND CORPORATION, ASSIGNEE OF SHERMAN ACQUISITION II LP, ASSIGNEE OF PROVIDIAN FINANCIAL CORPORATION, is a corporation doing business within the Commonwealth of Pennsylvania, and the other states of the United States, with its principal place of business situated at P.O. BOX 1651, ROCKVILLE, MD 20849.
2. Defendant, KRISTI L. RICHARDS, is an adult individual with a last known address of 313 MILLER ROAD EXT., HOUTZDALE, CLEARFIELD County, PA 16651.
3. It is averred that Defendant was issued an open ended credit account by Plaintiff's assignor (hereinafter "Account").
4. Defendant, by using the Account, agreed to pay Plaintiff for all charges made to the Account.
5. At all relevant times material hereto, Defendant has been a regular user of said Account for the purchase of products, goods and/or for obtaining services and/or funds.

6. Defendant has been provided with copies of statements accurately showing all debits and credits for transactions on the aforementioned Account.

7. Defendant did not object to the above-mentioned statements submitted by Plaintiff and/or its assignors to Defendant. True and correct copies of the monthly statements are attached herein as Exhibit "A" and incorporated by reference as if set forth in full below.

8. As of the date of filing the within Complaint, the principal due and payable by Defendant to Plaintiff as a result of charges made by said Defendant and/or any authorized users is the sum of Two Thousand Six Hundred Sixty-Two Dollars and Eighty-Five Cents, (\$2,662.85).

9. The amount of pre-judgment interest which has accrued from the charge off date is the sum of Six Hundred One Dollars and Forty-Four Cents, (\$601.44).

10. Despite reasonable and repeated demands for payment, Defendant has failed, refused and continues to refuse to pay all sums due and owing on the aforementioned Account to the detriment of Plaintiff.

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

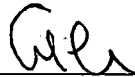
12. As of the filing of this Complaint, Plaintiff has incurred reasonable attorneys' fees in the amount of Five Hundred Thirty-Two Dollars and Fifty-Seven Cents, (\$532.57) in the collection of the amounts due from Defendant. Plaintiff shall continue to incur such attorneys' fees throughout the conclusion of this proceeding.

13. Plaintiff performed any and all conditions precedent to the bringing of this action.

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

WHEREFORE, Plaintiff GREAT SENECA FINANCIAL CORP, A MARYLAND CORPORATION, ASSIGNEE OF SHERMAN ACQUISITION II LP, ASSIGNEE OF PROVIDIAN FINANCIAL CORPORATION , respectfully requests this Honorable Court enter judgment in its favor and against Defendant KRISTI L. RICHARDS for Two Thousand Six Hundred Sixty-Two Dollars and Eighty-Five Cents, (\$2,662.85) plus pre-judgment interest in the amount of Six Hundred One Dollars and Forty-Four Cents, (\$601.44), collection and attorneys' fees in the amount of Five Hundred Thirty-Two Dollars and Fifty-Seven Cents, (\$532.57), costs of suit and such other relief as the Court deems proper and just.

Respectfully submitted,



Amy F. Doyle #87062

Daniel F. Wolfson #20617

Philip C. Warholic #86341

Andrew C. Spears #87737

David R. Galloway #87326

Tonilyn M. Chippie #87852

Ronald M. Abramson #94266

Ronald S. Canter #94000

Bruce H. Cherkis #18837

WOLPOFF & ABRAMSON, LLP

Attorneys in the Practice of Debt Collection

4660 Trindle Rd., 3rd Floor

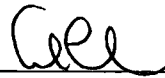
Camp Hill, PA 17011

(717) 303-6700

VERIFICATION

The undersigned hereby states that he/she is the attorney for Plaintiff, GREAT SENECA FINANCIAL CORP, A MARYLAND CORPORATION, ASSIGNEE OF SHERMAN ACQUISITION II LP, ASSIGNEE OF PROVIDIAN FINANCIAL CORPORATION , who is located outside of this jurisdiction and in order to file the within document in an expedient and timely manner, he/she is authorized to execute this verification on behalf of said Plaintiff in the within action and verifies that the statements made in the foregoing Complaint are true and correct to the best of his/her knowledge, information, and belief, based upon information provided by the Plaintiff. The undersigned understands that false statements herein are made subject to the penalties of 18 Pa.C.S. § 4904, relating to unsworn falsification to authorities.

2/10/02



Amy F. Doyle #87062

Daniel F. Wolfson #20617

Philip C. Warholic #86341

Andrew C. Spears #87737

David R. Galloway #87326

Tonilyn M. Chippie #87852

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WOLPOFF & ABRAMSON, LLP

Attorneys in the Practice of Debt Collection

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Camp Hill, PA 17011

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

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

EXHIBIT "A"

130482155

ACCOUNT NUMBER
4361-4526-0046-4935BALANCE AS
OF 01/05/04

\$2,662.85

PAYMENT
DUE DATE

FEB. 01, 2004

MINIMUM
PAYMENT

\$370.00

AMOUNT ENCLOSED

\$

O Indicate change of address on back

VISA GOLD

Make Checks Payable to
Providian Processing ServicesPROVIDIAN PROCESSING SVCS.
PO BOX 660548
DALLAS, TX 75266-0548Please be sure
this address appears
in the window.Page 1 of 1
0015824KRISTI L RICHARDS
313 MILLER ROAD EXT
HOUTZDALE PA 16651-9558

4361452600464935003700002662856

86 00 8864
3356
NOV 08 2005
AGENCY *Sold to Great Seneca*
DEPTOR #

Your account is issued by Providian National Bank, Tilton, NH.

DETACH HERE ↓

MESSAGES FROM VISA GOLD

NOTICE OF CHANGES TO YOUR PROVIDIAN ACCOUNT AGREEMENT

Effective immediately, unless otherwise indicated below, your Account Agreement will be amended to reflect the following changes:

Balance Determination Method for Late Fees: The amount of any late fee you incur may depend on your Account balance. The balance used to determine the amount of the fee will be the balance as of the date we determine that your payment was late (minus any amounts in dispute).**Check Truncation and Returned Payments.** The Your Payments section of your Account Agreement will be amended to provide as follows: When you use a checking account to make a payment, funds must be drawn on a U.S. office of the financial institution. Receipt of your check will constitute your authorization for us, at our option, to initiate an Automated Clearinghouse (ACH) debit entry to your checking account for the amount of the check as an alternative to the paper-based check clearing system. If an ACH debit from your Account is returned or otherwise cannot be processed, we may present an image or paper draft as a replacement for your original check.

YOUR ACCOUNT IS PAST DUE. Please pay the minimum payment listed above immediately or call us at 1-800-280-9441.

VISA GOLD TRANSACTIONS

Tran Date	Post Date	Description	Reference Number	Amount
12-31	12-31	LATE PAYMENT CHARGE	0000	35.00

FOR BILLING ERRORS AND IMPORTANT INFORMATION, SEE REVERSE SIDE.

ACCOUNT SUMMARY		ACCOUNT NUMBER	
Previous Balance	\$2,608.88	4361-4526-0046-4935	
- Credits	.00	Days in Billing Cycle	33
- Payments	.00	Statement Date	01/05/04
Purchases		Minimum Payment	\$370.00
+ & Other Charges	35.00	Payment Due Date	02/01/04
+ Cash Advances	.00	Credit Line	\$3,050.00
+ FINANCE CHARGE:	18.97	Available Credit as of Statement Date	\$.00
= NEW BALANCE	\$2,662.85	Available Credit for Cash Advances as of Statement Date	\$.00

BALANCE CATEGORY	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate	Finance Charges	Grace Terms
Standard Purchase	\$2,129.40	8.00%	.0219%	\$15.39	Term B
Standard Cash	\$495.01	8.00%	.0219%	\$3.58	Term B
Balance Tran/Promo Offer	\$.00	0.00%	.0000%	\$.00	Term B
ANNUAL PERCENTAGE RATE this billing cycle:		8.00%			

For 24-hour Automated Account Information, call 1-800-356-0011 or visit us at www.providianonline.com.

ACCOUNT NUMBER
4361-4526-0046-4935

BALANCE AS
OF 12/03/03

\$2,608.88

PAYMENT
DUE DATE

DEC. 30, 2003

MINIMUM
PAYMENT

\$290.00

AMOUNT ENCLOSED

\$

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VISA GOLD

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PROVIDIAN PROCESSING SVCS.

PO BOX 660548

DALLAS, TX 75266-0548

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KRISTI L RICHARDS
313 MILLER ROAD EXT
HOUTZDALE PA 16651-9558

Page 1 of 1
0006312

PORTFOLIO ID
NOV 08 2005

4361452600464935002900002608880

Your account is issued by Providian National Bank, Tilton, NH.

MESSAGES FROM VISA GOLD

YOUR ACCOUNT IS PAST DUE. Please pay the minimum payment listed above immediately or call us at
1-800-280-9441.

VISA GOLD TRANSACTIONS

Tran Date	Post Date	Description	Reference Number	Amount
No Activity This Month				

FOR BILLING ERRORS AND IMPORTANT INFORMATION, SEE REVERSE SIDE.

ACCOUNT SUMMARY		ACCOUNT NUMBER			
Previous Balance	\$2,591.80	4361-4526-0046-4935			
- Credits	.00	Days in Billing Cycle	30		
- Payments	.00	Statement Date	12/03/03		
Purchases		Minimum Payment	\$290.00		
+ & Other Charges	.00	Payment Due Date	12/30/03		
+ Cash Advances	.00	Credit Line	\$3,050.00		
+ FINANCE CHARGE:	17.08	Available Credit as of Statement Date	\$0.00		
= NEW BALANCE	\$2,608.88	Available Credit for Cash Advances as of Statement Date	\$0.00		
BALANCE CATEGORY	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate	Finance Charges	Grace Terms
Standard Purchase	\$2,108.43	8.00%	.0219%	\$13.85	Term B
Standard Cash	\$491.60	8.00%	.0219%	\$3.23	Term B
Balance Tran/Promo Offer	\$.00	0.00%	.0000%	\$0.00	Term B
ANNUAL PERCENTAGE RATE this billing cycle:		8.00%			
For 24-hour Automated Account Information, call 1-800-356-0011 or visit us at www.providianonline.com .					

For 24-hour Automated Account Information, call 1-800-356-0011 or visit us at www.providianonline.com.

ACCOUNT NUMBER
4361-4526-0046-4935

BALANCE AS
OF 10/03/03

\$2,574.26

PAYMENT
DUE DATE

OCT. 30, 2003

MINIMUM
PAYMENT

\$172.00

AMOUNT ENCLOSED

\$

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VISA GOLD

Make Checks Payable to
Providian Processing Services



PROVIDIAN PROCESSING SVCS.
PO BOX 660548
DALLAS, TX 75266-0548

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PORTFOLIO ID

NOV 08 2005

KRISTI L RICHARDS
313 MILLER ROAD EXT
HOUTZDALE PA 16651-9558

Page 1 of 1
0012908

AGENCY

DEBTOR #

4361452600464935001720002574267

Your account is issued by Providian National Bank, Tilton, NH.

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MESSAGES FROM VISA GOLD

YOUR CREDIT MAY BE DAMAGED IF PAYMENT IS NOT RECEIVED] Send your payment of \$172.00 immediately to avoid additional late fees and further collection efforts. If payment has been made, call us at 1-800-804-6039.

VISA GOLD TRANSACTIONS

Tran Date	Post Date	Description	Reference Number	Amount
09-04	09-04	Payment Received - Thank You.	7418586324762222204064 0000	59.00 PY

FOR BILLING ERRORS AND IMPORTANT INFORMATION, SEE REVERSE SIDE.

ACCOUNT SUMMARY		ACCOUNT NUMBER	
Previous Balance	\$2,616.40	4361-4526-0046-4935	
- Credits	.00	Days in Billing Cycle	30
- Payments	59.00	Statement Date	10/03/03
Purchases		Minimum Payment	\$172.00
+ & Other Charges	.00	Payment Due Date	10/30/03
+ Cash Advances	.00	Credit Line	\$.00
+ FINANCE CHARGE:	16.86	Available Credit as of Statement Date	\$.00
= NEW BALANCE	\$2,574.26	Available Credit for Cash Advances as of Statement Date	\$.00

BALANCE CATEGORY		Average	Annual	Daily	Finance	Grace
		Daily	Percentage	Periodic	Charges	Terms
		Balance	Rate	Rate		
Standard Purchase	\$2,080.45		8.00%	.0219%	\$13.67	Term B
Standard Cash	\$485.07		8.00%	.0219%	\$3.19	Term B
Balance Tran/Promo Offer	\$.00		0.00%	.0000%	\$.00	Term B

ANNUAL PERCENTAGE RATE this billing cycle: 8.00%

For 24-hour Automated Account Information, call 1-800-356-0011 or visit us at www.providianonline.com.

ACCOUNT NUMBER
4361-4526-0046-4935

BALANCE AS
OF 09/03/03

\$2,616.40

PAYMENT
DUE DATE

SEP. 30, 2003

MINIMUM
PAYMENT

\$192.00

AMOUNT ENCLOSED

\$

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VISA GOLD

Make Checks Payable to
Providian Processing Services



PROVIDIAN PROCESSING SVCS.
PO BOX 660548
DALLAS, TX 75266-0548

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Page 1 of 1
0130045

KRISTI L RICHARDS
313 MILLER ROAD EXT
HOUTZDALE PA 16651-9558



PORTFOLIO ID

NOV 08 2005

4361452600464935001920002616403

Your account is issued by Providian National Bank, Tilton, NH.

AGENCY

DEBITOR DETACH HERE

MESSAGES FROM VISA GOLD

IMPORTANT NOTICE

The following changes to your Account Agreement will be effective immediately. Your balance types will now be referred to as Balance Categories which are the following:
The Purchase Balance, the Balance Transfer Balance, and the Cash Advance Balance. Additionally, when using a checking account to make a payment, receipt of your check authorizes us to initiate an Automated Clearinghouse (ACH) debit entry to your checking account for the amount of the check, as an alternative to the paper-based check clearing system.

YOUR CREDIT MAY BE DAMAGED IF PAYMENT IS NOT RECEIVED. Send your payment of \$192.00 immediately to avoid additional late fees and further collection efforts. If payment has been made, call us at 1-800-804-6039.

VISA GOLD TRANSACTIONS

Tran Post
Date Date Description

Reference Number
No Activity This Month

Amount

FOR BILLING ERRORS AND IMPORTANT INFORMATION, SEE REVERSE SIDE.

ACCOUNT SUMMARY

Previous Balance	\$2,599.84
- Credits	.00
- Payments	.00
Purchases	
+ & Other Charges	.00
+ Cash Advances	.00
+ FINANCE CHARGE:	16.56
= NEW BALANCE	\$2,616.40

ACCOUNT NUMBER

4361-4526-0046-4935

Days in Billing Cycle

29

Statement Date

09/03/03

Minimum Payment

\$192.00

Payment Due Date

09/30/03

Credit Line

\$0.00

Available Credit as of Statement Date

\$0.00

Available Credit for Cash Advances as of Statement Date

\$0.00

BALANCE CATEGORY

	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate	Finance Charges	Grace Terms
Standard Purchase	\$2,095.77	8.00%	.0219%	\$13.31	Term B
Standard Cash	\$512.04	8.00%	.0219%	\$3.25	Term B
Balance Tran/Promo Offer	\$0.00	0.00%	.0000%	\$0.00	Term B

ANNUAL PERCENTAGE RATE this billing cycle: 8.00%

For 24-hour Automated Account Information, call 1-800-356-0011 or visit us at www.providianonline.com.

ACCOUNT NUMBER
4361-4526-0046-4935

BALANCE AS
OF 08/05/03
\$2,599.84

PAYMENT
DUE DATE
SEP 01, 2003

MINIMUM PAYMENT
\$113.00

AMOUNT ENCLOSED
\$

☐ Indicate change of address on back

PROVIDIAN VISA CARD

Make Checks Payable to
Providian

PROVIDIAN VISA CARD
PO BOX 660763
DALLAS TX 75266-0763

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in the window.

KRISTI L RICHARDS
313 MILLER ROAD EXT
HOUTZDALE PA 16651-9558

Page 1 of 1
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PORTFOLIO ID

NOV 08 2005

AGENCY
DEBTOR #

43614526004649350011300025998400000

Your account is issued by Providian National Bank, Tilton, NH.

DETACH HERE

MESSAGES FROM PROVIDIAN VISA CARD

YOUR PAYMENT IS PAST DUE!

Send your payment of \$113.00 immediately to avoid additional late fees and further collection efforts. If payment has been made, call us at 1-800-918-9180.

PROVIDIAN VISA CARD TRANSACTIONS

Post Date	Description	Trans Date	Reference Number	Amount
07-10	PAYMENT RECEIVED -- THANK YOU	07-10	7403113319162222204072 0000	59.00 PY
08-04	PAYMENT RECEIVED -- THANK YOU	08-02	7403113321662222204073 0000	59.00 PY

FOR BILLING ERRORS AND IMPORTANT INFORMATION, SEE REVERSE SIDE.

ACCOUNT SUMMARY		ACCOUNT NUMBER	
Previous Balance	\$2,698.65	4361-4526-0046-4935	
- Credits	.00	Days in Billing Cycle	33
- Payments	118.00	Statement Date	08/05/03
+ Purchases & Other Charges	.00	Minimum Payment	\$113.00
+ Cash Advances	.00	Payment Due Date	09/01/03
+ FINANCE CHARGE:		Credit Line	\$3,050.00
On Balances	19.19	Available Credit as of Statement Date	\$0.00
+ Late Charge	.00	Available Credit for Cash Advances as of Statement Date	\$0.00
= NEW BALANCE	\$2,599.84		
		Type of Balance	Average Daily Balance
		ANNUAL PERCENTAGE RATE	Daily Periodic Rate
		Purchase	\$2,142.59 8.00% .021918%
		Cash Advance	\$509.53 8.00% .021918%

For 24-hour Automated Account Information, call 1-800-356-0011 or visit us at www.providianonline.com.

Y 000000000 3982 1540

ACCOUNT NUMBER
4361-4526-0046-4935

BALANCE AS OF 07/03/03
\$2,698.65

PAYMENT DUE DATE
JUL 30, 2003

MINIMUM PAYMENT
\$172.00

AMOUNT ENCLOSED
\$

☐ Indicate change of address on back

PROVIDIAN VISA CARD

Make Checks Payable to
Providian

PROVIDIAN VISA CARD

PO BOX 660763
DALLAS TX 75266-0763

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KRISTI L RICHARDS
313 MILLER ROAD EXT
HOUTZDALE PA 16651-9558

Page 1 of 1
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PORTFOLIO ID

NOV 08 2005

43614526004649350017200026986500000

AGENCY
DEBTOR #

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DETACH HERE

MESSAGES FROM PROVIDIAN VISA CARD

YOUR CREDIT MAY BE DAMAGED IF PAYMENT IS NOT RECEIVED!
Send your payment of \$172.00 immediately to avoid additional late
fees and further collection efforts. If payment has been made, call us at
1-800-918-9180.

PROVIDIAN VISA CARD TRANSACTIONS

Post Date	Description	Trans Date	Reference Number	Amount
No Activity This Month				

FOR BILLING ERRORS AND IMPORTANT INFORMATION, SEE REVERSE SIDE.

ACCOUNT SUMMARY		ACCOUNT NUMBER	
Previous Balance	\$2,681.56	Days in Billing Cycle	4361-4526-0046-4935
- Credits	.00	Statement Date	29
- Payments	.00	Minimum Payment	07/03/03
+ Purchases & Other Charges	.00	Payment Due Date	\$172.00
+ Cash Advances	.00		07/30/03
+ FINANCE CHARGE:		Credit Line	\$3,050.00
On Balances	17.09	Available Credit as of Statement Date	\$.00
+ Late Charge	.00	Available Credit for Cash Advances as of Statement Date	\$.00
= NEW BALANCE	\$2,698.65		
		Type of Balance	Average Daily Balance
		Purchase	\$2,177.87
		Cash Advance	\$511.52
		ANNUAL PERCENTAGE RATE	8.00%
		Daily Periodic Rate	.021918%
		Grace Terms	Term B

For 24-hour Automated Account Information, call 1-800-356-0011 or visit us at www.providianonline.com.

000000000 3982 1540

ACCOUNT NUMBER 4361-4526-0046-4935	BALANCE AS OF 06/04/03 \$2,681.56	PAYMENT DUE DATE JUL 01, 2003	MINIMUM PAYMENT \$113.00	AMOUNT ENCLOSED \$
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PROVIDIAN VISA CARD

PROVIDIAN VISA CARD

PO BOX 660763
DALLAS TX 75266-0763

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Page 1 of 1
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313 MILLER ROAD EXT
HOUTZDALE PA 16651-9558

PORTFOLIO ID

NOV 08 2005

AGENCY
DEBTOR

43614526004649350011300026815600000

Your account is issued by Providian National Bank, Tilton, NH.

DETACH HERE

MESSAGES FROM PROVIDIAN VISA CARD

Important Change to your Account Agreement

The Finance Charges section of your Account Agreement will be amended to provide that for any billing cycle, the term "Prime Rate" means the highest Prime Rate published in The Wall Street Journal on the first business day following the 22nd day of the calendar month before the month in which the billing cycle began.

Balance Determination Method for Late Fees. The amount of any Late Fee you incur may depend on your Account balance. The balance used to determine the amount of the late fee will be the balance on the 28th day of the billing cycle in which the payment is due (minus any amounts in dispute).

YOUR PAYMENT IS PAST DUE!

Send your payment of \$113.00 immediately to avoid additional late fees and further collection efforts. If payment has been made, call us at 1-800-918-9180.

PROVIDIAN VISA CARD TRANSACTIONS

Post Date	Description	Trans Date	Reference Number	Amount
06-03	PAYMENT RECEIVED -- THANK YOU	06-03	740311331546222204077 0000	59.00 PY

FOR BILLING ERRORS AND IMPORTANT INFORMATION, SEE REVERSE SIDE.

ACCOUNT SUMMARY		ACCOUNT NUMBER	
Previous Balance	\$2,722.63	4361-4526-0046-4935	
- Credits	.00	Days in Billing Cycle	30
- Payments	59.00	Statement Date	06/04/03
+ Purchases & Other Charges	.00	Minimum Payment	\$113.00
+ Cash Advances	.00	Payment Due Date	07/01/03
+ FINANCE CHARGE:		Credit Line	\$3,050.00
On Balances	17.93	Available Credit as of Statement Date	\$0.00
+ Late Charge	.00	Available Credit for Cash Advances as of Statement Date	\$0.00
= NEW BALANCE	\$2,681.56		
		Type of Balance	Average Daily Balance
		Purchase	\$2,215.51
		Cash Advance	\$511.44
		ANNUAL PERCENTAGE RATE	8.00%
		Daily Periodic Rate	.021918%
		Grace Terms	Term B

For 24-hour Automated Account Information, call 1-800-356-0011 or visit us at www.providianonline.com.

A 000000000 3982 1540

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101264
NO: 06-253-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: GREAT SENECA FINANCIAL CORP.
vs.
DEFENDANT: KRISTI L. RICHARDS

SHERIFF RETURN

NOW, February 21, 2006 AT 10:22 AM SERVED THE WITHIN COMPLAINT ON KRISTI L. RICHARDS DEFENDANT AT 313 MILLER ROAD EXT., HOUTZDALE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KRISTI. RICHARDS, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

FILED
07/10/06
APR 10 2006
um

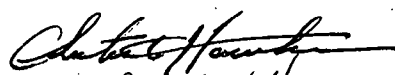
William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WOLPOFF	131845	10.00
SHERIFF HAWKINS	WOLPOFF	131845	34.41

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,


by Mauly & Harris
Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GREAT SENECA FINANCIAL CORP., : NO. 06-253-CD
 A MARYLAND CORPORATION, :
 ASSIGNEE OF SHERMAN ACQUISITION :
 II LP, ASSIGNEE OF PROVIDIAN :
 FINANCIAL CORPORATION :
 P.O. BOX 1651 :
 ROCKVILLE, MD 20849-1651 :
 Plaintiff :
 vs. :
 KRISTI L RICHARDS :
 Defendant(s) :

FILED Any pd.
 m/207/01 20.00
 MAY 08 2006

William A. Shaw
 Prothonotary/Clerk of Courts
 1000
 Notice
 to Def.

PRAECIPE FOR JUDGMENT

Mr./Ms. Clerk:

Please enter Judgment in favor of Plaintiff and against Defendant(s),
 KRISTI L RICHARDS and
 for want of ANSWER TO COMPLAINT.

(X) Amount due \$ 2662.85
 Interest \$ 601.44
 Attorney's Commission \$ 532.57
 Filing costs \$
 TOTAL \$ 3796.86 , plus interest and costs

(X) I certify that the foregoing assessment of damages is for specified amounts alleged to be due in the complaint and is calculable as a sum certain from the complaint.

(X) Pursuant to Pa.R.C.P. 237 (Notice of Praecipe for final judgment or decree), I certify that a copy of this praecipe has been mailed to each other party who has appeared in the action or to his/her Attorney of Record.

(X) Pursuant to Pa.R.C.P. 237.1, I certify that written notice of the intention to file this praecipe was mailed or delivered to the party against whom judgment is to be entered and to his/her Attorney of Record, if any, after the default occurred and at least ten days prior to the date of the filing of this praecipe and a copy of the notice is attached.

DATE: 4/24/06 Signature: Philip C. Warholc

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

NOW, May 8, 2006, JUDGMENT IS ENTERED AS ABOVE.

William A. Shaw
 Prothonotary/Clerk, Civil Division

By: _____

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GREAT SENECA FINANCIAL CORP.,
 A MARYLAND CORPORATION,
 ASSIGNEE OF SHERMAN ACQUISITION
 II LP, ASSIGNEE OF PROVIDIAN
 FINANCIAL CORPORATION
 P.O. BOX 1651
 ROCKVILLE, MD 20849-1651
 Plaintiff

: No. 06-253-CD

:

:

:

vs.

: CIVIL ACTION - LAW

:

KRISTI L RICHARDS

:

Defendant(s)

CERTIFICATE OF RESIDENCE
 PA. R.C.P. 236

I, hereby certify that the precise residence of Plaintiff is:

GREAT SENECA FINANCIAL CORP.,
 A MARYLAND CORPORATION,
 ASSIGNEE OF SHERMAN ACQUISITION
 II LP, ASSIGNEE OF PROVIDIAN
 FINANCIAL CORPORATION
 P.O. BOX 1651
 ROCKVILLE, MD 20849-1651

and certify that the last known address of the within Defendant(s) is:

KRISTI L RICHARDS
 313 MILLER ROAD EXT
 HOUTZDALE PA 16651

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GREAT SENECA FINANCIAL CORP.,
 A MARYLAND CORPORATION,
 ASSIGNEE OF SHERMAN ACQUISITION
 II LP, ASSIGNEE OF PROVIDIAN
 FINANCIAL CORPORATION
 P.O. BOX 1651
 ROCKVILLE, MD 20849-1651
 Plaintiff

vs.

KRISTI L RICHARDS

Defendant(s)

No. 06-253-CD

CIVIL ACTION - LAW

AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF CUMBERLAND

The undersigned counsel, being duly sworn according to law, depose and say that I am the Attorney for the Plaintiff in the above-captioned matter, and that to the best of my knowledge, information and belief Defendant, KRISTI L RICHARDS, above-named, is over 21 years of age; is last known to reside at 313 MILLER ROAD EXT HOUTZDALE PA 16651.

County of CLEARFIELD, Pennsylvania; is not in the military service of the United States or its Allies, or otherwise within the provisions of the Servicemembers Civil Relief Act and its Amendments.

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Kimberly L. Eisenhauer, Notary Public

Hampden Twp., Cumberland County

My Commission Expires Nov. 17, 2009

Member, Pennsylvania Association of Notaries

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

SWORN and SUBSCRIBED to before me this 24 day of April, 2006.

Kimberly L. Eisenhauer
 Notary Public

471

MAIN OFFICE

TWO IRVINGTON CENTRE
702 KING FARM BLVD., ROCKVILLE, MD 20850

REGIONAL OFFICES

10605 JUDICIAL DR., BLDG., A-5, FAIRFAX, VA 22030
1108 E. MAIN ST., STE. 1003, RICHMOND, VA 23216
5122 GREENWICH RD., VIRGINIA BEACH, VA 23462
919 N. MARKET ST., STE. 1300, WILMINGTON, DE 19899
1 VALLEY BANK BLDG., BOX 1226, CLARKSBURG, WV 26302
4660 TRINDLE ROAD, 3RD FLOOR, CAMP HILL, PA 17011
301 GRANT ST., STE. 4300, PITTSBURGH, PA 15219
28632 ROADSIDE DRIVE, STE. 265, AGOURA HILLS, CA 91301
39500 HIGH POINTE BLVD., STE. 250, NOVI, MI 48375
300 CANAL VIEW BLVD., ROCHESTER, NY 14623
5215 NORTH O'CONNOR BLVD., IRVING, TX 75039
180 GLASTONBURY BLVD., GLASTONBURY, CT 06033
210 INTERSTATE NORTH PKWY., ATLANTA, GA 30339
301 CARLSON PKWY., STE. 303, MINNETONKA, MN 55305
489 WHITNEY AVE., 2ND FLOOR, HOLYOKE, MA 01040
ONE CUMBERLAND PLAZA, 3RD FLOOR, WOONSOCKET, RI 02895
4643 S. ULSTER ST., STE 800, DENVER, CO 80237

130482155

KRISTI L RICHARDS

313 MILLER ROAD EXT
HOUTZDALE PA 16651

LAW OFFICES
WOLPOFF & ABRAMSON, L.L.P.

Attorneys in the Practice of Debt Collection
(A National Collection Attorney Network Firm)

4660 TRINDLE ROAD

3RD FLOOR

CAMP HILL, PA 17011

717-303-6700

OUTSIDE CAMP HILL METROPOLITAN AREA

(TOLL FREE)

1-800-758-0675

FACSIMILE (717) 737-9051

PLEASE DIRECT ALL INQUIRIES TO CAMP HILL OFFICE

APRIL 04, 2006

NATIONAL COLLECTION ATTORNEY NETWORK

**AFFILIATED FIRM LOCATIONS [NOT REGIONAL
OFFICES OF WOLPOFF & ABRAMSON, L.L.P.] ***

BIRMINGHAM, ALABAMA
ANCHORAGE, ALASKA
PHOENIX, ARIZONA
CABOT, ARKANSAS
FT. LAUDERDALE, FLORIDA
HONOLULU, HAWAII
BOISE, IDAHO
CHICAGO, ILLINOIS
MERRILLVILLE, INDIANA
KANSAS CITY, KANSAS
LEXINGTON, KENTUCKY
METAIRIE, LOUISIANA
ST. LOUIS, MISSOURI
GREAT FALLS, MONTANA
OMAHA, NEBRASKA
LAS VEGAS, NEVADA
MANCHESTER, NEW HAMPSHIRE
CEDAR KNOLLS, NEW JERSEY

RALEIGH, NORTH CAROLINA
FARGO, NORTH DAKOTA
CLEVELAND, OHIO
OKLAHOMA CITY, OKLAHOMA
EUGENE, OREGON
COLUMBIA, SOUTH CAROLINA
KNOXVILLE, TENNESSEE
SANDY, UTAH
MILWAUKEE, WISCONSIN
RAWLINS, WYOMING

* The National Collection
Attorney Network is an
affiliation of separate law firms.

W&A Hours of Operation:
8 a.m. - 11 p.m. E.S.T. M-F

COPY

W&A File No. 130482155

Re: GREAT SENECA FINANCIAL CORP., ASSIGNEE OF PROVIDIAN FINANCIAL
vs. KRISTI L RICHARDS
Docket No. 06-253-CD

Dear KRISTI L RICHARDS

Enclosed herein please find a 10-Day Notice pursuant to Rule 237.1 of the
Pennsylvania Rules of Civil Procedure.

Sincerely,



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

Enclosure

CC: KRISTI L RICHARDS

This is an attempt by a debt collector to collect a debt and any information obtained
will be used for that purpose.

NOT10D/PANOTC

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GREAT SENECA FINANCIAL CORP., : NO. 06-253-CD
 A MARYLAND CORPORATION, :
 ASSIGNEE OF SHERMAN ACQUISITION :
 II LP, ASSIGNEE OF PROVIDIAN :
 FINANCIAL CORPORATION :
 P.O. BOX 1651 :
 ROCKVILLE, MD 20849-1651 :
 Plaintiff :
 :
 vs. :
 :
 KRISTI L RICHARDS :
 :
 :
 Defendant(s) :

TO: KRISTI L RICHARDS
 313 MILLER ROAD EXT
 HOUTZDALE PA 16651

DATE OF NOTICE: April 4, 2006

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU FAILED TO TAKE THE ACTION REQUIRED OF YOU IN THIS CASE. UNLESS YOU ACT WITHIN TEN (10) 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.

PA Lawyer Referral Service
 Pennsylvania Bar Assn.
 P.O. Box 186

Harrisburg
 800-692-7375

PA 17108

By: 

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GREAT SENECA FINANCIAL CORP.,
A MARYLAND CORPORATION,

Plaintiff

vs.

KRISTI L RICHARDS

Defendant(s)

: NO. 06-253-CD

:

:

CIVIL ACTION - LAW

:

:

NOTICE OF JUDGMENT

(x) Notice is hereby given that a
in the above-captioned matter has been entered against you in the amount of
\$ 3796.86 , plus interest, on May 8, 2006 .

(x) A copy of all documents filed with the Prothonotary in support of the
within judgment is/are attached.

W. H. L. Hagan
Prothonotary Civil Division

By: _____

If you have any questions regarding this Notice, please contact the
filing party.

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

(This Notice is given in accordance with Pa.R.C.P. 236.)

NOTICE SENT TO:

KRISTI L RICHARDS

313 MILLER ROAD EXT
HOUTZDALE PA 16651

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

COPY

Great Seneca Financial Corp.
Sherman Acquisition II, LP
Providian Financial Corporation
Plaintiff(s)

No.: 2006-00253-CD

Real Debt: \$3,796.86

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Kristi L. Richards
Defendant(s)

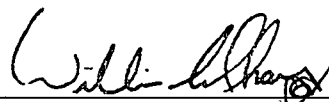
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: May 8, 2006

Expires: May 8, 2011

Certified from the record this 8th day of May, 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

PRAECIPE FOR WRIT OF EXECUTION (MONEY JUDGMENT)
P.R.C.P. 3101 to 3149

GREAT SENECA FINANCIAL CORP.,
A MARYLAND CORPORATION,
ASSIGNEE OF SHERMAN ACQUISITION
II LP, ASSIGNEE OF PROVIDIAN
FINANCIAL CORPORATION
P.O. BOX 1651
ROCKVILLE, MD 20849-1651
Plaintiff

vs.

KRISTI L RICHARDS

313 MILLER ROAD EXT
HOUTZDALE PA 16651

Defendant(s)

To the Prothonotary: Please reissue the Writ of Execution in the above-captioned matter,

- (1) Directed to the Sheriff of CLEARFIELD COUNTY, Pennsylvania;
- (2) against, KRISTI L RICHARDS
313 MILLER ROAD EXT
HOUTZDALE PA 16651

- (3) and against, CNB COMMUNITY BANK , Defendant(s);
1 DIETZ PL

- (4) and index this writ , Garnishee(s);
(a) against, KRISTI L RICHARDS

(b) against, CNB COMMUNITY BANK , Defendant(s) and
, Garnishee(s),
as a lis pendens against the real property of the Defendant(s) in the name of the
Garnishee(s) as follows: (Specifically describe property)
313 MILLER ROAD EXT HOUTZDALE PA 16651

All personal property of any nature located within the household or immediate vicinity of the Defendant(s) address and all other personal property within the dominion and control of the Defendant(s) wherever it is located shall be subject to the levy.

ALSO: You are directed to attach the property of the Defendant(s) not levied upon in the possession of CNB COMMUNITY BANK 1 DIETZ PL

CLARION PA 16214-2040

, Garnishee(s)
All accounts including all savings, checking and other accounts, certificates of deposit, notes receivables, collateral, pledges, documents of title, securities, coupons and safe deposit boxes.

Amount due \$ 3796.86
Interest from 05/08/2006 To Be Determined
At an interest rate of 6% per year

Total \$ 3796.86 Plus costs & interest
40.00 Prothonotary costs

Dated: 7/14/06

Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholick #86341 / Andrew C. Spears #87737
David R. Galloway #87326 / Tonilyn M. Chippie #87852
Ronald M. Abramson #94266 / Ronald S. Canter #94000
Bruce H. Cherkis #18837

WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff

Attorneys in the Practice of Debt Collection

4660 Trindle Road, 3rd Floor, Camp Hill, PA 17011 / (717) 202-6700

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

FILED

JUL 20 2006

William A. Shaw
Prothonotary/Clerk of Courts
JUDGMENT NO. 06-253-CD

Attg pd. 20.00
m 12:11:01
2cc Plewrits
to Shff
6x

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GREAT SENECA FINANCIAL CORP., : NO. 06-253-CD
 A MARYLAND CORPORATION, :
 :
 Plaintiff :
 :
 vs. : CIVIL ACTION-LAW
 :
 KRISTI L RICHARDS :
 :
 313 MILLER ROAD EXT :
 HOUTZDALE PA 16651 :
 :
 Defendant(s) :

INTERROGATORIES TO GARNISHEE IN AID OF EXECUTION

TO:

PURSUANT TO RULE 3114 OF THE RULES OF CIVIL PROCEDURE, THE FOLLOWING INTERROGATORIES HAVE BEEN SERVED UPON YOUR INSTITUTION. GARNISHEE IS HEREBY REQUIRED TO ANSWER EACH OF THE FOLLOWING INTERROGATORIES SEPARATELY AND FULLY. PLEASE COMPLETE THE FOLLOWING INTERROGATORIES TO ASSIST THE CREDITOR'S EFFORTS TO SATISFY THE LAWFUL OBLIGATION OF THE ABOVE REFERENCED DEBTOR(S).

IMPORTANT NOTICES AND INSTRUCTIONS TO GARNISHEE

A. 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.

B. The term "Defendant(s)" means the individual(s) or entity against whom the Writ of Execution was issued.

C. "You" means the main office and all branch offices, representatives, employees, and agents of your organization.

D. By service of the Writ of Execution upon you, all property of the Defendant(s) subject to attachment which is in your possession, custody or control is attached, including all property of the Defendant(s) which comes into your possession thereafter.

E. These Interrogatories are considered to be continuing and therefore should be modified or supplemented as you receive further or additional information.

F. Where exact information cannot be furnished, estimated information is to be supplied. When an estimate is to be used, it should be identified as such, and an explanation should be given as to the basis on which the estimate is made, and the reason the exact information cannot be furnished.

G. Where knowledge or information in possession of a party is requested, such request includes knowledge of the party's agents, representatives, and attorneys.

SS# 182 58 3656

ORALEX/PAWRIT W&A FILE NO. 130482155

PLAINTIFF'S INTERROGATORIES TO GARNISHEE
DEFENDANT(S) - KRISTI L RICHARDS

313 MILLER ROAD EXT
HOUTZDALE PA 16651

SS# 182 58 3656

1. DEPOSITORY ACCOUNTS: At the time you were served or at any subsequent time, state whether or not the Defendant(s) maintains any checking, savings, lines of credit, certificate of deposit's or other depository accounts with your institution. If so, state the identification numbers of those accounts, and the amount or amounts the Defendant(s) has in each account. If the Defendant(s) maintains any of these jointly with any other person, or persons, give their name and address.

1A. DIRECT DEPOSIT ACCOUNTS: Are any of the accounts you have listed above direct deposit accounts? If yes, please state the identification numbers of those accounts.

2. SAFE DEPOSIT BOXES: At the time you were served or at any subsequent time, state whether or not the Defendant(s) maintains any safe deposit box or boxes. If so, include the identification number or other designation of the box or boxes. Include a full description of the contents and also the amount of cash among those contents. If the Defendant(s) maintains any of these jointly with any other person or persons, give their full name and address.

3. PERSONAL PROPERTY: At the time you were served or at any subsequent time, state whether or not Defendant(s) owns any personal property that was in your possession and/or control. If so, include a full description of all personal property giving full value and present location. State also whether or not there are any encumbrances or liens holders, the present balance of the encumbrance. State where and when the encumbrances or liens was recorded. If the Defendant(s) owns any personal property jointly with any person or persons, give names and address.

4. OTHER ASSETS: At the time you were served or at any subsequent time, did you know of the existence of any other asset(s) of the Defendant(s) which are not disclosed in the preceding Interrogatories. If so, please set forth all details concerning those asset(s).


5. **PROPERTY:** At the time you were served or at any subsequent time, was there in your possession, custody, or control or in the joining possession, custody, or control of yourself and one or more other persons any property of any nature owned solely or in part by any Defendant(s)? If so, please describe for each Defendant(s) each item of property including its value.

6. **REAL PROPERTY:** At the time you were served or at any subsequent time, did you hold legal, or equitable title to any property of any nature owned solely or in part by the Defendant(s) or in which and Defendant(s) held or claimed any interest? If so, describe for each Defendant(s) each item of property including its value and the interest held by the Defendant(s).

7. **PROPERTY HELD AS A FIDUCIARY:** At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which any Defendant(s) had an interest? If so, please describe for each Defendant(s) the nature of the property including its value and the interest of Defendant(s).

8. **TRANSFER OF PROPERTY:** At any time before or after you were served, did any Defendant(s) transfer or deliver any property to you or to any person or place pursuant to your direction or consent. If so, for each Defendant(s) describe the property transferred or delivered including the dates of delivery or transfer and state the consideration paid.

9. **FEES OUTSTANDING TO GARNISHEE:** Are there any attorneys fees or processing fees charged by you against the Defendant(s) or account(s) of the Defendant(s) for the completion of this Answer. If yes, outline the exact amount of any fees due and owing to the garnishee or the attorney for the garnishee for the preparation of the Answer.


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

Date: 7/14/06

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

Great Seneca Financial Corp.,
Assignee of Sherman Acquisition II, LP,
Assignee of Providian Financial Corporation

Vs.

NO.: 2006-00253-CD

Kristi L. Richards

CNB Community Bank
Garnishee

TO THE SHERIFF OF CLEARFIELD COUNTY:

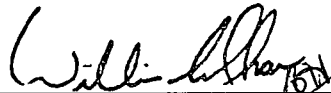
To satisfy the debt, interest and costs due GREAT SENECA FINANCIAL CORP., Assignee of SHERMAN ACQUISITION II, LP, Assignee of PROVIDIAN FINANCIAL CORPORATION, Plaintiff(s) from KRISTI L. RICHARDS, Defendant(s):

- (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:
CNB Community Bank, Garnishee(s) as follows: All accounts including all savings, checking and other accounts, certificates of deposit, notes receivables, collateral, pledges, documents of title, securities, coupons and safe deposit boxes
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.
- (4) **If Social Security funds are directly deposited into an account of the defendant, the levy and attachment shall not include any funds that may be traced to Social Security direct deposits. In addition, the levy and attachment shall not include \$300.00 in the account of the defendant.**

AMOUNT DUE/PRINCIPAL: \$3,796.86
INTEREST from 05/08/2006 at an interest
rate of 6% per year
ATTY'S COMM: \$
DATE: 07/20/2006

PROTHONOTARY'S COSTS PAID: \$40.00
SHERIFF: \$

OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

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

Requesting Party: Andrew C. Spears, Esq.
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
(717) 303-6700

Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20419
NO: 06-253-CD

PLAINTIFF: GREAT SENECA FINANCIAL CORP., A MARYLAND CORPORATION, ASSIGNEE OF SHERMAN
ACQUISITION II LP, ASSIGNEE OF PROVIDIAN FINANCIAL CORPORATION

vs.

DEFENDANT: KRISTI L. RICHARDS

Execution PERSONAL PROPERTY

SHERIFF RETURN

DATE RECEIVED WRIT: 07/20/2006

LEVY TAKEN @

POSTED @

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 12/05/2006

DETAILS

@ SERVED KRISTI RICHARDS
DEPUTIES FOUND NOTHING OF VALUE TO LEVY.

@ SERVED
NOW, DECEMBER 1, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CANCEL THE
SHERIFF SALE AND LEVIES ON THE DEFENDANT.

FILED
01/31/2007
DEC 06 2006
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20419
NO: 06-253-CD

PLAINTIFF: GREAT SENECA FINANCIAL CORP., A MARYLAND CORPORATION, ASSIGNEE OF SHERMAN
ACQUISITION II LP, ASSIGNEE OF PROVIDIAN FINANCIAL CORPORATION

vs.

DEFENDANT: KRISTI L. RICHARDS


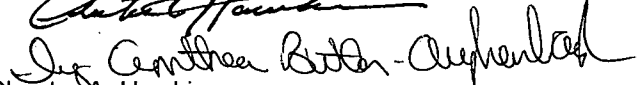
Execution PERSONAL PROPERTY

SHERIFF RETURN

SHERIFF HAWKINS \$60.43

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**

Great Seneca Financial Corp.,
Assignee of Sherman Acquisition II, LP,
Assignee of Providian Financial Corporation

Vs.

NO.: 2006-00253-CD

Kristi L. Richards

CNB Community Bank
Garnishee

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due GREAT SENECA FINANCIAL CORP., Assignee of SHERMAN ACQUISITION II, LP, Assignee of PROVIDIAN FINANCIAL CORPORATION, Plaintiff(s) from KRISTI L. RICHARDS, 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:
CNB Community Bank, Garnishee(s) as follows: All accounts including all savings, checking and other accounts, certificates of deposit, notes receivables, collateral, pledges, documents of title, securities, coupons and safe deposit boxes
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.
- (4) If Social Security funds are directly deposited into an account of the defendant, the levy and attachment shall not include any funds that may be traced to Social Security direct deposits. In addition, the levy and attachment shall not include \$300.00 in the account of the defendant.

AMOUNT DUE/PRINCIPAL: \$3,796.86
INTEREST from 05/08/2006 at an interest
rate of 6% per year
ATTY'S COMM: \$
DATE: 07/20/2006

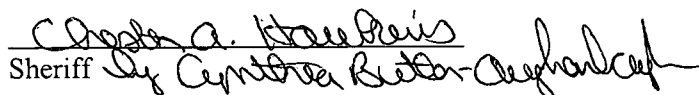
PROTHONOTARY'S COSTS PAID: \$40.00
SHERIFF: \$

OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 20th day
of July A.D. 2006
At 2:30 A.M./P.M.


Sheriff

Requesting Party: Andrew C. Spears, Esq.
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
(717) 303-6700

**PERSONAL PROPERTY SALE
SCHEDULE OF DISTRIBUTION**

NAME KRISTI RICHARDS

NO. 06-253-CD

NOW, December 04, 2006, 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 Kristi L. Richards 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 and made the following appropriations, viz:

SHERIFF COSTS:

RDR SERVICE	9.00
MILEAGE LEVY	16.02
MILEAGE POSTING	16.02
HANDBILLS	
COMMISSION	0.00
POSTAGE HANDBILLS	0.39
DISTRIBUTION	
ADVERTISING	
ADD'L SERVICE	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE COPIES	9.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$60.43

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	3,796.86
INTEREST @ 0.6200 %	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	
MISCELLANEOUS	

TOTAL DEBT AND INTEREST	\$3,917.29
--------------------------------	-------------------

COSTS:

ADVERTISING	0.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	

SHERIFF COSTS	60.43
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	40.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	

TOTAL COSTS	\$100.43
--------------------	-----------------

TOTAL COSTS	\$3,917.29
--------------------	-------------------

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

TWO IRVINGTON CENTRE
702 KING FARM BLVD., ROCKVILLE, MD 20850

REGIONAL OFFICES

13008 JUDICIAL DR. BLDG. A-5, FAIRFAX, VA 22030
17 WEST CARY STREET, RICHMOND, VA 23220
5122 GREENWICH RD., VIRGINIA BEACH, VA 23462
010 N. MARKET ST., STE. 1300, WILMINGTON, DE 19859
1 VALLEY BANK BLDG., BOX 1228, CLARKSBURG, WV 26302
4600 TRINDLE ROAD, STE. 300, CAMP HILL, PA 17011
501 GRANT ST., STE. 4300, PITTSBURGH, PA 15210
28532 ROADSIDE DR., STE. 265, AGOURA HILLS, CA 91301
20500 HIGH POINTS BLVD., STE. 250, NCVI, MI 48375
300 CANAL VIEW BLVD., ROCHESTER, NY 14623
5218 N. O'CONNOR BLVD., STE. 1050, LAS COLINAS, TX 75039
3200 SOUTHWEST FREEWAY, STE. 3500, HOUSTON, TX 77027
111 SIOLEDA ST., STE. 300, SAN ANTONIO, TX 78205
183 GLASTONBURY BLVD., GLASTONBURY, CT 06033
1201 PEACHTREE STREET, STE. 1717, ATLANTA, GA 30361
301 CARLSON PKWY., STE. 303, MINNETONKA, MN 55305
488 V.H. TNEY AVE., 2ND FLOOR, HOLYOKE, MA 01040
ONE CUMBERLAND PLAZA, 3RD FLOOR, WOODBRIDGE, RI 02895
4643 S. ULSTER ST., STE. 800, DENVER, CO 80237
5355 TOWN CENTER ROAD, STE. 1002, SOLA RAYON, FL 33460
1700 SEVENTH AVE., STE. 2100, SEATTLE, WA 98101

WOLPOFF & ABRAMSON, L.L.P.

Attorneys in the Practice of Debt Collection
(A National Collection Attorney Network Firm)

4660 TRINDLE ROAD
SUITE 300
CAMP HILL, PA 17011

717-303-6700

OUTSIDE THE CAMP HILL LOCAL AREA
(TOLL FREE)
1-800-758-0675

FACSIMILE 717-737-8051

PLEASE DIRECT ALL INQUIRIES TO THE CAMP HILL OFFICE

**AFFILIATED FIRM LOCATIONS IN THE NATIONAL
OFFICES OF WOLPOFF & ABRAMSON, L.L.P.***

BIRMINGHAM, ALABAMA	FARGO, NORTH DAKOTA
ANCHORAGE, ALASKA	CLEVELAND, OHIO
PHOENIX, ARIZONA	OKLAHOMA CITY, OKLAHOMA
CABOT, ARKANSAS	EUGENE, OREGON
HONOLULU, HAWAII	COLUMBIA, SOUTH CAROLINA
BOISE, IDAHO	KNOXVILLE, TENNESSEE
CHICAGO, ILLINOIS	SANDY, UTAH
MERRILLVILLE, INDIANA	MILWAUKEE, WISCONSIN
KANSAS CITY, KANSAS	RAWLINS, WYOMING
LEXINGTON, KENTUCKY	
METairie, LOUISIANA	
ST. LOUIS, MISSOURI	
GREAT FALLS, MONTANA	
OMAHA, NEBRASKA	
LAS VEGAS, NEVADA	
MANCHESTER, NEW HAMPSHIRE	
CEDAR KNOLLS, NEW JERSEY	
RALEIGH, NORTH CAROLINA	

* The National Collection
Attorney Network is an
affiliation of separate law firms

*W&A Hours of Operation:
8 a.m.-5 p.m. ET M-F

December 1, 2006

December 1, 2006

Sent Via Facsimile (814) 765-5915

Clearfield County Sheriff
Attention: Cindy

RE: Great Seneca Financial Corporation v. Kristi Richards
Docket # 06-253-CD
W&A File #130482155

Dear Cindy:

Please cancel the Sheriff's Sale and all Levies in the case of Kristi Richards, our office is not proceeding.

Should you have any questions or if you require additional information, please do not hesitate to contact the undersigned.

Sincerely,

Wolpoff & Abramson, L.L.P.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

Great Seneca Financial Corporation
Plaintiff

NO. 06-253-CD

vs.

CIVIL ACTION – LAW

Kristi Richards

Defendant

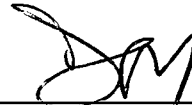
PRAECIPE TO DISMISS WRIT OF EXECUTION

To the Prothonotary:

Please dismiss the Writ of Execution which has been filed in the above-referenced
matter.

Dated: 12/6/06

Respectfully Submitted,



Amy F. Doyle #87062
Daniel F. Wolfson #20617
Philip C. Warholc #86341
Andrew C. Spears #87737
David R. Galloway #87326
Tonilyn M. Chippie #87852
Sarah E. Ehasz #86469
Robert N. Polas, Jr. #201259
Ronald M. Abramson #94266
Ronald S. Canter #94000
Bruce H. Cherkis #18837
WOLPOFF & ABRAMSON, LLP
Attorneys in the Practice of Debt Collection
4660 Trindle Rd., Suite 300
Camp Hill, PA 17011
(717) 303-6700

W&A File No. 130482155

FILED 3cc to Amy
M/D: 15cm Galloway
DEC 11 2006 Copy to shelf
um

William A. Shaw
Prothonotary/Clerk of Courts

2113536

GORDON & WEINBERG, P.C.
BY: FREDERIC I. WEINBERG, ESQUIRE
Identification No.: 41360
JOEL M. FLINK, ESQUIRE
Identification No.: 41200
1001 E. Hector Street, Ste 220
Conshohocken, PA 19428
484/351-0500

FILED

MAR 08 2012
10:30
William A. Shaw
Prothonotary/Clerk of Courts
1 cent. to A4A

GREAT SENECA FINANCIAL CORP.

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

vs.

DOCKET NO. : 06-253-CD

KRISTI L RICHARDS

ENTRY OF APPEARANCE

TO THE PROTHONOTARY:

Kindly enter my appearance on behalf of the plaintiff in the
above-captioned matter.

GORDON & WEINBERG, P.C.

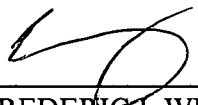
BY: 

FREDERIC I. WEINBERG, ESQUIRE
JOEL M. FLINK, ESQUIRE
Attorney for Plaintiff

P012

CERTIFICATION OF SERVICE

I, **FREDERIC I. WEINBERG, ESQUIRE**, hereby certify that I, on the date below, served a copy of the Substitution of Attorney and Entry of Appearance Pursuant to Pa.R.C.P. 1028(c)(1), via First Class Mail, postage pre-paid, to all other parties or their counsel of record.



FREDERIC I. WEINBERG, ESQUIRE

Dated: 3/6/12