

**06-292-CD**  
**Citibank vs William R. Ball**

**Citibank vs William Ball**  
**2006-292-CD**

BURTON NEIL & ASSOCIATES, P.C.  
By: Burton Neil, Esquire  
Identification No. 11348  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
(610) 696-2120  
Attorney for Plaintiff

FILED *Atty pd. 85.00*  
M 2/18/01  
FEB 23 2006 100 Shif  
*LN*

William A. Shaw  
Prothonotary/Clerk of Courts

CITIBANK SOUTH DAKOTA N.A.  
701 East 60th Street North, Sioux Falls, SD  
Plaintiff  
v.

: IN THE COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY, PENNSYLVANIA

WILLIAM L BALL  
1312 Kendrick Road, Houtzdale PA 16651-8114  
Defendant

: CIVIL ACTION - LAW

**COMPLAINT  
NOTICE**

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

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP. 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 REFERENCE AND  
INFORMATION SERVICE  
David S. Meholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
Telephone No. 814-765-2641 Ext. 5982

C-8898 & C-8907



BURTON NEIL & ASSOCIATES, P.C.  
By: Burton Neil, Esquire, I.D. No. 11348  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
610-696-2120  
Attorney for Plaintiff

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CITIBANK SOUTH DAKOTA N.A. : IN THE COURT OF COMMON PLEAS  
701 East 60th Street North, Sioux Falls, SD  
Plaintiff : CLEARFIELD COUNTY, PENNSYLVANIA  
v. : NO.  
WILLIAM L BALL : CIVIL ACTION - LAW  
1312 Kendrick Road, Houtzdale PA 16651-8114  
Defendant

**Complaint**

1. Plaintiff is Citibank South Dakota N.A., with place of business located at 701 East 60th Street North, Sioux Falls, South Dakota.
2. Defendant is William L Ball, who resides at 1312 Kendrick Road, Houtzdale, Clearfield County, Pennsylvania.
3. Plaintiff is a national banking association, engaged in various types of banking business including consumer lending through the issuance of credit cards.

**Count I**

4. Plaintiff furnished consumer credit to the defendant by means of a credit card with account number 5424180750197466 hereinafter referred to as the credit card account.
5. Plaintiff kept accurate running records of all debits and credits to the account.
6. Plaintiff mailed to defendant monthly statements for the account including the billing statement attached hereto as Exhibit A. The monthly statements accurately stated the previous balance, the debits and credits to the account for the prior billing period.
7. Before plaintiff mailed Exhibit A, defendant had for many months made payments on account of the billing statement or retained the statement without payment.
8. Defendant's actions as set forth above constituted an account stated between parties for the sum of \$2,524.34 which sum reflects the Exhibit A statement balance less credits, if any, which were applied subsequent to the date of Exhibit A.

Wherefore, plaintiff demands judgment against defendant on Count I for the sum of \$2,524.34, and the costs of this action.

**Count II**

9. Plaintiff furnished consumer credit to the defendant by means of a(n) AT&T Universal credit card with account number 5491130319297040 hereinafter referred to as the credit card account.
10. Plaintiff kept accurate running records of all debits and credits to the account.

11. Plaintiff mailed to defendant monthly statements for the account including the billing statement attached hereto as Exhibit B. The monthly statements accurately stated the previous balance, the debits and credits to the account for the prior billing period.

12. Before plaintiff mailed Exhibit B, defendant had for many months made payments on account of the billing statement or retained the statement without payment.

13. Defendant's actions as set forth above constituted an account stated between parties for the sum of \$2,524.77 which sum reflects the Exhibit B statement balance less credits, if any, which were applied subsequent to the date of Exhibit B.

Wherefore, plaintiff demands judgment against defendant on Count II for the sum of \$2,524.77, and the costs of this action.

BURTON NEIL & ASSOCIATES, P.C.

By: \_\_\_\_\_  
Burton Neil, Esquire

The law firm of Burton Neil & Associates, P.C. is a debt collector.



November 18 - December 21, 2005

WILLIAM L BALL

Account 5424 1807 5019 7466

Statement/Closing Date: 12/21/05

Page 2 of 2

### Payments and Adjustments

Sale Date	Post Date	Activity	Amount
<b>Total Payments and Adjustments</b>			<b>\$0.00</b>

### Purchases

Sale Date	Post Date	Activity	Amount
<b>Total Purchases</b>			<b>\$0.00</b>

### Cash Advances

Sale Date	Post Date	Activity	Amount
<b>Total Cash Advances</b>			<b>\$0.00</b>

### Fees & Finance Charges

Standard Purch			Activity	Amount
Sale Date	Post Date			
	12/21		PURCHASES*FINANCE CHARGE*PERIODIC RATE	\$70.27

**Total Fees & Finance Charges** **\$70.27**

### Finance Charge Information

	Nominal APR	Periodic Rate	x	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+ Transaction Fee/ FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES										
Standard Purch	31.240%	.08559%(D)	x	33	x	\$2,487.98	=	\$70.27	+	\$0.00
CASH ADVANCES										
Standard Adv	31.240%	.08559%(D)	x	33	x	\$0.00	=	\$0.00	+	\$0.00
<hr/> Total FINANCE CHARGE = \$70.27										

# AT&T Universal Rewards Card

Charter Member



AT&T Universal Card

Page 1 of 3

WILLIAM L BALL  
Account 5491 1303 1929 7040  
November 17 - December 20, 2005

## How To Reach Us

Visit: [www.universalcard.com](http://www.universalcard.com)  
Customer Service: 1-800-423-4343 or write  
Cardmember Services, PO Box 44167  
Jacksonville, FL 32231-4167

## Quick Reference

Minimum Payment Due..... \$2,524.77  
Due Date\*..... January 16, 2006

\*Payment must be received by 1:00 pm local time on the payment due date.

Amount Past Due..... \$616.73  
Amount Over Limit..... \$524.77

Credit Line..... \$2,000.00  
Available Credit..... \$0.00  
Cash Advance Limit..... \$600.00  
Available Cash Advance Limit..... \$0.00

## Account Summary

Previous Balance	2,454.73
Payments and Adjustments	0.00
MasterCard® Activity	70.04
New Balance	\$2,524.77

Note: Detailed activity starts on page 3.

**PAYMENT ALERT:** To avoid a late fee,  
please get your payment to us by the  
cutoff time on the due date shown on your  
billing statement.

Help is available! Please call the toll-free  
number shown above to learn about our  
special payment options. Please give us  
the opportunity to assist you.

Our records show home phone 814-378-5883  
and business phone 000-000-0000. Please  
update remittance coupon if incorrect.

1/8/07

date paid      amount paid      check #

Please follow payment instructions outlined in the "Important Instructions for Making Payments" section of the statement.

0549113031929704025247799995406

Your Account Number

5491 1303 1929 7040

Please Enter Amount of Payment Enclosed

Payment Due Date  
JAN 16 2006

Your Total Balance  
\$2524.77

Minimum Amount Due  
\$2524.77

\$

149S MC 32 A 1 AR7051209

WILLIAM L BALL  
1312 KENDRICK RD  
HOOTZDALE PA 16651-8114

AT&T UNIVERSAL CARD  
PO BOX 183063  
COLUMBUS, OH 43218-3063



EXHIBIT B

WILLIAM L. BALL  
Account 5491 1303 1929 7040  
November 17 - December 20, 2005



Page 2 of 3

**In the return envelope, please:**

- 1 Make your check payable to AT&T Universal Card.**
- 2 Enclose your check or money order. Include your account number and name on the front of your check or money order. Please, no cash or foreign currency.**
- 3 Enclose your payment coupon. Do not staple or tape it to your payment. Insert the payment coupon so that the entire AT&T Universal Card address appears through the window of your remittance envelope.**

WILLIAM L BALL  
Account 5491 1303 1929 7040  
November 17 - December 20, 2005



Page 3 of 3

## AT&T UNIVERSAL MASTERCARD ACTIVITY

Purchases.....	70.04
Cash Advances and Checks.....	0.00
<b>Total MasterCard Activity.....</b>	<b>\$70.04</b>

### PURCHASES

**Total MasterCard Purchases..... \$70.04**

#### Standard Purch

Trans	Post	Category	Description	Amount
			PURCHASES*FINANCE CHARGE*PERIOD	70.04
		<b>Total Standard Purch</b>		<b>\$70.04</b>

### CASH ADVANCES

Cash Advance Limit..... \$600.00\* \*This represents a portion of your total credit line.

### FINANCE CHARGE INFORMATION

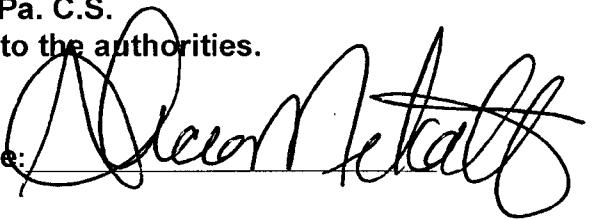
	Nominal APR	Periodic Rate	x Days in Billing Period	x Balance Subject to Finance Charge	= Periodic FINANCE CHARGE	+ Transaction Fee/ FINANCE CHARGE	ANNUAL PERCENTAGE RATE
<b>PURCHASES</b>							
Standard Purch	31.130%	.08529%(D)	x 33	x \$2,488.53	= \$70.04	+ \$0.00	31.130%
<b>CASH ADVANCES</b>							
Standard Adv	31.130%	.08529%(D)	x 33	x \$0.00	= \$0.00	+ \$0.00	31.130%
					Total FINANCE CHARGE	=	<b>\$70.04</b>

## Verification

I, Alicia Metcalf am an employee of Citicorp Credit Services, Inc., (USA) which is by contract the service provider for plaintiff Citibank (South Dakota) N.A. retained to perform services including but not primarily limited to collecting delinquent debt. I am authorized to make this verification as attorney-in-fact for plaintiff under powers of attorney from plaintiff to Citicorp Credit Services, Inc. (USA) and to me. The foregoing averments of fact in the within pleading are true and correct to the best of my knowledge, information and belief. I understand that the statements made herein are subject to the penalties of 18 Pa. C.S. Section 4904, relating to unsworn falsification to the authorities.

Date: 01/11/06

Signature:

A handwritten signature in black ink, appearing to read "Alicia Metcalf", is written over a horizontal line next to the signature line.

Jennie & William Ball  
1312 Kendrick Road  
Houtzdale, PA 16651

March 15, 2006

Court of Common Pleas  
Clearfield County Courthouse  
Clearfield, PA 16830

RECEIVED  
PROTHONOTARY'S OFFICE  
3/21/06  
WILLIAM A. SHAW  
PROTHONOTARY/CLERK OF COURTS

Ref: # 06-292-CS

Dear Judge or Your Honor:

In reference to the above case we have had some financial hardship and have been unable to handle our bills. We have chosen not to file bankruptcy at this time. However we would like to negotiate a settlement. We are currently enrolled in a settlement program called Clear Debt. I sincerely apologize for the inconvenience and sincerely hope we can work something out. Thank you.

Sincerely;

*Jennie Ball  
William L. Ball*

Jennie Ball  
William Ball

BURTON NEIL & ASSOCIATES, P.C.  
By: Burton Neil, Esquire  
Identification No. 11348  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
(610) 696-2120  
Attorney for Plaintiff

I hereby cert'fy this to be a true  
and attested copy of the original  
statement filed in this case.

FEB 23 2006

Attest

*William L. Ball*  
Prothonotary/  
Clerk of Courts

CITIBANK SOUTH DAKOTA N.A.  
701 East 60th Street North, Sioux Falls, SD

: IN THE COURT OF COMMON PLEAS

Plaintiff

: CLEARFIELD COUNTY, PENNSYLVANIA

v.

: NO. *06-292-CD*

WILLIAM L BALL

1312 Kendrick Road, Houtzdale PA 16651-8114

Defendant

: CIVIL ACTION - LAW

**COMPLAINT  
NOTICE**

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**LAWYER REFERENCE AND  
INFORMATION SERVICE**

David S. Meholic

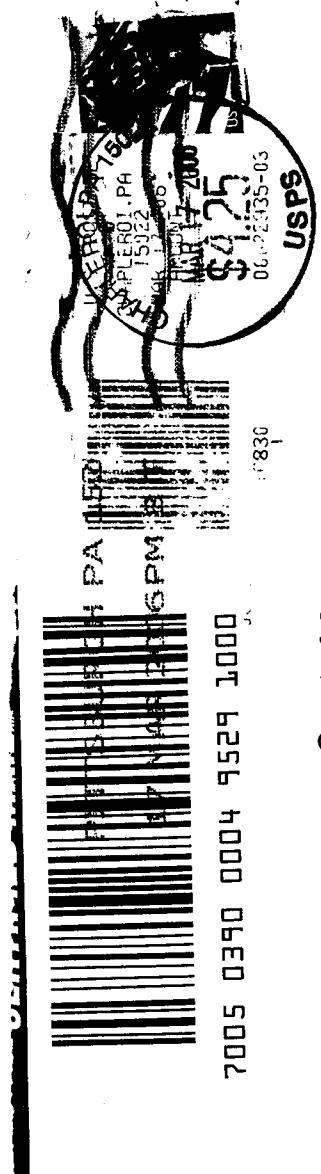
Court Administrator

Clearfield County Courthouse

Clearfield, PA 16830

Telephone No. 814-765-2641 Ext. 5982

C-8898 & C-8907



Court of Common Pleas  
Clearfield County Courthouse  
Clearfield, PA 16830

RECEIVED  
RETURN REQUESTED  
RE REQUESTED

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101280  
NO: 06-292-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: CITIBANK SOUTH DAKOTA, N.A.  
vs.  
DEFENDANT: WILLIAM L. BALL

**SHERIFF RETURN**

NOW, March 10, 2006 AT 10:25 AM SERVED THE WITHIN COMPLAINT ON WILLIAM L. BALL DEFENDANT AT 1312 KENDRICK ROAD, HOUTZDALE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO GENNY BALL, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

FILED  
07/09/06  
APR 10 2006  
LAW  
William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	NEIL	19706	10.00
SHERIFF HAWKINS	NEIL	19706	50.04

Sworn to Before Me This

\_\_\_\_ Day of \_\_\_\_\_ 2006

So Answers,

*Chester A. Hawkins  
by Marilyn Farny*  
Chester A. Hawkins  
Sheriff

CITIBANK (SOUTH DAKOTA) N.A.  
701 East 60th Street N, Sioux Falls, SD 57117  
Plaintiff

: IN THE COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY, PENNSYLVANIA

VS.

WILLIAM L BALL  
1312 Kendrick Road  
Houtzdale PA 16651-8114

Defendant : CIVIL ACTION - LAW

: NO. 06-292-CD

**Praeclipe for Default Judgment**

To the Prothonotary:

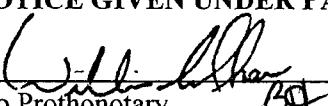
Please enter judgment by default for want of an answer in the above case in favor of the plaintiff and against the defendant, and assess damages as follows:

COUNT I:	\$2,524.34
COUNT II:	\$2,524.77
TOTAL	\$5,049.11

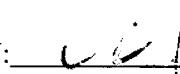
Understanding that false statements herein made are subject to penalty under 18 Pa. C.S. § 4904 relating to unsworn falsification to authorities, I verify that:

1. The above are the precise last-known addresses of the judgment debtor and creditor.
2. The annexed notice of intention to file this praecipe was mailed to all parties against whom judgment is to be entered and to their record attorneys, if any, after the default occurred, and at least ten days prior to the date of the filing of this praecipe.
3. Pursuant to Section 201(b)(1)(A) of the Servicemembers Civil Relief Act of 2003 (SCRA), the defendant is not in the military service of the United States based on information received from the defendant and/or the Department of Defense website.

**JUDGMENT BY DEFAULT ENTERED  
AND DAMAGES ASSESSED AS ABOVE.  
NOTICE GIVEN UNDER PA.R.CIV.P. 236**

  
\_\_\_\_\_  
Pro Prothonotary

BURTON NEIL & ASSOCIATES, P.C.

BY:   
\_\_\_\_\_  
Burton Neil, Esquire  
Attorney for Plaintiff  
I.D. #11348  
1060 Andrew Drive, Suite 170  
W. Chester, PA 19380

The law firm of Burton Neil & Associates is a debt collector.

C-8898



CITIBANK SOUTH DAKOTA N.A.

: IN THE COURT OF COMMON PLEAS

Plaintiff  
vs.

: CLEARFIELD COUNTY, PENNSYLVANIA

WILLIAM L BALL

: NO. 06-292-CD

Defendant

: CIVIL ACTION - LAW

**Notice of Intention to File Praecipe for Default Judgment**

TO: William L Ball  
1312 Kendrick Road  
Houtzdale PA 16651-8114

**IMPORTANT NOTICE**

You are in default because you have failed to enter a written appearance personally or by attorney and file in writing with the court your defenses or obligations to the claims set forth against you. 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 your 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. 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 REFERENCE AND  
INFORMATION SERVICE**  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
Telephone No. 814-765-2641 Ext. 5982

DATE OF NOTICE: April 17, 2006

BURTON NEIL &amp; ASSOCIATES, P.C.

By: \_\_\_\_\_

Burton Neil, Esquire  
Attorney for Plaintiff  
Identification No. 11348  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
(610) 696-2120

In making this communication, we advise our office is a debt collector.

BURTON NEIL & ASSOCIATES, P.C.  
BY: Burton Neil, Esquire  
Identification No. 11348  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
610-696-2120  
ATTORNEY FOR: Plaintiff

CITIBANK (SOUTH DAKOTA) N.A.  
Plaintiff

VS.

WILLIAM L BALL  
Defendant

: IN THE COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY, PENNSYLVANIA  
: NO. 06-292-CD  
: CIVIL ACTION - LAW

**RULE OF CIVIL PROCEDURE NO. 236 (REVISED)**

Notice is given that a JUDGMENT in the above captioned matter has been entered against you on

May 5, 2006.

Prothonotary

By: William Ball  
Deputy

If you have any questions concerning the above, please contact:

Burton Neil, Esquire  
Attorney for Party Filing  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
Phone: 610-696-2120

The law firm of Burton Neil & Associates is a debt collector.

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

Citibank South Dakota N.A.

Plaintiff(s)

No.: 2006-00292-CD

Real Debt: \$5,049.11

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

William L. Ball

Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: May 5, 2006

Expires: May 5, 2011

Certified from the record this 5th 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