

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 Any pd. 85.00
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FEB 23 2006
William A. Shaw
Prothonotary/Clerk of Courts

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. *00-292-CD*
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. Meholick
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

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 :
1312 Kendrick Road, Houtzdale PA 16651-8114
Defendant : CIVIL ACTION - LAW

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.

Citi IlluminaSM Card

November 18 - December 21, 2005

Page 1 of 2

WILLIAM L BALL

Account 5424 1807 5019 7466

Statement/Closing Date: 12/21/05

How to Reach Us

www.citicards.com
Citibank Customer Service Ctr
BOX 6500
SIOUX FALLS, SD 57117
1-800-925-8871

C-8898

Quick Reference

Minimum Payment **2,524.34**
Payment Due Date* **January 16, 2006**

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

Amount Past Due **616.07**
Amount Over Limit **524.34**
Amount Over Limit
Total Credit Line **2,000.00**
Available Credit Line **0.00**
Cash Advance Limit **600.00**
Available Cash Advance Limit **0.00**

Account Summary

Previous Balance **2,454.07**
Payments and Adjustments **0.00**
Purchases **0.00**
Cash Advances **0.00**
Fees & Finance Charges **70.27**
New Balance \$2,524.34

Purchase Categories

Total Purchases **\$0.00**

Cardmember News

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 to learn about our special payment options. Call Monday - Friday, 7 am to 9 pm, or Saturday, 8 am to 5 pm, Central Time. Please give us the opportunity to assist you.

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

date paid amount paid check #

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

05424180750197466252434999995401

Your Account Number

5424 1807 5019 7466

Please Enter Amount of Payment Enclosed

Payment Must Be Received By

01/16/06

Your Total Balance

\$2,524.34

Minimum Amount Due

\$2,524.34

\$

19S MC 32 A 1 AR7321096

|||||

|||||

WILLIAM L BALL
1312 KENDRICK RD
HOUTZDALE PA 16651-8114

CITI CARDS
PO BOX 183064
COLUMBUS, OH 43218-3064
|||||

EXHIBIT

A

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
Total Payments and Adjustments			\$0.00

Purchases

Sale Date	Post Date	Activity	Amount
Total Purchases			\$0.00

Cash Advances

Sale Date	Post Date	Activity	Amount
Total Cash Advances			\$0.00

Fees & Finance Charges

Standard Purch			
Sale Date	Post Date	Activity	Amount
	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	31.240%
CASH ADVANCES											
Standard Adv	31.240%	.08559%(D)	x	33	x	\$0.00	=	\$0.00	+	\$0.00	31.240%
Total FINANCE CHARGE								=	\$70.27		

AT&T Universal Rewards Card
Charter Member



Page 1 of 3

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

How To Reach Us

Visit: www.universalcards.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.

date paid amount paid check #

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

05491130319297040252477999995406

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
HOUTZDALE 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.

AT&T UNIVERSAL MASTERCARD ACTIVITY

Purchases..... 70.04
 Cash Advances and Checks..... 0.00
Total MasterCard Activity..... \$70.04

PURCHASES

Total MasterCard Purchases..... \$70.04

Standard Purch

Trans	Post	Category	Description	Amount
	12/20		PURCHASES*FINANCE CHARGE*PERIOD	70.04
Total Standard Purch				\$70.04

CASH ADVANCES

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

FINANCE CHARGE INFORMATION

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

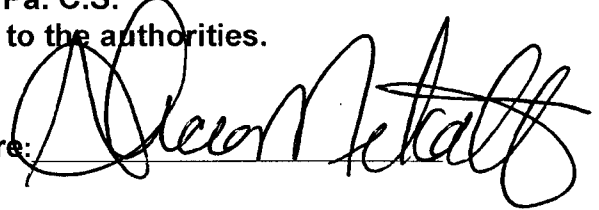
Verification

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:



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 certify 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

Plaintiff

v.

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

: NO. *06-292-CD*

WILLIAM L BALL

1312 Kendrick Road, Houtzdale PA 16651-8114

Defendant

: CIVIL ACTION - LAW

COMPLAINT NOTICE

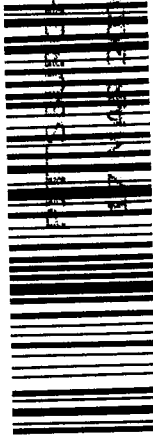
You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within (20) days after this complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections 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.

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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

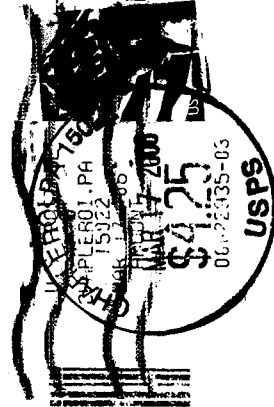
C-8898 & C-8907



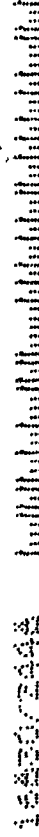
7005 0390 0004 9529 1000

16830

Court of Common Pleas
Clearfield County Courthouse
Clearfield, PA 16830



RETURN RECEIPT
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

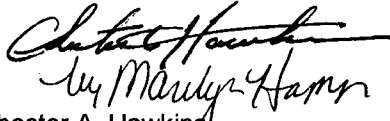
FILED
0791097611
APR 10 2006
William A. Shaw
Prothonotary/Clerk of Courts

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
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.

: NO. 06-292-CD

WILLIAM L BALL
1312 Kendrick Road
Houtzdale PA 16651-8114

Defendant

: CIVIL ACTION - LAW

FILED *Att'y pd. 20.00*
m/3:15 PM
MAY 05 2006 *100% Notice to Def.*
William A. Shaw *Statement to Att'y*
Prothonotary/Clerk of Courts

Praeipe 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
COUNTII:	\$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 P.A.R.CIV.P. 236**

William A. Shaw
Pro Prothonotary

BURTON NEIL & ASSOCIATES, P.C.

(BY: *Burton Neil*

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.

Plaintiff
vs.

WILLIAM L BALL

Defendant

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

: NO. 06-292-CD

: CIVIL ACTION - LAW

C-8898

Notice of Intention to File Praecept 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 & 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 L. 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