

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

PALISADES COLLECTION, L.L.C.,
Assignee of PROVIDIAN NATIONAL BANK
(Plaintiff)

CIVIL ACTION

2006-342-C0

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

Type of Case: Contract

VS.

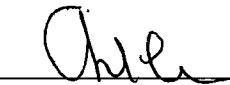
Type of Pleading: COMPLAINT

SHANNON W. ELLIS

(Defendant)

29 TURTLE LANE
ALLPORT, PA 16821

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)

RECEIVED
MAR 03 2006
M/3:58/AM
William A. Shaw
Prothonotary Clerk of Court
1 copy to SHAW
1 copy to ATT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

PALISADES COLLECTION, L.L.C.
Assignee of PROVIDIAN NATIONAL BANK

Plaintiff

NO. 2006-342-CO

vs.

CIVIL ACTION - LAW

SHANNON W. ELLIS
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
David S. Meholic, Court Administrator
Clearfield Co. Courthouse
Clearfield, Pa 16830
(814) 765-2641 EXT. 5982

LAW OFFICES
WOLPOFF & ABRAMSON, L.L.P.
ATTORNEYS IN THE PRACTICE
OF DEBT COLLECTION
4660 TRINDE ROAD
THIRD FLOOR
CAMP HILL, PA 17011
717-303-6700

MAR 03 2006
W. Lee A. Shaw
Prothonotary Clerk of Courts

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

PALISADES COLLECTION, L.L.C.
Assignee of PROVIDIAN NATIONAL BANK
Plaintiff

NO.

vs.

CIVIL ACTION – LAW

SHANNON W. ELLIS
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 ABAJC. 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 A UN HONORARIO REDUCIDO O GRATIS.

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

David S. Meholick, Court Administrator
Clearfield Co. Courthouse
Clearfield, Pa 16830
(814) 765-2641 EXT. 5982

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

PALISADES COLLECTION, L.L.C.
Assignee of PROVIDIAN NATIONAL BANK
Plaintiff

NO.

vs.

CIVIL ACTION – LAW

SHANNON W. ELLIS
Defendant

COMPLAINT

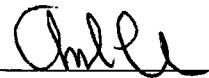
AND NOW, TO WIT, comes the Petitioner/Plaintiff, PALISADES COLLECTION, L.L.C., Assignee of PROVIDIAN NATIONAL BANK, by and through its attorneys, and the law firm of Wolpoff & Abramson, LLP, and hereby avers as follows:

1. Plaintiff, PALISADES COLLECTION, L.L.C., Assignee of PROVIDIAN NATIONAL BANK, 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 210 SYLVAN AVENUE, ENGLEWOOD CLIFFS, NJ 07632.
2. Defendant, SHANNON W. ELLIS, is an adult individual with a last known address of 29 TURTLE LANE, CLEARFIELD COUNTY, ALLPORT, PA 16821.
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 One Hundred Eighty-Two Dollars and Fifty-Six Cents, (\$2,182.56).
9. The amount of pre-judgment interest which has accrued from the charge off date is the sum of One Thousand Sixty-Six Dollars and Sixty-Four Cents, (\$1,066.64).
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 Four Hundred Thirty-Six Dollars and Fifty-One Cents, (\$436.51) 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 PALISADES COLLECTION, L.L.C., Assignee of PROVIDIAN NATIONAL BANK, respectfully requests this Honorable Court enter judgment in its favor and against Defendant SHANNON W. ELLIS for Two Thousand One Hundred Eighty-Two Dollars and Fifty-Six Cents, (\$2,182.56) plus pre-judgment interest in the amount of One Thousand Sixty-Six Dollars and Sixty-Four Cents, (\$1,066.64), collection and attorneys' fees in the amount of Four Hundred Thirty-Six Dollars and Fifty-One Cents, (\$436.51), 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

EXHIBIT "A"

| | | | | |
|-------------------------------------------------------------|--------------------------------------|----------------------------------|-----------------------------|-----------------------|
| ACCOUNT NUMBER 4361-4512-0049-6107 | BALANCE AS OF 05/12/03 \$2,127.69 | PAYMENT DUE DATE JUN 08, 2003 | MINIMUM PAYMENT \$392.00 | AMOUNT ENCLOSED \$ |
| <input type="checkbox"/> Indicate change of address on back | | | | |

141401763
Make Checks Payable to Providian

PROVIDIAN VISA

PROVIDIAN VISA
PO BOX 9539
MANCHESTER NH 03108-9539

Please be sure
this address appears
in the window.

SHANNON W ELLIS
PO BOX 61
ALLPORT PA 16821-0061

Page 1 of 1
000000

43614512004961070039200021276900000

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

DETACH HERE

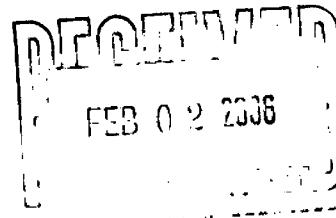
MESSAGES FROM PROVIDIAN VISA

YOUR PAYMENT IS LATE AND YOUR BALANCE IS OVER ITS CREDIT LIMIT!
To avoid additional fees and further collection efforts, send the minimum
amount due of \$392.00 along with the overlimit amount.
If payment has been made, call us at 1-800-918-9180.

Paying just the minimum due will not change your overlimit status.

PROVIDIAN VISA TRANSACTIONS

| Post Date | Description | Trans Date | Reference Number | Amount |
|-----------|---------------------|------------|------------------|--------|
| 05-12 | LATE PAYMENT CHARGE | 05-12 | 0000 | 35.00 |



FOR BILLING ERRORS AND IMPORTANT INFORMATION, SEE REVERSE SIDE.

| ACCOUNT SUMMARY | | ACCOUNT NUMBER 4361-4512-0049-6107 | | | | |
|-----------------------------|------------|---------------------------------------------------------|-----------------------|------------------------|---------------------|-------------|
| Previous Balance | \$2,040.08 | Days in Billing Cycle | 31 | | | |
| - Credits | .00 | Statement Date | 05/12/03 | | | |
| - Payments | .00 | Minimum Payment | \$392.00 | | | |
| + Purchases & Other Charges | .00 | Payment Due Date | 06/08/03 | | | |
| + Cash Advances | .00 | Credit Line | \$1,250.00 | | | |
| + FINANCE CHARGE: | | Available Credit as of Statement Date | \$0.00 | | | |
| On Balances | 52.61 | Available Credit for Cash Advances as of Statement Date | \$0.00 | | | |
| + Late Charge | 35.00 | | | | | |
| (Previous Due Date 05-08) | | | | | | |
| = NEW BALANCE | \$2,127.69 | Type of Balance | Average Daily Balance | ANNUAL PERCENTAGE RATE | Daily Periodic Rate | Grace Terms |
| | | Purchase | \$2,065.35 | 29.99% | .082164% | Term A |
| | | Cash Advance | \$0.00 | 29.99% | .082164% | Term B |

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

00000000 3982 1540

| | | | | |
|---------------------------------------|--------------------------------------|----------------------------------|-----------------------------|-----------------------|
| ACCOUNT NUMBER 4361-4512-0049-6107 | BALANCE AS OF 12/11/02 \$1,715.49 | PAYMENT DUE DATE JAN 07, 2003 | MINIMUM PAYMENT \$103.00 | AMOUNT ENCLOSED \$ |
|---------------------------------------|--------------------------------------|----------------------------------|-----------------------------|-----------------------|

Indicate change of address on back

Make Checks Payable to
Providian

PROVIDIAN VISA

PROVIDIAN VISA
PO BOX 9539
MANCHESTER NH 03108-9539

Please be sure
this address appears
in the window.

SHANNON W ELLIS
PO BOX 61
ALLPORT PA 16821-0061

Page 1 of 1
00000

43614512004961070010300017154900000

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

DETACH HERE ➤

MESSAGES FROM PROVIDIAN VISA

YOUR PAYMENT IS LATE AND YOUR BALANCE IS OVER ITS CREDIT LIMIT!
Send your past due amount of \$54.00 today or call us at 1-800-918-9180.

Paying just the minimum amount due will not change your overlimit status. Send
the required funds to ensure your account balance is within your approved credit limit.

PROVIDIAN VISA TRANSACTIONS

| Post Date | Description | Trans Date | Reference Number | Amount |
|-----------|---------------------|------------|------------------|------------|
| 12-11 | LATE PAYMENT CHARGE | 12-11 | | 0000 35.00 |
| 12-11 | OVERLIMIT FEE | 12-11 | | 0000 35.00 |

FOR BILLING ERRORS AND IMPORTANT INFORMATION, SEE REVERSE SIDE.

| ACCOUNT SUMMARY | | ACCOUNT NUMBER 4361-4512-0049-6107 | | | |
|-----------------------------|------------|---------------------------------------------------------|-----------------------|------------------------|---------------------|
| Previous Balance | \$1,606.76 | Days in Billing Cycle | | 29 | |
| - Credits | .00 | Statement Date | | 12/11/02 | |
| - Payments | .00 | Minimum Payment | | \$103.00 | |
| + Purchases & Other Charges | 35.00 | Payment Due Date | | 01/07/03 | |
| + Cash Advances | .00 | Credit Line | | \$1,250.00 | |
| + FINANCE CHARGE: | | Available Credit as of Statement Date | | \$0.00 | |
| On Balances | 38.73 | Available Credit for Cash Advances as of Statement Date | | \$0.00 | |
| + Late Charge | 35.00 | | | | |
| (Previous Due Date 12-09) | | | | | |
| = NEW BALANCE | \$1,715.49 | Type of Balance | Average Daily Balance | ANNUAL PERCENTAGE RATE | Daily Periodic Rate |
| | | Purchase | \$1,625.31 | 29.99% | .082164% |
| | | Cash Advance | \$0.00 | 29.99% | .082164% |

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

000000000 3982 A986

VERIFICATION

The undersigned hereby states that he/she is the attorney for Plaintiff, PALISADES COLLECTION, L.L.C., Assignee of PROVIDIAN NATIONAL BANK, 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 unswcrn falsification to authorities.

2/27/06

Gale

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101313
NO: 06-342-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: PALISADES COLLECTION, L.L.C.
vs.
DEFENDANT: SHANNON W. ELLIS

SHERIFF RETURN

NOW, March 30, 2006 AT 6:29 PM SERVED THE WITHIN COMPLAINT ON SHANNON W. ELLIS DEFENDANT AT 29 TURTLE LANE, ALLPORT, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO ANDREA MILLINDER, STEPDaughter A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING /

FILED
079:40/31
APR 18 2006
S
Chester A. Shaw
Sheriff/Clerk of Courts

| PURPOSE | VENDOR | CHECK # | AMOUNT |
|-----------------|---------|---------|--------|
| SURCHARGE | WOLPOFF | 149911 | 10.00 |
| SHERIFF HAWKINS | WOLPOFF | 149911 | 46.87 |

Sworn to Before Me This

____ Day of _____ 2006

So Answers,

Chester A. Hawkins
Dee Madley Hawn
Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC : NO. 2006-342-CD
 ASSIGNEE OF PROVIDIAN NATIONAL
 BANK :
 210 SYLVAN AVENUE :
 ENGLEWOOD CLIFFS, NJ 07632 :
 Plaintiff :
 vs. :
 SHANNON W ELLIS :
 Defendant(s) :

PRAECIPE FOR JUDGMENT

Mr./Ms. Clerk:

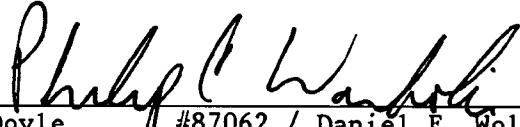
Please enter Judgment in favor of Plaintiff and against Defendant(s),
 SHANNON W ELLIS and ,
 for want of ANSWER TO COMPLAINT.

(X) Amount due \$ 2182.56
 Interest \$ 1066.64
 Attorney's Commission \$ 436.51
 Filing costs \$
 TOTAL \$ 3685.71 , plus interest and costs

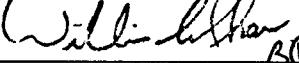
(X) I certify that the foregoing assessment of damages is for specified amounts alleged to be due in the complaint and is calculable as a sum certain from the complaint.

(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: 5/8/06 Signature: 

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

NOW, May 15, 2006, JUDGMENT IS ENTERED AS ABOVE. Prothonotary/Clerk, Civil DivisionBy: 

FILED
 M 12:14 PM
 MAY 15 2006
 William A. Shaw
 Prothonotary/Clerk of Courts
 ICC Notice to
 Def.
 Statement to
 Atty
 (GK)

1131
MAIN OFFICE

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

REGIONAL OFFICES

10605 JUDICIAL DR., BLDG. A-5, FAIRFAX, VA 22030
1102 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 TRINDE 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

141401763

SHANNON W ELLIS

19 TURTLE LANE
ALLPORT PA 16821

WOLPOFF & ABRAMSON, L.L.P.
LAW OFFICES
Attorneys in the Practice of Debt Collection

(A National Collection Attorney Network Firm)

4660 TRINDE 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 20, 2006

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

BIRMINGHAM, ALABAMA

RALEIGH, NORTH CAROLIN

ANCHORAGE, ALASKA

FARGO, NORTH DAKOTA

PHOENIX, ARIZONA

CLEVELAND, OHIO

CABOT, ARKANSAS

OKLAHOMA CITY, OKLAHOMA

FT. LAUDERDALE, FLORIDA

EUGENE, OREGON

HONOLULU, HAWAII

COLUMBIA, SOUTH CAROLIN

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

W&A Hours of Operation:

CEDAR KNOLLS, NEW JERSEY

8 a.m. - 11 p.m. E.S.T. M-F

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

W&A File No. 141401763

Re: PALISADES COLLECTION LLC ASSIGNEE OF PROVIDIAN NATIONAL BANK
vs. SHANNON W ELLIS
Docket No. 2006-342-CD

Dear SHANNON W ELLIS

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 #2061
Philip C. Warholic #86341 / Andrew C. Spears #87737
David R. Galloway #87326 / Tonilyn M. Chippie #87852
Ronald M. Abramson #94266 / Ronald S. Canter #940C
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: SHANNON W ELLIS

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

| | | |
|--------------------------------|---|-----------------|
| PALISADES COLLECTION LLC | : | NO. 2006-342-CD |
| ASSIGNEE OF PROVIDIAN NATIONAL | : | |
| BANK | : | |
| 210 SYLVAN AVENUE | : | |
| ENGLEWOOD CLIFFS, NJ 07632 | : | |
| Plaintiff | : | |
| vs. | : | |
| SHANNON W ELLIS | : | |
| Defendant(s) | : | |

TO: SHANNON W ELLIS
19 TURTLE LANE
ALLPORT PA 16821

DATE OF NOTICE: APRIL 20, 2006

IMPORTANT NOTICE

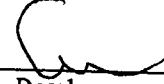
YOU ARE IN DEFAULT BECAUSE YOU FAILED TO TAKE THE ACTION REQUIRED OF YOU IN THIS CASE. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

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 PA 17108
800-692-7375

COPY

By: 

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

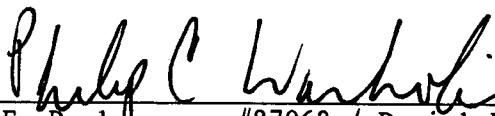
PALISADES COLLECTION LLC : No. 2006-342-CD
 ASSIGNEE OF PROVIDIAN NATIONAL :
 BANK :
 210 SYLVAN AVENUE :
 ENGLEWOOD CLIFFS, NJ 07632 :
 Plaintiff :
 vs. : CIVIL ACTION - LAW
 SHANNON W ELLIS :
 Defendant(s) :

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, SHANNON W ELLIS , above-named, is over 21 years of age; is last known to reside at 19 TURTLE LANE
 ALLPORT PA 16821

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.


 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

COMMONWEALTH OF PENNSYLVANIA
 Notarial Seal
 Kimberly L. Eisennauer, Notary Public
 Hampden Twp., Cumberland County
 My Commission Expires Nov. 17, 2009
 Member, Pennsylvania Association of Notaries

SWORN and SUBSCRIBED to before me this 8 day of May, 2000.


 Kimberly L. Eisennauer
 Notary Public

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

| | | |
|--------------------------------|---|--------------------|
| PALISADES COLLECTION LLC | : | No. 2006-342-CD |
| ASSIGNEE OF PROVIDIAN NATIONAL | : | |
| BANK | : | |
| 210 SYLVAN AVENUE | : | |
| ENGLEWOOD CLIFFS, NJ 07632 | : | |
| | : | |
| Plaintiff | : | |
| | : | |
| vs. | : | CIVIL ACTION - LAW |
| | : | |
| SHANNON W ELLIS | : | |
| | : | |
| Defendant(s) | : | |

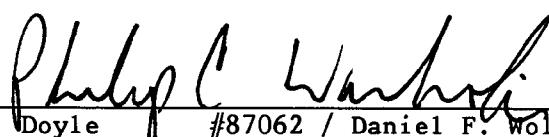
CERTIFICATE OF RESIDENCE
PA. R.C.P. 236

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

PALISADES COLLECTION LLC
ASSIGNEE OF PROVIDIAN NATIONAL
BANK
210 SYLVAN AVENUE
ENGLEWOOD CLIFFS, NJ 07632

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

SHANNON W ELLIS
19 TURTLE LANE
ALLPORT PA 16821


 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, L.L.P. / Counsel for Plaintiff
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 4660 Trindle Road, 3rd Floor, Camp Hill, PA 17011
 (717) 303-6700

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC : NO. 2006-342-CD

ASSIGNEE OF PROVIDIAN NATIONAL

Plaintiff :

vs. :

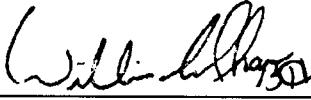
SHANNON W ELLIS :

Defendant(s) :

NOTICE OF JUDGMENT

(x) Notice is hereby given that a
in the above-captioned matter has been entered against you in the amount of
\$ 3685.71 , plus interest, on May 15, 2006.

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



Prothonotary Civil Division

By: _____

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



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

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

NOTICE SENT TO:

SHANNON W ELLIS

19 TURTLE LANE
ALLPORT PA 16821

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

Palisades Collection, L.L.C.

Providian National Bank

Plaintiff(s)

No.: 2006-00342-CD

Real Debt: \$3,685.71

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Shannon W. Ellis

Entry: \$20.00

Defendant(s)

Instrument: Default Judgment

Date of Entry: May 15, 2006

Expires: May 15, 2011

Certified from the record this 15th 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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC : No. 2006-342-CD
 ASSIGNEE OF PROVIDIAN NATIONAL
 BANK :
 210 SYLVAN AVENUE :
 ENGLEWOOD CLIFFS, NJ 07632 :
 Plaintiff :
 vs. :
 SHANNON W ELLIS :
 19 TURTLE LN :
 ALLPORT PA 16821 :
 Defendant(s) :
 :

PRAECIPE TO SETTLE AND SATISFY

PLEASE MARK THE ABOVE-CAPTIONED ACTION AS SETTLED, SATISFIED AND DISCONTINUED.

Respectfully submitted,

By:


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

cc:

FILED pd \$7.00 Atty
 10/21/06 3cc Atty Galloway
 OCT 30 2006 3 cent of sat.
 3cc to dsc to Atty Galloway
 William A. Shaw
 Prothonotary/Clerk of Courts
 Cpa to c/c A

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

Palisades Collection, L.L.C.
Providian National Bank

Vs.
Shannon W. Ellis

No. 2006-00342-CD

CERTIFICATE OF DISCONTINUATION

Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on October 30, 2006, marked:

Settled, Satisfied and Discontinued.

Record costs in the sum of \$112.00 have been paid in full by Wolpoff & Abramson .

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 30th day of October A.D. 2006.



William A. Shaw, Prothonotary

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CERTIFICATE OF SATISFACTION OF JUDGMENT

No.: 2006-00342-CD

Palisades Collection, L.L.C.
Providian National Bank

Debt: \$

Vs.

Atty's Comm.:

Shannon W. Ellis

Interest From:

Cost: \$7.00

NOW, Monday, October 30, 2006 , directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 30th day of October, A.D. 2006.



Prothonotary