



2023406

THIS IS AN ARBITRATION MATTER. ASSESSMENT OF  
DAMAGES HEARING REQUIRED.

GORDON & WEINBERG, P.C.

BY: FREDERIC I. WEINBERG, ESQUIRE

Identification No.: 41360

PAUL M. SCHOFIELD, JR., ESQUIRE

Identification No.: 81894

21 SOUTH 21ST STREET

PHILADELPHIA, PA 19103

215/988-9600

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Atlantic Credit & Finance Inc.  
Assignee from Household Bank  
3353 Orange Avenue  
Roanoke, VA 24012

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 06-964-CO

CAROL M FLANGO, a/k/a  
MARIE FLANGO  
2673 4TH AVE  
HOUTZDALE PA 16651

FILED

JUN 16 2006 \$85.00

William A. Shaw  
Prothonotary/Clerk of Courts Copy atty

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 TWENTY (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 CLAIMS SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND A JUDGEMENT 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.

David S. Meholic, Court Admin.  
Clearfield County Courthouse  
Clearfield, PA 16830  
(814) 765-2641

COMPLAINT IN CIVIL-ACTION

1. Plaintiff is a debt buyer and successor in interest to the original creditor as set forth in the caption of this Complaint.

2. At all times relevant hereto, the defendant was the holder of a credit card, which at the request of the defendant was issued to the defendant by the plaintiff under the terms of which the plaintiff agreed to extend to defendant the use of plaintiff's credit facilities.

3. Defendant accepted and used the aforesaid credit card so issued and by so doing agreed to perform the terms and conditions prescribed by the plaintiff for the use of said credit card.

4. The defendant received and accepted goods and merchandise and/or accepted services or cash advances through the use of the credit card issued by the Plaintiff. A true and correct copy of the Statement of Account is attached hereto as Exhibit "A".

5. All the credits to which the defendant is entitled have been applied and there remains a balance due in the amount of \$2,259.25.

6. Plaintiff has made demand upon the defendant for payment of the balance due of \$2,259.25 but the defendant has failed and refused and still refuses to pay the same or any part thereof.

WHEREFORE, plaintiff claims of the defendant the sum of \$2,259.25 at the rate of 22.24% from the date of March 14, 2003,

together with costs and attorney fees.

GORDON & WEINBERG, P.C.

BY: 

~~PAUL M. SCHOFIELD, JR., ESQUIRE~~  
FREDERIC I. WEINBERG, ESQUIRE  
Attorney for Plaintiff

P01E.DB

VERIFICATION

FREDERIC I. WEINBERG, ESQUIRE, hereby states that he is the attorney for the Plaintiff in this action and verifies that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief.

The undersigned understands that the statements herein are made subject to the penalties of 18 Pa.C.S.A. Section 4904 relating to unsworn falsification to authorities.

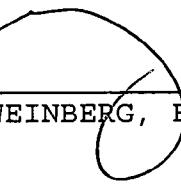
  
FREDERIC I. WEINBERG, ESQUIRE

EXHIBIT "A"

## HOUSEHOLD BANK GOLD MASTERCARD STATEMENT

CAROL M FLANGO

Page 1 of 1

ACCOUNT SUMMARY		PAYMENT SUMMARY		BALANCE SUMMARY	
ACCOUNT NUMBER	5408-0100-1437-9073	OVERLIMIT AMOUNT	\$2,259.25	PREVIOUS BALANCE	\$2,224.25
TOTAL CREDIT LIMIT	\$0	MINIMUM PAYMENT*	\$56.00	PAYMENTS/CREDITS	- \$0.00
TOTAL CREDIT LIMIT AVAILABLE	\$0	CURRENT PAYMENT DUE*	\$2,259.25	PURCHASES/DEBITS	+ \$35.00
		PAYMENT DUE DATE	11/17/03		
		PAST DUE AMOUNT	\$319.00		
STATEMENT DATE	10/31/03	*See reverse side for an explanation of these amounts.		FINANCE CHARGE	+ \$0.00
				NEW BALANCE	= \$2,259.25

## TRANSACTION SUMMARY

TRAN DATE	POST DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	AMOUNT CHARGES	AMOUNT CREDITS
10/27/03	10/27/03	OVERLIMIT CHARGE ASSESSMENT	1000000103000000378330	\$35.00	

## FINANCE CHARGE CALCULATION

This is a grace account. Grace period information on back.

Average Daily Balance	Daily Periodic Rate	Days In Billing Cycle	FINANCE CHARGE Rate	Nominal Annual Fees	ANNUAL PERCENTAGE RATE
PURCHASES	\$0.00	.06090%	14	\$0.00	22.24%
CASH ADVANCES	\$0.00	.06090%	14	\$0.00	22.24%

MAIL PAYMENTS TO:  
 HOUSEHOLD CREDIT SERVICES  
 P.O. BOX 17051  
 BALTIMORE MD 21297-1051

090550 Z 17  
 PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT:  
 To Assure Proper Credit Please Write Your Account Number On Your Check

QUESTIONS?  
 24-HOUR CUSTOMER SERVICE  
 1-800-477-6000  
 OUTSIDE USA, COLLECT: 1-757-523-3880  
 TDD HEARING IMPAIRED: 1-800-395-9020  
 Manage your account online at:  
 www.householdbank.com

MAIL INQUIRIES TO:  
 HOUSEHOLD CREDIT SERVICES  
 PO BOX 81622  
 SALINAS CA 93912-1622

Make checks payable to HOUSEHOLD CREDIT SERVICES. Please write your account number on your check. Do not fold, staple or clip. Do not send cash. Please send your payment 7 days prior to the payment due date to ensure timely delivery.

Amount  
Enclosed

CAROL M FLANGO  
 2673 4TH AVE  
 HOUTZDALE PA 16651-8525

HOUSEHOLD CREDIT SERVICES  
 P.O. BOX 17051  
 BALTIMORE MD 21297-1051

MasterCard

**YES**, send me a no annual fee  
Gold MasterCard® with a fixed  
Introductory APR\* of just 1.9%.

GY43090190 HHS 017 G

Marie D. Flango  
2673 4th Ave.  
Houtzdale, PA 16651-8525

SEE DISCLOSURES ON REVERSE FOR IMPORTANT  
INFORMATION ABOUT RATES, FEES AND OTHER COSTS.

Offer Expires: February 28, 2003  
Please make any name and address corrections above.

By signing below, I understand this offer may be rescinded if I no longer meet the selection criteria or any  
applicable criteria bearing on my creditworthiness, and I agree to the terms and conditions on the reverse.

**Marie Flango** 11/4/03

Your Signature

Jr./Sr.

Date

Please Print. This form must be completed in full to be valid.

(814) 378-5730 195 24 6516

Home Telephone

Social Security Number

( )

08/10/31

Business Telephone

Date of Birth

Do you  Own Home?

Rent?

Other?

Name of Employer

50,000

Dufour (Celine)

Applicant's Annual Salary

Other Household Annual Income\*

Mother's Maiden Name

\*Alimony, child support, spousal income and separate maintenance income need not be disclosed if you do not wish to have them considered as a basis for repaying this obligation.

E-mail Address (Optional)

Yes, send a second card at no charge for:

Name: First

MI

Last

Jr./Sr.

If you designate an authorized user, a credit card will be issued in that person's name. You will be solely responsible for all charges and transactions made by the authorized user and the authorized user will have no liability to the credit card issuer for those charges and transactions.

**Optional AccountSecure PLUS Enrollment Form**

**YES!** Please protect my Household Bank Credit Card with the AccountSecure PLUS program. My signature here means that I have read and understand the AccountSecure PLUS information, including cost of the program on the reverse side. I understand enrollment is optional and I may cancel at any time.

X

[Sign Here to Enroll](#)

GGS

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101641  
NO: 06-964-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: ATLANTIC CREDIT & FINANCE INC.  
vs.  
DEFENDANT: CAROL M. FLANGO a/k/a MARIE FLANGO

FILED  
07/31/2006  
JUL 13 2006  
WM

William A. Shaw  
Prothonotary/Clerk of Courts

SHERIFF RETURN

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NOW, June 26, 2006 AT 10:23 AM SERVED THE WITHIN COMPLAINT ON CAROL M. FLANGO aka MARIE FLANGO DEFENDANT AT 2673 4TH AVE., HOUTZDALE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO TONY FLANGO, FATHER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GORDON	21034	10.00
SHERIFF HAWKINS	GORDON	21034	34.02

Sworn to Before Me This

So Answers,

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

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

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
PAUL M. SCHOFIELD, JR., ESQUIRE  
Identification No.: 81894  
21 SOUTH 21ST STREET  
PHILADELPHIA, PA 19103  
215/988-9600

Atlantic Credit & Finance Inc.  
Assignee from Household Bank

FILED Atty pd. 20.00

119-27401 cc & Notice to Def.  
AUG 14 2006

William A. Shaw  
Prothonotary/Clerk of Courts

Statement to  
Atty (6K)

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 06-964-cd

CAROL M FLANGO

PRAECIPE FOR JUDGMENT

The Prothonotary will please enter Judgment in the above matter by default for want of an answer against the Defendant, CAROL M FLANGO, and assesses the damages as per statement below.

FREDERIC I. WEINBERG, ESQUIRE  
PAUL M. SCHOFIELD, JR., ESQUIRE  
Attorney for Plaintiff

Principal	\$2,259.25
Interest from October 31, 2003	
@22.24%	\$1,384.85
<b>Total:</b>	<b>\$3,644.10</b>

I hereby certify that written notice of the intention to file this Praeclipe was mailed or delivered to the parties against whom judgment is to be entered and to his attorney of record, if any, after the default occurred and at least ten (10) days prior to the date of the filing of this Praeclipe.

FREDERIC I. WEINBERG, ESQUIRE  
PAUL M. SCHOFIELD, JR., ESQUIRE  
Attorney for Plaintiff

Filed:

By the Prothonotary:

AND NOW, this 14<sup>th</sup> day of August, 2006 Judgment is entered in favor of the plaintiff(s) and against defendant, for want of an answer and damages assessed at the sum of , \$3,644.10 as per the above certification.

William A. Shaw  
Prothonotary

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
PAUL M. SCHOFIELD, JR., ESQUIRE  
Identification No.: 81894  
21 SOUTH 21ST STREET  
PHILADELPHIA, PA 19103  
215/988-9600

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Atlantic Credit & Finance Inc.  
Assignee from Household Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

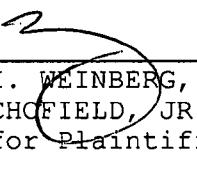
DOCKET NO. : 06-964-cd

CAROL M FLANGO

CERTIFICATION OF ADDRESS

I hereby certify that the precise residence of the holder of the  
within judgment is; Atlantic Credit & Finance Inc. Assignee from  
Household Bank and that the last known address of defendant, CAROL  
M FLANGO, 2673 4TH AVE, HOUTZDALE PA 16651.

GORDON & WEINBERG, P.C.

BY:   
FREDERIC I. WEINBERG, ESQUIRE  
PAUL M. SCHOFIELD, JR., ESQUIRE  
Attorney for Plaintiff

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
PAUL M. SCHOFIELD, JR., ESQUIRE  
Identification No.: 81894  
21 SOUTH 21ST STREET  
PHILADELPHIA, PA 19103  
215/988-9600

Atlantic Credit & Finance Inc.  
Assignee from Househld Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 06-964-cd

CAROL M FLANGO

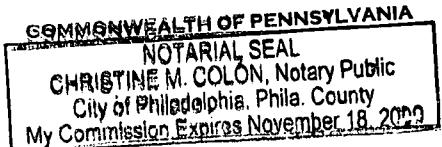
**AFFIDAVIT OF NON-MILITARY SERVICE**

FREDERIC I. WEINBERG, ESQUIRE, being duly sworn according to law, deposes and says that he represents the plaintiff in the above-entitled case; that he is authorized to make this affidavit on behalf of the plaintiff; and that the above-named defendant is over twenty-one years of age; that the address of the defendant is, 2673 4TH AVE, HOUTZDALE PA 16651; that the occupation of the defendant is unknown; and that the defendant is not in the Military Service of the United States, nor any State or Territory thereof or its allies as defined in the Soldiers' and Sailors' Civil Relief Act of 1940 and the amendments thereto.

Sworn to and Subscribed

Before me this 2nd Day

of August, 2006.  
Christine M. Colon  
Notary Public



2  
FREDERIC I. WEINBERG, ESQUIRE  
PAUL M. SCHOFIELD, JR. ESQUIRE  
Attorney for Plaintiff

2023406

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
PAUL M. SCHOFIELD, JR., ESQUIRE  
Identification No.: 81894  
21 SOUTH 21ST STREET  
PHILADELPHIA, PA 19103  
215/988-9600

Atlantic Credit & Finance Inc.  
Assignee from Household Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 06-964-cd

CAROL M FLANGO

NOTICE OF INTENTION TO TAKE DEFAULT

TO/ PARA :  
CAROL M FLANGO  
aka MARIE FLANGO  
2673 4TH AVE  
HOOTZDALE PA 16651

DATE OF NOTICE/FECHA DEL AVISO: July 20, 2006

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY AN ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN 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 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.

David S. Meholic, Court Admin.  
Clearfield County Courthouse  
Clearfield, PA 16830  
(814) 765-2641

GORDON & WEINBERG, P.C.

BY:

FREDERIC I. WEINBERG, ESQUIRE  
PAUL M. SCHOFIELD, JR., ESQUIRE

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
PAUL M. SCHOFIELD, JR., ESQUIRE  
Identification No.: 81894  
21 SOUTH 21ST STREET  
PHILADELPHIA, PA 19103  
215/988-9600

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Atlantic Credit & Finance Inc.  
Assignee from Household Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 06-964-cd

CAROL M FLANGO

**NOTICE**

PURSUANT TO RULE 236 OF THE SUPREME COURT OF PENNSYLVANIA, YOU ARE  
HEREBY NOTIFIED THAT A JUDGMENT BY DEFAULT HAS BEEN ENTERED AGAINST  
YOU IN THE ABOVE PROCEEDING IN THE AMOUNT OF \$3,644.10. IF YOU HAVE  
ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL GORDON & WEINBERG,  
P.C. AT 215/988-9600.

GORDON & WEINBERG, P.C.

BY: \_\_\_\_\_  
FREDERIC I. WEINBERG, ESQUIRE  
PAUL M. SCHOFIELD, JR., ESQUIRE  
Attorney for Plaintiff

Dated: August 2, 2006

NOTICE OF JUDGMENT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CIVIL DIVISION

Atlantic Credit & Finance Inc.

Vs.

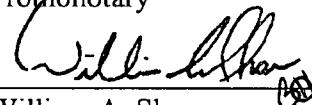
No. 2006-00964-CD

Carol M Flango

To: DEFENDANT(S)

NOTICE is given that a JUDGMENT in the above captioned matter has been entered against you in the amount of \$3,644.10 on August 14, 2006.

William A. Shaw  
Prothonotary

  
\_\_\_\_\_  
William A. Shaw

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

 COPY

Atlantic Credit & Finance Inc.  
Plaintiff(s)

No.: 2006-00964-CD

Real Debt: \$3,644.10

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Carol M. Flango  
Defendant(s)

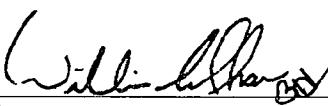
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: August 14, 2006

Expires: August 14, 2011

Certified from the record this 14th day of August, 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