

**Palisades Collect et al vs Kelly Reifer
2006-1022-CD**

**06-1022-CD
Palisades Coll. Vs Kelly Reifer**

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

PALISADES COLLECTION, L.L.C.
ASSIGNEE OF CHASE MANHATTAN BANK
C/O WOLPOFF & ABRAMSON, L.L.P.
4660 TRINDLE ROAD, 3rd FLOOR
CAMP HILL, PA 17011
Plaintiff

No. *06-1022-CD*

Type of Case: Contract

Type of Pleading:

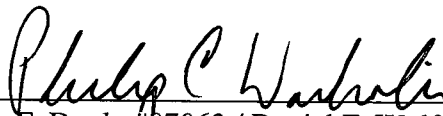
VS.

Filed on Behalf of: Plaintiff


KELLY REIFER
606 BRISBIN ST
HOUTZDALE PA 16651

Defendant(s)

Date: *6/11/06*



Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warhol #86341 / Andrew C. Spears #87737
David R. Galloway #87326 / Tonilyn M. Chippie #87852
Sarah E. Ehasz #86469 / Robert N. Polas, Jr. #201259
Bruce H. Cherkis #18837 / Ronald S. Canter #94000
Ronald M. Abramson #94266
WOLPOFF & ABRAMSON, L.L.P.
Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

FILED *2cc Shff*
m 11:39 AM
JUN 28 2006 *Any pd. 85.00*

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF CHASE MANHATTAN BANK

Plaintiff

VS

KELLY REIFER
Defendant(s)

:No.

:

:

:

:

:CIVIL ACTION - LAW

:

:

:

:

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 an 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 or any other claim or relief requested by the Plaintiff. You may lose money or property 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 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.

Clearfield County Courthouse
David S. Meholick, Court Administrator 230 East Market Street
Clearfield, PA 16830-
814-765-2641

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF CHASE MANHATTAN BANK
Plaintiff

VS

KELLY REIFER
Defendant(s)

:
:No.
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:
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:CIVIL ACTION - LAW
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COMPLAINT

AND NOW, comes the Plaintiff, by and through its attorneys and the law firm of Wolpoff & Abramson, LLP, and files this Complaint and in support avers as follows:

1. Plaintiff is PALISADES COLLECTION,L.L.C. ASSIGNEE OF CHASE MANHATTAN BANK , 210 Sylvan Avenue Englewood Cliffs, NJ 07632-.
2. Defendant, KELLY REIFER, is an adult individual with a last known address of 606 Brisbin St Houtzdale, Clearfield County, PA 16651.
3. It is averred that Defendant was issued an open end credit account (hereinafter "Account").
4. At all relevant times material hereto, Defendant has been regular users of said Account for the purchase of products, goods and/or for obtaining services.
5. Defendant was provided with copies of the Statement of Accounts showing all debits and credits for transactions on the aforementioned credit card account to which there was no bona fide objection by Defendant. A true and correct copy of the Statement of Account is attached hereto, incorporated herein and marked as Exhibit "A."
6. Defendant did not object to the above-mentioned statement submitted by Plaintiff and/or its assignors to Defendant.

7. As of the date of this Complaint, the remaining balance due, owing and unpaid on Defendant's credit card account as a result of the charges made by said Defendant and/or any authorized users is the sum of \$8,347.82.

8. Interest has accrued from the charge off date at a rate of 18 %.

9. As of the date of the filing of this Complaint, the amount of interest which has accrued is the sum of \$3,413.43.

10. As of the filing of this Complaint, Plaintiff has incurred reasonable attorney's fees from the law office of Wolpoff & Abramson, LLP in the collection of the amounts due from Defendant incident to the within action based upon 20% of the principal amount due and owing, and Plaintiff shall continue to incur such attorney's fees through the conclusion of the proceedings.

11. The amount of attorney's fees which has accrued is the sum of \$1,669.56.

12. Despite reasonable and repeated demands for payment, Defendant has refused and continues to refuse to pay all sums due and owing on the aforementioned account balance, all to the damage and detriment of the Plaintiff.


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 respectfully requests this Honorable Court enter Judgment in favor of the Plaintiff and against Defendant in the amount of \$8,347.82, plus interest in the amount of \$3,413.43, plus attorney's fees in the amount of \$1,669.56, plus costs of this action and any other relief as this Court deems just and reasonable.

Respectfully Submitted,

Date: 6/15/06



Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholic #86341 / Andrew C. Spears #87737
David R. Galloway #87326 / Tonilyn M. Chippie #87852
Sarah E. Ehasz #86469 / Robert N. Polas, Jr. #201259
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Ronald M. Abramson #94266
WOLPOFF & ABRAMSON, L.L.P.
Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

VERIFICATION

The undersigned hereby states that they are the attorney for the Plaintiff who is located outside of this jurisdiction and in order to file the within document in an expedient and timely manner, they are authorized to take this verification on behalf of said Plaintiff in the within action and verifies that the statements made in the foregoing Pleading are true and correct to the best of their 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. Section 4904, relating to unsworn falsification to authorities.

Date: 6/15/06



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4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

Exhibit "A"

PLAINTIFF = 425230
ACCOUNT NUMBER = 4417168001929391
POOL ID = CHSDIS
CURRENT BALANCE = 8347.82
LSTPYMTDT = 20031221
CO DATE = 20040229
DEBTOR #1 LAST NAME = REIFER
DEBTOR #1 FIRST NAME = KELLY
DEBTOR #1 MIDDLE NAM =
DEBTOR #1 ADDR 1 = 263 BIRCH ST.
DEBTOR #1 ADDR 2 =
DEBTOR #1 CITY = HOUTZDALE
DEBTOR #1 STATE = PA
DEBTOR #1 ZIP = 166519024
DEBTOR #1 HOMEPHONE = 8143782003
DEBTOR #1 WORKPHONE = 8143781000
DEBTOR #1 SOCSEC =
DEBTOR #1 DOB =
DEBTOR #2 LAST NAME =
DEBTOR #2 FIRST NAME =
DEBTOR #2 MIDDLE NAM =
DEBTOR #2 ADDR 1 =
DEBTOR #2 ADDR 2 =
DEBTOR #2 CITY =
DEBTOR #2 STATE =
DEBTOR #2 ZIP =
DEBTOR #2 HOMEPHONE =
DEBTOR #2 WORKPHONE =
DEBTOR # SOCSEC =
DEBTOR#2 DOB =
DEBTOR = 3818536

PLAINTIFF = 425230
ACCOUNT NUMBER = 4417168001929391
POOL ID = CHSDIS
CURRENT BALANCE = 8347.82
LSTPYMTDT = 20031221
CO DATE = 20040229
DEBTOR #1 LAST NAME = REIFER
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DEBTOR #2 STATE =
DEBTOR #2 ZIP =
DEBTOR #2 HOMEPHONE =
DEBTOR #2 WORKPHONE =
DEBTOR # SOCSEC =
DEBTOR#2 DOB =
DEBTOR = 3818536
= 19961105

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101675
NO: 06-1022-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: PALISADES COLLECTION, L.L.C. ASSIGNEE
vs.
DEFENDANT: KELLY REIFER

SHERIFF RETURN

NOW, July 17, 2006 AT 10:42 AM SERVED THE WITHIN COMPLAINT ON KELLY REIFER DEFENDANT AT 606 BRISBIN ST., HOUTZDALE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO PAT REIFER, BROTHER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WOLPOFF	18810	10.00
SHERIFF HAWKINS	WOLPOFF	18810	34.41

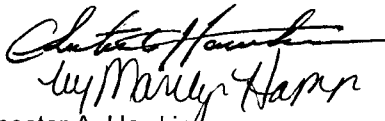
FILED
9/23/06
JUL 21 2006

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,


Chester A. Hawkins
Sheriff

COPY

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

PALISADES COLLECTION, L.L.C.
ASSIGNEE OF CHASE MANHATTAN BANK
C/O WOLPOFF & ABRAMSON, L.L.P.
4660 TRINDLE ROAD, 3rd FLOOR
CAMP HILL, PA 17011
Plaintiff

No. 06-1022-CD

Type of Case: Contract

Type of Pleading:

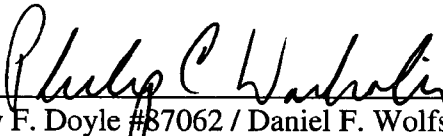
Filed on Behalf of: Plaintiff

VS.

KELLY REIFER
606 BRISBIN ST
HOUTZDALE PA 16651

Defendant(s)

Date: 6/11/06

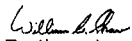


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Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

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

JUN 28 2006

Attest.


Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF CHASE MANHATTAN BANK

Plaintiff

VS

KELLY REIFER
Defendant(s)

:No.

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:CIVIL ACTION - LAW

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:

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NOTICE

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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 HELP. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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Clearfield County Courthouse
David S. Meholick, Court Administrator 230 East Market Street
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814-765-2641

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF CHASE MANHATTAN BANK
Plaintiff

VS

KELLY REIFER
Defendant(s)

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COMPLAINT

AND NOW, comes the Plaintiff, by and through its attorneys and the law firm of Wolpoff & Abramson, LLP, and files this Complaint and in support avers as follows:

1. Plaintiff is PALISADES COLLECTION,L.L.C. ASSIGNEE OF CHASE MANHATTAN BANK , 210 Sylvan Avenue Englewood Cliffs, NJ 07632-.
2. Defendant, KELLY REIFER, is an adult individual with a last known address of 606 Brisbin St Houtzdale, Clearfield County, PA 16651.
3. It is averred that Defendant was issued an open end credit account (hereinafter "Account").
4. At all relevant times material hereto, Defendant has been regular users of said Account for the purchase of products, goods and/or for obtaining services.
5. Defendant was provided with copies of the Statement of Accounts showing all debits and credits for transactions on the aforementioned credit card account to which there was no bona fide objection by Defendant. A true and correct copy of the Statement of Account is attached hereto, incorporated herein and marked as Exhibit "A."
6. Defendant did not object to the above-mentioned statement submitted by Plaintiff and/or its assignors to Defendant.

7. As of the date of this Complaint, the remaining balance due, owing and unpaid on Defendant's credit card account as a result of the charges made by said Defendant and/or any authorized users is the sum of \$8,347.82.

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11. The amount of attorney's fees which has accrued is the sum of \$1,669.56.

12. Despite reasonable and repeated demands for payment, Defendant has refused and continues to refuse to pay all sums due and owing on the aforementioned account balance, all to the damage and detriment of the Plaintiff.


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 respectfully requests this Honorable Court enter Judgment in favor of the Plaintiff and against Defendant in the amount of \$8,347.82, plus interest in the amount of \$3,413.43, plus attorney's fees in the amount of \$1,669.56, plus costs of this action and any other relief as this Court deems just and reasonable.

Respectfully Submitted,

Date: 6/15/06




Amy F. Doyle #87062 / Daniel F. Wolfson #20617
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Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

VERIFICATION

The undersigned hereby states that they are the attorney for the Plaintiff who is located outside of this jurisdiction and in order to file the within document in an expedient and timely manner, they are authorized to take this verification on behalf of said Plaintiff in the within action and verifies that the statements made in the foregoing Pleading are true and correct to the best of their 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. Section 4904, relating to unsworn falsification to authorities.

Date: 4/15/06



Amy F. Doyle #87062 / Daniel F. Wolfson #20617
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Telephone: (717) 303-6700
Counsel for Plaintiff

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DEBTOR = 3818536
= 19961105

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION, L.L.C.
ASSIGNEE OF CHASE MANHATTAN BANK
Plaintiff

No. 2006-1022-CD

VS

CIVIL ACTION - LAW

KELLY REIFER
Defendant(s)

PRAECIPE FOR JUDGMENT

Please enter Judgment in favor of Plaintiff and against Defendant(s), KELLY REIFER, for failure to answer the Complaint.

(X) Amount due \$13,430.81
TOTAL \$13,430.81, plus interest and costs

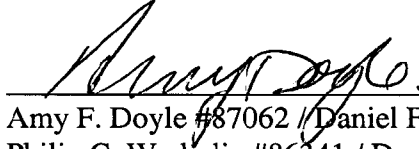
(X) I certify that the foregoing assessment of damages is for specified amounts alleged to be due in the complaint and is calculable as a sum certain from the complaint.

(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:

7/17/07


Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholic #86341 / David R. Galloway #87326
Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469
Robert N. Polas, Jr. #201259 / Bruce H. Cherkis #18837
Ronald S. Canter #94000 / Ronald M. Abramson #94266
Wolpoff & Abramson, L.L.P.
Attorneys in the Practice of Debt Collection
4660 Trindle Road, Suite 300
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

NOW, July 30, 2007, JUDGMENT IS ENTERED AS ABOVE.


Prothonotary/Clerk, Civil Division

By: _____

Deputy

FILED *Att'y pd. 20.00*
7/17/07
JUL 30 2007 *ICC Notice to Def.*
William A. Shaw
Prothonotary/Clerk of Courts
Statement to Att'y
(CR)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION, L.L.C.
ASSIGNEE OF CHASE MANHATTAN BANK
Plaintiff

No. 2006-1022-CD

vs.

CIVIL ACTION - LAW

KELLY REIFER
Defendant(s)

AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA :
:
COUNTY OF CLEARFIELD :

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, Kelly Reifer, above-named, is over 21 years of age; is last known to reside at 263 Birch Street, Houtzdale, 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.

Date:

7/17/07

Amy Doyle

Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholc #86341 / David R. Galloway #87326
Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469
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Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Amy R. Wise, Notary Public
Hampden Twp., Cumberland County
My Commission Expires Nov. 30, 2010

Notary Public, Pennsylvania Association of Notaries

SWORN and SUBSCRIBED to before me this 17th day of July, 2007

Amy R. Wise
Notary Public

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF CHASE MANHATTAN BANK
Plaintiff

No. 2006-1022-CD

vs.

CIVIL ACTION - LAW

KELLY REIFER
Defendant(s)

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

I hereby certify that the precise address of Plaintiff is:

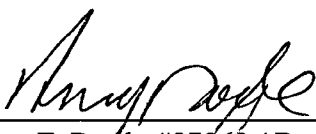
Palisades Collection,L.L.C.
210 Sylvan Avenue
Englewood Cliffs NJ 07632

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

Kelly Reifer
606 Brisbin St
Houtzdale PA 16651

Date:

7/17/07



Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholc #86341 / David R. Galloway #87326
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Telephone: (717) 303-6700
Counsel for Plaintiff

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

REGIONAL OFFICES
0605 JUDICIAL DR., BLDG. A-5, FAIRFAX, VA 22030
7 WEST CARY STREET, RICHMOND, VA 23220
1122 GREENWICH RD., VIRGINIA BEACH, VA 23462
119 N. MARKET ST., STE. 1300, WILMINGTON, DE 19899
1 VALLEYBANK BLDG. BOX 1226, CLARKSBURG, WV 26302
1660 TRINDLE ROAD, 3RD FLOOR, CAMP HILL, PA 17011
101 GRANT ST., STE. 4300, PITTSBURGH, PA 15219
28632 ROADSIDE DR., STE. 265, AGOURA HILLS, CA 91301
19500 HIGH POINTE BLVD., STE. 250, NOVI, MI 48375
100 CANAL VIEW BLVD., ROCHESTER, NY 14623
1215 N. O'CONNOR BLVD., STE. 1060, IRVING, TX 75039
3200 SOUTHWEST FREEWAY, STE. 3300, HOUSTON, TX 77027
111 SOLEDAD ST., STE. 300, SAN ANTONIO, TX 78205
1201 PEACHTREE STREET, STE. 1717, ATLANTA, GA 30361
101 CARLSON PKWY., STE. 303, MINNETONKA, MN 55305
1643 S. ULSTER ST., STE. 800, DENVER, CO 80237
1355 TOWN CENTER RD, STE. 1002, BOCA RATON, FL 33486

LAW OFFICES
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

(TOLL FREE)
(800) 830-2793

FACSIMILE (866) 281-9028

PLEASE DIRECT ALL INQUIRIES TO THE CAMP HILL OFFICE

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

BIRMINGHAM, ALABAMA
ANCHORAGE, ALASKA
PHOENIX, ARIZONA
LITTLE ROCK, ARKANSAS
EAST HARTFORD, CONNECTICUT
HONOLULU, HAWAII
BOISE, IDAHO
CHICAGO, ILLINOIS
MERRILLVILLE, INDIANA
KANSAS CITY, KANSAS
LEXINGTON, KENTUCKY
METairie, LOUISIANA
WORCESTER, MASSACHUSETTS
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
PROVIDENCE, RHODE ISLAND
COLUMBIA, SOUTH CAROLINA
KNOXVILLE, TENNESSEE
SANDY, UTAH
MILWAUKEE, WISCONSIN
RAWLINS, WYOMING
SEATTLE, WASHINGTON

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

W&A Hours of Operation:
8 a.m. - 6 p.m. M-F

July 02, 2007

KELLY REIFER
606 BRISBIN ST
HOUTZDALE, PA 16651

W&A File No. 157881838

RE: PALISADES COLLECTION, L.L.C. ASSIGNEE OF CHASE MANHATTAN
BANK
vs. KELLY REIFER

Dear Kelly Reifer:

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 / David R. Galloway #87326
Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469
Robert N. Polas, Jr. #201259 / Bruce H. Cherkis #18837
Ronald S. Canter #94000 / Ronald M. Abramson #94266
Wolpoff & Abramson, L.L.P.
Attorneys in the Practice of Debt Collection
4660 Trindle Road, Wolpoff & Abramson, L.L.P.
Camp Hill, PA 17011
Telephone: (800) 830-2793
Counsel for Plaintiff

Enclosure

cc:

COPY

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION, L.L.C.
ASSIGNEE OF CHASE MANHATTAN BANK

Plaintiff

NO. 2006-1022-CD

vs.

CIVIL ACTION - LAW

KELLY REIFER

Defendant(s)

TO: KELLY REIFER
606 BRISBIN ST
HOUTZDALE PA 16651

DATE OF NOTICE: July 02, 2007

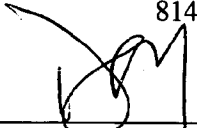
IMPORTANT NOTICE

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 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.

CLEARFIELD COUNTY COURTHOUSE
DAVID S. MEHOLICK, COURT ADMINISTRATOR 230 EAST MARKET STREET
CLEARFIELD, PA 16830
814-765-2641



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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION, L.L.C.
ASSIGNEE OF CHASE MANHATTAN BANK
Plaintiff

No. 2006-1022-CD

vs.

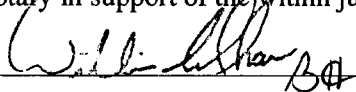
CIVIL ACTION - LAW

KELLY REIFER
Defendant(s)

NOTICE OF JUDGMENT

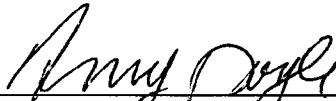
(x) Notice is hereby given that a Judgment in the above-captioned matter has been entered against you in the amount of \$13,430.81, plus interest, on July 30, 2007.

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

By: 

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

Date: 7/17/07


Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholc #86341 / David R. Galloway #87326
Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469
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Wolpoff & Abramson, L.L.P.
Attorneys in the Practice of Debt Collection
4660 Trindle Road, Suite 300
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

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

NOTICE SENT TO: Kelly Reifer
606 Brisbin St
Houtzdale PA 16651

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

COPY

Palisades Collection, L.L.C.
Chase Manhattan Bank
Plaintiff(s)

No.: 2006-01022-CD

Real Debt: \$13,430.81

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Kelly Reifer
Defendant(s)

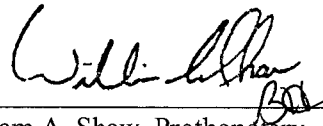
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: July 30, 2007

Expires: July 30, 2012

Certified from the record this 30th day of July, 2007.



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