



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

Defendant(s).

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06-1243-CD

AUG - 3 2006

William A. Shaw  
Prothonotary

pd \$85.00 AMT  
No CC  
ICC to shift

Patenaude & Felix, A.P.C.  
213 East Main Street  
Carnegie, PA 15106  
(412) 429-7675

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

|                                |   |     |
|--------------------------------|---|-----|
| FORD CREDIT t/d/b/a FORD MOTOR | ) |     |
| CREDIT COMPANY,                | ) |     |
|                                | ) | NO. |
| Plaintiff,                     | ) |     |
|                                | ) |     |
| v.                             | ) |     |
|                                | ) |     |
| CATHERINE L STOVER ,           | ) |     |
|                                | ) |     |
| 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 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 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.**

David S. Meholick  
Court Administration  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

|                                |   |     |
|--------------------------------|---|-----|
| FORD CREDIT t/d/b/a FORD MOTOR | ) |     |
| CREDIT COMPANY,                | ) |     |
|                                | ) | NO. |
| Plaintiff                      | ) |     |
|                                | ) |     |
| v.                             | ) |     |
|                                | ) |     |
| CATHERINE L STOVER ,           | ) |     |
|                                | ) |     |
| Defendant(s)                   | ) |     |
|                                | ) |     |

**COMPLAINT IN CIVIL ACTION**

AND NOW, comes Plaintiff, FORD CREDIT t/d/b/a FORD MOTOR CREDIT COMPANY, by and through its attorney, GREGG L. MORRIS, ESQUIRE and the law offices of PATENAUDE & FELIX, A.P.C. and files the following **Complaint in Civil Action**, and in support thereof aver as follows:

1. Plaintiff, FORD CREDIT t/d/b/a FORD MOTOR CREDIT COMPANY, is a corporation with offices at 575 East Swedesford Road, Suite 100, Wayne, PA 19807.
2. Defendant is CATHERINE L STOVER , an adult individual, who is believed to currently reside at PO BOX 1063 , CLEARFIELD, PA 16830.
3. On or about May 24, 2004, the aforesaid Defendant(s) entered into a written automobile lease agreement (hereinafter "Lease") for personal property. A true and correct copy of the Lease is attached hereto, marked as Plaintiff's Exhibit "1" and incorporated by reference.
4. Plaintiff is the holder of the lease and is entitled to payment under the terms thereof.
5. Defendant(s) is in default for failing to pay in accordance with the terms thereof.

6. The outstanding balance due from Defendant(s) to Plaintiff is \$3,704.57 plus interest at the legal rate of per annum from May 16, 2006.

7. Plaintiff avers that Defendant(s) defaulted under the Contract by failing to make payments to Plaintiff as promised.

8. Despite repeated request, Defendant(s) has willfully failed and/or refused to pay the aforesaid sum due.

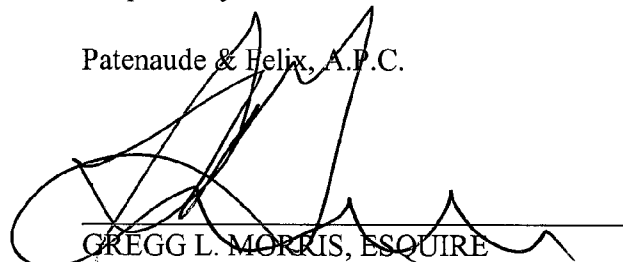
9. The terms of the Contract provide that Defendant(s) will pay Plaintiff's reasonable attorney's fees.

10. Plaintiff avers that such attorney's fees will amount to \$1,222.51.

**WHEREFORE**, Plaintiff demands Judgment in its favor, and against Defendant(s), in the amount of \$3,704.57, plus legal interest from the date of breach, reasonable attorney's fees in the amount of \$1,222.51 with continuing interest at the contract rate thereon from the date of Judgment plus costs. The damages requested are less than the maximum amount for compulsory arbitration as set by the Court.

Respectfully Submitted:

Patenaude & Helix, A.P.C.



GREGG L. MORRIS, ESQUIRE  
213 E. Main Street  
Carnegie, PA 15106  
(412) 429-7675

exhibit "1"

22 A/O 5/17/06 \$3,714.57

# ADDITIONAL AGREEMENTS:

ments and Summary Notice: You must make all payments in full when they are due. You may prepay your debt at any time without penalty. This is a simple interest contract. The actual finance rate you agree to pay will depend on your payment patterns. The finance charge may exceed the scheduled finance charge if you make your payments later than the scheduled dates on the finance charge. The Creditor will apply your payments to the earned and unpaid part of the Finance Charge and then to the unpaid Amount Financed. The Creditor earns Finance Charge by applying the Annual Percentage Rate to the unpaid Amount Financed at the actual time the unpaid Amount Financed is outstanding. If the vehicle is repossessed, you will not have a right to reinstate the contract unless the Creditor agrees.

Security Interest: You give the Creditor a security interest in:

- The vehicle and all parts or other goods put on the vehicle;
- All money or goods received for the vehicle; and
- All insurance premiums and service contracts financed for you.

The Creditor secures payment of all amounts you owe in this contract. It also secures your other agreements in this contract.

**WARRANTIES:** You must take care of the vehicle and obey all laws in using it. You may not sell or rent the vehicle, and you must keep it free from the claims of others. You will not use or rent the vehicle outside of the United States, except for 30 days in Canada or Mexico, without the prior written consent of the Creditor. If the vehicle is of a type normally used for personal use and the Creditor, or the vehicle's manufacturer, lends a written warranty or service contract covering the vehicle within 90 days from the date of this contract, you get implied warranties of merchantability and fitness for a particular purpose covering the vehicle. Otherwise, you understand and agree that there are no such implied warranties, except as heretofore provided by state law.

**Insurance:** You must insure yourself and the Creditor against loss or damage to the vehicle. The Creditor must approve the type and amount of insurance. If the Creditor obtains a refund of insurance or service contracts, the Creditor will subtract the refund from what you owe. Whether or not the vehicle is insured, you must pay for it if it is lost, damaged, or destroyed.

**Finance Charge:** A charge for vehicle insurance is shown on the front of the Creditor's bill. If you buy the coverages checked for term shown, the Creditor is not liable, though, if he cannot do so, if these coverages cost more than the amount shown for insurance, the Creditor may buy them for a shorter term or he may give you credit for the amount shown. If he cannot buy any insurance, he will give you credit for the amount shown. The credit will be made to the last payments due.

**Late Charge:** You will have to pay a late charge on the portion of each payment received more than ten days late. The charge is shown in the front. Acceptance of a late payment does not excuse your default or mean that you can keep making payments after they are due. The Creditor may take the steps set forth in this contract if there is any default.

## F. Default: You will be in default if:

- You do not make any payment when it is due; or
- You give false or misleading information on your application relating to this contract; or
- Your vehicle is seized by any local, state, or federal authority and is not promptly and unconditionally returned to you; or
- You file a bankruptcy petition or one is filed against you; or
- You do not keep any other agreement in this contract.

If you are in default, the Creditor may require you to pay at once the unpaid Amount Financed, the earned and unpaid part of the Finance Charge, and all other amounts due under this contract. He may repossess (take back) the vehicle, too. He may also take goods found in the vehicle when repossessed and hold them for you.

If the vehicle is taken back, he will send you a notice. The notice will state that you may redeem (buy back) the vehicle. It will also show the amount needed to redeem. You may redeem the vehicle up to the time the Creditor sells it or agrees to sell it. If you do not redeem the vehicle, it will be sold.

The Creditor will use the money from the sale, less the allowed expenses, to pay the amount still owed on this contract. Expenses paid as a direct result of having to retake the vehicle, hold it for sale, and sell it are, as permitted by law, allowed expenses. Lawyers' fees and legal costs permitted by law are allowed, too. The Creditor will pay you any money left (a surplus). You will pay any money still owing after the sale to the Creditor, if allowed by law. If you do not pay this amount when the Creditor asks, the Creditor may charge you interest at the highest lawful rate until you pay.

**G. Consumer Reports:** You authorize PRIMUS Financial Services to obtain consumer credit reports from consumer reporting agencies (credit bureaus) for any reason and at any time in connection with this contract.

**H. General Contact:** PRIMUS Financial Services about this account, call 1-800-945-8000. Also, you may make address and other selected changes at [www.primuscredit.com](http://www.primuscredit.com). The law of Pennsylvania applies to this contract. If that law does not allow all of the agreements in this contract, the ones that are not allowed will be void. The rest of this contract will still be good.

## FTC NOTICES

**NOTICE — ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS THEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

Used Motor Vehicle Buyers Guide: If you are buying a used vehicle with this contract, federal regulations may require a special Buyers Guide to be displayed on the window of the vehicle. THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS VEHICLE IS PART OF THIS CONTRACT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

## GUARANTEE

I cause the Seller to sell the vehicle described on the front of this contract to the Buyer, on credit, each person who signs below as a "Guarantor" guarantees the payment of this contract. This means that if the Buyer fails to pay any money that is owed on this contract, each one who signs as guarantor will pay it when asked. Each person who signs below agrees that he will be liable for the whole amount owed even if one or more other guarantors also signs this Guaranty. He also agrees to be liable even if the Creditor does one or more of the following: (a) gives the Buyer more time to pay one or more payments; (b) gives a release in full or in part to any of the other guarantors; or (c) releases any security. Each Guarantor so states that he has received a completed copy of this contract and this Guaranty at the time of signing.

Guarantor \_\_\_\_\_ Address \_\_\_\_\_  
Guarantor \_\_\_\_\_ Address \_\_\_\_\_

## READ THIS ARBITRATION PROVISION CAREFULLY AND IN ITS ENTIRETY ARBITRATION

Arbitration is a method of resolving any claim, dispute, or controversy (collectively, a "Claim") without filing a lawsuit in court. Either you or Creditor ("us" or "we") (each, a "Party") may choose at any time, including after a lawsuit is filed, to have any Claim related to this contract decided by arbitration. Such Claims include but are not limited to the following: 1) Claims in contract, tort, regulatory or otherwise; 2) Claims regarding the interpretation, scope, or validity of this clause, or arbitrability of any issue; 3) Claims between you and us, our employees, agents, successors, assigns, subsidiaries, or affiliates; 4) Claims arising out of or relating to your application for credit, this contract, or any resulting transaction or relationship, including that with the dealer, or any such relationship with third parties who do not sign this contract.

### RIGHTS YOU AND WE AGREE TO GIVE UP

If either you or we choose to arbitrate a Claim, then you and we agree to waive the following rights:

- RIGHT TO A TRIAL, WHETHER BY A JUDGE OR JURY
- RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR A CLASS MEMBER IN ANY CLASS CLAIM YOU MAY HAVE AGAINST US WHETHER IN COURT OR IN ARBITRATION
- BROAD RIGHTS TO DISCOVERY AS ARE AVAILABLE IN A LAWSUIT
- RIGHT TO APPEAL THE DECISION OF AN ARBITRATOR
- OTHER RIGHTS THAT ARE AVAILABLE IN A LAWSUIT

**Rights You And We Do Not Give Up:** If a Claim is arbitrated, you and we will continue to have the following rights, without waiving this arbitration provision as to any Claim: 1) Right to file bankruptcy in court; 2) Right to enforce the security interest in the vehicle, whether by repossession or through a court of law; 3) Right to take legal action to enforce the arbitrator's decision; and 4) Right to request that a court of law review whether the arbitrator exceeded its authority.

Either Party must contact any association below and the other Party to start arbitration. The applicable rules (the "Rules") may be obtained from the association.

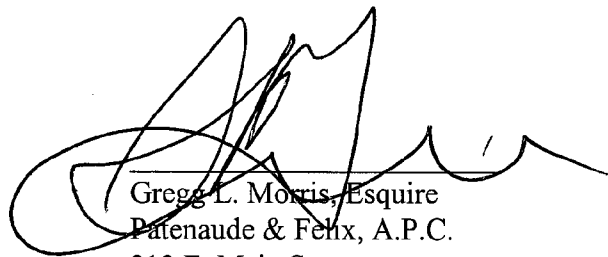
- American Arbitration Association ("AAA"), at 1-800-778-7878, or [www.adr.org](http://www.adr.org);
- J.A.M.S./Endispute, at 1-800-448-1600, or [www.jamsadr.com](http://www.jamsadr.com);
- National Arbitration Forum, at 1-800-474-2371, or [www.arb-forum.com](http://www.arb-forum.com).

If there is a conflict between the Rules and this contract, this contract shall govern. This contract is subject to the Federal Arbitration Act (9 U.S.C. § 1 et seq.) and the Federal Rules of Evidence. The arbitration decision shall be in writing with a supporting opinion. We will pay your total reasonable arbitration fees and expenses (not including attorney fees, except where applicable law otherwise provides) in excess of \$125. We will pay the whole filing fee if we demand arbitration first. Any portion of this arbitration clause that is unenforceable shall be severed, and the remaining provisions shall be enforced.

### VERIFICATION

The undersigned is an authorized agent of the Plaintiff and verifies that the facts and statements made herein are true and correct based upon my knowledge, information and belief, and are based upon and have been obtained from a review of the facts and information contained in the business records of the Plaintiff supplied to us by Plaintiff. Counsel has signed the verification as a matter of time and convenience. The verification of the party will be provided if requested. The statements are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsification to authorities.

Date: July 17, 2006

A large, stylized handwritten signature in black ink, appearing to read 'Gregg L. Morris', is written over a horizontal line.

Gregg L. Morris, Esquire  
Patenaude & Felix, A.P.C.  
213 E. Main Street  
Carnegie, PA 15106  
(412) 429-7675



LAW OFFICES OF  
**PATENAUE & FELIX, A.P.C.**  
A PROFESSIONAL LAW CORPORATION

[ ] 4545 MURPHY CANYON RD, 3RD FL  
SAN DIEGO, CALIFORNIA 92123  
TEL (858) 244-7600 (800) 832-7675  
FAX (858) 836-0318

[ X ] 213 EAST MAIN STREET  
CARNEGIE, PENNSYLVANIA 15106  
TEL (412) 429-7675 (866) 772-7675  
FAX (412) 429-7679

[ X ] PLEASE REPLY TO OFFICE INDICATED

July 17, 2006

Prothonotary of Clearfield County  
230 E. Market Street  
Clearfield, PA 16830

**Re.: FORD CREDIT t/d/b/a FORD MOTOR CREDIT COMPANY v.  
CATHERINE L STOVER  
Our File Number: 2800.4633**

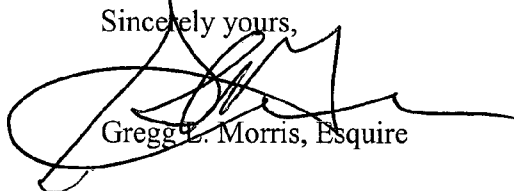
To Whom It May Concern:

Enclosed please find a Complaint for filing in the above captioned matter along with a check in the amount of \$ 85.00 representing the filing fee. Once the Complaint has been filed, kindly return a time stamped copy of the Cover Sheet in the enclosed, self-addressed, stamped envelope. Your cooperation in doing so is greatly appreciated.

I have also enclosed a letter and a check made payable to the Clearfield County Sheriff in the amount of \$ 100.00 representing their fees for service, as well as a self-addressed stamped envelope for the Sheriff's Return. Please forward the Complaint, letter and check to the Sheriff for service.

Please feel free to contact me should you have any questions or require additional information.

Sincerely yours,

  
Gregg L. Morris, Esquire

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR**

FILED

AUG - 3 2006

William A. Shaw  
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101793  
NO: 06-1243-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: FORD CREDIT t/d/b/a FORD MOTOR CREDIT COMPANY  
vs.  
DEFENDANT: CATHERINE L. STOVER

SHERIFF RETURN

NOW, August 07, 2006 AT 2:30 PM SERVED THE WITHIN COMPLAINT ON CATHERINE L. STOVER  
DEFENDANT AT (911): 715 WEAVER ST. APT. 1063, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY  
HANDING TO CATHERINE L. STOVER, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL  
COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN / HUNTER

FILED  
9/2/20 LM  
AUG 17 2006

William A. Shaw  
Prothonotary



| PURPOSE         | VENDOR    | CHECK # | AMOUNT |
|-----------------|-----------|---------|--------|
| SURCHARGE       | PATENAUDE | 33423   | 10.00  |
| SHERIFF HAWKINS | PATENAUDE | 33423   | 20.00  |

Sworn to Before Me This

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

\_\_\_\_\_

So Answers,

  
by   
Chester A. Hawkins  
Sheriff

FILED

AUG 17 2006

William A. Shaw  
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

FORD CREDIT t/d/b/a FORD  
MOTOR CREDIT CO.,

Plaintiff

v.

CATHERINE L STOVER,

Defendant(s)

)  
) NO. 06-1243-CD  
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**PRAECIPE TO SETTLE  
AND DISCONTINUE  
WITH PREJUDICE**

Filed on behalf of  
Ford Credit t/d/b/a Ford  
Motor Credit Co.,

Plaintiff

Counsel of Record for This  
Party:

Gregg L. Morris, Esquire  
Pa I.D. #69006

Patenaude & Felix, A.P.C.  
213 E. Main Street  
Carnegie, PA 15106  
(412)429-7675

STOVER, CATHERINE 2800.4633.wpd

**FILED** ICC & 1 Ce A of  
M/1:50Lm disc issued to  
SEP 11 2006 Atty Morris  
copy to C/A  
William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

FORD CREDIT t/d/b/a FORD  
MOTOR CREDIT CO.,

Plaintiff

v.

CATHERINE L STOVER,

Defendant(s)

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) NO. 06-1243-CD  
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**PRAECIPE TO SETTLE AND DISCONTINUE WITH PREJUDICE**

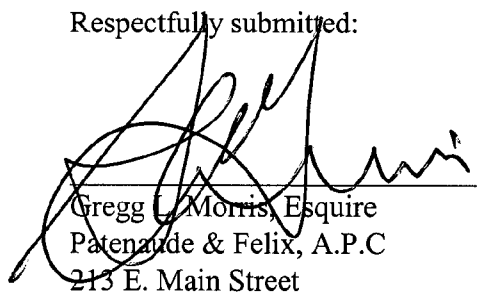
TO: Prothonotary

Please settle and discontinue the matter captioned above with prejudice. Thank you.

Respectfully submitted:

Date:

9/8/06

  
Gregg C. Morris, Esquire  
Patenode & Felix, A.P.C  
213 E. Main Street  
Carnegie, PA 15106  
(412) 429-7675

Sworn to and subscribed before me

this \_\_\_\_\_ day of \_\_\_\_\_ 2006,

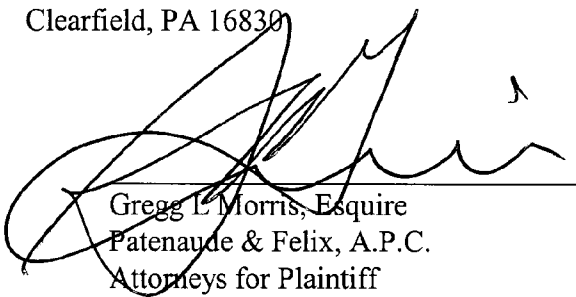
\_\_\_\_\_  
Notary Public

I, Gregg L Morris, attorney for Plaintiff, Ford Credit t/d/b/a Ford Motor Credit Co.,  
hereby certify that a true and correct copy of the foregoing document was served this date by US  
First Class Mail, postage prepaid upon the following:

James A Naddeo  
207 East Market St.  
P.O. Box 552  
Clearfield, PA 16830

Date: \_\_\_\_\_

9/8/06



Gregg L Morris, Esquire  
Patenaude & Felix, A.P.C.  
Attorneys for Plaintiff  
213 E. Main Street  
Carnegie, PA 15106  
(412) 429-7675

[ ] 4545 MURPHY CANYON ROAD, THIRD FLOOR  
SAN DIEGO, CA 92123  
TEL (858) 244-7600 (800) 832-7675  
FAX (858) 836-0318

[X] 213 EAST MAIN STREET  
CARNEGIE, PA 15106  
TEL (412) 429-7675 (866) 772-7675  
FAX (412) 429-7679

[ ] 1771 EAST FLAMINGO ROAD, SUITE 112A  
LAS VEGAS, NV 89119  
TEL (702) 952-2031 (800) 867-3092  
FAX (702) 992-6286

September 6, 2006

Clearfield County Prothonotary  
230 East Market St.  
Clearfield, PA 16830

**Re: Ford Credit t/d/b/a Ford Motor Credit Co. v. Catherine L. Stover**  
**Docket No.: 06-1243-CD**  
**Our File No.: 2800.4633**

To Whom It May Concern:

Enclosed you will find a Praecipe to Settle and Discontinue for filing in the above captioned matter. Once the original has been filed, please return a time-stamped copy of the face sheet to my office in the enclosed, self-addressed, stamped envelope. Your cooperation in doing so is greatly appreciated.

Thank you in advance for your anticipated cooperation in this matter.

Sincerely yours,

  
Gregg L. Morris, Esquire

GLM/cjs  
Enclosure

cc: James A Naddeo, Esq. (w/encl.)

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR.**



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

**CIVIL DIVISION**

**Ford Credit  
Ford Motor Credit Company**

**Vs.  
Catherine L. Stover**

**No. 2006-01243-CD**

COPY

**CERTIFICATE OF DISCONTINUATION**

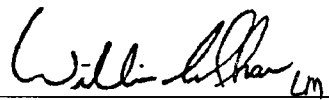
Commonwealth of PA  
County of Clearfield

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 September 11, 2006, marked:

Settled and discontinued with prejudice

Record costs in the sum of \$85.00 have been paid in full by Gregg L. Morris Esq. .

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 11th day of September A.D. 2006.

  
\_\_\_\_\_  
William A. Shaw, Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

FORD CREDIT t/d/b/a FORD  
MOTOR CREDIT CO.,

Plaintiff

v.

CATHERINE L STOVER,

Defendant(s)

)  
) NO. 06-1243-CD  
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2005

**PRAECIPE TO SETTLE  
AND DISCONTINUE  
WITH PREJUDICE**

Filed on behalf of  
Ford Credit t/d/b/a Ford  
Motor Credit Co.,

Plaintiff

Counsel of Record for This  
Party:

Gregg L. Morris, Esquire  
Pa I.D. #69006

Patenaude & Felix, A.P.C.  
213 E. Main Street  
Carnegie, PA 15106  
(412)429-7675

STOVER, CATHERINE 2800.4633.wpd

**FILED**

0/10:45 am  
SEP 26 2006

William A. Shaw  
Prothonotary/Clerk of Courts

NoCC  
Cert of disc  
issued to  
Att. Morris  
copy to CIA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

FORD CREDIT t/d/b/a FORD  
MOTOR CREDIT CO.,

Plaintiff

v.

CATHERINE L STOVER,

Defendant(s)

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) NO. 06-1243-CD  
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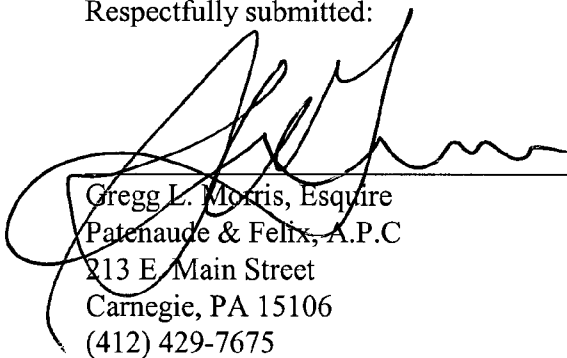
**PRAECIPE TO SETTLE AND DISCONTINUE WITH PREJUDICE**

TO: Prothonotary

Please settle and discontinue the matter captioned above with prejudice. Thank you.

Respectfully submitted:

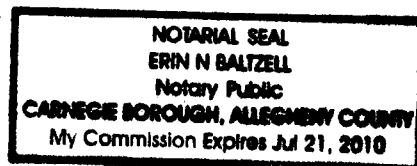
Date: 9/8/06

  
Gregg L. Morris, Esquire  
Paternaude & Felix, A.P.C  
213 E. Main Street  
Carnegie, PA 15106  
(412) 429-7675

Sworn to and subscribed before me

this 8 day of September 2006,

Erin N. Baltzell  
Notary Public

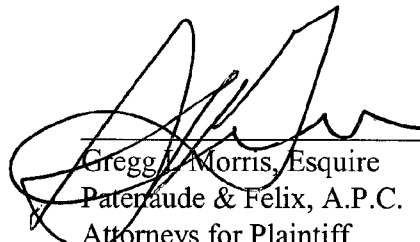


I, Gregg L Morris, attorney for Plaintiff, Ford Credit t/d/b/a Ford Motor Credit Co.,  
hereby certify that a true and correct copy of the foregoing document was served this date by US  
First Class Mail, postage prepaid upon the following:

James A Naddeo  
207 East Market St.  
P.O. Box 552  
Clearfield, PA 16830

Date: \_\_\_\_\_

9/8/06

  
\_\_\_\_\_  
Gregg L. Morris, Esquire  
Paternaude & Felix, A.P.C.  
Attorneys for Plaintiff  
213 E. Main Street  
Carnegie, PA 15106  
(412) 429-7675

**FILED**

**SEP 26 2006**

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

Ford Credit  
Ford Motor Credit Company

Vs.

No. 2006-01243-CD

Catherine L. Stover

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 September 26, 2006, marked:

Settled, discontinued with prejudice

Record costs in the sum of \$85.00 have been paid in full by Gregg L. Morris Esq.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 26th day of September A.D. 2006.



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William A. Shaw, Prothonotary