



COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

MBNA AMERICA BANK, N.A.

No. 06-1296-CD

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

Type of Case: Contract

Type of Pleading:

VS.

Filed on Behalf of: Plaintiff

BOBBI A SHAFFER  
410 S STATE ST  
DU BOIS PA 15801

Defendant(s)

Date: 8/8/06

G  
Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholc #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  
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Counsel for Plaintiff

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William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MBNA AMERICA BANK, N.A.

:No.

Plaintiff

VS

BOBBI A SHAFFER

Defendant(s)

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: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

MBNA AMERICA BANK, N.A.  
Plaintiff

VS

BOBBI A SHAFFER  
Defendant(s)

:No.

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:CIVIL ACTION - LAW

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 ABAJO. 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 AQ UN HONORARIO REDUCIDO O GRATIS.

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MBNA AMERICA BANK, N.A.  
Plaintiff

VS.

BOBBI A SHAFFER  
Defendant(s)

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: CIVIL ACTION - LAW  
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COMPLAINT

AND NOW, this 20 day of July, 2006, comes the Plaintiff, MBNA America Bank, N.A., by and through its attorneys, the law firm of Wolpoff & Abramson, L.L.P., and files the within Complaint and in support avers as follows:

1. Plaintiff, MBNA AMERICA BANK, N.A. , is a National Banking Association organized under the National Banking Act with principal place of business situated at 655 PAPER MILL ROAD MAIL STOP 1411, WILMINGTON, DE 198841411.

2. Defendant, BOBBI A SHAFFER, is an adult individual with a last known address of 410 S STATE ST, DU BOIS, CLEARFIELD COUNTY, PA 15801.

3. It is averred that Defendant was issued an open-end credit card account by Plaintiff. This account was created through a written contract between Plaintiff and Defendant, accepted by Defendant when he signed and utilized the credit card account. A true and correct copy of the Credit Card Agreement governing this account is attached hereto as Exhibit "A."

4. The Credit Card Agreement contains a binding Arbitration provision providing that any claim or dispute between Defendant and Plaintiff would be subject to binding arbitration before the National Arbitration Forum (NAF). This Credit Card Agreement also recites that since the agreement involved an instrumentality of interstate commerce, that the Federal Arbitration Act, 9 U.S.C. §§1-16

(FAA) governed the Agreement and that following disposition through the NAF, judgment may be entered in any state court having jurisdiction.

5. At all relevant times material hereto, Defendant has been regular user of said charge card for the purchase of products, goods and/or for obtaining services and/or funds.

6. By virtue of Defendant's use and maintenance of this credit card in connection with his purchases of goods, and services, he became bound to all of its contractual terms, which clearly included an arbitration agreement. Therefore, there is a valid agreement to arbitrate and Defendant consented to the NAF having jurisdiction over this claim.

7. Defendant received monthly statements which accurately state all purchases and payments made during the month, interest charges imposed on the unpaid balance, and the amount due. A summary of the account showing the balance due and owing is incorporated herein and marked as Exhibit "B".

8. Defendant did not object to the above-mentioned Statements of Account submitted by Plaintiff to Defendant.

9. Defendant has made sporadic and irregular payments, if any, which have been applied to the outstanding balance of this account.

10. As of the date of the within Complaint, the remaining balance due, owing and unpaid on Defendant's credit account, as a result of charges made by said Defendant and/or any authorized users is the sum of \$10,957.06.

11. Pursuant to the Credit Agreement and/or applicable Pennsylvania law, any unpaid and/or delinquent balances on said account shall continue to bear interest at the rate of 6 %.

12. The amount of interest which has accrued on the aforementioned account is the sum of \$895.16.

13. Plaintiff has retained the services of the law firm of Wolpoff & Abramson, L.L.P. in the collection of the amount due from Defendant.

14. As of the filing of this Complaint, Plaintiff has incurred reasonable attorney's fees from the law office of Wolpoff & Abramson, L.L.P. in the collection of the amounts due from Defendant incident to the within action, the Plaintiff shall continue to incur such attorney's fees throughout the conclusion of the proceedings.

15. The amount of attorney's fees incurred in this matter is the sum of \$1,643.55.

16. 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 balance, all to the damage and detriment of the Plaintiff.


17. Any and all conditions precedent to the bringing of this action have been performed by Plaintiff.

18. The amount in controversy is within the jurisdictional amount requiring compulsory arbitration.

WHEREFORE, Plaintiff respectfully requests this Honorable Court enter judgment in favor of Plaintiff and against Defendants, in the amount of \$10,957.06, plus interest in the amount of \$895.16, plus attorney's fees in the amount of \$1,643.55, plus costs of this action and any other relief as this Court deems proper and just.

Respectfully submitted,

Date: 8/8/a

  
\_\_\_\_\_  
Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholc #86341 / Andrew C. Spears #87737  
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Telephone: (717) 303-6700  
Counsel for Plaintiff




VERIFICATION

The undersigned hereby states that he/she is 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, he/she is authorized to take 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. Section 4904, relating to unsworn falsification to authorities.

Date: 8/8/06



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Counsel for Plaintiff

**Exhibit "A"**

# Credit Card Agreement Additional Terms and Conditions

## Selected Sections

- Privacy Notice
- Accuracy of Information
- Credit Reporting Agencies
- How to Use Your Account
- Payments on Your Account
- We May Amend This Agreement
- What Law Applies
- Arbitration and Litigation

### Your Contract With Us

Your Credit Card Agreement with us consists of these Additional Terms and Conditions and the document called the Required Federal Disclosure or the Initial Disclosure. You agree to the terms and conditions of this Agreement. For the purpose of the Privacy Notice, we will use the definitions contained in the third paragraph of the Privacy Notice. For the remainder of the Agreement, we will use the definitions described under the section heading **Word Used Often in This Agreement**.

### Privacy Notice

Your privacy is important to us. At MBNA, we are committed to providing you with the finest financial products and services backed by consistently top quality service. And while information about you is fundamental to our ability to do this, we fully recognize the importance of keeping personal and account information secure.

To offer you the widest range of products and services, MBNA may share information about you both within MBNA and outside of MBNA with other companies. This allows us to offer you products and services that may interest you and best meet your needs, whether they are available directly from MBNA or through our relationships with other companies. We want you to understand our information safeguards, what information we collect, what information we share, and the benefits you receive when we share information about you.

This notice describes the privacy practices of MBNA Corporation and all MBNA affiliates, including MBNA America Bank, N.A., MBNA America (Delaware), N.A., Palladian Travel Services, Inc., MBNA Hellman Information Services, Inc., MBNA Marketing Systems, Inc., and MBNA Insurance Agency, Inc. (collectively, "MBNA"), for financial products and services governed by the laws of the United States of America. This notice explains MBNA's information collection and sharing practices and lets you choose whether or not MBNA may share certain information about you, either within MBNA or outside of MBNA with other companies.

**Our Security Procedures:** MBNA understands the importance of protecting and securing information and using it appropriately. Access to information about you is restricted to the people of MBNA who require it to provide products or services to you. We maintain physical, electronic, and procedural safeguard of information.

When MBNA shares information about you with companies outside of MBNA, we require them to impose safeguards, use it only for a permitted purpose and to return it to us or destroy it once that purpose is served. We limit the amount of information shared to what is appropriate to offer a product or service efficiently. MBNA requires any company receiving information from MBNA to sign a Confidentiality Agreement containing these requirements and obligating that company to protect the information as we would.

**Information We Collect:** MBNA collects and uses nonpublic personal information about you to conduct our business and to consistently deliver the top-quality Customer service you expect from us. Sources of this information include the following:

- Information we receive from you on applications and other forms or through your correspondence or communication with us including through the mail, by telephone, or over the Internet;
- Information we receive from third parties, such as consumer reporting agencies, to verify statements you've made to us, or regarding your employment, credit, or other relationships; and
- Information about your transactions with MBNA and with other companies outside of MBNA.

**Information We Share Within MBNA:** We may share all of the information we collect about you with financial service companies within MBNA to offer additional products or services that may interest you and best meet your needs. We believe this is convenient for you and may save you both time and money. To do so, we share identification information (such as name and address), transaction and experience information (such as purchases and payments), credit eligibility information (such as credit reports and applications), and other information. The decision to purchase any such products or services is yours alone. You may tell us not to share credit eligibility information about you within MBNA, but please understand this does not prohibit us from offering you additional products and services or from sharing transaction and experience information, and other information within MBNA.

**Information We Share With Others:** From time to time, we may allow companies outside of MBNA to offer you their products and services that may interest you. These products and services may be offered by financial service providers (such as banks, loan brokers, account aggregation, insurance agents, insurance companies, mortgage bankers, and securities broker-dealers), by nonfinancial companies (such as retailers, direct marketers, communications companies, Internet service providers, manufacturers, service companies, travel agents, cruise lines, car rental agencies, hotels, airlines, publishers, and organizations endorsing MBNA financial products or services), and others (such as nonprofit organizations). Subject to applicable law, we may share all the information we collect with these companies outside of MBNA, unless you tell us not to.

Additionally, we may share all the information we collect with companies that perform marketing or other services on our behalf or to other financial institutions with which we have joint marketing agreements. We are also permitted by law to share information about you with other companies in certain circumstances. For instance, we may share all of the information we collect with companies assisting us in servicing your loan or account, with companies that endorse our products and services through affinity agreements, with government entities in response to subpoenas or

agencies. If you tell us not to share information reporting companies outside of MBNA that wish to offer you their products and services, as described above, please understand that we will continue to share information in these additional circumstances.

**Important Information About Your Choices:** We're dedicated to serving your needs - and to respecting your choices related to privacy. You may tell us not to share credit eligibility information within MBNA, and you may tell us not to share information with companies outside of MBNA that wish to offer you their products and services as described above. If you wish to opt out of such information sharing, please call toll-free 1-866-751-1255. We will ask you to verify your identity and the specific accounts to which the opt out applies, so please have all your account, membership, or reference numbers and your Social Security number or taxpayer identification number for deposit accounts available when you call.

MBNA applies opt outs at the account level, not by individual Customer. When any person listed with others on an account opts out (for example, a co-applicant, joint account holder, or authorized user), we will list the entire account as having opted out. MBNA will continue to even if it becomes inactive or is closed.

An opt out from information sharing on an account as described above, either within MBNA and/or will, provided in writing. Federal regulations require us to provide this notice on an annual basis, whether or not an account has previously opted out from either type of information sharing. Please remember when you receive our subsequent notices that an account previously opted out from either or both types of information sharing (and not revoked in writing) does not need to be opted out again.

This notice updates and replaces any previous notices from MBNA about the privacy, security, and protection of information. For additional information regarding MBNA's privacy practices concerning the Internet, and to view the most recent version of this privacy notice, please go to [www.mbna.com](http://www.mbna.com) and click on "Privacy Notice." You may have other privacy protections under state laws. We may amend this privacy notice at any time, and we will inform you of changes as required by law.

### **Words Used Often in This Agreement**

**"Agreement" or "Credit Card Agreement"** means these Additional Terms and Conditions and the Required Federal Disclosures (or the Initial Disclosures) and any changes we make to those documents from time to time.

**"You" and "your"** mean each and all of the persons who are granted, accept, or use an account we hold. "You" and "your" also mean any other person who has guaranteed payment of this account, when used in the sections entitled **We May Monitor and Record Telephone Calls** and **Admission and Litigation** and when used in each of the sections relating to payment of this account.

**"Your Promise to Pay and How We Assess Your Payment, for example, 'We,' 'us,' 'our,' and 'MBNA America' mean MBNA America Bank, N.A."**

**"Card"** means all the credit cards we issue to you and to any other person with authorization to use this account pursuant to this Agreement.

**"Access check"** means an access check we provide to you to make a Check Cash Advance on your account.

If we use a capitalized term in this document but do not define the term in this document, the term has the meaning given in the Required Federal Disclosures or the Initial Disclosures or as used in your monthly statement.

We use section headings (such as **Words Used Often in This Agreement**) to organize this Agreement. The actual terms of this Agreement are in the sentences that follow and not the headings.

### **Sign Your Card**

You should sign your card before you use it.

### **We May Monitor and Record Telephone Calls**

You consent to and authorize MBNA America, any of its affiliates, or its marketing associates to monitor and/or record any of your telephone conversations with our representatives or the representatives of any of those companies.

### **Credit Reporting Agencies**

You authorize MBNA America to collect information about you, including credit reports from consumer reporting agencies.

If you believe we have furnished inaccurate or incomplete information about you or your account to a credit reporting agency, write us at: MBNA, Credit Reporting Agencies, P.O. Box 17054, Wilmington, DE 19804-7054. Please include your name, address, home phone number, and account number, and explain what you believe is inaccurate or incomplete.

### **How to Use Your Account**

You may obtain credit in the form of Purchases and Cash Advances by using your cards, access checks, account number, or other credit devices. Please refer to your Required Federal Disclosures or Initial Disclosure to determine what transactions constitute Purchases and Cash Advances and how you may obtain them.

### **Transaction Date for Certain Cash Advances**

The transaction date for Check Cash Advances and Balance Transfers done by check is the date you or the person to whom the check is made payable first deposits or cashes it. The transaction date for a returned payment (which will then be classified as a Bank Cash Advance) is the date that the corresponding payment posted to your account.

### **Purposes for Using Your Account**

You may use your account for personal, family, or house purposes. You may not use your account for business or commercial purposes. You may not use a Check Cash Advance, or any other Cash Advance, to make a payment on this or any other credit account with us. You may not use, permit your account to be used to make any illegal transaction.

### **Persons Using Your Account**

If you permit any person to use your card, access check, account number, or other credit device with the authority to obtain credit on your account, you may be liable for

transactions made by that person, including transactions for which you may not have intended to be liable, even if the amount of those transactions causes your credit limit to be exceeded. Authorized users of this account may have the same access to information about the account and its users as the account holders.

### **How You May Stop Payment on an Access Check**

You may request a stop payment on an access check by providing us with the access check number, dollar amount, and payee exactly as they appear on the access check. Oral and written stop payment requests on an access check are effective for six months from the day that we place the stop payment.

### **You May Not Postdate an Access Check**

You may not issue a postdated access check on your account. If you do postdate an access check, we may elect to honor it upon presentment or return it unpaid to the person who presented it to us for payment, without, in either case, being liable to you for any loss or expense incurred by you arising out of the action we elect to take.

### **Your Promise to Pay**

You promise to pay us the amounts of all credit you obtain, which includes all Purchases and Cash Advances. You also promise to pay us all the amounts of finance charges, fees, and any other transactions we charge against your account.

### **Payments on Your Account**

You must pay each month at least the Total Minimum Payment Due shown on your monthly statement by your Payment Due Date. You may pay the entire amount you owe us at any time. Payments made in any billing cycle that are greater than the Total Minimum Payment Due will not affect your obligation to make the next Total Minimum Payment Due. If you overpay or if there is a credit balance on your account, we will not pay interest on such amounts. We will reflect payments that are not drawn in U.S. dollars and those drawn on financial institutions located outside the United States. Payment of your Total Minimum Payment Due may not avoid the assessment of Overlimit Fees.

### **When Your Payment Will Be Credited to Your Account**

We credit payments as of the date received. If the payment is (1) received by 2 p.m. (Eastern Time); (2) received at the address shown in the upper left-hand corner of the front of your monthly statement; (3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (4) sent in the return envelope with only the top portion of your statement accompanying it. Payments received after 2 p.m. on any day, including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Credit for any other payments may be delayed up to five days.

### **How We Allocate Your Payments**

We will allocate your payments in the manner we determine in most instances, we will allocate your payments to balances (including new transactions) with lower APRs before balances with higher APRs. This will result in new balances with lower APRs (such as those on

## **Promise to Pay Applies to All Persons**

All persons who initially or subsequently request, accept, guarantee, or use the account are individually and together responsible for any total outstanding balance. We may refuse to release from liability any person who is responsible to pay any total outstanding balance, until all of the cards, access checks, and other credit devices outstanding under the account have been returned to us and any such person or persons repays us the total outstanding balance owed to us at any time under the terms of this Agreement.

## **Default**

You will be in default of this Agreement if: (1) you fail to make any required Total Minimum Payment Due by its Payment Due Date; (2) your total outstanding balance exceeds your credit limit; or (3) you fail to abide by any other term of this Agreement. Solely for the purposes of determining eligibility and premium payment obligations for the optional credit insurance purchased through MBNA, you will be deemed in default or delinquent if you fail to make a payment within 90 days of your Payment Due Date. Our failure to exercise any of our rights when you default does not mean that we are unable to exercise those rights upon later default.

## **When We May Require Immediate Payment**

If you are in default, we can require immediate payment of your total outstanding balance and, unless prohibited by applicable law and except as otherwise provided under the Arbitration and Litigation section of this Agreement, we can also require you to pay the costs we incur in any collection proceeding, as well as reasonable attorneys' fees if we refer your account for collection to an attorney who is not our salaried employee.

## **Other Payment Terms**

We can accept late payments, partial payments, or payments with any restrictive writing without losing any of our rights under this Agreement. This means that no payment, including those marked with "Paid in full" or with any other restrictive words, shall operate as an accord and satisfaction without the prior written approval of one of our senior office. You may not use a postdated check to make a payment. If you do postdate a payment check, we may elect to honor it upon presentation or return it uncredited to the person who presented it, without, in either case, waiting for the date shown on the check. We are not liable to you for any loss or expense incurred by you arising out of the action we elect to take.

## **Payment Holidays**

We may allow you, from time to time, to omit a monthly payment. We will notify you when this option is available; you omit a payment, finance charges and any applicable fee will accrue on your account in accordance with this Agreement. You must resume making your Total Minimum Payment Due each month following a payment holiday.

## **Transactions Made in Foreign Currency**

If you make a transaction in a foreign currency, the transaction will be converted by Visa International or MasterCard International depending on which card you use, into a U.S. dollar amount in accordance with the operating regular conversion procedures in effect at the time that the transaction is processed. Currently, these regulations and procedures provide that the currency conversion rate to be used is:

(1) a wholesale market rate or (2) a government-mandated rate in effect one day prior to the processing date, increased by one percent in each case. Visa or MasterCard retains this one percent as compensation for performing this currency conversion service. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

## **Billing Cycle**

Your billing cycle ends each month on a Closing Date determined by us. Each billing cycle begins on the day after the Closing Date of the previous billing cycle. Each statement reflects a single billing cycle.

## **Account Fees and Charges**

**Account Fees:** The following fees, which are set forth in your Required Federal Disclosures or Initial Disclosure, are charged as Purchases in the billing cycle in which the fees accrue.

(1) **A Late Fee** If the Total Minimum Payment Due shown on your monthly statement is not received by us on or before its Payment Due Date.

(2) **An Overlimit Fee** If your New Balance Total exceeds your credit limit on the last day of a billing cycle, even if less or finance charges charged by us cause your New Balance Total to exceed your credit limit; an Overlimit Fee is charged to your account as of the day in the billing cycle that the total outstanding balance on your account exceeds your credit limit.

(3) **A Returned Payment Fee** If a payment on your account is returned for insufficient funds or for any other reason, even if it is paid upon subsequent presentation.

(4) **A Returned Cash Advance Check Fee** If we return an access check unpaid for any reason, even if the access check is paid upon subsequent presentation.

(5) **A Copy Fee** for each copy of a monthly statement or sales draft, except that the six most recent monthly statements and six sales drafts will be provided for free; and

(6) **An Annual Fee** If your account is open or if you maintain an account balance, whether you have active charging privileges or not.

**Abandoned-Property Charges:** Unless prohibited by applicable law, we will charge your account, as a Purchase, for any costs incurred by us associated with complying with state abandoned-property laws.

Please review your Required Federal Disclosures or Initial Disclosure for additional fees and charges that may apply to your account.

## **Benefits**

We may offer you certain benefits and services with your account. Unless expressly made a part of this Agreement, any such benefits or services are not a part of this Agreement, are subject to the terms and restrictions outlined in the benefits brochure and other official documents provided to you from time to time by or on behalf of MBNA America. We may adjust, add, or delete benefits and services at any time and without notice to you.

## **Refusal to Honor Your Account**

We are not liable for any refusal to honor your account. This can include a refusal to honor your card or account number or any check written on your account. We are not liable for any retention of your card by us, any other bank, or any provider of goods or services.

## **We May Suspend or Close Your Account**

We may suspend or close your account or otherwise terminate your right to use your account. We may do this at any time and for any reason. Your obligations under this Agreement continue even after we have done this. You must destroy all cards, access checks, and other credit devices on the account when we request that you do so.

## **You May Close Your Account**

You may close your account by notifying us in writing or by telephone and destroying all cards, access checks, and other credit devices on the account. Your obligations under this Agreement continue even after you have done this.

## **Transactions After Your Account Is Closed**

When your account is closed, you must contact anyone authorized to charge transactions to your account, such as Internet service providers, health clubs, or insurance companies. These transactions may continue to be charged to your account until you change the billing. Also, if we believe you have authorized a transaction or are attempting to use your account after you have requested to close the account, we may allow the transaction to be charged to your account.

## **We May Amend This Agreement**

We may amend this Agreement at any time. We may amend it by adding, deleting, or changing provisions of this Agreement. When we amend this Agreement, we will comply with the applicable notice requirements of federal and Delaware law that are in effect at that time. If an amendment gives you the opportunity to reject the change, and if you reject the change in the manner provided in such amendment, we may terminate your right to receive credit and may ask you to return all credit devices as a condition of your rejection. The amended Agreement (including any higher-rate or other higher charges or fees) will apply to the total outstanding balance, including the balance existing before the amendment became effective. We may replace your card with another card at any time.

## **We May Sell Your Account**

We may at any time, and without notice to you, sell, assign or transfer your account, any sums due on your account, this Agreement, or our rights or obligations under your account, to whom we make any such sale, assignment or transfer shall be entitled to all of our rights and/or obligations under this Agreement to the extent sold, assigned or transferred.

## **Your Credit Limit**

Your credit limit is disclosed to you when you receive your card and, generally, on each monthly statement. We may change your credit limit from time to time.

The amount shown on your monthly statement as Cash or Cash Advances, finance charges, fees, any other transactions, or credits that post to your account after the Closing Date of your credit limit being exceeded and result in the assessment of Overlimit Fees.

## **What We May Do if You Attempt to Exceed Your Credit Limit**

The total outstanding balance on your account plus authorized

attempt a transaction that results in your total outstanding balance (plus authorizations) exceeding your credit limit, we may permit the transaction without raising your credit limit; (2) that is more than the credit limit as immediately due; or (3) refuse to permit the transaction.

If we refuse to permit the transaction, we may advise the person who attempted the transaction that it has been refused. If we refuse to permit a Check Cash Advance or Balance Transfer, we may do so by advising the person presenting the Check Cash Advance or Balance Transfer that credit has been refused; that there are insufficient funds to pay the Check Cash Advance or Balance Transfer; or in any other manner.

If we have previously permitted you to exceed your credit limit, it does not mean that we will permit you to exceed your credit limit again. If we decide to permit you to exceed your credit limit, we may charge an Overlimit Fee as provided in this Agreement.

### Unauthorized Use of Your Card

Please notify us immediately of the loss, theft, or possible unauthorized use of your account at 1-800-769-6701.

### You Must Notify Us When You Change Your Address

We strive to keep accurate records for your benefit and ours. The post office and others may notify us of a change to your address. When you change your address, you must notify us promptly of your new address.

### What Law Applies

This Agreement is made in Delaware, and we extend credit to you from Delaware. This Agreement is governed by the laws of the State of Delaware (without regard to its conflict of laws principles) and by any applicable federal laws.

### The Provisions of This Agreement Are Severable

If any provision of this Agreement is found to be invalid, the remaining provisions will continue to be effective.

### Our Rights Continue

Our failure or delay in exercising any of our rights under this Agreement does not mean that we are unable to exercise those rights later.

### Arbitration and Litigation

This Arbitration and Litigation provision applies to you, unless you were given the opportunity to reject the Arbitration and Litigation provisions and you did so in writing, in the manner and timeframe required. If you did reject effectively such a provision, you agreed that any litigation brought by you against us regarding this account or this Agreement shall be brought in a court located in the State of Delaware.

Any claim or dispute ("Claim") by either you or us against the other or against the employees, agents, or assigns of the other, arising from or relating in any way to this Agreement or any prior Agreement or your account (whether under a statute, in contract, tort, or otherwise and whether for money damages, penalties, or declaratory or equitable relief), including Litigation regarding the applicability of this Arbitration and any prior Agreement, shall be resolved by binding arbitration. The arbitration shall be conducted by the National Arbitration

Forum ("NAF"), under the Code of Procedure in effect at the time the Claim is filed. Rules and terms of the National Arbitration Forum may be obtained and Claims may be filed at any National Arbitration Forum office, [www.nafdispute.com](http://www.nafdispute.com), or P.O. Box 50190, Minneapolis, Minnesota 55405, telephone 1-800-474-2371.

If the NAF is unable or unwilling to act as arbitrator, we may substitute another nationally recognized, independent arbitration organization that uses a similar code of procedure. At your written request, we will advance any arbitration filing fee, or administrative and hearing fees that you are required to pay to pursue a Claim in arbitration. The arbitrator will decide who will be ultimately responsible for paying those fees. In no event will you be required to reimburse us for any arbitration filing, administrative, or hearing fees in an amount greater than what your court costs would have been if the Claim had been resolved in a state court with jurisdiction.

Any arbitration hearing at which you appear will take place within the federal judicial district that includes your billing address at the time the Claim is filed. This arbitration agreement is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16 ("FAA"). Judgment upon any arbitration award may be entered in any court having jurisdiction. The arbitrator shall follow existing substantive law to the extent consistent with the FAA and applicable statutes of limitations and shall honor any claims or privilege recognized by law. If any party requests, the arbitrator shall write an opinion containing the reasons for the award.

No Claim submitted to arbitration is heard by a jury, and no Claim may be brought as a class action or as a private attorney general. You do not have the right to act as a class claimant with respect to any Claim. This Arbitration and Litigation section applies to all Claims now in existence or that may arise in the future.

This Arbitration and Litigation section shall survive the termination of your account with us as well as any voluntary payment of the debt in full by you, any bankruptcy by you, or sale of the debt by us.

For the purposes of this Arbitration and Litigation section, "we" and "us" means MBNA America Bank, N.A., its parent, subsidiaries, affiliates, licensees, predecessors, successors, assigns, any purchaser of your account, and all of their officers, directors, employees, agents, and assigns or any and all of them. Additionally, "we" or "us" shall mean any third party providing benefits, services, or products in connection with the account (including but not limited to credit bureaus, merchants that accept any credit device issued under the account, rewards or enrollment services, credit insurance companies, debt collectors, and all of their officers, directors, employees and agents) if, and only if, such a third party is named by you as a codefendant in any Claim you assert against us.

If any part of this Arbitration and Litigation section is found to be invalid or unenforceable under any law or statute consistent with the FAA, the remainder of this Arbitration and Litigation section shall be enforceable without regard to such invalidity or unenforceability.

THE RESULT OF THIS ARBITRATION AGREEMENT IS THAT, EXCEPT AS PROVIDED ABOVE, CLAIMS CANNOT BE LITIGATED IN COURT, INCLUDING SOME CLAIMS THAT COULD HAVE BEEN TRIED BEFORE A JURY, AS CLASS ACTIONS, OR AS PRIVATE ATTORNEY GENERAL ACTIONS.

## CREDIT INSURANCE BENEFITS, LIMITATIONS, COSTS & EXCLUSIONS

### CONSUMER PROTECTION DISCLOSURES

CREDIT INSURANCE IS: NOT A DEPOSIT, NOT FDIC-INSURED; NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY; AND NOT GUARANTEED BY THE BANK. PURCHASE OF CREDIT INSURANCE IS NOT A CONDITION OF OBTAINING CREDIT. IF COVERAGE IS DESIRED, IT MAY BE PURCHASED ELSEWHERE.

Credit Insurance pays your minimum monthly payment\* up to your balance on the date of loss (not to exceed \$25,000, except disability in MN), until you return to work.\*\* If you are involuntarily unemployed, totally disabled, or if you or your spouse takes covered family leave, Credit Insurance also pays your insured outstanding balance up to the least of your outstanding balance, your credit limit (not A, A2, A3, A4, A5, DC, ID, IL, LA, MD, MN, MS, NY, ND, OH, OK, RI, SD, VT, WA, WV & WY), or \$25,000 if you die.

**Eligibility:** One insured per account (insured must be the primary cardholder or a co-applicant, authorized users are not eligible), under age 66 (70 in AZ, NV & VA; 71 in FL, GA, MI, MO & OK; 72 in NM). Your coverage ends at these same ages (except family leave in AZ, FL & SD & unemployment). When enrolled, certificates will be mailed explaining your coverage & effective date. In MN, unemployment coverage is effective 61 days from your certificate effective date. For unemployment or family leave benefits, you must be gainfully employed working at least 30 hours (not self-employed or an independent contractor) for 90 consecutive days before the date of loss (CO - before application date), (PA - on the date of loss), (TX - before coverage effective date for unemployment). Employees of professional corporations may be eligible.

**Coverages & Benefits:** Credit Insurance covers: your death; involuntary unemployment due to job loss, general strike, unionized labor dispute, or lockout; total disability due to sickness or injury if you are unable to perform the material & substantial duties of your job for any job after 12 mos. in LA, MD, MN, MS, NY, NJ, ND, OH, OK, RI, SD, TN, VT, WA, WV, WI & WY; your or your spouse's unpaid leave of absence from employment due to care of your newborn or newly adopted child or an incapacitated immediate family member (must be spouse, child, stepchild or parent in AK); mandatory recall to active military duty; jury duty (except in AK); or residence in a federally declared disaster area. Loss (not death) must continue at least 30 days before benefits begin. In NY, for strikes, unionized labor disputes & lockouts, you must be unemployed for 7 consecutive weeks & qualify for state unemployment benefits before benefits begin. A daily benefit is paid for each day of loss over 30 days for unemployment in NY & PA, and disability in CA, CT, GA, NY, MI, PA, RI & SC. You may cancel this coverage at any time. If canceled within the first 30 days of coverage, all premiums will be refunded.

**Exclusions:** Life: suicide in the first 6 months of coverage (not MD & MO). Involuntary Unemployment: retirement, resignation, voluntary forfeiture of income or job loss due to willful or criminal misconduct, disability, strikes in IL, military discharge in NY & normal seasonal unemployment in TX. Disability: normal pregnancy or childbirth (not CA, MA & NV), intentionally self-inflicted injuries (not MD), or a pre-existing medical condition during first 6 months of coverage (not MI). Family leave benefits are not paid if you are eligible for or receiving unemployment benefits.

**...proof of coverage, and coverages to your certificates for a full**

...

**Health of Anesthetized Daily Balance:**  
 ability (D), Underemployment (U) E  
 AX 76c, AZ 99c, AR 99c, CA  
 : LE 99c, DC 99c, PL 69c, CA  
 : B.6c, D 16.9c, U 54c, F 20c; IL  
 : 2c, D 16.6c, U 54c, F 20c; KS  
 ME 33.0c, MD 79.74c, MA 15.7c;  
 5c, MO 61.1c, MT 93.9c, NE  
 IL 97c, NM 58.9c, NV 52.3c, B.6c,  
 ND 94.97c, OH 59.9c, OK 97.47c,  
 RI 99.9c, SC 78.8c, SD 99.9c, TN  
 9c, U 16c, UT 90.44c, VT 34.92c  
 A 66c, IL 6.1c, D 8.9c, U 49c, F  
 MN 93.6c, IL 5.7c, D 8.9c, U 59c, F

Unemployment is not available in AL, CT, MA, MD, and available in AL, CT, MA, MD.

**ADJUTANT:** involuntary  
 (SECURITY) LOJ13/853, LOJ NY3/931,  
 (SECURITY) LOC-IP-CRS-ME15/853  
 (SECURITY) LOJ 15/893 (RM only).  
 (SECURITY) LIEB4-1/2, L-5-6 in AL, AZ,  
 1, MD, MN, MS, NY, ND, OH, OK,  
 (SECURITY) General Life (TX only)  
 (SECURITY) Life (NY Life only) NYLA00103,  
 (SECURITY) NYW-S-A, Fortis  
 (SECURITY) Family Leave, American  
 (SECURITY) in FL, FL-IP-NC 33/981 in NC,  
 (SECURITY) 20/981 in VA, FL-IP/AZ11/7881 in  
 P-KS 11/2071 in KS, FL-IP-ME  
 1, NY, NY, General Guaranty-FL-IP  
 LIEB4-IP-VN4/971 in VT Soliciting  
 wife Charles M. Gordon and

**Compensation in connection with**

or misleading information to an insured, or by omitting or suppressing the insured's or any other interested party's interest in the contract, or by failing to inform the insured of the benefits of the contract, or by failing to inform the insured of the benefits of the contract, or by failing to inform the insured of the benefits of the contract.

credit limit amounts, in MI, cover your date of disability up to the greater of 1/3rd of the bail payment due on your date of disability or the minimum payment due on your date of disability. The coverage pays the greater of 65 cents on your date of disability or the minimum payment.

5. If payments will not exceed 9 months in AL, AK, CT, IL, MI, MN, NY, OR, SC, UT & VA.

To purchase coverages separately call 800-355-ATLANTA, GA 30302.

**Exhibit "B"**



CLIENT NO 001730 MBNA ACCT#5329002146115075 BALANCE -- 10,957.06

\*\*\*\*\* PRIMARY DEBTOR \*\*\*\*\* C/O DATE 01/01/69 LSTPY DT 12/15/04

\*M-ACCT-NO \*M-REC-TYPE\*M-CUST-TYPE\*M-LAST-NAME

5329002146115075 A I SHAFFER

\*M-FIRST-NAME \*M-ADDR-1 \*M-ADDR-2

BOBBI A 410 S STATE ST

\*M-CITY \*M-COUNTY \*M-STATE\*M-ZIP \*M-HOME-PH

DU BOIS PA 158011558 8143710607

\*M-WORK-PH \*M-DOB \*M-POE-NAME

0000000000 12/05/73

\*M-POE-ADDR \*M-LOAN-TYPE\*M-LENDING-OFFICER

LM01 OM0001

\*M-BANK-CODE\*M-BRANCH-CODE\*M-CALL-CODE\*M-RECOVERER-CODE\*M-DEALER-CODE

AGNY 146

\*M-CO-RSN\*M-ACCT-STATUS\*M-INT-RATE\*M-RECEIPT-DATE\*M-CONTACT-DATE\*M-CO-DATE

PAA 0000 12/06/04 12/06/93 01/01/69

\*M-LAST-PYMT-DATE\*M-CO-AMT \*M-ASSOC-COST\*M-ACCRUED-INT\*M-CUR-BAL

12/15/04 11,239.06 00 .00 10,957.06

\*M-NET-PRIN \*M-NET-COST \*M-NET-INT \*M-COMMENT-1

10,957.06 .00 .00 2111111112234

\*M-COMMENT-2

001 20050308 0000105

\*M-COMMENT-3 \*M-COMMENT-DATE

03/08/05

\*M-2ND-NAME \*M-MONTHLY-INCOME\*M-OTHER-INCOME

6.66 .00

\*M-MONTHLY-PYMT\*M-OTHER-PYMT\*M-OWN-RENT-CODE\*M-RECOVERY-SCORE\*M-NEXT-PAY-DATE

.00 .00 R 0665

\*M-LAST-INT-DATE\*M-LAST-CONTACT-DATE\*M-COMM-RATE\*M-HOME-PH-FLAG\*M-WORK-PH-FLAG

0000

\*M-ADDR-FLAG\*M-SSN \*M-MIO\*M-AG

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101816  
NO: 06-1296-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: MBNA AMERICA BANK, N.A.  
VS.  
DEFENDANT: BOBBI A. SHAFFER

SHERIFF RETURN

NOW, September 07, 2006 AT 9:15 AM SERVED THE WITHIN COMPLAINT ON BOBBI A. SHAFFER  
DEFENDANT AT 410 S. STATE ST., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO BOBBI  
SHAFFER, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN  
THE CONTENTS THEREOF.

SERVED BY: COUDRIET /

FILED  
0/8:56 AM  
SEP 08 2006

William A. Shaw  
Prothonotary/Clerk of Courts

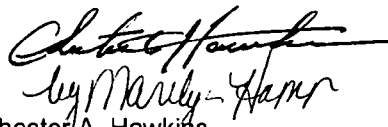
PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WOLPOFF	42747	10.00
SHERIFF HAWKINS	WOLPOFF	42747	69.12

Sworn to Before Me This

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

\_\_\_\_\_

So Answers,

  
Chester A. Hawkins  
Sheriff

COPY

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

MBNA AMERICA BANK, N.A.

No. 06-1296-CD

C/O WOLFOFF & ABRAMSON, L.L.P.  
4660 TRINDLE ROAD, 3<sup>rd</sup> FLOOR  
CAMP HILL, PA 17011  
Plaintiff

Type of Case: Contract

Type of Pleading:

VS.

Filed on Behalf of: Plaintiff

BOBBI A SHAFFER  
410 S STATE ST  
DU BOIS PA 15801

Defendant(s)

Date: 8/8/06

Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholc #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

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

AUG 14 2006

Attest.

William A. Brown  
Prothonotary/  
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MBNA AMERICA BANK, N.A.

:No.

)  
Plaintiff

VS

BOBBI A SHAFFER

Defendant(s)

:  
:  
:  
:  
:  
:CIVIL ACTION - LAW  
:  
:  
:  
:  
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**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

MBNA AMERICA BANK, N.A.

Plaintiff

VS

BOBBI A SHAFFER

Defendant(s)

:No.

:

:

:

:

:CIVIL ACTION - LAW

:

:

:

:

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 prcceder 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 ABAJO. 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 AQ UN HONORARIO REDUCIDO O GRATIS.

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

MBNA AMERICA BANK, N.A.  
Plaintiff

VS.

BOBBI A SHAFFER  
Defendant(s)

: No.

: CIVIL ACTION - LAW

COMPLAINT

AND NOW, this 20 day of July, 2006, comes the Plaintiff, MBNA America Bank, N.A., by and through its attorneys, the law firm of Wolpoff & Abramson, L.L.P., and files the within Complaint and in support avers as follows:

1. Plaintiff, MBNA AMERICA BANK, N.A., is a National Banking Association organized under the National Banking Act with principal place of business situated at 655 PAPER MILL ROAD MAIL STOP 1411, WILMINGTON, DE 198841411.
2. Defendant, BOBBI A SHAFFER, is an adult individual with a last known address of 410 S STATE ST, DU BOIS, CLEARFIELD COUNTY, PA 15801.
3. It is averred that Defendant was issued an open-end credit card account by Plaintiff. This account was created through a written contract between Plaintiff and Defendant, accepted by Defendant when he signed and utilized the credit card account. A true and correct copy of the Credit Card Agreement governing this account is attached hereto as Exhibit "A."
4. The Credit Card Agreement contains a binding Arbitration provision providing that any claim or dispute between Defendant and Plaintiff would be subject to binding arbitration before the National Arbitration Forum (NAF). This Credit Card Agreement also recites that since the agreement involved an instrumentality of interstate commerce, that the Federal Arbitration Act, 9 U.S.C. §§1-16

(FAA) governed the Agreement and that following disposition through the NAF, judgment may be entered in any state court having jurisdiction.

5. At all relevant times material hereto, Defendant has been regular user of said charge card for the purchase of products, goods and/or for obtaining services and/or funds.

6. By virtue of Defendant's use and maintenance of this credit card in connection with his purchases of goods, and services, he became bound to all of its contractual terms, which clearly included an arbitration agreement. Therefore, there is a valid agreement to arbitrate and Defendant consented to the NAF having jurisdiction over this claim.

7. Defendant received monthly statements which accurately state all purchases and payments made during the month, interest charges imposed on the unpaid balance, and the amount due. A summary of the account showing the balance due and owing is incorporated herein and marked as Exhibit "B".

8. Defendant did not object to the above-mentioned Statements of Account submitted by Plaintiff to Defendant.

9. Defendant has made sporadic and irregular payments, if any, which have been applied to the outstanding balance of this account.

10. As of the date of the within Complaint, the remaining balance due, owing and unpaid on Defendant's credit account, as a result of charges made by said Defendant and/or any authorized users is the sum of \$10,957.06.

11. Pursuant to the Credit Agreement and/or applicable Pennsylvania law, any unpaid and/or delinquent balances on said account shall continue to bear interest at the rate of 6 %.

12. The amount of interest which has accrued on the aforementioned account is the sum of \$895.16.

13. Plaintiff has retained the services of the law firm of Wolpoff & Abramson, L.L.P. in the collection of the amount due from Defendant.

14. As of the filing of this Complaint, Plaintiff has incurred reasonable attorney's fees from the law office of Wolpoff & Abramson, L.L.P. in the collection of the collection of the amounts due from Defendant incident to the within action, the Plaintiff shall continue to incur such attorney's fees throughout the conclusion of the proceedings.

15. The amount of attorney's fees incurred in this matter is the sum of \$1,643.55.

16. 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 balance, all to the damage and detriment of the Plaintiff.

17. Any and all conditions precedent to the bringing of this action have been performed by Plaintiff.


18. The amount in controversy is within the jurisdictional amount requiring compulsory arbitration.



WHEREFORE. Plaintiff respectfully requests this Honorable Court enter judgment in favor of Plaintiff and against Defendants, in the amount of \$10,957.06, plus interest in the amount of \$895.16, plus attorney's fees in the amount of \$1,643.55, plus costs of this action and any other relief as this Court deems proper and just.

Respectfully submitted,

Date: 8/8/02


  
\_\_\_\_\_  
Amy F. Doyle #87062 / Daniel F. Wolson #20617  
Philip C. Warholc #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

VERIFICATION

The undersigned hereby states that he/she is 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, he/she is authorized to take 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. Section 4904, relating to unsworn falsification to authorities.

Date: 8/8/06

  
\_\_\_\_\_  
Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholc #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 #94265  
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

)

**Exhibit "A"**

# Credit Card Agreement

## Additional Terms and Conditions

### Selected Sections

- Privacy Notice ..... 1
- Accuracy of Information ..... 2
- Credit Reporting Agencies ..... 3
- How to Use Your Account ..... 4
- Payments on Your Account ..... 5
- We May Amend This Agreement ..... 8
- What Law Applies ..... 9
- Arbitration and Litigation ..... 9

### Your Contract With Us

Your Credit Card Agreement with us consists of these Additional Terms and Conditions and the document called the Required Federal Disclosures or the Initial Disclosure. You agree to the terms and conditions of this Agreement. For the purpose of the Privacy Notice, we will use the definitions contained in the third paragraph of the Privacy Notice. For the remainder of the Agreement, we will use the definitions described under the section heading **Words Used Often in This Agreement**.

### Privacy Notice

Your privacy is important to us. At MBNA, we are committed to providing you with the finest financial products and services backed by consistently top-quality service. And while information about you is fundamental to our ability to do this, we fully recognize the importance of keeping personal and account information secure.

To offer you the widest range of products and services, MBNA may share information about you both within MBNA and outside of MBNA with other companies. This allows us to offer you products and services that may interest you and best meet your needs, whether they are available directly from MBNA or through our relationships with other companies. We want you to understand our information safeguards, what information we collect, what information we share, and the benefits you receive when we share information about you.

This notice describes the privacy practices of MBNA Corporation and all MBNA affiliates, including MBNA America Bank, N.A., MBNA America (Delaware), N.A., Palladian Travel Services, Inc., MBNA Hellmuth, Inc., and MBNA Insurance Agency, Inc. (collectively, "MBNA"), for financial products and services governed by the laws of the United States of America. This notice explains MBNA's information collection and sharing practices and lets you choose whether or not MBNA may share certain information about you, either within MBNA or outside of MBNA with other companies.

**Our Security Procedures:** MBNA understands the importance of protecting and securing information and using it appropriately. Access to information about you is restricted to the people of MBNA who require it to provide products or services to you. We maintain physical, electronic, and procedural safeguard that comply with federal standards for the security of information.

When MBNA shares information about you with companies outside of MBNA, we require them to impose safeguards, use it only for a permitted purpose and to return it to us or destroy it once that purpose is served. We limit the amount of information shared to what is appropriate to offer a product or service efficiently. MBNA requires any company receiving information from MBNA to sign a Confidentiality Agreement containing these requirements and obligating that company to protect the information as we would.

**Information We Collect:** MBNA collects and uses nonpublic personal information about you to conduct our business and to consistently deliver the top-quality customer service you expect from us. Sources of this information include the following:

- Information we receive from you on applications and other forms or through your correspondence or communication with us including through the mail, by telephone, or over the Internet;
- Information we receive from third parties, such as consumer reporting agencies, to verify statements you've made to us, or regarding your employment, credit, or other relationships; and
- Information about your transactions with MBNA and with other companies outside of MBNA.

**Information We Share Within MBNA:** We may share all of the information we collect about you with financial service companies within MBNA to offer additional products or services that may interest you and best meet your needs. We believe this is convenient for you and may save you both time and money. To do so, we share identification information (such as name and address), transaction and experience information (such as purchases and payments), credit eligibility information (such as credit reports and applications), and other information. The decision to purchase any such products or services is yours alone. You may tell us not to share credit eligibility information about you within MBNA but please understand this does not prohibit us from offering you additional products and services or from sharing transaction and experience identification, and other information within MBNA.

**Information We Share With Others:** From time to time, we may allow companies outside of MBNA to offer you their products and services that may interest you. These products and services may be offered by financial service providers (such as banks, loan brokers, account aggregators, insurance agents, insurance companies, mortgage bankers, and securities broker-dealers), by nonfinancial companies (such as retailers, direct marketers, communications companies, Internet service providers, manufacturers, service companies, travel agents, cruise lines, car rental agencies, hotels, airlines, publishers, and organizations endorsing MBNA financial products or services), and others (such as nonprofit organizations). Subject to applicable law, we may share all the information we collect with these companies outside of MBNA, unless you tell us not to.

Additionally, we may share all the information we collect with companies that perform marketing or other services on our behalf or to other financial institutions with which we have joint marketing agreements. We are also permitted by law to share information about you with other companies in certain circumstances. For instance, we may share all of the information we collect with companies assisting us in servicing your loan or account, with companies that endorse our products and services through affinity agreements, with government entities in response to subpoenas or

agencies. If you tell us not to share information with companies outside of MBNA that wish to offer you their products and services, as described above, please understand that we will continue to share information in these additional circumstances.

**Important Information About Your Choices:** We're dedicated to serving your needs - and to respecting your choices related to privacy. You may tell us not to share credit eligibility information within MBNA, and you may tell us not to share information with companies outside of MBNA that wish to offer you their products and services as described above. If you wish to opt out of such information sharing, please call toll-free 1-866-751-1255. We will ask you to verify your identity and the specific accounts to which the opt out applies, so please have all your account, membership, or reference numbers and your Social Security number or taxpayer identification number for deposit accounts available when you call.

MBNA applies opt outs at the account level, not by individual Customer. When any person listed with others on an account opts out (for example, a co-applicant, joint account holder, or authorized user), we will list the entire account as having opted out. MBNA will continue to adhere to its disclosed privacy practices for an account even if it becomes inactive or is closed.

An opt out from information sharing on an account as described above, either within MBNA and/or with companies outside of MBNA, remains effective unless revoked in writing. Federal regulations require us to provide this notice on an annual basis, whether or not an account has previously opted out from either type of information sharing. Please remember when you receive our subsequent notices that an account previously opted out from either or both types of information sharing (and not revoked in writing) does not need to be opted out again.

This notice updates and replaces any previous notices from MBNA about the privacy, security, and protection of information. For additional information regarding MBNA's privacy practices concerning the Internet, and to view the most recent version of the privacy notice, please go to [www.mbna.com](http://www.mbna.com) and click on "Privacy Notice." You may have other privacy protections under state laws. We may amend this privacy notice at any time, and we will inform you of changes as required by law.

### **Words Used Often in This Agreement**

**"Agreement" or "Credit Card Agreement"** means these Additional Terms and Conditions and the Required Federal Disclosures (or the Initial Disclosure) and any changes we make to those documents from time to time.

"You" and "your" mean each and all of the persons who are granted, accept, or use an account we hold. "You" and "your" also mean any other person who has guaranteed payment of this account, when used in the sections entitled *We May Identify and Record Telephone Calls and Address and Location and When Used in each of the sections relating to payment of this account*

*(Your Promise to Pay and How We Allocate Your Payments, for example, "We," "us," "our," and "MBNA America" mean MBNA America Bank, N.A.)*

"Card" means all the credit cards we issue to you and to any other person with authorization to use this account pursuant to this Agreement.

"Access check" means an access check we provide to you to make a Check Cash Advance on your account.

If we use a capitalized term in this document but do not define the term in this document, the term has the meaning given in the Required Federal Disclosures or the Initial Disclosure or as used in your monthly statement.

We use section headings (such as *Words Used Often in This Agreement*) to organize this Agreement. The actual terms of the Agreement are in the sentences that follow and not the headings.

### **Sign Your Card**

You should sign your card before you use it.

### **We May Monitor and Record Telephone Calls**

You consent to and authorize MBNA America, any of its affiliates, or its marketing associates to monitor and/or record any of your telephone conversations with our representatives or the representatives of any of those companies.

### **Credit Reporting Agencies**

You authorize MBNA America to collect information about you, including credit reports from consumer reporting agencies.

If you believe we have furnished inaccurate or incomplete information about you or your account to a credit reporting agency, write us at: MBNA Credit Reporting Agencies, P.O. Box 17074, Wilmington, DE 19864-7074. Please include your name, address, home phone number, and account number, and explain what you believe is inaccurate or incomplete.

### **How to Use Your Account**

You may obtain credit in the form of Purchases and Cash Advances by using your cards, access checks, account number, or other credit devices. Please refer to your Required Federal Disclosures or Initial Disclosure to determine what transactions constitute Purchases and Cash Advances and how you may obtain them.

### **Transaction Date for Certain Cash Advances**

The transaction date for Check Cash Advances and Balance Transfers done by check is the date you or the person to whom the check is made payable first deposits or cashes it. The transaction date for a returned payment (which will then be classified as a Bank Cash Advance) is the date that the corresponding payment posted to your account.

### **Purposes for Using Your Account**

You may use your account for personal, family, or house purposes. You may not use your account for business or commercial purposes. You may not use a Check Cash Advance, or any other Cash Advance, to make a payment on this or any other credit account with us. You may not use, permit your account to be used to make any illegal transaction.

### **Persons Using Your Account**

If you permit any person to use your card, access check, account number, or other credit device with the authority to obtain credit on your account, you may be liable for

transactions made by that person, including transactions for which you may not have intended to be liable, even if the amount of those transactions causes your credit limit to be exceeded. Authorized users of this account may have the same access to information about the account and its users as the account holder.

### **How You May Stop Payment on an Access Check**

You may request a stop payment on an access check by providing us with the access check number, dollar amount, and payee exactly as they appear on the access check. Oral and written stop payment requests on an access check are effective for six months from the day that we place the stop payment.

### **You May Not Postdate an Access Check**

You may not issue a postdated access check on your account. If you do postdate an access check, we may elect to honor it upon presentation or return it unpaid to the person who presented it to us for payment, without, in either case, waiting for the date shown on the access check. We are not liable to you for any loss or expense incurred by you arising out of the action we elect to take.

### **Your Promise to Pay**

You promise to pay us the amounts of all credit you obtain, which includes all Purchases and Cash Advances. You also promise to pay us all the amounts of finance charges, fees, and any other transactions we charge against your account.

### **Payments on Your Account**

You must pay each month at least the Total Minimum Payment Due shown on your monthly statement by your Payment Due Date. You may pay the entire amount you owe us at any time. Payments made in any billing cycle that are greater than the Total Minimum Payment Due will not affect your obligation to make the next Total Minimum Payment Due. If you overpay or if there is a credit balance on your account, we will not pay interest on such balance on your next payments that are not drawn in U.S. dollars and those drawn on financial institutions located outside the United States. Payment of your Total Minimum Payment Due may not avoid the assessment of Overlimit Fees.

### **When Your Payment Will Be Credited to Your Account**

We credit payments as of the date received. If the payment is (1) received by 2 p.m. (Eastern Time); (2) received at the address shown in the upper left-hand corner of the front of your monthly statement; (3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (4) sent in the return envelope with only the top portion of your statement accompanying it. Payments received after 2 p.m. on any day, including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Credit for any other payments may be delayed up to five days.

### **How We Allocate Your Payments**

We will allocate your payments in the manner we determine in most instances, we will allocate your payments to balances (including new transactions) with lower APRs before balances with higher APRs. This will result in new balances with lower APRs (such as those with

## **Promise to Pay Applies to All Persons**

All persons who initially or subsequently request, accept, guarantee, or use the account are individually and together responsible for any total outstanding balance. We may refuse to release from liability any person who is responsible to pay any total outstanding balance, until all of the cards, access checks, and other credit devices outstanding under the account have been returned to us and any such person or persons repays us the total outstanding balance owed to us at any time under the terms of this Agreement.

## **Default**

You will be in default of this Agreement if: (1) you fail to make any required Total Minimum Payment Due by its Payment Due Date; (2) your total outstanding balance exceeds your credit limit; or (3) you fail to abide by any other term of this Agreement. Solely for the purposes of determining eligibility and premium payment obligations for the optional credit insurance purchased through MBNA, you will be deemed in default or delinquent if you fail to make a payment within 90 days of your Payment Due Date. Our failure to exercise any of our rights when you default does not mean that we are unable to exercise those rights upon later default.

## **When We May Require Immediate Payment**

If you are in default, we can require immediate payment of your total outstanding balance and, unless prohibited by applicable law and except as otherwise provided under the Arbitration and Litigation section of this Agreement, we can also require you to pay the costs we incur in any collection proceeding, as well as reasonable attorneys' fees if we refer your account for collection to an attorney who is not our salaried employee.

## **Other Payment Terms**

We can accept late payments, partial payments, or payments with any restrictive writing without losing any of our rights under this Agreement. This means that no payment, including those marked with "Paid in full" or with any other restrictive words, shall operate as an accord and satisfaction without the prior written approval of one of our senior officers. You may not use a postdated check to make a payment. If you do postdate a payment check, we may elect to honor it upon presentation or return it uncredited to the person who presented it, without, in either case, waiting for the date shown on the check. We are not liable to you for any loss or expense incurred by you arising out of the action we elect to take.

## **Payment Holidays**

We may allow you, from time to time, to omit a monthly payment. We will notify you when this option is available. You omit a payment, finance charges and any applicable interest will accrue on your account in accordance with this Agreement. You must resume making your Total Minimum Payment Due each month following a payment holiday.

## **Transactions Made in Foreign Currency**

If you make a transaction in a foreign currency, the transaction will be converted by Visa International or MasterCard International depending on which card you use, into a U.S. dollar amount in accordance with the operating regulation conversion procedures in effect at the time that the transaction is processed. Currently, those regulations and procedures provide that the currency conversion rate to be used is:

- (1) a wholesale market rate or
- (2) a government-mandated rate in effect one day prior to the processing date, increased by one percent in each case. Visa or MasterCard retains the one percent as compensation for performing the currency conversion service. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

## **Billing Cycle**

Your billing cycle ends each month on a Closing Date determined by us. Each billing cycle begins on the day after the Closing Date of the previous billing cycle. Each statement reflects a single billing cycle.

## **Account Fees and Charges**

**Account Fees.** The following fees, which are set forth in your Required Federal Disclosures or Initial Disclosure, are charged as Purchases in the billing cycle in which the fees occur:

- (1) a Late Fee if the Total Minimum Payment Due shown on your monthly statement is not received by us on or before its Payment Due Date;
- (2) an Overlimit Fee if your New Balance Total exceeds your credit limit on the last day of a billing cycle, even if fees or finance charges charged by us cause your New Balance Total to exceed your credit limit; an Overlimit Fee is charged to your account as of the day in the billing cycle that the total outstanding balance on your account exceeds your credit limit;
- (3) a Returned Payment Fee if a payment on your account is returned for insufficient funds or for any other reason, even if it is paid upon subsequent presentation;
- (4) a Returned Cash Advance Check Fee if we return an access check unpaid for any reason, even if the access check is paid upon subsequent presentation;
- (5) a Copy Fee for each copy of a monthly statement or sales draft, except that the six most recent monthly statements and six sales drafts will be provided for free; and
- (6) an Annual Fee if your account is open or if you maintain an account balance, whether you have active charging privileges or not.

**Abandoned-Property Charges.** Unless prohibited by applicable law, we will charge your account, as a Purchase, for any costs incurred by us associated with complying with state abandoned-property laws.

Please review your Required Federal Disclosures or Initial Disclosure for additional fees and charges that may apply to your account.

## **Benefits**

We may offer you certain benefits and services with your account. Unless expressly made a part of this Agreement, any such benefits or services are not a part of this Agreement but are subject to the terms and restrictions outlined in the benefits brochure and other official documents provided to you from time to time by or on behalf of MBNA America. We may add, add, or delete benefits and services at any time and without notice to you.

## **Refusal to Honor Your Account**

We are not liable for any refusal to honor your account, or any check written on your account. We are not liable for any retention of your card by us, any other bank, or any provider of goods or services.

## **We May Suspend or Close Your Account**

We may suspend or close your account or otherwise limit your right to use your account. We may do this at any time and for any reason. Your obligations under this Agreement continue even after we have done this. You must destroy all cards, access checks, and other credit devices on the account when we request that you do so.

## **You May Close Your Account**

You may close your account by notifying us in writing or by telephone and destroying all cards, access checks, and other credit devices on the account. Your obligations under this Agreement continue even after you have done this.

## **Transactions After Your Account Is Closed**

When your account is closed, you must contact anyone authorized to charge transactions to your account, such as Internet service providers, health clubs, or insurance companies. These transactions may continue to be charged to your account until you change the billing. Also, if we believe you have authorized a transaction or are attempting to use your account after you have requested to close the account, we may allow the transaction to be charged to your account.

## **We May Amend This Agreement**

We may amend this Agreement at any time. We may amend it by adding, deleting, or changing provisions of this Agreement. When we amend this Agreement, we will comply with the applicable notice requirements of federal and Delaware law that are in effect at that time. If an amendment gives you the opportunity to reject the change, and if you reject the change in the manner provided in such amendment, we may terminate your right to receive credit and may reject the change in the manner provided in such amendment. The amended Agreement (including any higher-rank or other higher charges or fees) will apply to the total outstanding balance, including the balance existing before the amendment became effective. We may replace your card with another card at any time.

## **We May Sell Your Account**

We may at any time, and without notice to you, sell, assign or transfer your account, any sums due on your account, this Agreement, or our rights or obligations under your account to whom we make any such sale, assignment or transfer shall be entitled to all of our rights and/or obligations under this Agreement to the extent sold, assigned or transferred.

## **Your Credit Limit**

Your credit limit is disclosed to you when you receive your card and, generally, on each monthly statement. We may change your credit limit from time to time.

The amount shown on your monthly statement as Cash or Credit Available does not take into account any Purchases, Cash Advances, finance charges, fees, any other transactions, or credits that post to your account after the Closing Date of that monthly statement. Such transactions could result in your credit limit being exceeded and result in the assessment of Overlimit Fees.

## **What We May Do if You Attempt to Exceed Your Credit Limit**

The total outstanding balance on your account plus authorized

attempt a transaction that results in your total outstanding balance (plus authorizations) exceeding your credit limit, we may permit the transaction without raising your credit limit; (2) that is more than the credit limit as immediately due; or (3) refuse to permit the transaction.

If we refuse to permit the transaction, we may advise the person who attempted the transaction that it has been refused. If we refuse to permit a Check Cash Advance or Balance Transfer, we may do so by advising the person presenting the Check Cash Advance or Balance Transfer that credit has been refused, that there are insufficient funds to pay the Check Cash Advance or Balance Transfer, or in any other manner.

If we have previously permitted you to exceed your credit limit, it does not mean that we will permit you to exceed your credit limit again. If we decide to permit you to exceed your credit limit, we may charge an Overlimit Fee as provided in this Agreement.

### Unauthorized Use of Your Card

Please notify us immediately of the loss, theft, or possible unauthorized use of your account at 1-800-769-6701.

### You Must Notify Us When You Change Your Address

We strive to keep accurate records for your benefit and ours. The post office and others may notify us of a change to your address. When you change your address, you must notify us promptly of your new address.

### What Law Applies

This Agreement is made in Delaware, and we extend credit to you from Delaware. This Agreement is governed by the laws of the State of Delaware (without regard to its conflict of laws principles) and by any applicable federal laws.

### The Provisions of This Agreement Are Severable

If any provision of this Agreement is found to be invalid, the remaining provisions will continue to be effective.

### Our Rights Continue

Our failure or delay in exercising any of our rights under this Agreement does not mean that we are unable to exercise those rights later.

### Arbitration and Litigation

This Arbitration and Litigation provision applies to you, unless you were given the opportunity to reject the Arbitration and Litigation provisions and you did so reject them, in the such a provision, you agreed that any litigation brought by you against us regarding this account or this Agreement shall be brought in a court located in the State of Delaware.

Any claim or dispute ("Claim") by either you or us against the other or against the employee, agent, or assigns of the other arising from or relating in any way to this Agreement or any prior Agreement or your account (whether under a service, in contract, tort, or otherwise and whether for money damages, penalties, or declaratory or equitable relief), including Claims regarding the applicability of this Arbitration and Litigation section or the validity of the entire Agreement or any prior Agreement, shall be resolved by binding arbitration. The arbitration shall be conducted by the National Arbitration

Forum ("NAF"), under the Code of Procedure in effect at the time the Claim is filed. Rules and forms of the National Arbitration Forum may be obtained and Claims may be filed at any National Arbitration Forum office, [www.adforum.com](http://www.adforum.com), or P.O. Box 50191, Minneapolis, Minnesota 55402, telephone 1-800-474-2371.

If the NAF is unable or unwilling to act as arbitrator, we may substitute another nationally recognized, independent arbitration organization that uses a similar code of procedure. At your written request, we will advance any arbitration filing fee, or administrative and hearing fees that you are required to pay to pursue a Claim in arbitration. The arbitrator will decide who will be ultimately responsible for paying those fees. In no event will you be required to reimburse us for any arbitration filing, administrative, or hearing fees in an amount greater than what your court costs would have been if the Claim had been resolved in a state court with jurisdiction. Any arbitration hearing at which you appear will take place within the federal judicial district that includes your billing address at the time the Claim is filed. This arbitration agreement is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16 ("FAA"). Judgment upon any arbitration award may be entered in any court having jurisdiction. The arbitrator shall follow existing substantive law to the extent consistent with the FAA and applicable statutes of limitations and shall honor any claims or privilege recognized by law. If any party requests, the arbitrator shall write an opinion containing the reasons for the award.

No Claim submitted to arbitration is heard by a jury, and no Claim may be brought as a class action or as a private attorney general. You do not have the right to act as a class representative or participate as a member of a class of claimants with respect to any Claim. This Arbitration and Litigation section applies to all Claims now in existence or that may arise in the future.

This Arbitration and Litigation section shall survive the termination of your account with us as well as any voluntary payment of the debt in full by you, any bankruptcy by you, or sale of the debt by us.

For the purposes of this Arbitration and Litigation section, "we" and "us" means MBNA America Bank, N.A., its parent, subsidiaries, affiliates, licensees, predecessors, successors, assigns, any purchaser of your account, and all of their officers, directors, employees, agents, and assigns or any and all of them. Additionally, "we" or "us" shall mean any third party providing benefits, services, or products in connection with the account (including but not limited to credit bureau, merchants that accept any credit device issued under the account, rewards or enrollment services, credit insurance companies, debt collectors, and all of their officers, directors, employees and agents) if, and only if, such a third party is named by you as a co-defendant in any Claim you assert against us.

If any part of this Arbitration and Litigation section is found to be invalid or unenforceable under any law or statute consistent with the FAA, the remainder of this Arbitration and Litigation section shall be enforceable without regard to such invalidity or unenforceability.

THE RESULT OF THIS ARBITRATION AGREEMENT IS THAT, EXCEPT AS PROVIDED ABOVE, CLAIMS CANNOT BE LITIGATED IN COURT, INCLUDING SOME CLAIMS THAT COULD HAVE BEEN TRIED BEFORE A JURY, AS CLASS ACTIONS, OR AS PRIVATE ATTORNEY GENERAL ACTIONS.

## CREDIT INSURANCE BENEFITS, LIMITATIONS, COSTS & EXCLUSIONS

### CONSUMER PROTECTION DISCLOSURES

CREDIT INSURANCE IS: NOT A DEPOSIT; NOT FDIC-INSURED; NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY; AND NOT GUARANTEED BY THE BANK.

PURCHASE OF CREDIT INSURANCE IS NOT A CONDITION OF OBTAINING CREDIT. IF COVERAGE IS DESIRED, IT MAY BE PURCHASED ELSEWHERE.

**Credit Insurance** pays your minimum monthly payment\* up to your balance on the date of loss (not to exceed \$25,000, except disability in MN), until you return to work\*\* if you are involuntarily unemployed, locally disabled, or if you or your spouse takes covered family leave. Credit Insurance also pays your insured outstanding balance up to the least of your outstanding balance, your credit limit (not AL, AZ, AR, DE, DC, ID, IL, IA, LA, MD, MN, MS, NY, ND, OH, OK, RI, SD, VT, WA, WV & WY), or \$25,000 if you die.

**Eligibility:** One insured per account (insured must be the primary cardholder or a co-applicant, authorized users are not eligible), under age 66 (70 in AZ, NV & VA; 71 in FL, GA, MI, MO & OK; 72 in NM). Your coverage ends at these same ages (except family leave in AZ, FL & SD & unemployment). When enrolled, certificates will be mailed explaining your coverage & effective date. In MN, unemployment coverage is effective 61 days from your certificate effective date. For unemployment or family leave benefits, you must be gainfully employed working at least 30 hours (not self-employed or an independent contractor) for 90 consecutive days before the date of loss (CO - before application date), (PA - on the date of loss), (TX - before coverage effective date for unemployment). Employees of professional corporations may be eligible.

**Coverages & Benefits:** Credit Insurance covers: your death; involuntary unemployment due to job loss, general strike, unionized labor dispute, or lockout; total disability due to sickness or injury if you are unable to perform the material & substantial duties of your job for any job after 12 mos. in AL, AZ, AR, CA, DE, DC, GA, HI, ID, IL, IA, KS, LA, MD, MN, MS, NY, NJ, ND, OH, OK, RI, SD, TN, VT, VA, WV, WI & WY; your or your spouse's unpaid leave of absence from employment due to care of your newborn or newly adopted child or an incapacitated immediate family member (must be spouse, child, stepchild or parent in AK); mandatory recall to active military duty; jury duty (except in AK); or residence in a federally declared disaster area. Loss (not death) must continue at least 30 days before benefits begin. In NY, for strikes, unionized labor disputes & lockouts, you must be unemployed for 7 consecutive weeks & qualify for state unemployment benefits before benefits begin. A daily benefit is paid for each day of loss over 30 days for unemployment in NY & PA, and disability in CA, CT, GA, NY, MI, PA, RI & SC. You may cancel this coverage at any time. If canceled within the first 30 days of coverage, all premiums will be refunded.

**Exclusions:** Life: suicide in the first 6 months of coverage (not MD & MO). Involuntary Unemployment: retirement, resignation, voluntary forfeiture of income or job loss due to willful or criminal misconduct, disability, strikes in IL, military discharge in NY & normal seasonal unemployment in TX. Disability: normal pregnancy or childbirth (not CA, MA & NV), intentionally self-inflicted injuries (not MD), or a pre-existing medical condition during first 6 months of coverage (not MI). Family leave benefits are not paid if you are eligible for or receiving unemployment benefits.

**...of coverage. and coverages  
to your certificates for a full**

22

ability (D), Anonymity (U) 6  
AX 78%; AZ 99%; AR 9%; CA  
DE 99%; DC 99%; PL 8%; CA  
8.6%; D 16.9%; U 54%; F 20%; IL  
3%; D 16.9%; U 54%; F 20%; K5  
ME 53.0%; MD 79.74%; MA 15.7%;  
91%; MO 61.1%; MT 9.9%; NE  
97%; NM 58.9%; NY 52.3%; IL 8.6%;  
ND 94.97%; OH 99%; OK 97.47%;  
RI 99.6%; SC 78.8%; SD 99.9%; TN  
9.9%; U 16.6%; UT 80.44%; VT 34.97%;  
8.6%; D 1.6%; D 8.9%; U 49%; F  
91.93.0% IL 5.7%; D 8.9%; U 59%; F

Unemployment is not available in  
not available in AL., CT., MA., MD.,

**Pediatric Involuntary**  
 Psychiatry (CA)78(5), LCI NY3499),  
 422061, LOC-IP-CRS-MEJ/785)  
 Psychiatry (CA)78(5) (NH only).  
 City Liberia-4-7, L-S-G in AL, AZ,  
 MD, MN, MS, NV, ND, OH, OK,  
 and Standard Guaranty Life (TX only)  
 The Life (NY Life daily/PTLMO017,  
 family only/VV-S-A, Fortis  
 Family Lease: American  
 1971 in FL, PJP-NC 1396) in NC,  
 1990) in VA, L-I-P(AZ)1786) in  
 1955 (1941) in KS; P-JP-ME  
 VY, Standard Guaranty/PJP  
 life/F-P-VT 497) in VT Soliciting  
 are Charles M. Gordon and

**compensation in connection with**

or misleading information to an insured, including the insurer or any other agent, broker, underwriter, reinsurer, investment advisor or other person connected with the insurance contract, in addition to the benefits if false information is provided.

credit limit amounts. In MI, cover your date of disability up to the greater of 1/3rd of the balance due on your date of payment or the minimum payment due. In other states, the percentage pays the greater of 6% of the balance due on your date of unemployment payment.

Additional payments will not exceed 9  
percent in AL, AK, CT, IL, MI, MN,  
NY, RI, SD for disability in AK, CO, CT,  
MA, NC, OR, SC, UT & VA.



**Exhibit "B"**

CLIENT NO 001730 MBNA ACCT#5329002146115075 BALANCE -- 10,957.06

\*\*\*\*\* PRIMARY DEBTOR \*\*\*\*\* C/O DATE 01/01/69 LSTPY DT 12/15/04

\*M-ACCT-NO \*M-REC-TYPE\*M-CUST-TYPE\*M-LAST-NAME

5329002146115075 A I SHAFFER

\*M-FIRST-NAME \*M-ADDR-1 \*M-ADDR-2

BOBBI A 410 S STATE ST

\*M-CITY \*M-COUNTY \*M-STATE\*M-ZIP \*M-HOME-PH

DU BOIS PA 158011558 8143710607

\*M-WORK-PH \*M-DOB \*M-POE-NAME

0000000000 12/05/73

\*M-POE-ADDR \*M-LOAN-TYPE\*M-LENDING-OFFICER

LM01 OM0001

\*M-BANK-CODE\*M-BRANCH-CODE\*M-CALL-CODE\*M-RECOVERER-CODE\*M-DEALER-CODE

AGNY 146

\*M-CO-RSN\*M-ACCT-STATUS\*M-INT-RATE\*M-RECEIPT-DATE\*M-CONTACT-DATE\*M-CO-DATE

PAA 0000 12/05/04 12/06/93 01/01/69

\*M-LAST-PYMT-DATE\*M-CO-AMT \*M-ASSOC-COST\*M-ACCRUED-INT\*M-CUR-BAL

12/15/04 11,239.06 .00 .00 10,957.06

\*M-NET-PRIN \*M-NET-COST \*M-NET-INT \*M-COMMENT-1

10,957.06 .00 .00 211111\*112234

\*M-COMMENT-2

001 20050308 0000105

\*M-COMMENT-3 \*M-COMMENT-DATE

03/03/05

\*M-2ND-NAME \*M-MONTHLY-INCOME\*M-OTHER-INCOME

6.66 .00

\*M-MONTHLY-PYMT\*M-OTHER-PYMT\*M-OWN-RENT-CODE\*M-RECOVERY-SCORE\*M-NEXT-PAY-DATE

.00 .00 R 0665

\*M-LAST-INT-DATE\*M-LAST-CONTACT-DATE\*M-COMM-RATE\*M-HOME-PH-FLAG\*M-WORK-PH-FLAG

0000

\*M-ADDR-FLAG\*M-SSN \*M-MIO\*M-AG

Civil Court of the City of Clearfield

County of Clearfield, State of PA

Case No. 06-1296-CD

MBNA America Bank, NA,  
Plaintiff(s),

Answer In Person  
And Verification

VS.

Defendant is advised to mail copy of this Answer to:

Bobbi Ann Shaffer  
Defendant(s),

Wolpoff & Abramson, LLP  
(Attorney for the Plaintiff)  
4660 Trindle Rd, 3rd Floor  
Camp Hill, PA 17011

### Response

I Bobbi Ann Shaffer, am the Defendant in this action. As my answer to the allegations(s) made in the Complaint, I offer the following:

1. ☒ General Denial
2. ☐ Other

Over a year ago I was forced to close my business that had been in my family for several years. due to financial difficulty from a slow economy. In order to help resolve my debt, I enrolled with a company called credit solutions to help avoid bankruptcy. I currently have my house on the market with a realtor so that I may pay off my debts when it sells. I believe my actions show that I have every intention of remedying my situation. I have also returned to school to finish my Masters in order to procure a better career.

10-3-06  
Date

814-591-8891  
Defendant's Telephone No.

Bobbi A. Shaffer  
Signature of Defendant in Person

410 S State St.  
Defendant's Address

PwBois, PA 15801  
City, State, Zip Code

FILED 3cc  
019:25/01 Def.  
OCT 03 2006 @

William A. Shaw  
Prothonotary/Clerk of Courts

**VERIFICATION**

State of PA, County of Clearfield ss:

\_\_\_\_\_, being duly sworn, deposes and says: I am the Defendant in this proceeding. I have read the Answer in Person and know the contents thereof to be true to my own knowledge, except as to those matters stated on information and belief, and as to those matters I believe them to be true.

Bolli Shallen

Defendant

Sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

\_\_\_\_\_  
Court Employee and Title

For Court Use Only

Initial Calendar Date: \_\_\_\_\_

Both Sides Notified: \_\_\_\_\_

**FILED**

OCT 03 2006

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

MBNA AMERICA BANK, N.A.	:	
Plaintiff	:	NO. 06-1296-CD
	:	
	:	
v.	:	CIVIL ACTION - LAW
	:	
BOBBI A. SHAFFER	:	
Defendant	:	

**PLAINTIFF'S MOTION FOR JUDGMENT ON THE PLEADINGS**

AND NOW, comes Plaintiff MBNA America Bank, N.A., by and through its attorneys, Wolpoff & Abramson, L.L.P., and files the within Motion for Judgment on the Pleadings, of which the following is a statement:

1. Plaintiff is MBNA America Bank, N.A., located at PO Box 15718, Wilmington, DE 19850.
2. Defendant BOBBI A. SHAFFER is an adult individual with a last known address of 410 S. State Street, Dubois, Clearfield County, PA 15801.
3. On or about July 19, 2006, Plaintiff filed a Complaint against Defendant seeking to recover monies due Plaintiff for charges incurred on an open end credit card account issued to Defendant by Plaintiff.
4. On or about October 3, 2006, Defendant filed an Answer in response to said Complaint. A true and correct copy of said Answer is attached hereto, incorporated herein and marked as Plaintiff's Exhibit "A."
5. That Defendant's answer to Complaint did not contain New Matter to which Plaintiff needed to respond.

**FILED** *2cc*  
*7/11/03/04*  
**AUG 20 2007** *Attg*  
William A. Shaw  
Prothonotary/Clerk of Courts *6k*

6. Defendant did not respond to any numbered paragraph of the Complaint. Instead, Defendant included one paragraph that had no correlation with the numbered paragraphs contained in the Complaint. In said Paragraph, Defendant does not deny owing the amount alleged, but instead indicates that "I currently have my house on the market with a realtor so that I may pay off my debts when it sells. I believe my actions show that I have every intention of remedying my situation." See Exhibit "A" as previously identified and incorporated herein.

7. Pennsylvania Rule of Civil Procedure 1029(b) states, "A responsive pleading shall admit or deny each averment of fact in the preceding pleading or any part thereof to which it is responsive."

8. Pennsylvania Rule of Civil Procedure 1029(b) states, "averments in a pleading to which a responsive pleading is required are admitted when not denied specifically or by necessary implication."

9. Pennsylvania Rule of Civil Procedure 1029(b) further states, "a general denial or a demand for proof, except as provided by subdivisions (c) and (e) of this rule, shall have the effect of an admission." Neither 1029 (c) or 1029 (e) are applicable to this matter.

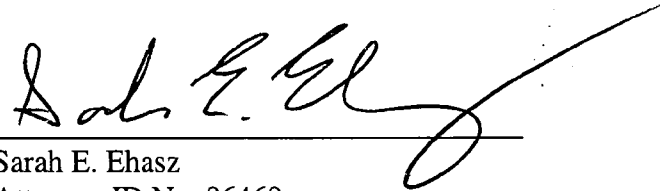
10. The pleadings are closed and time exists within which to dispose of this motion without delaying trial.

11. The pleadings filed of record show that no genuine issue of material fact exists to be tried.

12. Plaintiff is entitled to judgment on the pleadings as a matter of law.

WHEREFORE, Plaintiff, MBNA America Bank, N.A., respectfully asks that this Honorable Court enter judgment in favor of Plaintiff and against Defendant BOBBI A. SHAFFER in the amount of \$10,957.06, plus interest in the amount of \$895.16, plus attorney's fees in the amount of \$1,643.55, plus costs of this action and any other relief as this Court deems proper and just.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Sarah E. Ehasz', written over a horizontal line.

Sarah E. Ehasz  
Attorney ID No. 86469  
Wolpoff & Abramson, LLP  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, Suite 300  
Camp Hill, PA 17011  
(717) 303-6700  
Counsel for Plaintiff



LAW OFFICES  
WOLPOFF & ABRAMSON, L.L.P.  
*ATTORNEYS IN THE PRACTICE  
OF DEBT COLLECTION*

4660 TRINDLE ROAD  
THIRD FLOOR  
CAMP HILL, PA 17011  
717-303-6700

EXHIBIT "A"

Civil Court of the City of Clearfield  
County of Clearfield, State of PA

Case No. 06-1296-CD

MBNA America Bank, NA.  
Plaintiff(s),

Answer In Person  
And Verification

VS.

Defendant is advised to mail copy of this Answer to:

Bobbi Ann Shaffer  
Defendant(s),

Wolpoff & Abramson, LLP  
(Attorney for the Plaintiff)  
4660 Trindle Rd, 3rd Floor  
Camp Hill, PA 17011

### Response

I Bobbi Ann Shaffer, am the Defendant in this action. As my answer to the allegations(s) made in the Complaint, I offer the following:

1. ☒ General Denial
2. ☐ Other

Over a year ago I was forced to close my business that had been in my family for several years. due to financial difficulty from a slow economy. In order to help resolve my debt, I enrolled with a company called credit solutions to help avoid bankruptcy. I currently have my house on the market with a realtor so that I may pay off my debts when it sells. I believe my actions show that I have every intention of remedying my situation. I have also returned to school to finish my Masters in order to procure a better care

10-3-06  
Date

814-591-8891  
Defendant's Telephone No.

Bobbi A. Shaffer  
Signature of Defendant in Person

410 S State St.  
Defendant's Address

DuBois, PA 15801  
City, State, Zip Code

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

- 3

138418885

OCT 03 2006

Attest.

William B. Shaw  
Prothonotary/  
Clerk of Courts

**VERIFICATION**

State of PA County of Clearfield ss:

\_\_\_\_\_, being duly sworn, deposes and says: I am the Defendant in this proceeding. I have read the Answer in Person and know the contents thereof to be true to my own knowledge, except as to those matters stated on information and belief, and as to those matters I believe them to be true.

Bobbie Shaller  
Defendant

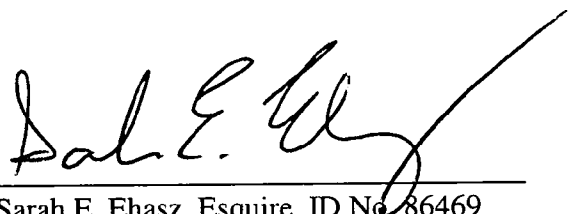
Sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

\_\_\_\_\_  
Court Employee and Title

For Court Use Only  
Initial Calendar Date: \_\_\_\_\_  
30th Sides Notified: \_\_\_\_\_

## VERIFICATION

The undersigned hereby states that she is the attorney for Plaintiff MBNA America Bank, N.A. who is located outside of this jurisdiction and in order to file the within document in an expedient and timely manner, he is authorized to make this verification on behalf of said Plaintiff in the within action and verifies that the statements made in the foregoing Motion are true and correct to the best of his knowledge, information, and belief, based upon information provided by Plaintiff. The undersigned understands that false statements herein are made subject to the penalties of 18 Pa.C.S. § 4904, relating to unsworn falsification to authorities.



Sarah E. Ehasz, Esquire ID No. 86469  
Wolpoff & Abramson, LLP  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, Suite 303  
Camp Hill, PA 17011  
(717) 303-6700  
Counsel for Plaintiff

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

MBNA AMERICA BANK, N.A.

Plaintiff

NO. 06-1296-CD

v.

CIVIL ACTION - LAW

BOBBI A. SHAFFER

Defendant

**ORDER**

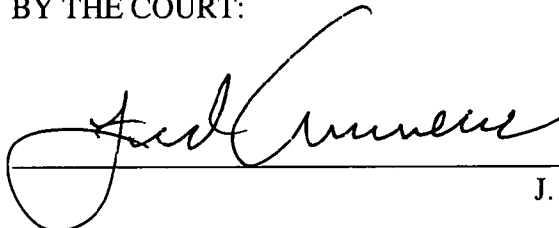
AND NOW, this 28 day of August, 2007, upon consideration of  
the foregoing motion, it is hereby ordered that:

- (1) a rule is issued upon the respondent to show cause why the moving party is not entitled to the relief requested;
- (2) the respondent shall file an answer to the motion within 20 days of this date;
- (3) the motion shall be decided under Pa.R.C.P. 206.7;
- (4) depositions and any other discovery shall be completed within \_\_\_\_ days of this date;
- (5) an evidentiary hearing on disputed issues of material fact shall be held on \_  
\_, in the Clearfield County Courthouse,  
Clearfield, Pennsylvania, in Courtroom No. \_\_\_\_\_;
- (6) argument shall be held on October 5, 2007, in Courtroom No. 1 of  
the Clearfield County courthouse; and 2:00 p.m.
- (7) notice of the entry of this order shall be provided to all parties by the moving party.

BY THE COURT:

FILED  
9/4/2007  
AUG 29 2007

William A. Shaw  
Prothonotary/Clerk of Courts  
2cc Amy Ehasz

  
J.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

MBNA AMERICA BANK, N.A.

Plaintiff

NO. 06-1296-CD

v.

CIVIL ACTION - LAW

BOBBI A. SHAFFER

Defendant

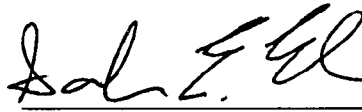
CERTIFICATE OF SERVICE

The undersigned does hereby certify that I served a copy of the foregoing  
Motion for Judgment on the Pleadings by Regular Mail, Postage Pre-Paid, on  
this 7th day of August, 2007.

BOBBI A. SHAFFER

410 S. State Street

DuBois, Pa 15801



Sarah E. Ehasz, Esquire ID No. 86469

Wolpoff & Abramson, LLP

Attorneys in the Practice of Debt Collection

4660 Trindle Road, Suite 300

Camp Hill, PA 17011

(717) 303-6700

Counsel for Plaintiff

FILED

AUG 20 2007

William A. Shaw  
Prothonotary/Clerk of Courts

CA

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

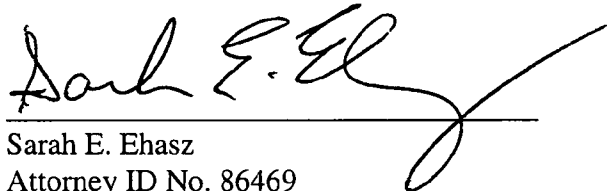
MBNA AMERICA BANK, N.A.	:	
Plaintiff	:	NO. 06-1296-CD
	:	
	:	
v.	:	CIVIL ACTION - LAW
	:	
BOBBY A. SHAFFER	:	
Defendant	:	

**PRAECIPE FOR JUDGE ASSIGNMENT**

To the Prothonotary:

Kindly assign the above-referenced matter to a judge, in order to schedule  
an argument date for consideration of Plaintiff's Motion for Judgment on the  
Pleadings.

Respectfully submitted,



Sarah E. Ehasz  
Attorney ID No. 86469  
Wolpoff & Abramson, LLP  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, Suite 300  
Camp Hill, PA 17011  
(717) 303-6700  
Counsel for Plaintiff

LAW OFFICES  
WOLPOFF & ABRAMSON, L.L.P.  
ATTORNEYS IN THE PRACTICE  
OF DEBT COLLECTION

4660 TRINDLE ROAD  
THIRD FLOOR  
CAMP HILL, PA 17011  
717-303-6700

FILED 2cc  
m1110301  
AUG 20 2007  
Attg  
(CK)

William A. Shaw  
Prothonotary/Clerk of Courts



IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

MBNA AMERICA BANK, N.A.  
Plaintiff

NO. 06-1296-CD

v.

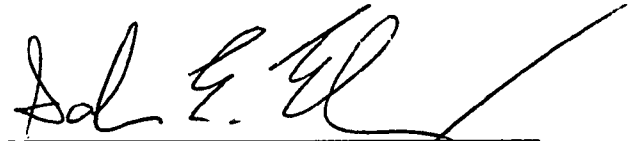
CIVIL ACTION - LAW

BOBBI A. SHAFFER  
Defendant

**CERTIFICATE OF SERVICE**

The undersigned does hereby certify that I served a copy of the foregoing  
Praecipe for Judge Assignment, Postage Pre-Paid, on this 7th day of  
August, 2007.

BOBBI A. SHAFFER  
410 S. State Street  
DuBois, Pa 15801



Sarah E. Ehasz, Esquire ID No 86469  
Wolpoff & Abramson, LLP  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, Suite 300  
Camp Hill, PA 17011  
(717) 303-6700  
Counsel for Plaintiff

LAW OFFICES  
WOLPOFF & ABRAMSON, L.L.P.  
ATTORNEYS IN THE PRACTICE  
OF DEBT COLLECTION

4660 TRINDLE ROAD  
THIRD FLOOR  
CAMP HILL, PA 17011  
717-303-6700

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

FILED <sup>ice</sup>  
10/12/39/31 Amy  
OCT 04 2007 Ehasz

William A. Shaw  
Prothonotary/Clerk of Courts

MBNA AMERICA BANK, N.A. :  
Plaintiff : NO. 06-1296-CD  
:  
:  
v. : CIVIL ACTION - LAW  
:  
EOBBI A. SHAFFER :  
Defendant :

**PLAINTIFF'S MOTION FOR CONTINUANCE OF ARGUMENT DATE**

AND NOW, comes Plaintiff MBNA America Bank, N.A., by and through its attorneys, Wolpoff & Abramson, L.L.P., and files the within Motion for Continuance of Argument Date, of which the following is a statement:

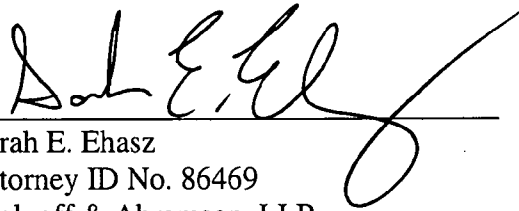
1. Plaintiff is MBNA America Bank, N.A., located at PO Box 15718, Wilmington, DE 19850.
2. Defendant BOBBI A. SHAFFER is an adult individual with a last known address of 410 S. State Street, Dubois, Clearfield County, PA 15801.
3. Plaintiff filed a Motion for Judgment on the Pleadings with this Honorable Court in August of 2007.
4. On August 28, 2007, the Honorable Fredric J. Ammerman issued an Order scheduling the Motion for argument on October 5, 2007 at 2:00 p.m. in Courtroom number 1. A copy of said Order is attached as Plaintiff's Exhibit "A."
5. Plaintiff's counsel called the Court Administrator's office for additional information today and was notified that it was Plaintiff's obligation to serve a copy of the scheduling Order on Defendant.

6. Plaintiff's counsel was unaware of this requirement and believed that the Defendant would have been notified of the argument date by the Court.

7. Plaintiff would request a continuance of the currently scheduled argument so that Plaintiff can properly serve the Defendant with notice of the argument date.

WHEREFORE, Plaintiff, MBNA AMERICA BANK, N.A., respectfully requests that this Honorable Court re-schedule the argument date for Plaintiff's Motion for Judgment on the Pleadings.

Respectfully submitted,



Sarah E. Ehasz  
Attorney ID No. 86469  
Wolpoff & Abramson, LLP  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, Suite 300  
Camp Hill, PA 17011  
(717) 303-6700  
Counsel for Plaintiff

LAW OFFICES  
WOLPOFF & ABRAMSON, L.L.P.  
*ATTORNEYS IN THE PRACTICE  
OF DEBT COLLECTION*

4660 TRINDLE ROAD

THIRD FLOOR

CAMP HILL, PA 17011

717-303-6700

EXHIBIT "A"

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

MBNA AMERICA BANK, N.A.  
Plaintiff

NO. 06-1296-CD

v.

CIVIL ACTION - LAW

BOBBI A. SHAFFER  
Defendant

**ORDER**

AND NOW, this 28 day of August, 2007, upon consideration of  
the foregoing motion, it is hereby ordered that:

- (1) a rule is issued upon the respondent to show cause why the moving party is not entitled to the relief requested;
- (2) the respondent shall file an answer to the motion within 20 days of this date;
- (3) the motion shall be decided under Pa.R.C.P. 206.7;
- (4) depositions and any other discovery shall be completed within \_\_\_\_ days of this date;
- (5) an evidentiary hearing on disputed issues of material fact shall be held on \_\_\_\_\_, in the Clearfield County Courthouse, Clearfield, Pennsylvania, in Courtroom No. \_\_\_\_\_;
- (6) argument shall be held on October 5, 2007, in Courtroom No. 1 of the Clearfield County courthouse; and @ 2:00 p.m.
- (7) notice of the entry of this order shall be provided to all parties by the moving party.

BY THE COURT:

/S/ Fredric J Ammerman

J.

LAW OFFICES  
OFF & ABRAMSON, L.L.P.  
ATTORNEYS IN THE PRACTICE  
OF DEBT COLLECTION

4660 TRINDLE ROAD  
THIRD FLOOR  
CAMP HILL, PA 17011  
717-303-6700

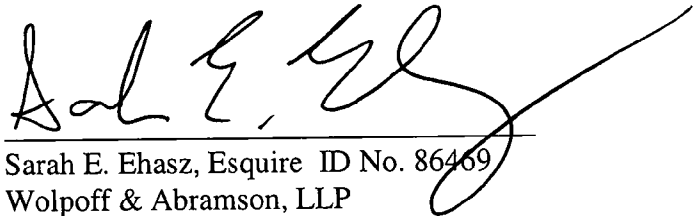
Attest.

AUG 29 2007

*[Signature]*  
Clerk of Court

### VERIFICATION

The undersigned hereby states that she is the attorney for Plaintiff MBNA America Bank, N.A. who is located outside of this jurisdiction and in order to file the within document in an expedient and timely manner, he is authorized to make this verification on behalf of said Plaintiff in the within action and verifies that the statements made in the foregoing Motion are true and correct to the best of his knowledge, information, and belief, based upon information provided by Plaintiff. The undersigned understands that false statements herein are made subject to the penalties of 18 Pa.C.S. § 4904, relating to unsworn falsification to authorities.



Sarah E. Ehasz, Esquire ID No. 86469  
Wolpoff & Abramson, LLP  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, Suite 300  
Camp Hill, PA 17011  
(717) 303-6700  
Counsel for Plaintiff

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

MBNA AMERICA BANK, N.A.

Plaintiff

NO. 06-1296-CD

v.

CIVIL ACTION - LAW

BOBBI A. SHAFFER

Defendant

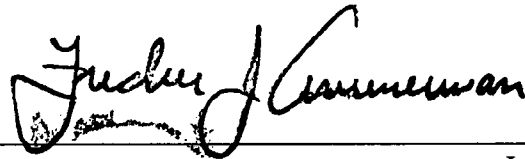
ORDER

AND NOW, this 4<sup>th</sup> day of October, 2007, upon consideration of the foregoing motion, it is hereby ordered that the argument on Plaintiff's Motion for Judgment on the Pleadings which is currently scheduled for October 5, 2007 at 2:00 p.m. in Courtroom 1 is re-scheduled for:

November 26, 2007, at 3:30 (a.m./p.m.) in Courtroom 1

of the Clearfield County Courthouse.

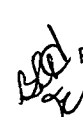
BY THE COURT:

  
J.

LAW OFFICES  
WOLPOFF & ABRAMSON, L.L.P.  
ATTORNEYS IN THE PRACTICE  
OF DEBT COLLECTION

4660 TRINDLE ROAD  
THIRD FLOOR  
CAMP HILL, PA 17011  
717-303-6700

FILED <sup>icc</sup>  
9/14/07  
OCT 05 2007  
Amy  
Ehasz

  
William A. Shaw  
Prothonotary/Clerk of Courts

DATE: 10/5/07

☒ You are responsible for serving all appropriate parties.

☐ The Prothonotary's office has provided service to the following parties:

☐ Plaintiff(s) ☐ Plaintiff(s) Attorney ☐ Other

☐ Defendant(s) ☐ Defendant(s) Attorney

☐ Special Instructions:

**FILED**

OCT 05 2007

William A. Shaw  
Prothonotary/Clerk of Courts



IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

MBNA AMERICA BANK, N.A.  
Plaintiff

NO. 06-1296-CD

v.

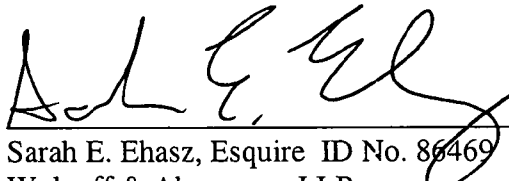
CIVIL ACTION - LAW

BOBBI A. SHAFFER  
Defendant

**CERTIFICATE OF SERVICE**

The undersigned does hereby certify that I served a copy of the foregoing  
Motion for Continuance of Argument Date by Regular Mail, Postage Pre-Paid, on  
this 3rd day of October, 2007.

BOBBI A. SHAFFER  
410 S. State Street  
DuBois, Pa 15801

  
Sarah E. Ehasz, Esquire ID No. 86469  
Wolpoff & Abramson, LLP  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, Suite 300  
Camp Hill, PA 17011  
(717) 303-6700  
Counsel for Plaintiff

LAW OFFICES  
WOLPOFF & ABRAMSON, LLP  
ATTORNEYS IN THE PRACTICE  
OF DEBT COLLECTION

4660 TRINDLE ROAD  
THIRD FLOOR  
CAMP HILL, PA 17011  
717-303-6700

FILED

OCT 04 2007

William A. Shaw  
Prothonotary/Clerk of Courts

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

MBNA AMERICA BANK, N.A.

No. 06-1296-CD

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

Type of Case: Contract

Type of Pleading: Certificate of Service

VS.

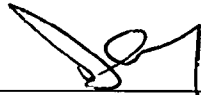
Filed on Behalf of: Plaintiff

BOBEI A SHAFFER  
410 S STATE ST  
DU BOIS PA 15801

Defendant(s)

Date:

10/17/07

  
\_\_\_\_\_  
Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholc #86341 / David R. Galloway #87326  
Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469  
Robert N. Polas, Jr. #201259 / Ronald S. Carter #94000  
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

**FILED** NO cc  
m/12:29/07  
OCT 29 2007  


William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

MBNA AMERICA BANK, N.A.  
Plaintiff

VS

BOBBI A SHAFFER  
Defendant(s)

:  
: No. 06-1296-CD  
:  
:  
:  
: CIVIL ACTION - LAW  
:  
:  
:

CERTIFICATE OF SERVICE

The undersigned does hereby certify that a true and correct copy of the certificate of service was served upon the individual(s) listed below by Regular Mail, Postage Pre-Paid on this <sup>18th</sup> 17 day of October, 2007.

BOBBI SHAFFER  
410 S. STATE STREET  
DUBOIS, PA 15801



Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholie #86241 / David R. Galloway #87326  
Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469  
Robert N. Polas, Jr. #201259 / Ronald S. Canter #94000  
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

MBNA AMERICA BANK, N.A.

Plaintiff

NO. 06-1296-CD

v.

CIVIL ACTION - LAW

BOBBI A. SHAFFER

Defendant

ORDER

AND NOW, this 4<sup>th</sup> day of October, 2007, upon consideration of the foregoing motion, it is hereby ordered that the argument on Plaintiff's Motion for Judgment on the Pleadings which is currently scheduled for October 5, 2007 at 2:00 p.m. in Courtroom 1 is re-scheduled for:

November 26, 2007, at 3:30 (a.m. p.m.) in Courtroom 1  
of the Clearfield County Courthouse.

BY THE COURT:

/S/ Fredric J Ammerman

J.

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

OCT 05 2007

Attest.

*William L. Brown*  
Prothonotary/  
Clerk of Courts

**FILED**

**OCT 29 2007**

William A. Shaw  
Prothonotary/Clerk of Courts

1

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

MBNA AMERICA BANK, N.A.

No. 06-1296-CD

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

Type of Case: Contract

Type of Pleading: Certificate of Service


VS.

Filed on Behalf of: Plaintiff

BOBBI A SHAFFER  
410 S STATE ST  
DU BOIS PA 15801

Defendant(s)

Date: 10/11/08

  
\_\_\_\_\_  
Amy E. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholc #86341 / David R. Galloway #87326  
Tonilyn M. Chippie #87352 / Sarah E. Ehasz #86469  
Robert N. Polas, Jr. #201259 / Ronald S. Canter #94000  
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

FILED  
NOV 11 2008  
William A. Shaw  
Prothonotary/Clerk of Courts  
acc  
Atty Chippie  
LM

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

MBNA AMERICA BANK, N.A.  
Plaintiff

VS


BOBBI A SHAFFER  
Defendant(s)

:  
: No. 06-1296-CD  
:  
:  
:  
: CIVIL ACTION - LAW  
:  
:  
:

CERTIFICATE OF SERVICE

The undersigned does hereby certify that a true and correct copy of the order was served upon the individual(s) listed below by Regular Mail, Postage Pre-Paid on this 18th day of October, 2007.

BOBBI SHAFFER  
410 SOUTH STATE STREET  
DU BOIS, PA 15801

  
\_\_\_\_\_  
Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholic #86341 / David R. Galloway #87326  
Tomilyn M. Chippie #87852 / Sarah E. Ehasz #86469  
Robert N. Polas, Jr. #201259 / Ronald S. Canter #94000  
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



CA

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

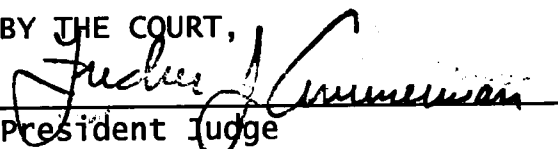
MBNA AMERICA BANK, N.A. :

-VS- : No. 06-1296-CD

BOBBI A. SHAFFER :

O R D E R

AND NOW, this 26th day of November, 2007, this being the date and time set for argument on the Plaintiff's Motion for Judgment on the Pleadings, with the Court noting that counsel for the Plaintiff has appeared and that the Defendant has not appeared. The Court further notes that an appropriate certificate of service has been filed with the record evidencing Plaintiff's service of a copy of the Court Order on the Defendant which scheduled today's hearing. Following argument, it is the ORDER of this Court that the Motion for Judgment on the Pleadings be and is hereby granted. The Prothonotary shall enter judgment in favor of the Plaintiff, MBNA America Bank, N.A., and against the Defendant, Bobbi A. Shaffer, in the amount of \$10,957.06, plus interest in the amount of \$895.16, and attorney's fees in the amount of \$1,643.55, plus court costs.

BY THE COURT,  
  
President Judge

**FILED**

013:49/61  
NOV 28 2007

William A. Shaw  
Prothonotary/Clerk of Courts

16R  
2CC Atty's  
Ehasz & Spears

2CC Def.- S.  
410 State St.  
DuBois, PA 15801

FILED

NOV 28 2007

William A. Shaw  
Prothonotary/Clerk of Courts

DATE: 11/28/07

       You are responsible for serving all appropriate parties.

  X   The Prothonotary's office has provided service to the following parties:

       Plaintiff(s)      X   Plaintiff(s) Attorney           Other

  X   Defendant(s)           Defendant(s) Attorney

       Special Instructions:

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MBNA AMERICA BANK, N.A.  
Plaintiff

No. 06-1296-CD

VS

CIVIL ACTION - LAW

BOBBI A SHAFFER  
Defendant(s)

**PRAECIPE TO SETTLE AND SATISFY**


Please mark the above-captioned action as settled, satisfied and discontinued.

Respectfully Submitted,

By

Date:

12/3/07

  
\_\_\_\_\_  
Amy F. Doyle #87062 / ~~Daniel F. Wolfson~~ #20617  
Philip C. Warholc #86841 / David R. Galloway #87326  
Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469  
Robert N. Polas, Jr. #201259 / Ronald S. Canter #94000  
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

**FILED**

m/j: 40 cm  
DEC 17 2007

William A. Shaw  
Prothonotary/Clerk of Courts

pd \$7.00  
ICC, 1 cert of  
Sat + 1 Cert  
of disc issued  
to Atty.  
Copy to CIA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

MBNA AMERICA BANK, N.A.  
Plaintiff

No. 06-1296-CD

vs.

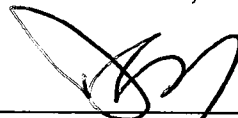
CIVIL ACTION - LAW

BOBBI A SHAFFER  
Defendant(s)

**CERTIFICATE OF SERVICE**

The undersigned does hereby certify that a copy of the foregoing praecipe was  
served this date by Regular Mail, Postage Pre-Paid on this 7<sup>th</sup> day of  
December, 2007

CREDIT SOLUTIONS OF AMERICA (CSA)  
15601 DALLAS PKWY STE 700  
ADDISON, TX 750010000



Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholic #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

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

CERTIFICATE OF SATISFACTION OF JUDGMENT

MBNA America Bank, N.A.

No.: 2006-01296-CD

Vs.

Debt: \$10,957.06

Bobbi A. Shaffer

Atty's Comm.:

Interest From:

Cost: \$7.00

NOW, Monday, December 17, 2007 , directions for satisfaction having been received,  
and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 17th day of December, A.D. 2007.

  
\_\_\_\_\_  
Prothonotary

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

MBNA America Bank, N.A.

Vs.

No. 2006-01296-CD

Bobbi A. Shaffer

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 December 17, 2007, marked:

Settled, satisfied and discontinued

Record costs in the sum of \$92.00 have been paid in full by Wolpoff & Abramson LLP.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 17th day of December A.D. 2007.



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

lm