

06-1342-CD

Comm Fin. System vs Nichole Snyder

2006-1342-CD

Comm Fin vs Nichole Snyder

Commonwealth Financial Systems, Inc.
120 North Keyser Avenue
Scranton, PA 18504

Plaintiff

vs.

NICHOLE SNYDER
RD 1 BOX 88A
PENFIELD, PA 15849

In the Court of Common Pleas of
Clearfield County, Pennsylvania
Civil Division

No 2006-1342-C

PRAECIPE FOR ENTRY OF JUDGMENT

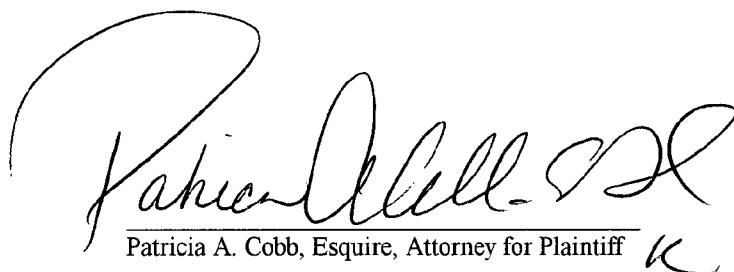
Defendant(s)

To the Prothonotary of Clearfield County:

- 1) Enter Judgment on the attached Certified copy of Judgment from a District Justice.
 - A) Date of Instrument:
 - B) Amount of Judgment: 2,440.80
 - C) Interest From: 06/26/2006
- 2) Enter the judgment in favor or the original holder, or (unless expressly forbidden in the instrument) in favor of the assignee or other transferee;
- 3) I hereby certify that the address of the plaintiff is:

Commonwealth Financial Systems, Incorporated
120 North Keyser Avenue
Scranton, PA 18504
- 4) I hereby certify that the address of the defendant is:

NICHOLE SNYDER
RD 1 BOX 88A
PENFIELD, PA 15849



Patricia A. Cobb, Esquire, Attorney for Plaintiff

Patricia A Cobb, Esquire
120 North Keyser Avenue
Scranton, PA 18504
570-342-1600 Ext. 202
Attorney ID 39688

FILED

(F) AUG 21 2006

112:46

William A. Shaw
Prothonotary/Clerk of Courts

No Court

NOTICE TO DEFENDANT

STATEMENT TO ATTORNEY

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF: CLEARFIELD

Mag. Dist. No.:

46-3-01

MDJ Name: Hon.

PATRICK N. FORD
Address: **309 MAPLE AVENUE**
PO BOX 452
DUBOIS, PA

Telephone: **(814) 371-5321 15801**

ATTORNEY FOR PLAINTIFF :

PATRICIA A. COBB
120 NORTH KEYSER AVENUE
SCRANTON, PA 18504

**NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE**

PLAINTIFF:

NAME and ADDRESS

COMMONWEALTH FINANCIAL SYSTEMS, INC
120 NORTH KEYSER AVENUE
SCRANTON, PA 18504

VS.

DEFENDANT:

NAME and ADDRESS

SNYDER, NICHOLE
433 MT. PLEASANT ROAD
PENFIELD, PA 15849

Docket No.: **CV-0000230-06**
Date Filed: **5/22/06**



THIS IS TO NOTIFY YOU THAT:

Judgment:

DEFAULT JUDGMENT PLTF

Judgment was entered for: (Name) **COMMONWEALTH FINANCIAL SYSTEMS**

Judgment was entered against: (Name) **SNYDER, NICHOLE**

in the amount of \$ **2,440.80** on: (Date of Judgment) **6/26/06**

Defendants are jointly and severally liable. (Date & Time) _____

Damages will be assessed on: _____

This case dismissed without prejudice. _____

Amount of Judgment Subject to Attachment/42 Pa.C.S. § 8127 \$ _____

Portion of Judgment for physical damages arising out of residential lease \$ _____

Amount of Judgment	\$ 2,351.80
Judgment Costs	\$ 89.00
Interest on Judgment	\$.00
Attorney Fees	\$.00
Total	\$ 2,440.80
Post Judgment Credits	\$ _____
Post Judgment Costs	\$ _____
Certified Judgment Total \$ _____	

ANY PARTY HAS THE RIGHT TO APPEAL WITHIN 30 DAYS AFTER THE ENTRY OF JUDGMENT BY FILING A NOTICE OF APPEAL WITH THE PROTHONOTARY/CLERK OF THE COURT OF COMMON PLEAS, CIVIL DIVISION. YOU MUST INCLUDE A COPY OF THIS NOTICE OF JUDGMENT/TRANSCRIPT FORM WITH YOUR NOTICE OF APPEAL.

EXCEPT AS OTHERWISE PROVIDED IN THE RULES OF CIVIL PROCEDURE FOR MAGISTERIAL DISTRICT JUDGES, IF THE JUDGEMENT HOLDER ELECTS TO ENTER THE JUDGMENT IN THE COURT OF COMMON PLEAS, ALL FURTHER PROCESS MUST COME FROM THE COURT OF COMMON PLEAS AND NO FURTHER PROCESS MAY BE ISSUED BY THE MAGISTERIAL DISTRICT JUDGE.

UNLESS THE JUDGMENT IS ENTERED IN THE COURT OF COMMON PLEAS, ANYONE INTERESTED IN THE JUDGMENT MAY FILE A REQUEST FOR ENTRY OF SATISFACTION WITH THE MAGISTERIAL DISTRICT JUDGE IF THE JUDGMENT DEBTOR PAYS IN FULL, SETTLES, OR OTHERWISE COMPLIES WITH THE JUDGMENT.

6-26-06 Date Patrick N. Ford - PNF, Magisterial District Judge

I certify that this is a true and correct copy of the record of the proceedings containing the judgment.

8-10-06 Date Patrick N. Ford, Magisterial District Judge

My commission expires first Monday of January, **2012**.

SEAL

Commonwealth Financial Systems, Inc.
120 North Keyser Avenue
Scranton, PA 18504

Plaintiff

vs.

NICHOLE SNYDER
RD 1 BOX 88A
PENFIELD, PA 15849

In the Court of Common Pleas of
Clearfield County, Pennsylvania
Civil Division

No. _____

Affidavit under Soldiers and Sailors Relief
Civil Relief Act of 1940 as amended.

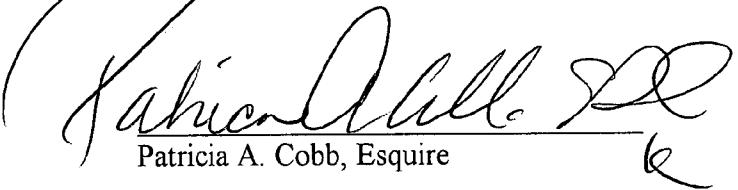
Defendant(s)

State of Pennsylvania
County of Clearfield } SS:

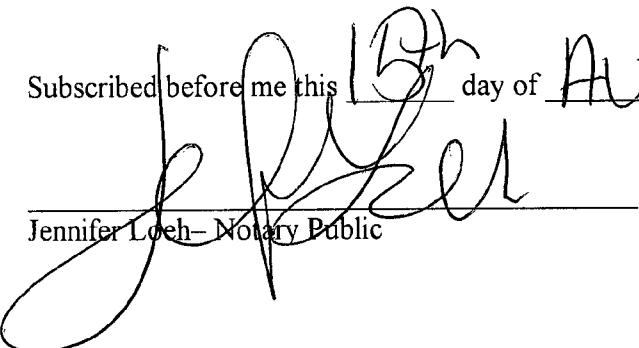
Patricia A. Cobb, Esquire being duly sworn according to law deposes and says that the above named defendant(s): NICHOLE SNYDER; is(are) not in the military service of the United States of America as defined by the Soldiers' and Sailors' Civil Relief Act of 1940 as amended;

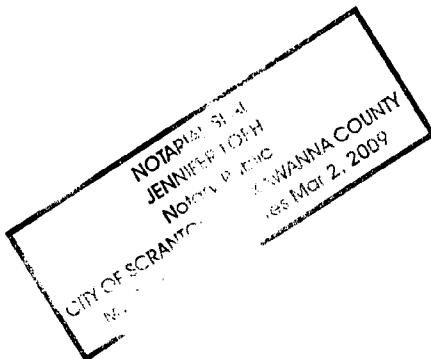
That the defendant(s): NICHOLE SNYDER; is(are) older than eighteen years of age;

That the employment status of the defendant(s): NICHOLE SNYDER; is(are) unknown.


Patricia A. Cobb, Esquire

Subscribed before me this 10 day of August 2008


Jennifer Loeh - Notary Public



Commonwealth Financial Systems, Inc
120 North Keyser Avenue
Scranton, PA 18504

In the Court of Common Pleas of
Clearfield, Pennsylvania
Civil Division

Plaintiff(s)

File / Index No. 2006-1342-CR

vs.

NICHOLE SNYDER
RD 1 BOX 88A
PENFIELD, PA 15849

NOTICE OF FILING JUDGMENT

Defendant(s)

Notice is hereby given that a money judgment in the above-captioned matter has been entered against you in the

Amount of \$ 2,440.80 on Aug. 21, 2006.

By: 

If you have any questions regarding this notice, please contact the filing party:

Commonwealth Financial Systems, Inc.
120 North Keyser Avenue
Scranton, PA 18504
Telephone: 570-347-1115

(Notice is given in accordance with PA Supreme Court Rule of Civil Procedure No. 236)

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

Commonwealth Financial Systems, Inc.
Plaintiff(s)

No.: 2006-01342-CD

Real Debt: \$2,440.80

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Nichole Snyder
Defendant(s)

Entry: \$20.00

Instrument: District Justice

Date of Entry: August 21, 2006

Expires: August 21, 2011

Certified from the record this August 21, 2006

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment,
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney

In the Court of Common Pleas of Clearfield, County Pennsylvania

Civil Division

Commonwealth Financial Systems, Inc.
120 N. Keyser Avenue
Scranton, PA 18504

Plaintiff

File No: 2006-1342-CD

Vs.

Nichole Snyder
433 Mt. Pleasant Road
Penfield, PA 15849

Defendant

Vs.

First Commonwealth Bank
14303 Clearfield Shawville Highway
Clearfield, PA 16830

Garnishee

Praeclipe for Entry of Appearance

Kindly enter my appearance on behalf of Commonwealth Financial Systems, Inc. in the above-captioned matter.

Date: 5/7/07

Signature: Patricia A. Clegg
Print Name: Patricia A. Clegg
Address: 120 N. Keyser Avenue
Scranton, PA 18504
Telephone No: (570) 347-1115 ext. 202
Supreme Court ID No: 39688

FILED
MAY 24 2007

(GK)

William A. Shaw
Prothonotary/Clerk of Courts

PA Supreme Court Rule of Civil Procedure 3101 to 3149

Commonwealth Financial Systems, Inc.

Plaintiff

In the Court of Common Pleas of Clearfield
County, Pennsylvania, Civil Division

vs.

Nichole Snyder
433 Mt. Pleasant Road
Penfield, PA 15849

Defendant(s)

vs

FILED *10006*
M/3/07 2007 *writs to*
MAY 24 2007 *Sheriff*
Plff pd.
William A. Shaw
Prothonotary/Clerk of Courts *20.00*
(GR)

First Commonwealth Bank
14303 Clearfield Shawville Highway
Clearfield, PA 16830

Garnishee

PRAECIPIE FOR WRIT OF EXECUTION AND
ATTACHMENT (MONEY JUDGMENT)

To the Prothonotary: **TO SATISFY THE JUDGMENT, ISSUE WRIT OF EXECUTION IN THE ABOVE MATTER**

(1) Directed to the Sheriff of Clearfield County, Pennsylvania;
(2) Against Nichole Snyder 433 Mt. Pleasant Road Penfield, PA 15849.

Defendant(s)

(3) And against First Commonwealth Bank
14303 Clearfield Shawville Highway
Clearfield, PA 16830

Garnishee(s);

(4) and index this writ

(a) against _____
Defendant(s)

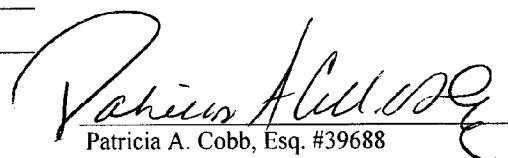
(b) against _____
Garnishee(s),

as a lis pendens against the real property of the defendant(s) in the name of the Garnishee(s), **any and all accounts of the defendant(s), in the possession of Garnishee, including but not limited to savings account balances; checking account balances; Certificates of Deposit; Money Market Accounts; contents of Safety Deposit Boxes. Defendant's SSN(s):189-64-8271.**

(5)	Judgment Amount	\$ <u>2,440.80</u>
	Interest	<u>134.20</u>
	Clerks Fee	<u>40.00</u>
	Sheriff	_____
	Poundage	_____
	Total	_____

Prothonotary costs

Dated 5-17-07


Patricia A. Cobb, Esq. #39688
Attorney for Plaintiff
120 N Keyser Ave
Scranton, PA 18504
570-347-1115

Commonwealth Financial Systems, Inc.	:	In the Court of Common Pleas of
120 North Keyser Avenue	:	Clearfield County, Pennsylvania
Scranton, PA 18504	:	Civil Division
Plaintiff		
Vs.	:	
Nichole Snyder	:	
433 Mt. Pleasant Road	:	
Penfield, PA 15849	:	
Defendant(s)		
Vs.	:	
First Commonwealth Bank	:	
14303 Clearfield Shawville Highway	:	
Clearfield, PA 16830	:	
Garnishee		

NOTICE

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or rights.

If you have claimed an exemption, you should do the following promptly: (1) fill out the attached claim form and demand for a prompt hearing. (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption. If you do not come to court and prove your exemption you may lose some of your property.

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 LEGAL HELP.

Name

Address

Telephone Number

Writ of Execution – (Money Judgment)
PA RCP 3101 to 3149

Commonwealth Financial Systems, Inc.	:	In the Court of Common Pleas of
120 North Keyser Avenue	:	Clearfield County Pennsylvania
Scranton, PA 18504	:	Civil Division
Plaintiff		:
Vs.	:	No. 2006-1342-CD
Nichole Snyder	:	
433 Mt. Pleasant Road	:	
Penfield, PA 15849	:	
Defendant(s)		:
Vs.	:	
First Commonwealth Bank	:	
14303 Clearfield Shawville Highway	:	
Clearfield, PA 16830	:	
Garnishee		:

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300 statutory exemption
2. Bibles, School books, sewing machines, uniforms and equipment
3. Most wages and unemployment benefits
4. Social Security Benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

THIS CLAIM TO BE FILED WITH THE OFFICE OF THE SHERIFF OF Clearfield County:

WRIT OF EXECUTION – CLAIM FOR EXEMPTION

To the Sheriff of Clearfield County, Pennsylvania:

I, the defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,
a. I desire that my \$300.00 statutory exemption be
[] (1) Set aside in kind (specify property to be set aside in kind):

[] (2) paid in cash following the sale of the property levied upon; or
b. I claim the following exemption (specify property and basis for exemption)

(2) From my property which is in the possession of a third party, I claim the following exemptions:

a. My statutory exemption: [] in cash; [] in kind (specify property): _____

b. Social Security Benefits on deposit in the amount of
\$ _____.

c. Other (specify amount and basis of exemption)
\$ _____

I request a court hearing to determine the exemption. Notice of hearing should be given to me at:

(Address)

(Telephone Number)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. § 4904 relating to unsworn falsification to authorities.

Date: _____

(Defendant)

**THIS CLAIM TO BE FILED WITH THE OFFICE
OF THE SHERIFF OF Clearfield COUNTY**

Commonwealth Financial Systems, Inc. : In the Court of Common Pleas of
120 North Keyser Avenue : Clearfield County, Pennsylvania
Scranton, PA 18504 : Civil Division
: :
Plaintiff : No: 2006-1342-CD
Vs :
Nichole Snyder :
433 Mt. Pleasant Road :
Penfield, PA 15849 :
: :
: : Interrogatories in Attachment
Defendant(s) :
: :
Vs :
First Commonwealth Bank :
14303 Clearfield Shawville Highway :
Clearfield, PA 16830 :
: :
: :
Garnishee :
:

RE: Execution of Judgment against your depositor Nichole Snyder SSN#189-64-8271.

You are required to file answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in judgment against you:

- 1) At the time you were served or at any subsequent time, did the Defendant possess any bank accounts, joint or individual, that were in your custody or control? Please specify joint or individual account. Please list the legal title of any such account(s) and the primary account holder and if known whether joint account is entireties property.
- 2) At the time you were served or at any subsequent time, what was the balance and account number of the bank account(s) identified in Interrogatory #1?
- 3) At the time you were served or at any subsequent time, please list the average daily balance in the past five (5) months for each such account identified in your answer to Interrogatories number one (1) and two (2) above.

4) At the time you were served or at any subsequent time, did the bank account(s) that the Defendant possessed contain funds derived solely from social security funds and/or disability funds?

5) At any time before or after you were served, did the Defendant(s) transfer or deliver any property or money to you or to any person or place pursuant to your direction or consent, and if so, what was the consideration therefore?

6) At any time after you were served, did you pay, transfer or deliver any money or property to the Defendant(s) or to any person or place pursuant to the Depositor's direction or otherwise discharge any claim of the Depositor against you?

7) At the time you were served or at any subsequent time, did you have, share, or utilize any safe-deposit boxes, pledges, documents of title, securities, notes, coupons, receivable, license, or collateral in which there was an interest claimed by Defendant(s)?

8) Identify every other account (not previously noted) titled in the name of Defendant(s) in which you believe Defendant(s) have an interest in whole or part, whether or not styled as a payroll account, individual retirement account, tax account, lottery account, partnership account, joint or tenants by entirety account, insurance account, trust or escrow account, attorney's account, or otherwise.

9) To the extent that you're above answers depend in whole or part on documents, account records, or other papers or electronic data, describe each in exact detail (or attach a copy of the same).

Commonwealth Financial Systems, Inc.

By Patricia A. Cobb, Esquire

120 N Keyser Ave

Scranton, PA 18504

570-347-1115 Ext. 202

Commonwealth Financial Systems, Inc.	:	In the Court of Common Pleas of
120 North Keyser Avenue	:	Clearfield County, PA
Scranton, PA 18504	:	Civil Division
Plaintiff	:	
Vs.	:	
Nichole Snyder	:	
433 Mt. Pleasant Road	:	
Penfield, PA 15849	:	No: 2006-1342-CD
Defendant	:	
Vs.	:	
First Commonwealth Bank	:	
14303 Clearfield Shawville Highway	:	
Clearfield, PA 16830	:	
Garnishee	:	

Return Of Service of Process

Service Attempts:

Date: _____ Time: _____ Date: _____

Date: _____ Person Served: _____

Date: _____ Relation: _____

Date: _____ Place of Service: _____

Date: _____ Deputy: _____

Additional Defendant _____

Additional Defendant _____

Garnishee _____

Special Instructions:

Commonwealth Financial Systems, Inc. : In the Court of Common Pleas of
120 North Keyser Avenue : Clearfield County, Pennsylvania
Scranton, PA 18504 : Civil Division

Plaintiff :
vs. :
: No. 2006-1342-CD

Nichole Snyder :
433 Mt. Pleasant Road :
Penfield, PA 15849 :
: Affidavit under Soldiers and Sailors Relief
: Civil Relief Act of 1940 as amended.

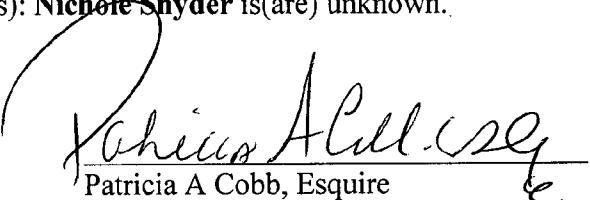
Defendant(s) :
:

State of Pennsylvania
County of Clearfield} SS:

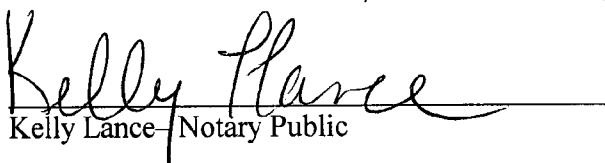
Patricia A. Cobb, Esquire being duly sworn according to law deposes and says that the above named defendant(s): **Nichole Snyder** is(are) not in the military service of the United States of America as defined by the Soldiers' and Sailors' Civil Relief Act of 1940 as amended;

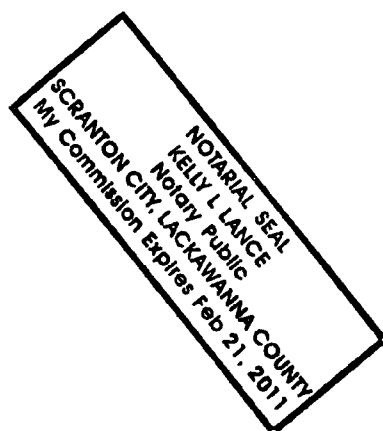
That the defendant(s): **Nichole Snyder** is(are) older than eighteen years of age;

That the employment status of the defendant(s): **Nichole Snyder** is(are) unknown.


Patricia A Cobb, Esquire

Subscribed before me this 17th day of May 20 07


Kelly Lance Notary Public



WRIT OF EXECUTION – (MONEY JUDGMENT) RULES PA. R.C.P. 3252,3111 (a)

Commonwealth Financial Systems, Inc.	Plaintiff :	In the Court of Common Pleas of Clearfield County, Pennsylvania Civil Division
Vs.		No. 2006-1342-CD
Nichole Snyder 433 Mt. Pleasant Road Penfield, PA 15849		WRIT OF EXECUTION AND ATTACHMENT
	Defendant(s)	
Vs.		(MONEY JUDGMENT)
First Commonwealth Bank 14303 Clearfield Shawville Highway Clearfield, PA 16830		
	Garnishee	

Commonwealth of Pennsylvania, County of Clearfield
TO THE SHERIFF OF Clearfield County, Pennsylvania:
To satisfy the judgment, interest and costs against :

Nichole Snyder 433 Mt. Pleasant Road Penfield, PA 15849 Defendant (s)

PLEASE SERVE GARNISHEE AS SOON AS POSSIBLE!!!

Any and all accounts of the defendant(s), in the possession of Garnishee(s), including but not limited to savings account balances, checking account balances, Certificates of Deposit, Money Market Accounts, contents of Safety Deposit Boxes. Defendant's Social Security Number(s) is/are 189-64-8271.

(1) You are also directed to attach the property of the defendant not levied upon in the possession of

First Commonwealth Bank
14303 Clearfield Shawville Highway
Clearfield, PA 16830, Garnishee(s) per property description.

Confessed Judgment by Complaint:

1. Date of Entry _____
2. Notice of mailing on _____ filed.
And to notify the Garnishee(s) that
 - (a) An attachment has been issued;
 - (b) The garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivery any property of the defendant(s) or otherwise disposing thereof.
3. If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify him that he has been added as a garnishee and is enjoined as above stated.

Dated

5-17-07

(Seal)

Patricia A. Cobb, Esquire PA Bar ID 39688
120 North Keyser Avenue
Scranton, PA 18504
570-347-1115 Ext. 202

Judgment Amount	\$ 2,440.80
Interest	134.20
Clerk's Fee	40.00 Prothonotary
Sheriff	costs
Poundage 2%	
Total	

Willie H. Hargan

Clerk of Judicial Records

5/24/07

Sheriff/Deputy

IF SOCIAL SECURITY OR SUPPLEMENTAL SECURITY INCOME FUNDS ARE DIRECTLY DEPOSITED INTO AN ACCOUNT OF THE DEFENDANT, THE LEVY AND ATTACHMENT SHALL NOT INCLUDE ANY FUNDS THAT MAY BE TRACED TO SUCH DIRECT DEPOSITS. IN ADDITION, THE LEVY AND ATTACHMENT SHALL NOT INCLUDE \$300.00 IN THE ACCOUNT OF THE DEFENDANT.

Commonwealth Financial Systems, Inc.
120 North Keyser Avenue
Scranton, PA 18504

: In the Court of Common Pleas of
Clearfield County, Pennsylvania
Civil Division

: No: 2006-1342-CD

Plaintiff

Vs

Nichole Snyder
433 Mt. Pleasant Road
Penfield, PA 15849

Answers
Interrogatories in Attachment

Defendant(s)

Vs
First Commonwealth Bank
14303 Clearfield Shawville Highway
Clearfield, PA 16830

Garnishee

RECEIVED
JUN 04 2007
FILED No cc.
m/10:20am
JUN 07 2007 UN

William A. Shaw
Prothonotary/Clerk of Courts

RE: Execution of Judgment against your depositor Nichole Snyder SSN#189-64-8271.

You are required to file answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in judgment against you:

- 1) At the time you were served or at any subsequent time, did the Defendant possess any bank accounts, joint or individual, that were in your custody or control? Please specify joint or individual account. Please list the legal title of any such account(s) and the primary account holder and if known whether joint account is entireties property.
- 2) At the time you were served or at any subsequent time, what was the balance and account number of the bank account(s) identified in Interrogatory #1?
- 3) At the time you were served or at any subsequent time, please list the average daily balance in the past five (5) months for each such account identified in your answer to Interrogatories number one (1) and two (2) above.

4) At the time you were served or at any subsequent time, did the bank account(s) that the Defendant possessed contain funds derived solely from social security funds and/or disability funds?

5) At any time before or after you were served, did the Defendant(s) transfer or deliver any property or money to you or to any person or place pursuant to your direction or consent, and if so, what was the consideration therefore?

6) At any time after you were served, did you pay, transfer or deliver any money or property to the Defendant(s) or to any person or place pursuant to the Depositor's direction or otherwise discharge any claim of the Depositor against you?

7) At the time you were served or at any subsequent time, did you have, share, or utilize any safe-deposit boxes, pledges, documents of title, securities, notes, coupons, receivable, license, or collateral in which there was an interest claimed by Defendant(s)?

8) Identify every other account (not previously noted) titled in the name of Defendant(s) in which you believe Defendant(s) have an interest in whole or part, whether or not styled as a payroll account, individual retirement account, tax account, lottery account, partnership account, joint or tenants by entirety account, insurance account, trust or escrow account, attorney's account, or otherwise.

9) To the extent that you're above answers depend in whole or part on documents, account records, or other papers or electronic data, describe each in exact detail (or attach a copy of the same).

Commonwealth Financial Systems, Inc.
By Patricia A. Cobb, Esquire
Patricia A. Cobb, Esquire
120 N Keyser Ave
Scranton, PA 18504
570-347-1115 Ext. 202

EXHIBIT "A"
ANSWERS TO INTERROGATORIES

1. Yes, checking account number 7110164608 into Nicole A. Snyder. Client receives recurring deposits which are exempt from attachment.
2. See #1 above
3. May 2007 \$533.38
April 2007 \$139.06
March 2007 \$131.61
February 2007 \$26.49
January 2007 \$49.25
4. Yes
5. No
6. No
7. No
8. None
9. All of above

VERIFICATION

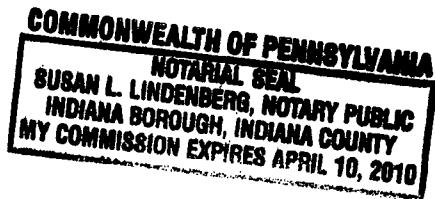
COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF INDIANA)

On this 5th day of June 2007 before me, the undersigned officer, a Notary Public in and for said Commonwealth and County, personally appeared JAMES BOYLE, who being duly sworn according to law, acknowledged that he is Vice President of First Commonwealth Bank, and that the facts set forth in the foregoing Interrogatories are true and correct to the best of his knowledge and belief.

James Boyle, Vice President
First Commonwealth Bank

Sworn and subscribed to before me
This 3rd day of June 2007

Susan L. Lenderberg
Notary Public



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102838
NO: 06-1342-CD
SERVICE # 1 OF 1
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: COMMONWEALTH FINANCIAL SYSTEMS, INC.

vs.

DEFENDANT: NICHOLE SNYDER

TO: FIRST COMMONWEALTH BANK, Garnishee

SHERIFF RETURN

NOW, June 01, 2007 AT 9:40 AM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON FIRST COMMONWEALTH BANK, Garnishee DEFENDANT AT 14303 CLEARFIELD SHAWVILLE HWY., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO DIANE LITZINGER, MANAGER A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN /

FILED
06/07/2007
JUN 07 2007
SJC
William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	COMM. FINAN.	28857	10.00
SHERIFF HAWKINS	COMM. FINAN.	2857	20.00

Sworn to Before Me This

____ Day of _____ 2007

So Answers,

Chester A. Hawkins
by Marilyn Harr
Chester A. Hawkins
Sheriff

WRIT OF EXECUTION – (MONEY JUDGMENT) RULES PA. R.C.P. 3252,3111 (a)

Commonwealth Financial Systems, Inc.	Plaintiff :	In the Court of Common Pleas of Clearfield County, Pennsylvania Civil Division
Vs.		No. 2006-1342-CD
Nichole Snyder 433 Mt. Pleasant Road Penfield, PA 15849		WRIT OF EXECUTION AND ATTACHMENT
	Defendant(s)	
Vs.		(MONEY JUDGMENT)
First Commonwealth Bank 14303 Clearfield Shawville Highway Clearfield, PA 16830		
	Garnishee	

Commonwealth of Pennsylvania, County of Clearfield
TO THE SHERIFF OF Clearfield County, Pennsylvania:
To satisfy the judgment, interest and costs against :

Nichole Snyder 433 Mt. Pleasant Road Penfield, PA 15849 Defendant (s)

PLEASE SERVE GARNISHEE AS SOON AS POSSIBLE!!!

Any and all accounts of the defendant(s), in the possession of Garnishee(s), including but not limited to savings account balances, checking account balances, Certificates of Deposit, Money Market Accounts, contents of Safety Deposit Boxes. Defendant's Social Security Number(s) is/are 189-64-8271.

(1) You are also directed to attach the property of the defendant not levied upon in the possession of

First Commonwealth Bank
14303 Clearfield Shawville Highway
Clearfield, PA 16830, Garnishee(s) per property description.

Confessed Judgment by Complaint:

1. Date of Entry _____
2. Notice of mailing on _____ filed.
And to notify the Garnishee(s) that
 - (a) An attachment has been issued;
 - (b) The garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivery any property of the defendant(s) or otherwise disposing thereof.
3. If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify him that he has been added as a garnishee and is enjoined as above stated.

Dated

5-17-07

(Seal)

Patricia A. Cobb, Esquire PA Bar ID 39688
120 North Keyser Avenue
Scranton, PA 18504
570-347-1115 Ext. 202

Judgment Amount	\$ 2,440.80
Interest	134.20
Clerk's Fee	40.00
Sheriff	Prothonotary costs
Poundage 2%	
Total	

Clerk of Judicial Records

Sheriff/Deputy

IF SOCIAL SECURITY OR SUPPLEMENTAL SECURITY INCOME FUNDS ARE DIRECTLY DEPOSITED INTO AN ACCOUNT OF THE DEFENDANT, THE LEVY AND ATTACHMENT SHALL NOT INCLUDE ANY FUNDS THAT MAY BE TRACED TO SUCH DIRECT DEPOSITS. IN ADDITION, THE LEVY AND ATTACHMENT SHALL NOT INCLUDE \$300.00 IN THE ACCOUNT OF THE DEFENDANT.

Recd 5-25-07 @ 1:30 pm
Chester A. Haubus, Sheriff
by Marty Harran

Commonwealth Financial Systems, Inc. : In the Court of Common Pleas of
120 North Keyser Avenue : Clearfield County, Pennsylvania
Scranton, PA 18504 : Civil Division

Plaintiff :
vs. :
: No. 2006-1342-CD

Nichole Snyder :
433 Mt. Pleasant Road : Affidavit under Soldiers and Sailors Relief
Penfield, PA 15849 : Civil Relief Act of 1940 as amended.

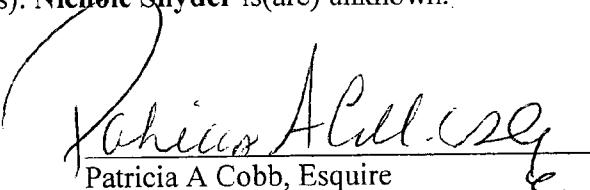
Defendant(s) :
:

State of Pennsylvania
County of Clearfield} SS:

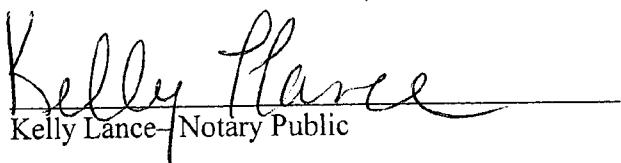
Patricia A. Cobb, Esquire being duly sworn according to law deposes and says that the above named defendant(s): **Nichole Snyder** is(are) not in the military service of the United States of America as defined by the Soldiers' and Sailors' Civil Relief Act of 1940 as amended;

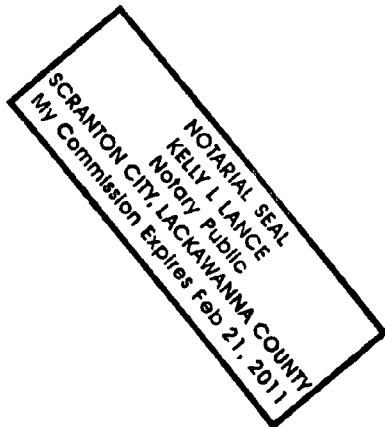
That the defendant(s): **Nichole Snyder** is(are) older than eighteen years of age;

That the employment status of the defendant(s): **Nichole Snyder** is(are) unknown.


Patricia A Cobb, Esquire

Subscribed before me this 17th day of May 20 07


Kelly Lance Notary Public



Commonwealth Financial Systems, Inc.	:	In the Court of Common Pleas of
120 North Keyser Avenue	:	Clearfield County, Pennsylvania
Scranton, PA 18504	:	Civil Division
Plaintiff		
Vs.	:	No. 2006-1342-CD
Nichole Snyder	:	
433 Mt. Pleasant Road	:	
Penfield, PA 15849	:	
Defendant(s)		
Vs.	:	
First Commonwealth Bank	:	
14303 Clearfield Shawville Highway	:	
Clearfield, PA 16830	:	
Garnishee		

NOTICE

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or rights.

If you have claimed an exemption, you should do the following promptly: (1) fill out the attached claim form and demand for a prompt hearing. (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption. If you do not come to court and prove your exemption you may lose some of your property.

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 LEGAL HELP.

Name

Address

Telephone Number

Writ of Execution – (Money Judgment)
PA RCP 3101 to 3149

Commonwealth Financial Systems, Inc.	:	In the Court of Common Pleas of
120 North Keyser Avenue	:	Clearfield County Pennsylvania
Scranton, PA 18504	:	Civil Division
	:	
Plaintiff	:	
Vs.	:	
Nichole Snyder	:	No. 2006-1342-CD
433 Mt. Pleasant Road	:	
Penfield, PA 15849	:	
	:	
Defendant(s)	:	Writ of Execution (Money Judgment)
Vs.	:	
First Commonwealth Bank	:	
14303 Clearfield Shawville Highway	:	
Clearfield, PA 16830	:	
	:	
	:	
Garnishee	:	

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300 statutory exemption
2. Bibles, School books, sewing machines, uniforms and equipment
3. Most wages and unemployment benefits
4. Social Security Benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

THIS CLAIM TO BE FILED WITH THE OFFICE OF THE SHERIFF OF Clearfield County:

WRIT OF EXECUTION – CLAIM FOR EXEMPTION

To the Sheriff of Clearfield County, Pennsylvania:

I, the defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

a. I desire that my \$300.00 statutory exemption be

[] (1) Set aside in kind (specify property to be set aside in kind):

[] (2) paid in cash following the sale of the property levied upon; or

b. I claim the following exemption (specify property and basis for exemption)

(2) From my property which is in the possession of a third party, I claim the following exemptions:

a. My statutory exemption: [] in cash; [] in kind (specify property): _____

b. Social Security Benefits on deposit in the amount of
\$ _____.

c. Other (specify amount and basis of exemption)
\$ _____

I request a court hearing to determine the exemption. Notice of hearing should be given to me at:

(Address)

(Telephone Number)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Ss 4904 relating to unsworn falsification to authorities.

Date: _____

(Defendant)

THIS CLAIM TO BE FILED WITH THE OFFICE
OF THE SHERIFF OF Clearfield COUNTY

Commonwealth Financial Systems, Inc.
Scranton, PA 18504
120 North Keyser Avenue
Plaintiff

Vs.

Nichole Snyder
433 Mt. Pleasant Road
Penfield, PA 15849

Defendant

Vs.

First Commonwealth Bank
14303 Clearfield Shawville Highway
Clearfield, PA 16830

Garnishee

: In the Court of Common Pleas of
: Clearfield County, Pennsylvania Civil
: Division

No: 2006-1342-CD

**Praeclipe to Dissolve the Attachment
Against the Garnishee.**

FILED pd \$7.00 PLS
m 13:15 am (un) JUN 14 2007 I C.C. CO. CLERK
RECEIVED
RECORDED
INDEXED
FILED
William A. Shaw
Prothonotary/Clerk of Courts

To the Prothonotary of Clearfield County Pennsylvania:

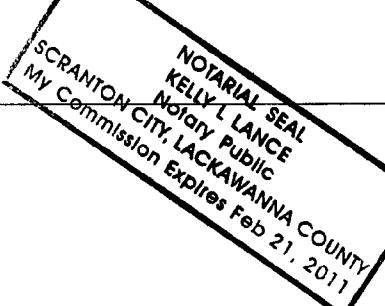
Please enter the above Praeclipe to Dissolve the Attachment Against Garnishee.

Thank you,

Patricia A. Cobb, Esquire
Lawyer ID # 39688
Commonwealth of Pennsylvania
Lackawanna County

Sworn and subscribed before me on this 8th day of June 2007

Kelly Lance
Kelly Lance, Notary Public



FILED

JUN 14 2007

William A. Shaw
Prothonotary/Clerk of Courts

