

06-1843-CD

Atlantic Credit vs Robert L. Manners

2006-1843-CD

Atlantic Credit et al vs Robert Manners

2023056

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

GORDON & WEINBERG, P.C.

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

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

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2006-1843-CD

ROBERT L MANNERS  
2 N HIGHLAND ST  
DU BOIS PA 15801-2232

NOTICE

YOU HAVE BEEN SUED IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PAGES, YOU MUST TAKE ACTION WITHIN TWENTY (20) DAYS AFTER THIS COMPLAINT AND NOTICE ARE SERVED, BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND A JUDGEMENT MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR ANY MONEY CLAIMED IN THE COMPLAINT OR FOR ANY OTHER CLAIM OR RELIEF REQUESTED BY THE PLAINTIFF. YOU MAY LOSE MONEY OR PROPERTY OR OTHER RIGHTS IMPORTANT TO YOU.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

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

FILED  
11:21 a.m.  
NOV 09 2006  
William A. Shaw  
Prothonotary/Clerk of Courts

FILED  
11:21 a.m. 6K  
NOV 09 2006  
William A. Shaw  
Prothonotary/Clerk of Courts  
XCC TO SHERIFF  
COPY ATTY

COMPLAINT IN CIVIL-ACTION

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

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

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

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

5. All the credits to which the defendant is entitled have been applied and there remains a balance due in the amount of \$2,321.72.

6. Plaintiff has made demand upon the defendant for payment of the balance due of \$2,321.72 but the defendant has failed and refused and still refuses to pay the same or any part thereof.

WHEREFORE, plaintiff claims of the defendant the sum of \$2,321.72 plus interest from the date of February 23, 2003,

together with costs and attorney fees.

GORDON & WEINBERG, P.C.

BY: \_\_\_\_\_

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

P01E.DB

VERIFICATION

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

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

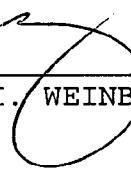
  
FREDERIC I. WEINBERG, ESQUIRE

EXHIBIT "A"

2023056

ATLANTIC CREDIT & FINANCE, INC.

v.

ROBERT L MANNERS

**AFFIDAVIT OF DEBT AND VERIFIED BILL OF PARTICULARS**

The undersigned being first duly sworn according to law, deposes and says that she is familiar with the policies and practices, as well as the books and records of the Plaintiff with respect to the matters stated herein, and based on information and belief states as follows:

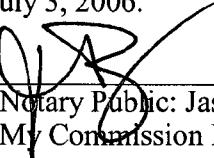
1. Plaintiff's principal business consists of purchasing charged off receivables.
2. The Defendant defaulted on Household Bank Account No. 5408010006256693. Said Account was charged off on September 30, 2003 in the amount of \$2,321.72.
3. Plaintiff purchased or was otherwise assigned this charged off account along with other debts. As a result of the foregoing sale and assignment, the Plaintiff succeeded to all right, title and interest in the charged off account, and it now owns the account.
4. Plaintiff conducted a due diligence investigation to determine, among other things, the accuracy of the account information provided to ascertain whether the statute of limitations was a bar to demand or institution of suit. Further, Plaintiff and/or its predecessor entered into a contract where the predecessor made representations and warranties that 1) it had clear right, title and interest in the account; 2) the account was free and clear of all liens and encumbrances; and 3) it had the power, authority, and full right to sell and convey its interest in the account.
5. According to Plaintiff's records, the last payment date was February 23, 2003. After application of all payments, credits, adjustments, and lawful offsets, if any, there is still a balance due and owing on this indebtedness of \$2,321.72.
6. The internal Account Statement of Plaintiff is attached hereto as Exhibit A and displays the account information that was provided to Plaintiff at the time of purchase and assignment.

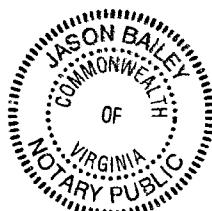
The foregoing is true and correct to the best of my knowledge and belief.

By:

  
Heather Clary  
Assistant Director of Forwarding

Subscribed and sworn before me on July 3, 2006.

  
Notary Public: Jason Bailey  
My Commission Expires: 12/31/08



THIS COMMUNICATION IS FROM A DEBT COLLECTOR



**Atlantic Credit & Finance Inc.  
Account Statement**

Report Date  
7/5/2006 9:38AM

Our Account ID: 620354

Status: LEG

Account Number: 5408010006256693

Received: 10/31/2003

Original Balance: \$2,321.72

Amount Paid: \$0.00

**Debtor Info**

Name: MANNERS, ROBERT L

SSN - Last 4 Digits: 8062

Other Name:

HomePhone: 8143757641

Street1: 2 N HIGHLAND ST

WorkPhone: 8149385053

Street2:

City, State, Zip: DU BOIS, PA 15801-2232

**Payment Info**

Date	Type	Matched	Check No	Invoice	Amount	Comment
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## HOUSEHOLD BANK GOLD MASTERCARD STATEMENT

ROBERT L MANNERS

Page 1 of 1

ACCOUNT SUMMARY		PAYMENT SUMMARY		BALANCE SUMMARY	
ACCOUNT NUMBER	5408-0100-0625-6693	PAST DUE AMOUNT	\$325.00	PREVIOUS BALANCE	\$2,286.72
TOTAL CREDIT LIMIT	\$0			PAYMENTS/CREDITS	- \$0.00
TOTAL CREDIT LIMIT AVAILABLE	\$0			PURCHASES/DEBITS	+ \$35.00
		MINIMUM PAYMENT DUE	= \$383.00		
STATEMENT DATE	09/30/03	PAYMENT DUE DATE	10/16/03	FINANCE CHARGE	+ \$0.00
				NEW BALANCE	= \$2,321.72

## TRANSACTION SUMMARY

TRAN DATE	POST DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	AMOUNT CHARGES	AMOUNT CREDITS
09/26/03	09/30/03	OVERLIMIT CHARGE ASSESSMENT	1000000103000000146230	\$35.00	

## FINANCE CHARGE CALCULATION

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

Average Daily Balance	Daily Periodic Rate	Days In Billing Cycle	FINANCE CHARGE Rate	Annual Fees	Nominal Percentage	ANNUAL RATE
PURCHASES \$0.00	.07120%	14	\$0.00	\$0.00	25.99%	25.99%
PURCHASES \$0.00	.07120%	14	\$0.00	\$0.00	25.99%	25.99%
PURCHASES \$0.00	.07120%	14	\$0.00	\$0.00	25.99%	25.99%
CASH ADVANCES \$0.00	.07120%	14	\$0.00	\$0.00	25.99%	25.99%

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

QUESTIONS?

24-HOUR CUSTOMER SERVICE

1-800-477-6000

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

OUTSIDE USA, COLLECT: 1-757-523-3880

TDD HEARING IMPAIRED: 1-800-395-9020

Manage your account online at:

www.householdbank.com

090550 Z 16

G

STMTXX

E

PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT:

To Assure Proper Credit Please Write Your Account Number On Your Check

Account Number

5408-0100-0625-6693

New Balance \$2,321.72

Payment Due Date 10/16/03

Current Payment Due \$383.00

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

Amount  
EnclosedROBERT L MANNERS  
2 N HIGHLAND ST  
DU BOIS PA 15801-2232HOUSEHOLD CREDIT SERVICES  
P.O. BOX 17051  
BALTIMORE MD 21297-1051

54080100062566930003830002321725

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102124  
NO: 06-1843-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: ATLANTIC CREDIT & FINANCE INC.

vs.

DEFENDANT: ROBERT L. MANNERS

FILED  
03/07/07  
FEB 13 2007  
SJS

William A. Shaw  
Prothonotary/Clerk of Courts

SHERIFF RETURN

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NOW, November 27, 2006 AT 11:05 AM SERVED THE WITHIN COMPLAINT ON ROBERT L. MANNERS DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO ROBERT MANNERS, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: SNYDER /

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GORDON	26406	10.00
SHERIFF HAWKINS	GORDON	26406	35.91

Sworn to Before Me This

\_\_\_\_ Day of \_\_\_\_\_ 2007

So Answers,

  
Chester A. Hawkins  
Sheriff

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

FILED Atty pd 20.00  
M 115361  
MAR 28 2007 ICC Notice to Def.

William A. Shaw Statement to Atty  
Prothonotary/Clerk of Courts

Atlantic Credit & Finance Inc.  
Assignee from Household Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2006-1843-CD

ROBERT L MANNERS

PRAECIPE FOR JUDGMENT

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

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

Principal	\$2,321.72
Interest from 2/23/03	
@0%	\$ .00
Costs (Complaint & Service)	\$130.91
<b>Total:</b>	<b>\$2,452.63</b>

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

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

Filed:

By the Prothonotary:

AND NOW, this 28<sup>th</sup> day of March, 2007 Judgment is entered in favor of the plaintiff(s) and against defendant, for want of an answer and damages assessed at the sum of , \$2,452.63 as per the above certification.

\_\_\_\_\_  
Prothonotary

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

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Atlantic Credit & Finance Inc.  
Assignee from Household Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2006-1843-CD

ROBERT L MANNERS

CERTIFICATION OF ADDRESS

I hereby certify that the precise residence of the holder of the  
within judgment is; Atlantic Credit & Finance Inc. Assignee from  
Household Bank and that the last known address of defendant, ROBERT  
L MANNERS, 2 N HIGHLAND ST, DU BOIS PA 15801-2232.

GORDON & WEINBERG, P.C.

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

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

Atlantic Credit & Finance Inc.  
Assignee from Household Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2006-1843-CD

ROBERT L MANNERS

AFFIDAVIT OF NON-MILITARY SERVICE

FREDERIC I. WEINBERG, ESQUIRE, being duly sworn according to law, deposes and says that he represents the plaintiff in the above-entitled case; that he is authorized to make this affidavit on behalf of the plaintiff; and that the above-named defendant is over twenty-one years of age; that the address of the defendant is, 2 N HIGHLAND ST, DU BOIS PA 15801-2232; that the occupation of the defendant is unknown; and that the defendant is not in the Military Service of the United States, nor any State or Territory thereof or its allies as defined in the Soldiers' and Sailors' Civil Relief Act of 1940 and the amendments thereto.

Sworn to and Subscribed

Before me this *14th* Day

of *March*, 2007.

*Christine M. Colón*  
Notary Public

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

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

CHRISTINE M. COLÓN, Notary Public  
City of Philadelphia, Phila. County  
My Commission Expires November 18, 2009

2023056

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

Atlantic Credit & Finance Inc.  
Assignee from Household Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2006-1843-CD

ROBERT L MANNERS

NOTICE OF INTENTION TO TAKE DEFAULT

TO/ PARA :  
ROBERT L MANNERS  
2 N HIGHLAND ST  
DU BOIS PA 15801-2232

DATE OF NOTICE/FECHA DEL AVISO: February 26, 2007

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY AN ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE, IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

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

GORDON & WEINBERG, P.C.

BY: \_\_\_\_\_

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

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

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Atlantic Credit & Finance Inc.  
Assignee from Household Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2006-1843-CD

ROBERT L MANNERS

NOTICE

PURSUANT TO RULE 236 OF THE SUPREME COURT OF PENNSYLVANIA, YOU ARE  
HEREBY NOTIFIED THAT A JUDGMENT BY DEFAULT HAS BEEN ENTERED AGAINST  
YOU IN THE ABOVE PROCEEDING IN THE AMOUNT OF \$2,452.63. IF YOU HAVE  
ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL GORDON & WEINBERG,  
P.C. AT 215/988-9600.

GORDON & WEINBERG, P.C.

BY: 

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

Dated: March 13, 2007

COPY

NOTICE OF JUDGMENT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CIVIL DIVISION

Atlantic Credit & Finance, Inc.,  
Assignee of Household Bank

Vs.

No. 2006-01843-CD

Robert L. Manners

To: DEFENDANT(S)

NOTICE is given that a JUDGMENT in the above captioned matter has been entered  
against you in the amount of \$2,452.63 on March 28, 2007.

William A. Shaw  
Prothonotary



---

William A. Shaw

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

**COPY**

Atlantic Credit & Finance, Inc.  
Household Bank  
Plaintiff(s)

No.: 2006-01843-CD

Real Debt: \$2,452.63

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Robert L. Manners  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: March 28, 2007

Expires: March 28, 2012

Certified from the record this 28th day of March, 2007.



William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

\_\_\_\_\_  
Plaintiff/Attorney