

06-1957-CD
CACH LLC vs Sharon Francowic

CACH LLC vs Sharon Francowic
2006-1957-CD

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CACH, LLC

Plaintiff

No: 06-1957-CJ

vs.

COMPLAINT IN CIVIL ACTION

SHARON FRANCOWIC

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
05281785 C E Pit KEB

FILED *ICC Shaff*
MT 153/61 *Atty Warmbrodt*
NOV 22 2006 *pd. 8500*
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CACH, LLC

Plaintiff
vs. Civil Action No

SHARON FRANCOWIC

Defendant

COMPLAINT AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by 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 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 OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext 1300-1301

COMPLAINT

1. Plaintiff, CACH, LLC is a corporation with offices at 370 17TH ST., SUITE 5000 DENVER , CO 80202 .

2. Defendant is adult individual(s) residing at the address listed below:

SHARON FRANCOWIC
34 TREASURE LK
DU BOIS, PA 15801

3. Defendant applied for and received a credit card bearing the account number 4479480300948641 .

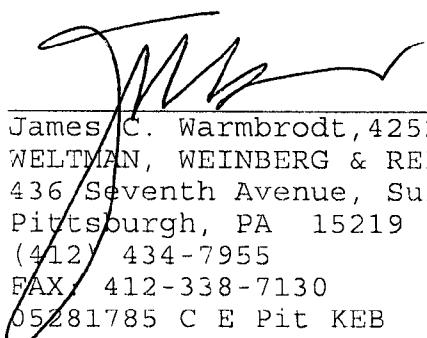
4. Defendant made use of said credit card and has a current balance due of \$7399.63 , as of September 21, 2006 .

5. Defendant is in default by failing to make monthly payments when due. As such, the entire balance is immediately due and payable to Plaintiff.

6. Plaintiff is entitled to the addition of interest at the rate of 6.000% per annum on the unpaid balance from September 21, 2006 . A copy of Plaintiff's STATEMENT is attached hereto, marked as Exhibit "1" and made a part hereof.

7. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the balance due to Plaintiff.

Wherefore, the Plaintiff prays for judgment in its favor and against Defendant , SHARON FRANCOWIC , INDIVIDUALLY , in the amount of \$7399.63 with continuing interest thereon at the rate of 6.000% per annum from September 21, 2006 plus costs.


James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
05281785 C E Pit KEB

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

05281785

ACCOUNT NUMBER 4479-4803-0094-8641	BALANCE AS OF 06/11/04 \$6,299.32	PAYMENT DUE DATE JUL. 08, 2004	MINIMUM PAYMENT \$1,151.00	AMOUNT ENCLOSED \$
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Indicate change of address on back

VISA GOLD

Make Checks Payable to
Providian Processing Services

PROVIDIAN PROCESSING SVCS.
PO BOX 880567
DALLAS, TX 75266-0567

Please be sure
<this address appears
in the window.

SHARON E FRANCOWIC
34 TREASURE LK
DU BOIS PA 15801-9001

Page 1 of 1
0008325

4479480300948641011510006299321

Your account is issued by Providian National Bank, Tilton, NH.

DETACH HERE ↗

MESSAGES FROM VISA GOLD

YOUR ACCOUNT IS PAST DUE. Please pay the minimum payment listed above immediately or call us at
1-800-280-9441.

VISA GOLD TRANSACTIONS

Tran Date	Post Date	Description	Reference Number	Amount
06-09	06-09	LATE PAYMENT CHARGE	0000	35.00

FOR BILLING ERRORS AND IMPORTANT INFORMATION, SEE REVERSE SIDE.

ACCOUNT SUMMARY		ACCOUNT NUMBER		4479-4803-0094-8641	
Previous Balance	\$6,223.28	Days in Billing Cycle	30		
- Credits	.00	Statement Date	06/11/04		
- Payments	.00	Minimum Payment	\$1,151.00		
Purchases		Payment Due Date	07/08/04		
+ & Other Charges	35.00	Credit Line	\$6,707.00		
+ Cash Advances	.00	Available Credit as of Statement Date	\$0.00		
+ FINANCE CHARGE:	41.04	Available Credit for Cash Advances as of Statement Date	\$0.00		
= NEW BALANCE	\$6,299.32				

BALANCE CATEGORY	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate	Finance Charges	Grace Terms
Standard Purchase	\$6,246.57	8.00%	.0219%	\$41.04	Term A
Standard Cash	\$0.00	8.00%	.0219%	\$0.00	Term B

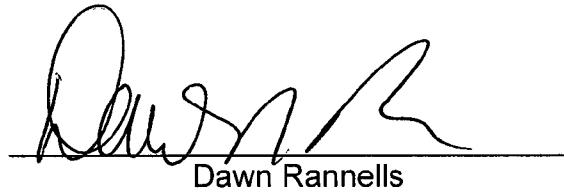
ANNUAL PERCENTAGE RATE this billing cycle: 7.88%

For 24-hour Automated Account Information, call 1-800-356-0011 or visit us at www.providianonline.com.

EXHIBIT

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA C.S. 4904 relating to unsworn falsifications to authorities that she is Dawn Rannells, Authorized Agent of CACH, LLC, plaintiff herein, that she is duly authorized to make this verification, and that the facts set forth in the foregoing Complaint are true and correct to the best of her knowledge, information and belief.



Dawn Rannells

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

WWR# 5281785

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102183
NO: 06-1957-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: CACH, LLC
vs.
DEFENDANT: SHARON FRANCOWIC

FILED
03/06/2007
MAR 06 2007

William A. Shaw
Prothonotary/Clerk of Courts

SHERIFF RETURN

NOW, December 06, 2006 AT 10:25 AM SERVED THE WITHIN COMPLAINT ON SHARON FRANCOWIC DEFENDANT AT 547 BASSE TERRE ROAD, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO SHARON FRANCOWIC, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET / NEVLING

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	2617298	10.00
SHERIFF HAWKINS	WELTMAN	2617298	34.91

Sworn to Before Me This

____ Day of _____ 2007

So Answers,

*Chester A. Hawkins
by Marilyn Hamer*
Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CACH, LLC

Plaintiff

vs.

Civil Action No. : 06-1957-CD

SHARON FRANCOWIC

Defendant

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff
 Defendant
 Garnishee

You are hereby notified that the following
Order or Judgment was entered against
you on April 12, 2009

Assumpsit Judgment in the amount
of \$7625.87 plus costs.

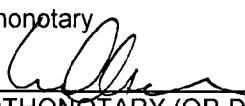
Trespass Judgment in the amount
of \$_____ plus costs.

If not satisfied within sixty (60)
days, your motor vehicle operator's license and/or registration will be
suspended by the Department of Transportation, Bureau of Traffic Safety,
Harrisburg, PA.

Entry of Judgment of
 Court Order
 Non-Pro
 Confession
 Default
 Verdict
 Arbitration
Award

Prothonotary

By:


PROTHONOTARY (OR DEPUTY)

SHARON FRANCOWIC
547 BASSE TERRE RD
DU BOIS, PA 15801

Plaintiff's address is:

c/o Weltman, Weinberg & Reis Co., L.P.A., 2718 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219
1-888-434-0085

FILED
APR 12 2007
My 11-3014
William A. Shaw
Prothonotary/Clerk of Courts
Clear Copy w/
return to
DEPT.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CACH, LLC

Plaintiff No. : 06-1957-CD

vs. PRAECIPE FOR DEFAULT JUDGMENT

SHARON FRANCOWIC

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molczan
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#05281785
Judgment Amount \$ 7625.87

**THIS LAW FIRM IS ATTEMPTING TO COLLECT THIS DEBT FOR ITS CLIENT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CACH, LLC

Plaintiff

vs.

Civil Action No. : 06-1957-CD

SHARON FRANCOWIC

Defendant

PRAECIPE FOR DEFAULT JUDGMENT

TO THE PROTHONOTARY:

Kindly enter Judgment against the Defendant, SHARON FRANCOWIC above named, in the default of an Answer, in the amount of \$7625.87 computed as follows:

Amount claimed in Complaint	\$7399.63
Interest from SEPTEMBER 21, 2006 TO MARCH 26, 2007 at the legal interest rate of 6.00% per annum	\$226.24
TOTAL	\$7625.87

I hereby certify that appropriate Notices of Default, as attached have been mailed in accordance with PA R.C.P. 237.1 on the dates indicated on the Notices.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 
William T. Molczan

PA I.D. #47437

WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#05281785

Plaintiff's address is:

c/o Weltman, Weinberg & Reis Co., L.P.A., 2718 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219
And that the last known address of the Defendant is: 547 BASSE TERRE RD DU BOIS, PA 15801

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CACH, LLC

Plaintiff

Case # 06-1957-CD

SHARON FRANCOWIC

Defendant(s)

IMPORTANT NOTICE

TO: SHARON FRANCOWIC
547 BASSE TERRE RD
DU BOIS, PA 15801

Date of Notice: 3/12/07
WWR#: 05281785

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE FOLLOWING 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.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext. 1300-1301

BY: Patrick Thomas Woodman
PATRICK THOMAS WOODMAN
PA I.D. #34507
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 KOPPERES BLDG, 436 7TH AVE.
PITTSBURGH, PA 15219

IN THE COMMON PLEAS COURT OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CACH, LLC

Case no.: 06-1957-CD

Plaintiff
vs.
NON-MILITARY AFFIDAVIT

SHARON FRANCOWIC

Defendant

The undersigned, who first being duly sworn, according to law, deposes and states as follows:

That he/she is the duly authorized agent of the Plaintiff in the
within matter.

Affiant further states that the within Affidavit is made pursuant to and in accordance with the
Servicemembers' Civil Relief Act (SCRA), 50 U.S.C. App. § 521.

Affiant further states that based upon investigation it is the affiant's belief that the Defendant,
SHARON FRANCOWIC is not in the military service.

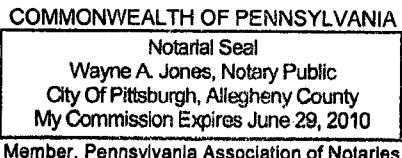
Affiant further states that this belief is supported by the attached certificate from the Defense
Manpower Data Center (DMDC), which states that the Defendant, SHARON FRANCOWIC is not in the
military service.

Further Affiant sayeth naught.

Wayne A. Jones
AFFIANT

SWORN TO AND SUBSCRIBED in my presence this 29 day
of March 2007.

Wayne A. Jones
NOTARY PUBLIC



This law firm is a debt collector attempting to collect this debt for our client and any information obtained
will be used for that purpose.

Department of Defense Manpower Data Center

MAR-26-2007 07:18:32



Military Status Report
Pursuant to the Servicemembers Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
FRANCOWIC	SHARON		Based on the information you have furnished, the DMDC does not possess any information indicating that the individual is currently on active duty.	

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Military.

Mary M. Snavely-Dixon

Mary M. Snavely-Dixon, Director
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The Department of Defense strongly supports the enforcement of the Servicemembers Civil Relief Act [50 USCS Appx. #167;#167; 501 et seq] (SCRA) (formerly the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's active duty status by contacting that person's Military Service via the "defenselink.mil" URL provided below. If you have evidence the person is on active-duty and you fail to obtain this additional Military Service verification, provisions of the SCRA may be invoked against you.

If you obtain further information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects current active duty status only. For historical information, please contact the Military Service SCRA points-of-contact.

See: <http://www.defenselink.mil/faq/pis/PC09SLDR.html>

WARNING: This certificate was provided based on a name and Social Security number (SSN) provided

by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.

Report ID: CCTPKORKSWJ