

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

PALISADES COLLECTION, L.L.C.
ASSIGNEE OF PROVIDIAN
C/O WOLPOFF & ABRAMSON, L.L.P.
4660 TRINDLE ROAD, 3rd FLOOR
CAMP HILL, PA 17011

No. 2006-1996-CR

Plaintiff

Type of Case: Contract

Type of Pleading:

VS.

Filed on Behalf of: Plaintiff

MILDRED HOUDESHELL
160 REDLIER LN
KARTHAN PA 16845

Defendant(s)

Date: 11/16/06


Amy F. Doyle #87052 / Daniel F. Wolfson #20617
Philip C. Warholic #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, Suite 300
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

FILED

NOV 27 2006
m/2:40/4
William A. Shaw
Prothonotary/Clerk of Courts

I went to Att
I went to Shaw

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION,L.L.C.	:No.
ASSIGNEE OF PROVIDIAN	
Plaintiff	
VS	CIVIL ACTION - LAW
MILDRED HOODESHELL	
Defendant(s)	

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. Meholic, Court Administrator 230 East Market Street
Clearfield, PA 16830
814-765-2641

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION,L.L.C.	:No.
ASSIGNEE OF PROVIDIAN	:
Plaintiff	:
VS	:
MILDRED HOODESHELL	:CIVIL ACTION - LAW
Defendant(s)	:
	:
	:
	:

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 A 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

PALISADES COLLECTION,L.L.C.	:	
ASSIGNEE OF PROVIDIAN	:	
Plaintiff	:	No.
vs.	:	
MILDRED HOODESHELL	:	CIVIL ACTION - LAW
Defendant(s)	:	
	:	
	:	

COMPLAINT

AND NOW, comes Plaintiff PALISADES COLLECTION,L.L.C. ASSIGNEE OF PROVIDIAN by and through its attorneys, Wolpoff & Abramson, LLP, and files the within Complaint and in support thereof avers as follows:

THE PARTIES

1. Plaintiff is PALISADES COLLECTION,L.L.C. ASSIGNEE OF PROVIDIAN , located at 210 SYLVAN AVENUE , ENGLEWOOD CLIFFS, NJ 07632.
2. Defendant MILDRED HOODESHELL is adult individual with a last known address of 160 REDLIER LN , KARTHAN, PA 16845.

ACCOUNT STATED

3. Plaintiff incorporates Paragraphs 1 through 2 of this Complaint as if set forth herein.
4. Plaintiff and/or its assignor issued an open-end credit card account to Defendant(s) (hereinafter "Account").
5. At all relevant times material hereto, Defendant(s) has/have been a regular user of said Account for the purchase of products, goods and/or for obtaining services and/or funds.

6. Defendant(s) received monthly statements from Plaintiff and/or its assignor which accurately stated all purchases and payments made during each month, interest charges imposed on the unpaid balance, and the amount due. A summary of the Account is attached hereto as Exhibit "A."

7. Defendant(s) did not object to the above-mentioned monthly Statements of Account submitted by Plaintiff and/or its assignor to Defendant(s).

8. Defendant(s) has/have made sporadic and irregular payments which have been applied to the outstanding balance of the Account.

9. At the time Plaintiff and/or its assignor issued its last monthly statement to Defendant(s), the balance due and owing on the Account was \$5590.14.

10. Because of the previous transactions and dealings between the parties and because of Defendant(s) sporadic payments, a balance was struck, evidenced by the final monthly statement, between the parties from which created the balance due and owing to Plaintiff.

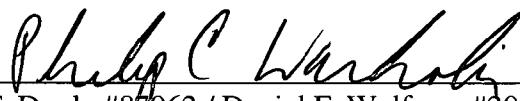
11. Plaintiff and/or its assignor has demanded payment from Defendant(s), however, Defendant(s) has/have failed to pay all sums due and owing on the aforementioned account balance, all to the damage and detriment of Plaintiff.

12. Plaintiff has performed any and all conditions precedent to the bringing of this action based on the principles of account stated.

WHEREFORE, Plaintiff PALISADES COLLECTION,L.L.C. ASSIGNEE OF PROVIDIAN respectfully requests this Honorable Court enter judgment in favor of Plaintiff and against Defendant in the amount of \$5590.14 plus costs of this action and such other relief as the Court deems proper and just.

Respectfully submitted,

Date: 11/16/06



Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholic #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, Suite 300
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 understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsification to authorities.

Date: 11/16/08



Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholic #86341 / Andrew C. Spears #87737
David R. Galloway #87326 / Tonilyn M. Chippie #87852
Sarah E. Ehasz #86469 / Robert N. Polas, Jr. #201259
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Attorneys in the Practice of Debt Collection
4660 Trindle Road, Suite 300
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

Exhibit "A"

••FICHINFO1 •• Date 07/22/04 Account 4465670200606044
Plaintiff = 374705
AccountNumber = 4465670200606044
Client = PROV04
CurrentBalance = 5590.14
LastPaymentDate =
ChargeoffDate =
ParsedLastCM01 = HOUDEHELL
ParsedFirstCM01 = MILDRED
ParsedMiddleCM01 =
Addr1CM01 = 160 RED LICK LN
Addr2CM01 =
City = KARTHAUS
State = PA
Zip = 168459210
HomePhone = 8143874811
WorkPhone = 0000000000
SocSecCM01 = 8525
DobCM01 =
ParsedLastCM02 =
ParsedFirstCM02 =
ParsedMiddleCM02 =
Addr1CM02 =

Mode L ••Nxt + •

•MODE L=LFT R=RGT W=WRP Next File •

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF PROVIDIAN
Plaintiff

No. 06-1976-CD

CIVIL ACTION - LAW

VS

MILDRED HOODESHELL
Defendant(s)

PRAECLPTE TO DISCONTINUE

To the Prothonotary:

Please mark the above-entitled case as discontinued without prejudice.

Respectfully Submitted,

Date: 12/6/06



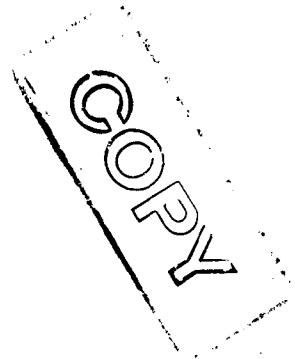
Amy F. Doyle #87062 / Daniel F. Wolfson #20617
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Attorneys in the Practice of Debt Collection
4660 Trindle Road, Suite 300
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

FILED *1cc A1 Cert of
12/6/06 cm disc issued to
DEC 11 2006 Atty Spears*
W.A.S.

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION



Palisades Collection, L.L.C.
Providian

Vs.
Mildred Houdeshell

No. 2006-01976-CD

CERTIFICATE OF DISCONTINUATION

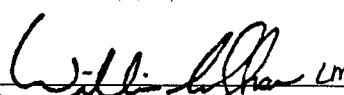
Commonwealth of PA
County of Clearfield

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 11, 2006, marked:

Discontinued without prejudice

Record costs in the sum of \$85.00 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 11th day of December A.D. 2006.



William A. Shaw, Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF PROVIDIAN
Plaintiff

No. 06-1976-CD

vs.

CIVIL ACTION - LAW

MILDRED HOUDESHELL
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 8th day of December, 2004.

Mildred Houdeshell
34 THORN HOLLOW RD
OWEGO, NY 13827

C
Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholic #86341 / Andrew C. Spears #87737
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4660 Trindle Road, Suite 300
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

FILED *ICC Atty Spears*
11/2/06 CLM
DEC 11 2006
cm

William A. Shaw
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket #

102190

PALISADES COLLECTION, LLC

Case #

06-1976-CD

VS.

MILDRED HOUDEHELL

TYPE OF SERVICE COMPLAINT

SHERIFF RETURNS

FILED
03/06/2007
MAR 06 2007
F

William A. Shaw
Prothonotary/Clerk of Courts

NOW March 06, 2007 RETURNED THE WITHIN COMPLAINT "NOT SERVED, TIME EXPIRED" AS TO MILDRED HOUDEHELL, DEFENDANT. NO SUCH ADDRESS

SERVED BY: /

Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WOLPOFF	104299	10.00
SHERIFF HAWKINS	WOLPOFF	104299	14.00

Sworn to Before me This

____ Day of _____ 2007

So Answers,

Chester A. Hawkins
My Marty Hawk
Chester A. Hawkins
Sheriff

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

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF PROVIDIAN
C/O WOLPOFF & ABRAMSON, L.L.P.
4660 TRINDLE ROAD, 3rd FLOOR
CAMP HILL, PA 17011

No. 2006-1976-C0

Plaintiff

Type of Case: Contract

Type of Pleading:

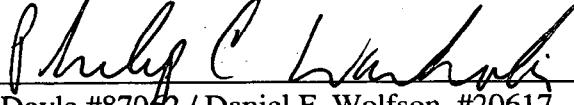
VS.

Filed on Behalf of: Plaintiff

MILDRED HOODESHELL
160 REDLIER LN
KARTHAN PA 16845

Defendant(s)

Date: 11/16/06


Amy F. Doyle #87062 / Daniel F. Wolfson #20617
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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.

NOV 27 2006

Attest.


William L. Brown
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF PROVIDIAN

:No.

Plaintiff

VS

:CIVIL ACTION - LAW

MILDRED HOODESHELL
Defendant(s)

:

:

:

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David S. Meholick, Court Administrator 230 East Market Street
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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION, L.L.C.
ASSIGNEE OF PROVIDIAN
Plaintiff

:No.

VS

CIVIL ACTION - LAW

MILDRED HOODESHELL
Defendant(s)

•

NOTICIA

Usted ha sido demandado/a en la corte. Si usted desea defender contra la demanda puestas en las siguientes páginas, usted tienen que tomar acción dentro veinte (20) días 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 contra 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 importantes para usted.

USTED DEBE LLEVAR ESTE PAPEL A SU ABOGADO ENSEGUITA. 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 PROVEER INFORMACION ACERCA AGENCIAS, QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE A UN HONORARIO REDUCIDO O GRATIS.

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David S. Meholic, Court Administrator 230 East Market Street
Clearfield, PA 16830
814-765-2641

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION,L.L.C.

ASSIGNEE OF PROVIDIAN

Plaintiff

: No.

vs.

MILDRED HOUDESHELL

Defendant(s)

: CIVIL ACTION - LAW

COMPLAINT

AND NOW, comes Plaintiff PALISADES COLLECTION,L.L.C. ASSIGNEE OF PROVIDIAN by and through its attorneys, Wolpoff & Abramson, LLP, and files the within Complaint and in support thereof avers as follows:

THE PARTIES

1. Plaintiff is PALISADES COLLECTION,L.L.C. ASSIGNEE OF PROVIDIAN , located at 210 SYLVAN AVENUE , ENGLEWOOD CLIFFS, NJ 07632.
2. Defendant MILDRED HOUDESHELL is adult individual with a last known address of 160 REDLIER LN , KARTHAN, PA 16845.

ACCOUNT STATED

3. Plaintiff incorporates Paragraphs 1 through 2 of this Complaint as if set forth herein.
4. Plaintiff and/or its assignor issued an open-end credit card account to Defendant(s) (hereinafter "Account").
5. At all relevant times material hereto, Defendant(s) has/have been a regular user of said Account for the purchase of products, goods and/or for obtaining services and/or funds.

6. Defendant(s) received monthly statements from Plaintiff and/or its assignor which accurately stated all purchases and payments made during each month, interest charges imposed on the unpaid balance, and the amount due. A summary of the Account is attached hereto as Exhibit "A."

7. Defendant(s) did not object to the above-mentioned monthly Statements of Account submitted by Plaintiff and/or its assignor to Defendant(s).

8. Defendant(s) has/have made sporadic and irregular payments which have been applied to the outstanding balance of the Account.

9. At the time Plaintiff and/or its assignor issued its last monthly statement to Defendant(s), the balance due and owing on the Account was \$5590.14.

10. Because of the previous transactions and dealings between the parties and because of Defendant(s) sporadic payments, a balance was struck, evidenced by the final monthly statement, between the parties from which created the balance due and owing to Plaintiff.

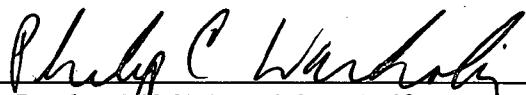
11. Plaintiff and/or its assignor has demanded payment from Defendant(s), however, Defendant(s) has/have failed to pay all sums due and owing on the aforementioned account balance, all to the damage and detriment of Plaintiff.

12. Plaintiff has performed any and all conditions precedent to the bringing of this action based on the principles of account stated.

WHEREFORE, Plaintiff PALISADES COLLECTION,L.L.C. ASSIGNEE OF PROVIDIAN respectfully requests this Honorable Court enter judgment in favor of Plaintiff and against Defendant in the amount of \$5590.14 plus costs of this action and such other relief as the Court deems proper and just.

Respectfully submitted,

Date: 11/16/04



Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholic #86341 / Andrew C. Spears #87737
David R. Galloway #87326 / Tonilyn M. Chippie #87852
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Attorneys in the Practice of Debt Collection
4660 Trindle Road, Suite 300
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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 understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsification to authorities.

Date: 11/16/06



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Attorneys in the Practice of Debt Collection
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Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

Exhibit "A"

..FICHINFO1 .. Date 07/22/04 Account 4465670200606044
Plaintiff = 374705
AccountNumber = 4465670200606044
Client = PROV04
CurrentBalance = 5590.14
LastPaymentDate =
ChargeoffDate =
ParsedLastCM01 = HOUDESHELL
ParsedFirstCM01 = MILDRED
ParsedMiddleCM01 =
Addr1CM01 = 160 RED LICK LN
Addr2CM01 =
City = KARTHAUS
State = PA
Zip = 168459210
HomePhone = 8143874811
WorkPhone = 0000000000
SocSecCM01 = 8525
DobCM01 =
ParsedLastCM02 =
ParsedFirstCM02 =
ParsedMiddleCM02 =
Addr1CM02 =

Mode L ..Nxt + •

•MODE L=LFT R=RGT W=WRP Next File •