



2028536

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

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

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 06-2010-CD

KEVIN D HOLMES  
1652 PARSONVILLE RD  
OSCEOLA MILLS PA 16666

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.

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

FILED Any pd. 85.00  
M 19:59 10/19/09  
DEC 04 2006 ICC SHF

William A. Shaw  
Prothonotary/Clerk of Courts

10-10-08 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

Deputy Prothonotary

10-19-09 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

Deputy Prothonotary

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 \$4,426.41.

6. Plaintiff has made demand upon the defendant for payment of the balance due of \$4,426.41 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 \$4,426.41 plus interest from the date of November 25, 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"

v.

KEVIN D HOLMES

**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. 5404240003956441. Said Account was charged off on May 31, 2004 in the amount of \$4,426.41.
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 on this charged off account was November 25, 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 \$4,426.41.
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.

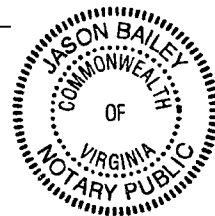
The foregoing is true and correct to the best of my knowledge and belief.

By:

Heather Clary  
Heather Clary  
Assistant Director of Forwarding

Subscribed and sworn before me on June 29, 2006.

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



THIS COMMUNICATION IS FROM A DEBT COLLECTOR

# Atlantic Credit & Finance Inc.

**Our Account ID:** 817219 **Status:** LEG

**Report Date**  
6/29/2006 9:44AM

**Account Number:** 5404240003956441

**Received:** 6/24/2004 **Closed:** **Returned:**

**Original Balance** \$4,426.41  
**Amount Paid:** \$0.00  
**Current Balance:** \$5,070.36

## Debtors

<b>Name</b>	HOLMES, KEVIN D	<b>SSN - Last 4 Digits</b>	0848	<b>DOB</b>
<b>OtherName</b>		<b>HomePhone</b>	8143397911	
<b>Street1</b>	1652 PARSONVILLE RD	<b>WorkPhone</b>	8142314200	
<b>Street2</b>				
<b>CSZ</b>	OSCEOLA MILLS,PA 16666			

## Payments

<u>Date</u>	<u>Type</u>	<u>Matched</u>	<u>Check No</u>	<u>Invoiced</u>	<u>Amount</u>	<u>Comment</u>
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# In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket # **102207**

ATLANTIC CREDIT & FINANCE INC.

Case # 06-2010-CD

vs.

KEVIN D. HOLMES

TYPE OF SERVICE COMPLAINT

## SHERIFF RETURNS

NOW March 16, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT "NOT FOUND" AS TO KEVIN D. HOLMES, DEFENDANT. ATTEMPTED, NOT HOME.

SERVED BY: /

**FILED**

03/23/07  
MAR 16 2007

William A. Shaw  
Prothonotary/Clerk of Courts

## Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GORDON	27080	10.00
SHERIFF HAWKINS	GORDON	27080	67.40

Sworn to Before me This

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

\_\_\_\_\_

So Answers,

*Chester A. Hawkins*  
*by Marilyn H. Hays*  
Chester A. Hawkins  
Sheriff

2028536

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DAMAGES HEARING REQUIRED.

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Identification No.: 41360

PAUL M. SCHOFIELD, JR., ESQUIRE

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

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

DEC 04 2006

Attest.

*William A. Brown*  
Prothonotary/  
Clerk of Courts

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 \$4,426.41.

6. Plaintiff has made demand upon the defendant for payment of the balance due of \$4,426.41 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 \$4,426.41 plus interest from the date of November 25, 2003,

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PAUL M. SCHOFIELD, JR., ESQUIRE  
Attorney for Plaintiff

P01E.DB

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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.

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FREDERIC I. WEINBERG, ESQUIRE

EXHIBIT "A"

v.

KEVIN D HOLMES

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2. The Defendant defaulted on HOUSEHOLD BANK Account No. 5404240003956441. Said Account was charged off on May 31, 2004 in the amount of \$4,426.41.
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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.
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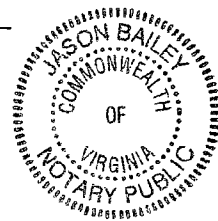
The foregoing is true and correct to the best of my knowledge and belief.

By: \_\_\_\_\_

*Heather Clary*  
Heather Clary  
Assistant Director of Forwarding

Subscribed and sworn before me on June 29, 2006.

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



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# Atlantic Credit & Finance Inc.

**Our Account ID:** 817219 **Status:** LEG

**Report Date**  
6/29/2006 9:44AM

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BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

Atlantic Credit & Finance Inc.  
Assignee from Household Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 06-2010-CD

KEVIN D HOLMES  
1652 PARSONVILLE RD  
OSCEOLA MILLS PA 16666

1652 PARSONVILLE RD  
OSCEOLA MILLS PA 16666

PRAECIPE TO REINSTATE COMPLAINT

TO THE PROTHONOTARY:

Kindly reinstate the Plaintiffs' Complaint in Civil Action in  
the above-captioned matter for an additional thirty (30) days.

GORDON & WEINBERG, P.C.

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

FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff(s)

**FILED**

OCT 10 2008

William A. Shaw  
Prothonotary/Clerk of Courts

Atty pd. 7.00  
1CC#1 Compl.

Reinstated to Sheriff

1CC#1 Compl.

Reinstated to Atty

(610)

2028536

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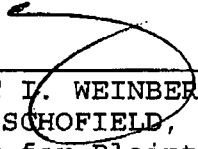
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PAUL M. SCHOFIELD, JR., ESQUIRE  
Attorney for Plaintiff

P01E.DB

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EXHIBIT "A"

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ATLANTIC CREDIT & FINANCE, INC.

v.

KEVIN D HOLMES

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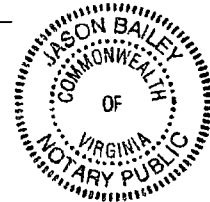
By:

*Heather Clary*

Heather Clary  
Assistant Director of Forwarding

Subscribed and sworn before me on June 29, 2006.

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



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**Atlantic Credit & Finance Inc.**

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**Report Date**

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**Received:** 6/24/2004

**Closed:**

**Returned:**

**Original Balance** \$4,426.41

**Amount Paid:** \$0.00

**Current Balance:** \$5,070.36

**Name** HOLMES, KEVIN D  
**OtherName**  
**Street1** 1652 PARSONVILLE RD  
**Street2**  
**CSZ** OSCEOLA MILLS,PA 16666

**SSN - Last 4 Digits** 0848 **DOB**  
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<u>Date</u>	<u>Type</u>	<u>Matched</u>	<u>Check No</u>	<u>Invoiced</u>	<u>Amount</u>	<u>Comment</u>



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 06-2010-CD

ATLANTIC CREDIT & FINANCE INC. Assignee

vs

KEVIN D. HOLMES

SERVICE # 1 OF 1

COMPLAINT & PRAECIPE

SERVE BY: 11/09/2008

HEARING:

PAGE: 104769

DEFENDANT:

KEVIN D. HOLMES

ADDRESS:

1652 PARSONVILLE RD

OSCEOLA MILLS, PA 16866

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

*Ln 10-30-08/11/11/14/08 Ln*  
*11/5/08 Ln*

**SHERIFF'S RETURN**

NOW, \_\_\_\_\_ AT \_\_\_\_\_ AM / PM **SERVED** THE WITHIN

COMPLAINT & PRAECIPE ON KEVIN D. HOLMES, DEFENDANT

BY HANDING TO \_\_\_\_\_

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED \_\_\_\_\_

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM **POSTED** THE WITHIN

COMPLAINT & PRAECIPE FOR KEVIN D. HOLMES

AT (ADDRESS) \_\_\_\_\_

NOW *11/12/08* AT *2<sup>30</sup>* AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO KEVIN D. HOLMES

REASON UNABLE TO LOCATE *Expired*

SWORN TO BEFORE ME THIS

\_\_\_\_\_ DAY OF \_\_\_\_\_ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

*Deputy Signature*

Deputy Signature

*S. Hunter*

Print Deputy Name

5  
**FILED**  
019:48/201  
NOV 14 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

2028536

GORDON & WEINBERG, P.C.  
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1001 E. Hector Street, Ste 220  
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484/351-0500

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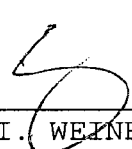
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BY:   
FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff(s)

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

OCT 10 2008

Attest.

  
Prothonotary/  
Clerk of Courts

2028536

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

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

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 06-2010-CD

KEVIN D HOLMES  
1652 PARSONVILLE RD  
OSCEOLA MILLS PA 16666

**FILED**  
95  
DEC 04 2006  
William A. Shaw  
Prothonotary/Clerk of Courts

**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. Meholick, Court Admin.  
Clearfield County Courthouse  
Clearfield, PA 16830  
(814) 765-2641

10/10/08 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.  
*William A. Shaw*  
Deputy Prothonotary

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 \$4,426.41.

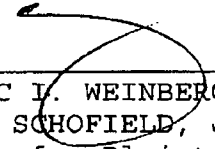
6. Plaintiff has made demand upon the defendant for payment of the balance due of \$4,426.41 but the defendant has failed and refused and still refuses to pay the same or any part thereof.

WHEREFORE, plaintiff claims of the defendant the sum of \$4,426.41 plus interest from the date of November 25, 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.

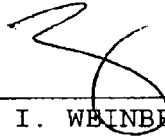
  
\_\_\_\_\_  
FREDERIC I. WEINBERG, ESQUIRE

EXHIBIT "A"

---

ATLANTIC CREDIT & FINANCE, INC.

2028536

v.  
KEVIN D HOLMES

**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. 5404240003956441. Said Account was charged off on May 31, 2004 in the amount of \$4,426.41.
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 on this charged off account was November 25, 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 \$4,426.41.
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.

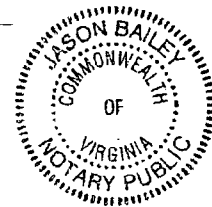
By:

*Heather Clary*

Heather Clary  
Assistant Director of Forwarding

Subscribed and sworn before me on June 29, 2006.

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



**THIS COMMUNICATION IS FROM A DEBT COLLECTOR**



**Atlantic Credit & Finance Inc.**

**Our Account ID:** 817219

**Status:** LEG

**Report Date**

6/29/2006 9:44AM

**Account Number:** 5404240003956441

**Received:** 6/24/2004

**Closed:**

**Returned:**

**Original Balance** \$4,426.41

**Amount Paid:** \$0.00

**Current Balance:** \$5,070.36

<b>Name</b>	HOLMES, KEVIN D	<b>SSN - Last 4 Digits</b>	0848	<b>DOB</b>
<b>OtherName</b>		<b>HomePhone</b>	8143397911	
<b>Street1</b>	1652 PARSONVILLE RD	<b>WorkPhone</b>	8142314200	
<b>Street2</b>				
<b>CSZ</b>	OSCEOLA MILLS,PA 16666			

<u>Date</u>	<u>Type</u>	<u>Matched</u>	<u>Check No</u>	<u>Invoiced</u>	<u>Amount</u>	<u>Comment</u>
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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104769  
NO: 06-2010-CD  
SERVICES 1  
COMPLAINT & PRAECIPE

PLAINTIFF: ATLANTIC CREDIT & FINANCE INC. Assignee  
vs.  
DEFENDANT: KEVIN D. HOLMES

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GORDON	062678	10.00
SHERIFF HAWKINS	GORDON	062678	75.20

<sup>S</sup> FILED  
01/31/302m  
FEB 04 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2008

So Answers,



Chester A. Hawkins  
Sheriff

2028536

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

5 FILED (E)

OCT 19 2009

William A. Shaw  
Prothonotary/Clerk of Courts

1 CENT TO SHERIFF

+ ATT W/ REINSTATE COMPL

Atlantic Credit & Finance Inc.  
Assignee from Household Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 06-2010-CD

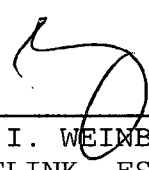
KEVIN D HOLMES  
1652 PARSONVILLE RD  
OSCEOLA MILLS PA 16666

**PRAECIPE TO REINSTATE COMPLAINT**

TO THE PROTHONOTARY:

Kindly reinstate the Plaintiffs' Complaint in Civil Action  
in the above-captioned matter for an additional thirty (30) days.

GORDON & WEINBERG, P.C.

BY:   
FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff(s)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 06-2010-CD

ATLANTIC CREDIT & FINANCE INC. assignee

vs

KEVIN D. HOLMES

SERVICE # 1 OF 1

COMPLAINT & PRAECIPE

SERVE BY: 11/18/2009

HEARING:

PAGE: 106319

DEFENDANT:

KEVIN D. HOLMES

ADDRESS:

1652 PARSONVILLE RD

OSCEOLA MILLS, PA 16666

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED William A. Shaw  
Prothonotary/Clerk of Courts

ATTEMPTS

**SHERIFF'S RETURN**

NOW, 10-23-2009 AT 2:30 AM (PM) SERVED THE WITHIN

COMPLAINT & PRAECIPE ON KEVIN D. HOLMES, DEFENDANT

BY HANDING TO Kevin Holmes Defendant.

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED 1652 Parsonville Road Osceola Mills, PA. 16666

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM POSTED THE WITHIN

COMPLAINT & PRAECIPE FOR KEVIN D. HOLMES

AT (ADDRESS) \_\_\_\_\_

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF NOT FOUND AS TO KEVIN D. HOLMES

REASON UNABLE TO LOCATE \_\_\_\_\_

SWORN TO BEFORE ME THIS

\_\_\_\_\_ DAY OF \_\_\_\_\_ 2009

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Jerome M. Newkirk  
Deputy Signature

Jerome M. Newkirk  
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 106319  
NO: 06-2010-CD  
SERVICES 1  
COMPLAINT & PRAECIPE

PLAINTIFF: ATLANTIC CREDIT & FINANCE INC. assignee  
vs.  
DEFENDANT: KEVIN D. HOLMES

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GORDON	091952	10.00
SHERIFF HAWKINS	GORDON	091952	31.00

FILED  
01 3:31pm  
MAR 23 2010

William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2010

So Answers,



Chester A. Hawkins  
Sheriff

2028536

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 81894  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

FILED

APR 29 2010

William A. Shaw  
Prothonotary/Clerk of Courts

Atty pd. 20.00  
m12:39 PM  
ICC Notice  
to Def.  
(GK)

Atlantic Credit & Finance Inc.  
Assignee from Household Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 06-2010-CD

KEVIN D HOLMES

**PRAECIPE FOR ENTRY OF JUDGMENT FOR WANT OF AN ANSWER, ASSESSMENT  
OF DAMAGES, VERIFICATION OF ADDRESS AND NON-MILITARY SERVICE**

TO THE PROTHONOTARY:

Enter judgment for want of an answer for plaintiff and against defendant(s) KEVIN D HOLMES above named only and assess damages certified to be calculable as a sum certain from the complaint, as follows:

Principal	\$4,426.41
Interest from 5/31/04	
@0%	\$ .00
Costs (Complaint & Service)	\$302.60
Less: Payment on Account	( \$ .00)
<b>Total:</b>	<b>\$4,729.01</b>

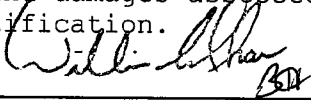
Understanding the false statements made herein are subject to penalty under 18 Pa.C.S.A. §4904, Unsworn Falsification to Authorities, I verify that:

1. The last known addresses of the parties are: Atlantic Credit & Finance Inc. Assignee from Household Bank and that the last known address of defendant, KEVIN D HOLMES, 1652 PARSONVILLE RD, OSCEOLA MILLS PA 16666.

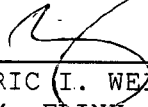
2. The annexed notice(s) of intention to file this praecipe was (were) mailed to all parties, defendant and to their record attorneys, if any, after default occurred, and at least ten days prior to the date of filing of this praecipe.

3. The said defendant(s) is (are) not in the military service of the United States or otherwise within the coverage of the Soldiers and Sailors Civil Relief Act and is (are) over 18 years of age.

AND NOW, this 29<sup>th</sup> day of April, 2010 Judgment  
is entered in favor of the plaintiff(s) and against defendant(s) by  
default for want of an answer and damages assessed at the sum of ,  
\$4,729.01 as per the above certification.

  
\_\_\_\_\_  
Prothonotary

GORDON & WEINBERG, P.C.

BY:   
\_\_\_\_\_  
FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

2028536

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

Atlantic Credit & Finance Inc.  
Assignee from Household Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 06-2010-CD

KEVIN D HOLMES

**NOTICE OF INTENTION TO TAKE DEFAULT**

TO/PARA :

KEVIN D HOLMES  
1652 PARSONVILLE RD  
OSCEOLA MILLS PA 16666

DATE OF NOTICE/FECHA DEL AVISO: March 31, 2010

**IMPORTANT NOTICE**

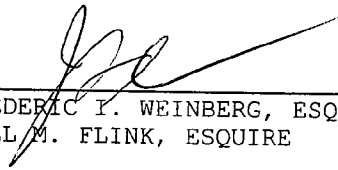
YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY AN ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU 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. Meholick, Court Admin.  
Clearfield County Courthouse  
Clearfield, PA 16830  
(814) 765-2641

GORDON & WEINBERG, P.C.

BY:   
FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE

P10D-2



COPY

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

Atlantic Credit & Finance Inc.  
Assignee from Household Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 06-2010-CD

KEVIN D HOLMES  
1652 PARSONVILLE RD  
OSCEOLA MILLS PA 16666

**NOTICE**

Pursuant to Pa.R.Civ.P. 236 of the Supreme Court of Pennsylvania, you are hereby notified that a judgment has been entered against you in the above proceeding as indicated below.

☒ Judgment by Default \$4,729.01  
☐ Money Judgment \$  
☐ Judgment on Award of Arbitrators\$  
☐ Judgment on Verdict\$

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL  
ATTORNEYS: FREDERIC I. WEINBERG OR JOEL M. FLINK, ESQUIRES AT THIS  
TELEPHONE NUMBER: 484/351-0500

 4/29/10  
\_\_\_\_\_  
PROTHONOTARY