

Atlantic Credit Finance vs Melissa Anders  
2007-4-CD

07-04-CD  
Atlantic Credit vs Melissa Anders

2027958

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.  
as Successor in Interest to  
Household  
3353 Orange Avenue  
Roanoke, VA 24012

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 07-04-CD

MELISSA A ANDERS  
3263 CROSSROADS BLVD  
BECCARIA PA 16616

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 Atty pd. 85.00  
M 11/5/2004  
JAN 02 2004  
1CC Sheriff  
S

William A. Shaw  
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".

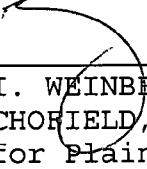
5. All the credits to which the defendant is entitled have been applied and there remains a balance due in the amount of \$6,946.00.

6. Plaintiff has made demand upon the defendant for payment of the balance due of \$6,946.00 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 \$6,946.00 plus interest from the date of October 14, 2003, together

with costs and attorney fees.

GORDON & WEINBERG, P.C.

BY: 

FREDERIC I. WEINBERG, ESQUIRE  
PAUL M. SCHORFIELD, 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.

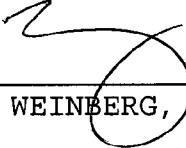
  
FREDERIC I. WEINBERG, ESQUIRE

EXHIBIT "A"

2027958

**ATLANTIC CREDIT & FINANCE, INC.**

v.  
**MELISSA A ANDERS**

**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. 5408010003234297. Said Account was charged off on April 30, 2004 in the amount of \$6,946.00.
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 October 14, 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 \$6,946.00.
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 the 21 day of July, 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  
7/19/2006 10:25AM

Our Account ID: 764358  
Account Number: 5408010003234297

Status: LEG

Received: 5/24/2004

Original Balance: \$6,946.00  
Amount Paid: \$0.00

Debtor Info

Name: ANDERS, MELISSA A	SSN - Last 4 Digits: 7002
Other Name:	HomePhone: 8146723355
Street1: PO BOX 156	WorkPhone: 8149410926
Street2:	
City, State, Zip: BECCARIA, PA 16616	

Payment Info

Date	Type	Matched	Check No	Invoice	Amount	Comment

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

MELISSA ANDERS

NO. 07-04-CD  
IN CIVIL ACTION

Defendant(s)

Vs

Atlantic Credit & Finance, Inc.  
Successor in Interest to  
Household  
3353 Orange Avenue  
Roanoke, Va. 24012

Plaintiff(s)

ANSWER

CODE-  
FILED ON BEHALF DEFENDANT

COUNSEL OF RECORD  
FOR THIS PARTY:

Melissa Anders  
3263 Crossroads Blvd.  
Beccaria, Pa. 16616  
814 672 3355

*by Melissa Anders*

FILED 

FEB 02 2007

2/12/07

William A. Shaw  
Prothonotary/Clerk of Courts

*I cert to law*

**ANSWER**

1. DENIES, *Defendant Demands that Atlantic Credit & Finance, Inc. prove they have the right to sue the Defendant, because the Defendant never had a card issued by the plaintiff and there is no way that the Defendant can know that they have somehow obtained the right to sue, based upon the Defendant's own personal knowledge.*
2. ADMITTED, *That Defendant (Melissa Anders) was granted a credit card from Household Bank, and DENIES Rule (1029-a) the remainder. DENIES, Rule (1029-c) The Terms and Conditions agreed upon by the parties, Defendant is without knowledge or information sufficient to form a belief as to the truth of this statement. The Credit card was issued several years ago and the original agreement is no longer available to me for review, thus I deny the Plaintiff's allegations.*
3. DENIES, *The Plaintiff avers that the Defendant accepted and used aforesaid credit card and by doing so agreed to perform to the terms and conditions prescribed by the plaintiff for the use of the said credit card. Rule (1029-c) Defendant is without knowledge or information sufficient to form a belief as to the truth of this statement. Rule (1019-i) Plaintiff has not attached a copy of the agreement or the material part thereof.*
4. ADMITTED, *That Defendant (Melissa Anders) received and accepted goods and merchandise and/or accepted services or cash advances through the use of the credit card, issued by the Plaintiff, and DENIES Rule (1029-a), the remainder. DENIES, Rule (1029-c) A true and correct copy of an affidavit of debt and bill of particulars is attached as Exhibit "A". Rule (1029-c) Defendant is without knowledge or information sufficient to form a belief as to the truth of this statement. Rule (1019-i) Plaintiff has not attached a copy of the agreement or the material part thereof.*
5. DENIES, The Defendant avers that the balance due amounts to \$4,564.99, as is more specifically shown by Defendants Statement of Account, a true and correct copy of which is attached hereto, marked Exhibit "A" and made a part hereof.
6. ADMITTED, *The Plaintiff has made demand upon the defendant for payment of the balance due of \$6,946.00, and DENIES Rule (1029-a) the remainder. Due to job loss, the Defendant was unable to make payments to Household as they became due.*

**WHEREFORE**, Defendant asks that the Plaintiff's complaint be dismissed.

Melissa Anders

Melissa Anders

05/27/03

HOUSEHOLD BANK (SB), N.A.  
PO BOX 703  
WOOD DALE, IL 60191

HOUSEHOLD 

MELISSA A ANDERS  
PO BOX 156  
BECCARIA PA 16616

Re: WOLF FURNITURE

Account Number: [REDACTED]  
Current Balance: \$4,564.99  
Minimum Amount Due: \$530.00

"EXHIBIT A"

Dear Melissa A Anders:

For the past several weeks we have repeatedly requested your cooperation in bringing your credit card account up to date. So far, there has been no response in the form of payment.

We must once again insist that you send the amount due immediately and contact us at 800-365-2028 to inform us of your arrangements. Your continued avoidance of this obligation could negatively impact your ability to obtain future credit. Moreover, should this delinquency persist, your credit card account may be referred to an outside collection agency for more formal collection action.

You can avoid future negative reports to credit bureaus, future late charges, and possible referral to a collection agency, by sending in your payment in full immediately.

Collection Department

We are required by state law, if applicable, to notify you that we are collecting a debt, and any information obtained will be used for that purpose.

You can take advantage of our check-by-phone program. Make your payment right over the phone. Call our toll free number 800-420-5981 for details.

-----  
Please include this portion of the letter with your payment or correspondence to ensure prompt attention.

Melissa A Anders

Account Number: [REDACTED]

Payment Amount: \$ [REDACTED]  
Send To: HOUSEHOLD BANK (SB), N.A.

P.O. Box 4144  
Carol Stream, IL 60197-4144

L909

**VERIFICATION**

CASE NO.: 07-04-CD

I, Melissa A. Anders, PRO SE, of 3263 Crossroads Blvd., Beccaria, Pa., Defendant herein, verify that the statements of fact contained in the foregoing Complaint are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S.A. (4904) relating to unsworn falsification to authorities.

2-2-07

Date:

Melissa Anders

Melissa A. Anders, PRO SE

3263 Crossroads Blvd.

Beccaria, Pa. 16616

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U.S. Postal Service™  
**CERTIFIED MAIL™ RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage	\$ 0.63	0830
Certified Fee	\$ 2.40	
Return Receipt Fee (Endorsement Required)	\$ 1.56	
Restricted Delivery Fee (Endorsement Required)	\$ 0.00	
Total Postage & Fees	\$ 4.88	

Postmark: *CLEARFIELD PA 02/02/2007*

Sent To: *Wainser*  
Street, Apt. No.;  
or PO Box No.  
City, State, ZIP: *PA 16839-1903*

PS Form 3800, June 2002  
See Reverse for Instructions

## **Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

PS Form 3600, June 2002 (Reverse)

### ***Important Reminders:***

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is *not* available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry. Internet access to delivery information is not available on mail addressed to APOs and FPOs.**

Melissa Anders Pro Se  
3263 Crossroads, Blvd.,  
Beccaria, Pa. 16616  
814-672-3355

Atlantic Credit & Finance, Inc.  
as Successor in Interest to Household  
3353 Orange Avenue  
Roanoke, Va. 24012  
v.  
Melissa Anders

: COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY  
: CIVIL ACTION  
: CASE NO.: 00-04-CD  
:  
:  
:

**CERTIFICATE OF SERVICE**

I Melissa Anders, defendant, do hereby state and verify that I served a copy of Defendant's Preliminary Objections, on plaintiff, by placing a true and correct copy of the same in the U.S. Mail Postage Paid First Class on February 2, 2007 addressed as follows.  
*+ the answer*

Frederic I. Weinberg, Esquire  
Gordon & Weinberg, P.C.  
21 South 21<sup>st</sup> Street  
Philadelphia, Pa. 19103

The above statements are made pursuant to 18 Pa.C.S Sec. 4904 relating to unsworn falsification to authorities and are true and correct to the best of my knowledge, information and belief.

*Melissa Anders*  
Melissa Anders  
Defendant, Pro Se

**FILED**  
FEB 02 2007  
12:20 PM  
William A. Shaw  
Prothonotary/Clerk of Courts  
No. 12-2007-001

FILED  
FEB 02 2007

William A. Shaw  
Prothonotary/Clerk of Courts

UP  
Melissa Anders Pro Se  
3263 Crossroads, Blvd.,  
Beccaria, Pa.16616  
814-672-3355

Atlantic Credit & Finance, Inc.  
As Successor in Interest to  
Household  
3353 Orange Avenue  
Roanoke, Va. 24012  
v.  
Melissa Anders

: COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY  
: CIVIL ACTION  
: CASE NO.: 07-04-CD  
:  
:  
:

**RULE RETURNABLE**

AND NOW, this 5 day of Feb. 2007,  
upon consideration of the defendant's Preliminary Objections, a RULE is  
entered upon the Plaintiff to **SHOW CAUSE** why said objections should not  
be **GRANTED**.

**RULE RETURNABLE**, At: 1:30 P.m. On 28<sup>th</sup> Day of February 2007  
At Court Room # 1 Clearfield County Courthouse, Clearfield,  
Pennsylvania.

**FILED** <sup>ICC</sup>  
01/25/07 Def.  
FEB 05 2007 3263 Crossroads Blvd.  
Beccaria, PA 16616  
William A. Shaw  
Prothonotary/Clerk of Courts (6)

  
J.

DATE: 2/5/07

You are responsible for serving all appropriate parties.

The Probationary's office has provided service to the following parties:

Plaintiff(s)  Plaintiff(s) Attorney  Other

Defendant(s)  Defendant(s) Attorney

Special Instructions:

**FILED**  
**FEB 05 2007**

William A. Shaw  
Prothonotary/Clerk of Courts

Melissa Anders Pro Se  
3263 Crossroads, Blvd.,  
Beccaria, Pa. 16616  
814-672-3355

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Atlantic Credit & Finance, Inc.  
As Successor in Interest to  
Household  
3353 Orange Avenue  
Roanoke, Va. 24012  
v.  
Melissa Anders

: **COURT OF COMMON PLEAS**  
: **CLEARFIELD COUNTY**  
: **CIVIL ACTION**

: CASE NO.: 07-04-CD

**ORDER**

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 2007, upon  
consideration of defendant's preliminary objections and any response thereto it is  
hereby ORDERED and DECREED that said objections are GRANTED.

Plaintiff must file an amended complaint within Twenty (20) days or suffer Non  
Pros.

BY THE COURT:

---

J.

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

Atlantic Credit & Finance Inc CIVIL ACTION  
(Plaintiff)

3353 Orange Ave  
(Street Address)

Roanoke, Va. 24012  
(City, State ZIP)

No. 07-04-CD

Type of Case: O

Type of Pleading: \_\_\_\_\_

VS.

Melissa Anders  
(Defendant)

Filed on Behalf of:

Melissa Anders  
(Plaintiff/Defendant)

3263 Crossroads Blvd.  
(Street Address)

Beccaria, Pa. 16616  
(City, State ZIP)

FILED

FEB 02 2007

01/22/07

William A. Shaw

Prothonotary/Clerk of Courts

I can't offer

Melissa Anders  
(Filed by)

3263 Crossroads Blvd.  
(Address)

814 672-3355  
(Phone)

Melissa Anders  
(Signature)

1  
Melissa Anders Pro Se  
3263 Crossroads, Blvd.,  
Beccaria, Pa. 16616  
814-672-3355

Atlantic Credit & Finance, Inc.  
As Successor in Interest to  
Household  
3353 Orange Avenue  
Roanoke, Va. 24012  
v.  
Melissa Anders

: COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY  
: CIVIL ACTION  
: CASE NO.: 07-04-CD  
:  
:

**PRELIMINARY OBJECTIONS - I**

**(Failure to attach written contract)**

**FILED**

FEB 02 2007

William A. Shaw  
Prothonotary/Clerk of Courts  
1 12 07 2007  
PAC

1. Plaintiff filed a complaint on January 2 2007.
2. Complaint alleges a breach of written contract.
3. Pa. R.C.P. 1019 (i) Requires that claims pursuant a written contract, must either attach a copy of the contract or state the reason why the contract is not attached, and the substance of the contract. Id.
4. The Complaint in the instance matter included neither a copy of the contract nor an explanation nor why it was not enclosed or the substance of the contract.
5. Pa. R.C.P. 1028 (a) (2) allows preliminary objections when a pleading fails to conform to the rules of court.

**WHEREFORE**, for the foregoing reasons, the defendant respectfully requests that this Honorable Court uphold her preliminary objections a grant for the relief requested in her proposed order.

**PRELIMINARY OBJECTIONS – II**

**(Improper Verification)**

6. Averments 1-5 are incorporated by reference.
7. The Verification for the plaintiff's complaint is signed by the plaintiff's attorney.
8. Pa. R.C.P. 1024 requires that the verification be made by one of the parties unless "all the parties (1) lack sufficient knowledge or information, or (2) are outside the jurisdiction of the court and the verification of none of them can be obtained within the time allowed for filing the pleading. In such cases, the verification may be made by any person having sufficient knowledge or information and belief and shall set forth the source of the person's information as to matters not stated upon his or her own knowledge and the reason why the verification was not made by the party."
9. The verification filed in this matter, fails to explain why Plaintiff did not sign the verification.

**WHEREFORE**, for the foregoing reasons, the defendant respectfully requests that this Honorable Court upholds her preliminary objections and grant for the relief requested, and any other relief the court deems appropriate.

Respectfully submitted,

Melissa Anders

Melissa Anders, Pro Se

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

ATLANTIC CREDIT & FINANCE, INC., SUCCESSOR  
IN INTEREST TO HOUSEHOLD,

Plaintiff

vs.

\* NO. 07-04-CD

MELISSA ANDERS,

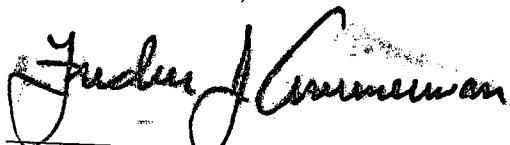
Defendant

\*  
\*  
\*  
\*  
\*

ORDER

NOW, this 28<sup>th</sup> day of February, 2007, it is the ORDER of this Court that the Defendant's Preliminary Objections be and are hereby DISMISSED, due to the Defendant failing to appear for argument scheduled on this date.

BY THE COURT,



FREDRIC J. AMMERMAN  
President Judge

FILED

FEB 28 2007

William A. Shaw  
Prothonotary/Clerk of Courts

6R

DATE: 2-28-9

You are responsible for serving all appropriate parties.

The Prothonotary's office has provided service to the following parties:

Plaintiff(s)  Plaintiff(s) Attorney  Other

Defendant(s)  Defendant(s) Attorney

Special Instructions:

3263 CROSSROADS BLVD.  
BIECCARIA PA 16616

FILED

FEB 28 2007

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102302  
NO: 07-04-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: ATLANTIC CREDIT & FINANCE, INC.  
vs.  
DEFENDANT: MELISSA A. ANDERS

SHERIFF RETURN

NOW, January 15, 2007 AT 2:27 PM SERVED THE WITHIN COMPLAINT ON MELISSA A. ANDERS DEFENDANT AT 3263 CROSSROADS BLVD., BECCARIA, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MELISSA ANDERS, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

FILED

MAR 23 2007  
11:00 AM  
William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GORDON	28118	10.00
SHERIFF HAWKINS	GORDON	28118	44.19

Sworn to Before Me This

So Answers,

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

*Chester A. Hawkins*  
*by Marlynn Harris*  
Chester A. Hawkins  
Sheriff

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  
215/988-9600

FILED Atty pd. 20.00  
M 13/31/07 ICCQ Notice  
JUL 30 2007 to Def.

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

Atlantic Credit & Finance, Inc.  
as Successor in Interest to  
Household

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 07-04-MD

MELISSA A ANDERS

PRAECIPE FOR JUDGMENT

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

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

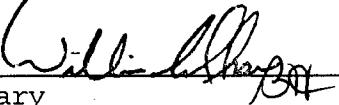
Principal	\$6,946.00
Costs (Complaint & Service)	\$139.19
<b>Total:</b>	<b>\$7,085.19</b>

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  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

Filed:  
By the Prothonotary:

AND NOW, this 30<sup>th</sup> day of July, 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 , \$7,085.19 as per the above certification.

  
Prothonotary

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  
215/988-9600

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Atlantic Credit & Finance, Inc.  
as Successor in Interest to  
Household

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

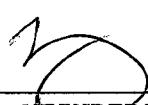
DOCKET NO. : 07-04-MD

MELISSA A ANDERS

CERTIFICATION OF ADDRESS

I hereby certify that the precise residence of the holder of the  
within judgment is; Atlantic Credit & Finance, Inc. as Successor in  
Interest to Household and that the last known address of defendant,  
MELISSA A ANDERS, 3263 CROSSROADS BLVD, BECCARIA PA 16616.

GORDON & WEINBERG, P.C.

BY: 

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

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  
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215/988-9600

Atlantic Credit & Finance, Inc.  
as Successor in Interest to  
Household

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 07-04-MD

MELISSA A ANDERS

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, 3263 CROSSROADS BLVD, BECCARIA PA 16616; 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 2nd Day  
of July, 2007.

Barbara A. Pisanick  
Notary Public

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

BARBARA A. PISANICK, Notary Public  
City of Philadelphia, Phila. County  
My Commission Expires July 29, 2009

26  
FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

2027958

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. as  
Successor in Interest to Household

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 07-04-MD

MELISSA A ANDERS

NOTICE OF INTENTION TO TAKE DEFAULT

TO/PARA

MELISSA A ANDERS  
3263 CROSSROADS BLVD  
BECCARIA PA 16616

DATE OF NOTICE/FECHA DEL AVISO: June 28, 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  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
215/988-9600

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Atlantic Credit & Finance, Inc.  
as Successor in Interest to  
Household

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 07-04-MD

MELISSA A ANDERS

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 \$7,085.19. 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  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

Dated: July 23, 2007

NOTICE OF JUDGMENT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CIVIL DIVISION

Atlantic Credit & Finance, Inc.  
Household

Vs.

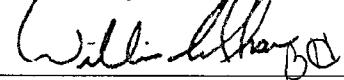
No. 2007-00004-CD

Melissa A. Anders

To: DEFENDANT(S)

NOTICE is given that a JUDGMENT in the above captioned matter has been entered  
against you in the amount of \$7,085.19 on July 30, 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

Plaintiff(s)

No.: 2007-00004-CD

Real Debt: \$7,085.19

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Melissa A. Anders

Defendant(s)

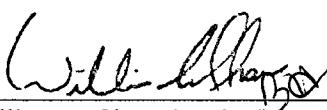
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: July 30, 2007

Expires: July 30, 2012

Certified from the record this 30th day of July, 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