

07-134-CD  
Palisades Coll. Vs James Dezack

Palisades Collection vs James Dezack  
2007-134-CD

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

PALISADES COLLECTION, LLC  
(Plaintiff)

CIVIL ACTION

C/O WOLPOFF & ABRAMSON, L.L.P.  
4660 TRINDLE ROAD, SUITE 300  
CAMP HILL, PA 17011

07-134-CD

Type of Case: Contract

Type of Pleading: COMPLAINT

VS.

Filed on Behalf of: Plaintiff

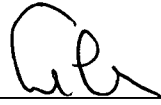
JAMES DEZACK

(Defendant)

3 MADISON AVENUE  
DU BOIS, PA 15801

~~Andrew C. Spears, Esquire #87737~~

Wolpoff & Abramson, LLP/Counsel for Plaintiff  
Attorney's in the Practice of Debt Collection  
4660 Trindle Road, Suite 300  
Camp Hill, PA 17011  
(717) 303-6700



(Signature)

FILED Atty pd. 85.00  
m/1257/30  
JAN 26 2007  
ICC Shff  
William A. Shaw  
Prothonotary/Clerk of Courts

THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC,  
PLAINTIFF

vs.

JAMES DEZACK

DEFENDANT

: NO.

: CIVIL ACTION – LAW

**COMPLAINT**

AND NOW, comes the Plaintiff, by and through its attorneys, and the law firm of Wolpoff & Abramson, L.L.P., and files the within Complaint and in support avers as follows:

1. Plaintiff, PALISADES COLLECTION LLC, is a financial institution doing business within the Commonwealth of Pennsylvania, and the other states of the United States, with its principal place of business situate at 210 Sylvan Avenue, Englewood Cliffs, NJ 07632.

2. Defendant, JAMES DEZACK, is an adult individual with a last known address of 3 Madison Avenue, Du Bois, PA 15801.

3. It is averred that Defendant was issued an open end credit card account.

4. At all relevant times material hereto, Defendant has been a regular user of said charge card for the purchase of products, goods and/or for obtaining services or funds.

5. Plaintiff provided Defendant with copies of the Statements of Account showing all debits and credits for transactions on the aforementioned credit card account to which there was no bona fide objection by Defendant.

6. That on or about November 26, 2005, the parties executed a Stipulation of Judgment wherein said parties stipulated and agreed that judgment would be entered in favor of Plaintiff and against Defendant in the within matter in the amount of Eight Thousand Two Hundred Fifty Eight Dollars and Ninety One Cents (\$8,258.91). A true and correct copy of said Stipulation of Judgment is attached hereto, incorporated herein and marked as Exhibit "A".

7. That pursuant to the terms of said Stipulation of Judgment, Defendant agreed to make one payment of Two Hundred and Twenty Five Dollars and No Cents (\$225.00) by November 16<sup>th</sup>, 2005 and monthly payments due on said Judgment in the amount of Four Hundred Thirty Four Dollars and No Cents (\$434.00) beginning on November 16<sup>th</sup>, 2005, until paid in full. See Exhibit "A" as previously marked and identified herein.

8. Defendant made payments totaling Twelve Hundred Eighteen Dollars and No Cents (\$1,218.00) with his last payment made on March 9<sup>th</sup>, 2006.

9. Despite reasonable and repeated demands for payment, Defendant has failed, refused and continues to refuse to pay the remaining balance due and owing on the aforementioned account balance, all to the damage and detriment of the Plaintiff, that balance is Seven Thousand Forty Dollars Ninety One Cents (\$7,040.91).

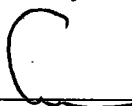
10. Plaintiff has retained the services of the law firm of Wolpoff & Abramson, L.L.P. in the collection of the amount due from Defendant.

11. Any and all conditions precedent to the bringing of this action have been performed by Plaintiff.

12. The amount in controversy is within the jurisdictional amount requiring compulsory arbitration.

**WHEREFORE**, Plaintiff, PALISADES COLLECTION LLC, respectfully requests this Honorable Court enter judgment in favor of Plaintiff and against Defendant, James Dezack, in the amount of Seven Thousand Forty Dollars and Ninety One Cents (\$7,040.91), pursuant to the terms of the aforementioned Stipulation of Judgment, continuing interest through the date of judgment, costs of this action and such other relief as the Court deems proper and just.

Respectfully submitted,



---

Amy F. Doyle, Esquire ID No. 87062  
Daniel F. Wolfson, Esquire ID No. 20617  
Philip C. Warholic, Esquire ID No. 86341  
~~Andrew C. Spears, Esquire ID No. 87737~~  
David R. Galloway, Esquire ID No. 87326  
Tonilyn M. Chippie, Esquire ID No. 87852  
Wolpoff & Abramson, LLP  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, 3<sup>rd</sup> Floor  
Camp Hill, PA 17011  
(717) 303-6700  
Counsel for Plaintiff


**VERIFICATION**

The undersigned hereby states that he/she is the attorney for the Plaintiff, PALISADES COLLECTION LLC, 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 understands that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsification to authorities.

Date: \_\_\_\_\_

1/10/07

  
\_\_\_\_\_  
Amy F. Doyle, Esquire ID No. 87062  
Daniel F. Wolfson, Esquire ID No. 20617  
Philip C. Warholic, Esquire ID No. 86341  
~~Andrew C. Spears, Esquire ID No. 87737~~  
David R. Galloway, Esquire ID No. 87326  
Tonilyn M. Chippie, Esquire ID No. 87852  
Wolpoff & Abramson, LLP  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, 3<sup>rd</sup> Floor  
Camp Hill, PA 17011  
(717) 303-6700  
Counsel for Plaintiff

## **EXHIBIT "A"**

W&A File No.: 134631271

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

**PALISADES COLLECTION LLC,**  
Plaintiff

: No. CV000029105  
:  
:

vs.

: CIVIL ACTION-LAW  
:  
:

**JAMES DEZACK,**  
Defendant

**STIPULATION OF JUDGMENT**

AND NOW, this 26 day of NOVEMBER, 2005, come the parties to this action, by and through their respective counsel and/or individually, and hereby stipulate and agree as follows:

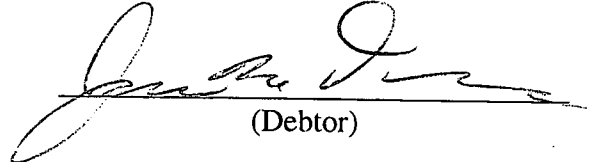
1. On June 24, 2005, Plaintiff filed a District Justice Complaint against Defendant alleging monies due and owing on Defendant's account with Plaintiff.
2. The parties hereto, by and through their counsel or individually, agree to the withdrawal of the District Justice matter and the entry of Judgment is in the amount of Eight Thousand Two Hundred and Fifty Eight and 91/100 (\$8,258.91) Dollars.
3. The Defendant hereby agrees to make one payment of Two Hundred and Twenty Five and 00/100 (\$225.00) by November 16, 2005 and monthly payments on the Judgment in the amount of Four Hundred and Thirty Four and 00/100 (\$434.00) Dollars, until paid in full.
4. The parties agree that the first payment is due on or before December 16, 2005 and all subsequent payments due on the 16th of each month, until this matter is paid in full.
5. Counsel for Plaintiff hereby agrees to take no post-Judgment action as long as the Defendant continues to make regular and timely monthly payments as indicated herein.

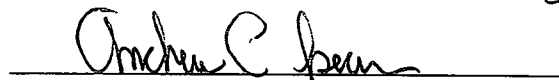
134631271



6. Counsel for the Plaintiff hereby certifies that they are authorized to enter into this instant Stipulation on behalf of their client.

**NOW, THEREFORE**, the undersigned parties hereby request a Judgment be entered in favor of Plaintiff and against Defendant consistent with the terms of this Stipulation.

  
(Debtor)

  
Amy F. Doyle, Esquire #87062  
Daniel F. Wolfson, Esquire #20617  
Bruce H. Cherkis, Esquire #18837  
Philip C. Warholic, Esquire #86341  
Ronald M. Abramson, Esquire #94266  
Ronald S. Canter, Esquire #94000  
Donald P. Shiffer, Esquire #89451  
Andrew C. Spears, Esquire #87737  
WOLPOFF & ABRAMSON, LLP  
Attorneys in the Practice of Debt Collection  
267 East Market Street  
York, PA 17403  
(717) 846-1252

W & A File: 134631271

10/13/10

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC,	:	NO.
PLAINTIFF	:	
	:	
vs.	:	CIVIL ACTION – LAW
	:	
JAMES DEZACK	:	
DEFENDANT	:	

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 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.

LAWYER REFERRAL SERVICE  
Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
100 South Street, P.O. Box 186  
Harrisburg, PA 17108  
(800) 692-7375

HEARING NOTICE

YOU HAVE BEEN SUED IN COURT. The above Notice to Defend explains what you must do to dispute the claims made against you. If you file the written response referred to in the Notice to Defend, a hearing before a board of arbitrators will take place in Fayette County Court House 61 E. Main Street Uniontown, Pennsylvania, on \_\_\_\_\_ at 9:00 am. IF YOU FAIL TO FILE THE RESPONSE DESCRIBED IN THE NOTICE TO DEFEND, A JUDGMENT FOR THE AMOUNT CLAIMED IN THE COMPLAINT MAY BE ENTERED AGAINST YOU BEFORE THE HEARING.

DUTY TO APPEAR AT ARBITRATION HEARING

If one or more of the Parties is not present at the hearing, THE MATTER MAY BE HEARD AT THE SAME TIME AND DATE BEFORE A JUDGE OF THE COURT WITHOUT THE ABSENT PARTY OR PARTIES. THERE IS NO RIGHT TO A TRIAL DE NOVO ON APPEAL FROM A DECISION ENTERED BY A JUDGE.

NOTICE:

YOU MUST RESPOND TO THIS COMPLAINT WITHIN TWENTY (20) DAYS OR A JUDGMENT FOR THE AMOUNT CLAIMED MAY BE ENTERED AGAINST YOU BEFORE THE HEARING. IF ONE OR MORE OF THE PARTIES IS NOT PRESENT AT THE HEARING, THE MATTER MAY BE HEARD IMMEDIATELY BEFORE A JUDGE WITHOUT THE ABSENT PARTY OR PARTIES. THERE IS NO RIGHT TO A TRIAL DE NOVO ON APPEAL FROM A DECISION ENTERED BY A JUDGE.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102379  
NO: 07-134-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: PALISADES COLLECTION, LLC  
vs.  
DEFENDANT: JAMES DEZACK

SHERIFF RETURN

NOW, February 09, 2007 AT 12:17 PM SERVED THE WITHIN COMPLAINT ON JAMES DEZACK DEFENDANT  
AT Meeting place: 309 MAPLE AVE., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JAMES  
DEZACK, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN  
THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

FILED  
03:41:30  
MAY 01 2007  
US

William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WOLPOFF	454015	10.00
SHERIFF HAWKINS	WOLPOFF	454015	73.29

Sworn to Before Me This

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

So Answers,

*Chester A. Hawkins*  
*by Marilyn Harris*

Chester A. Hawkins  
Sheriff

PALISADES COLLECTION LLC  
 ASSIGNEE OF PROVIDIAN NATIONAL  
 BANK  
 210 SYLVAN AVENUE  
 ENGLEWOOD CLIFFS, NJ 07632

: NO. 07-134-CD

Plaintiff

vs.

JAMES DEZACK

Defendant(s)

**FILED** *Atty pd.*  
*m 12:14 PM* 20.00  
**FEB 04 2008** *ICC & Notice to Def.*  
 William A. Shaw  
 Prothonotary/Clerk of Courts  
*Statement to Atty*  
*GR*

## PRAECIPE FOR JUDGMENT

Mr./Ms. Clerk:

Please enter Judgment in favor of Plaintiff and against Defendant(s),  
 JAMES DEZACK and  
 for want of ANSWER TO COMPLAINT.

( X ) Amount due \$ 5885.95  
 Interest \$ 1834.48  
 Attorney's Commission \$  
 Filing costs \$  
 TOTAL \$ 7720.43 , plus interest and costs

( X ) I certify that the foregoing assessment of damages is for specified amounts alleged to be due in the complaint and is calculable as a sum certain from the complaint.

( X ) Pursuant to Pa.R.C.P. 237 (Notice of Praecipe for final judgment or decree), I certify that a copy of this praecipe has been mailed to each other party who has appeared in the action or to his/her Attorney of Record.

( X ) Pursuant to Pa.R.C.P. 237.1, I certify that written notice of the intention to file this praecipe was mailed or delivered to the party against whom judgment is to be entered and to his/her Attorney of Record, if any, after the default occurred and at least ten days prior to the date of the filing of this praecipe and a copy of the notice is attached.

DATE: 4/10/07 Signature: Philip C. Warholick

Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
 Philip C. Warholick #86341 / Ronald M. Abramson #94266  
 David R. Galloway #87326 / Tonilyn M. Chippie #87852  
 Ronald S. Canter #94000 / Bruce H. Cherkis #18837  
 WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff  
 Attorneys in the Practice of Debt Collection  
 4660 Trindle Road, 3rd Floor, Camp Hill, PA 17011  
 (717) 303-6700

NOW, February 4, 2008, JUDGMENT IS ENTERED AS ABOVE.

William A. Shaw  
 Prothonotary/Clerk, Civil Division

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

Deputy

**MAIN OFFICE**  
TWO IRVINGTON CENTRE  
702 KING FARM BLVD., ROCKVILLE, MD 20850

**REGIONAL OFFICES**

10605 JUDICIAL DR. BLDG., A-5, FAIRFAX, VA 22030  
1108 E. MAIN ST., STE. 1003, RICHMOND, VA 23216  
5122 GREENWICH RD., VIRGINIA BEACH, VA 23462  
919 N. MARKET ST., STE. 1300, WILMINGTON, DE 19899  
1 VALLEY BANK BLDG., BOX 1226, CLARKSBURG, WV 26302  
4660 TRINDLE ROAD, STE. 300, CAMP HILL, PA 17011  
301 GRANT ST., STE. 4300, PITTSBURGH, PA 15219  
28632 ROADSIDE DRIVE, STE. 265, AGOURA HILLS, CA 91301  
39500 HIGH POINTE BLVD., STE. 250, NOVI, MI 48375  
300 CANAL VIEW BLVD., ROCHESTER, NY 14623  
5215 NORTH O'CONNOR BLVD., IRVING, TX 75039  
3200 SOUTHWEST FREEWAY, STE. 3300, HOUSTON, TX 77027  
111 SOLEDAD ST., STE. 300, SAN ANTONIO, TX 78205  
1201 PEACHTREE ST., STE. 1717, ATLANTA, GA 30361  
301 CARLSON PKWY., STE. 303, MINNETONKA, MN 55305  
4643 S. ULSTER ST., STE. 920, DENVER, CO 80237  
5355 TOWN CENTER ROAD, STE. 1002, BOCA RATON, FL 33486

**LAW OFFICES**  
**WOLPOFF & ABRAMSON, L.L.P.**

*Attorneys in the Practice of Debt Collection*  
(A National Collection Attorney Network Firm)

4660 TRINDLE ROAD  
SUITE 300  
CAMP HILL, PA 17011

(TOLL FREE)

1-800-830-2793

FACSIMILE (866) 281-9028

PLEASE DIRECT CORRESPONDENCE TO CAMP HILL OFFICE

MARCH 02, 2007

134631271  
JAMES DEZACK

3 MADISON AVE  
DU BOIS PA 15801

Re: PALISADES COLLECTION LLC ASSIGNEE OF PROVIDIAN NATIONAL BANK  
vs. JAMES DEZACK  
Docket No. 07-134-CD

Dear JAMES DEZACK

Enclosed herein please find a 10-Day Notice pursuant to Rule 237.1 of the  
Pennsylvania Rules of Civil Procedure.

Sincerely,



Amy F. Doyle #87062 / Daniel F. Wolfson #2061  
Philip C. Warholc #86341 / Ronald M. Abramson #94266  
David R. Galloway #87326 / Tonilyn M. Chippie #87852  
Ronald S. Canter #94000 / Bruce H. Cherkis #18837  
WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, 3rd Floor, Camp Hill, PA 17011  
(717) 303-6700

**NATIONAL COLLECTION ATTORNEY NETWORK**  
**AFFILIATED FIRM LOCATIONS [NOT REGIONAL]**

**OFFICES OF WOLPOFF & ABRAMSON, L.L.P.] \***

BIRMINGHAM, ALABAMA  
ANCHORAGE, ALASKA  
PHOENIX, ARIZONA  
LITTLE ROCK, ARKANSAS  
EAST HARTFORD, CONNECTICUT  
HONOLULU, HAWAII  
BOISE, IDAHO  
CHICAGO, ILLINOIS  
MERRILLVILLE, INDIANA  
KANSAS CITY, KANSAS  
LEXINGTON, KENTUCKY  
METAIRIE, LOUISIANA  
WORCESTER, MASSACHUSETTS  
ST. LOUIS, MISSOURI  
GREAT FALLS, MONTANA  
OMAHA, NEBRASKA  
LAS VEGAS, NEVADA  
MANCHESTER, NEW HAMPSHIRE  
CEDAR KNOLLS, NEW JERSEY  
RALEIGH, NORTH CAROLINA  
FARGO, NORTH DAKOTA  
CLEVELAND, OHIO  
OKLAHOMA CITY, OKLAHOMA  
EUGENE, OREGON  
PROVIDENCE, RHODE ISLAND  
COLUMBIA, SOUTH CAROLINA  
KNOXVILLE, TENNESSEE  
SANDY, UTAH  
MILWAUKEE, WISCONSIN  
RAWLINS, WYOMING  
SEATTLE, WASHINGTON

\* The National Collection  
Attorney Network is an  
affiliation of separate law firms.

W&A Hours of Operation:  
8 a.m. - 6 p.m. ET M-F

**COPY**

W&A File No. 134631271

Enclosure

CC: JAMES DEZACK

This is an attempt by a debt collector to collect a debt and any information obtained  
will be used for that purpose.

NOT10D/PANOTC

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC  
ASSIGNEE OF PROVIDIAN NATIONAL  
BANK  
210 SYLVAN AVENUE  
ENGLEWOOD CLIFFS, NJ 07632

: NO. 07-134-CD

:

:

:

Plaintiff

:

vs.

:

JAMES DEZACK

:

Defendant(s)

:

COPY

TO: JAMES DEZACK  
3 MADISON AVE  
DU BOIS PA 15801

DATE OF NOTICE: 3/2/07

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU FAILED TO TAKE THE ACTION REQUIRED OF YOU IN THIS CASE. UNLESS YOU ACT WITHIN TEN (10) 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.

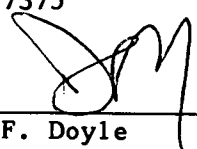
YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

PA Lawyer Referral Service  
Pennsylvania Bar Assn.  
P.O. Box 186

Harrisburg  
800-692-7375

PA 17108

By:

  
Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholc #86341 / Ronald M. Abramson #94266  
David R. Galloway #87326 / Tonilyn M. Chippie #87852  
Ronald S. Canter #94000 / Bruce H. Cherkis #18837  
WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, 3rd Floor, Camp Hill, PA 17011  
(717) 303-6700

## IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION, LLC : No. 07-134-CD

ASSIGNEE OF PROVIDIAN NATIONAL

BANK :

210 SYLVAN AVENUE :

ENGLEWOOD CLIFFS, NJ 07632 :

Plaintiff :

vs. :

CIVIL ACTION - LAW :

JAMES DEZACK :

Defendant(s) :

## AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA :

COUNTY OF CUMBERLAND :

The undersigned counsel, being duly sworn according to law, depose and say that I am the Attorney for the Plaintiff in the above-captioned matter, and that to the best of my knowledge, information and belief Defendant, JAMES DEZACK, above-named, is over 21 years of age; is last known to reside at 3 MADISON AVE DU BOIS PA 15801

County of CLEARFIELD, Pennsylvania; is not in the military service of the United States or its Allies, or otherwise within the provisions of the Servicemembers Civil Relief Act and its Amendments.

## COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Amy R. Wise, Notary Public  
Hampden Twp., Cumberland County  
My Commission Expires Nov. 30, 2010

Member, Pennsylvania Association of Notaries

*Philip C. Warholik*  
Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholik #86341 / Ronald M. Abramson #94266  
David R. Galloway #87326 / Tonilyn M. Chippie #87852  
Ronald S. Canter #94000 / Bruce H. Cherkis #18837  
WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, 3rd Floor, Camp Hill, PA 17011  
(717) 303-6700

SWORN and SUBSCRIBED to before me this 10<sup>th</sup> day of April, 2007

*Amy R. Wise*  
Notary Public

## IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION LLC : No. 07-134-CD  
 ASSIGNEE OF PROVIDIAN NATIONAL :  
 BANK :  
 210 SYLVAN AVENUE :  
 ENGLEWOOD CLIFFS, NJ 07632 :

Plaintiff :

vs. :

CIVIL ACTION - LAW

JAMES DEZACK :

Defendant(s) :

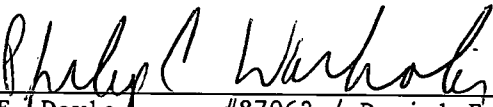
CERTIFICATE OF RESIDENCE  
 PA. R.C.P. 236

I, hereby certify that the precise residence of Plaintiff is:

PALISADES COLLECTION LLC  
 ASSIGNEE OF PROVIDIAN NATIONAL  
 BANK  
 210 SYLVAN AVENUE  
 ENGLEWOOD CLIFFS, NJ 07632

and certify that the last known address of the within Defendant(s) is:

JAMES DEZACK  
 3 MADISON AVE  
 DU BOIS PA 15801

  
 Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
 Philip C. Warhol #86341 / Ronald M. Abramson #94266  
 David R. Galloway #87326 / Tonilyn M. Chippie #87852  
 Ronald S. Canter #94000 / Bruce H. Cherkis #18837  
 WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff  
 Attorneys in the Practice of Debt Collection  
 4660 Trindle Road, 3rd Floor, Camp Hill, PA 17011  
 (717) 303-6700



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

COPIES

PALISADES COLLECTION LLC  
ASSIGNEE OF PROVIDIAN NATIONAL

: NO. 07-134-CD

Plaintiff

vs.

: CIVIL ACTION - LAW

JAMES DEZACK

Defendant(s)

NOTICE OF JUDGMENT

( x ) Notice is hereby given that a  
in the above-captioned matter has been entered against you in the amount of  
\$ 7720.43 , plus interest, on February 4, 2008.

( x ) A copy of all documents filed with the Prothonotary in support of the  
within judgment is/are attached.

*William L. Liska*

Prothonotary Civil Division

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

If you have any questions regarding this Notice, please contact the  
filing party.

*Philip C. Warholick*

Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholick #86341 / Ronald M. Abramson #94266  
David R. Galloway #87326 / Tonilyn M. Chippie #87852  
Ronald S. Canter #94000 / Bruce H. Cherkis #18837  
WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, 3rd Floor, Camp Hill, PA 17011  
(717) 303-6700

(This Notice is given in accordance with Pa.R.C.P. 236.)

NOTICE SENT TO:

JAMES DEZACK

3 MADISON AVE  
DU BOIS PA 15801

COPY

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

Palisades Collection, LLC  
Plaintiff(s)

No.: 2007-00134-CD

Real Debt: \$7,720.43

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

James Dezack  
Defendant(s)

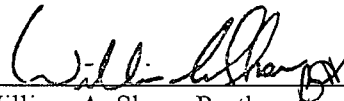
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: February 4, 2008

Expires: February 4, 2013

Certified from the record this 4th day of February, 2008.

  
\_\_\_\_\_  
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