

07-167-CD
Clfd FCU vs Michelle McKay

Clfd FCU vs Michelle McKay
2007-167-CD

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

Clearview Federal Credit Union
f/k/a US Airway Federal Credit
(Plaintiff) Union

8805 University Boulevard
(Street Address)

Moon Twp. PA 15108-2580
(City, State ZIP)

CIVIL ACTION

No. 2007-167-CD

Type of Case: Civil

Type of Pleading: Complaint

VS.

Michelle Lee McKay
(Defendant)

210 Elizabeth Street
(Street Address)

Osceola Mills, PA 16666
(City, State ZIP)

Filed on Behalf of:

Clearview Federal Credit Union f/k/a
(Plaintiff/Defendant)
US Airway Federal Credit Union

Timothy A. Krieger, Esquire

(Filed by)

Tucker Arensberg, PC.
1500 One PPG Place
Pgh PA 15222
(Address)

412-594-3943
(Phone)

Timothy Krieger
(Signature)

FILED *at \$85.00 A/c*
M 12:15 pm 2/2/07 Shf
FEB 02 2007 *cc A/c*
65

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CLEARVIEW FEDERAL CREDIT UNION,
f/k/a US AIRWAYS FEDERAL CREDIT
UNION,

Plaintiff,
vs.

MICHELLE LEE McKAY,

Defendant.

CIVIL DIVISION

No. _____

COMPLAINT IN CIVIL ACTION

Filed on behalf of CLEARVIEW FEDERAL
CREDIT UNION, f/k/a US AIRWAYS
FEDERAL CREDIT UNION, Plaintiff

Counsel of record for this party:

Timothy A. Krieger, Esquire
Pa. I.D. No. 65250
Angela Sheffler Abreu, Esquire
Pa. I.D. No. 90855

TUCKER ARENSBERG, P.C.
Firm No. 287
1500 One PPG Place
Pittsburgh, Pennsylvania 15222
Ph.: (412) 566-1212
Fax: (412) 594-5619

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CLEARVIEW FEDERAL CREDIT UNION,)
f/k/a US AIRWAYS FEDERAL CREDIT UNION,)
Plaintiff,)
vs.) No.
MICHELLE LEE McKAY,)
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, 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.

Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
100 South Street
P. O. Box 186
Harrisburg, Pennsylvania 17108
Telephone: (800) 692-7375

USTED DEBE LLEVAR ESTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELEFONEÉ LA OFICINA FIJADA AQUÍ ABAJO. ESTA OFICINA PUEDE PROVEERÉ CON INFORMACIÓN DE COMO CONSEGUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ESTA OFICINA PUEDE PROVEERÉ INFORMACIÓN ACERA AGENCIAS. QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQUÍ UN HONORARIO REDUCIDO O GRATIS.

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CLEARVIEW FEDERAL CREDIT UNION, f/k/a US AIRWAYS FEDERAL CREDIT UNION,) CIVIL DIVISION
vs.)
MICHELLE LEE McKAY,)
Defendant.) No. _____

COMPLAINT IN CIVIL ACTION

AND NOW COMES, CLEARVIEW FEDERAL CREDIT UNION, f/k/a US AIRWAYS FEDERAL CREDIT UNION, by and through its counsel, Tucker Arensberg, P.C., and files the following Complaint, and in support thereof, states as follows:

1. Plaintiff is Clearview Federal Credit Union, f/k/a US Airways Federal Credit Union, a federal credit union with a business address of 8805 University Boulevard, Moon Township, Pennsylvania 15108-2580 (the "Plaintiff").
2. Defendant is Michelle Lee McKay, whose last known address is 210 Elizabeth Street, Osceola Mills, PA 16666 (the "Defendant").

COUNT I - BREACH OF CONTRACT

3. On or about April 26, 2001, Defendant executed and delivered to the Plaintiff a Visa Application ("Agreement"). A true and correct copy of the Agreement is attached hereto and incorporated herein as Exhibit "A".

4. Pursuant to said Agreement, Defendant agreed to be bound by the terms and conditions of said Agreement and accompanying Member Payment Schedule.

5. Defendant incurred debt through use of a Visa credit card issued pursuant to said Agreement.

6. Defendant is in default under the terms of the Agreement for failure to make payments as and when due.

7. The amount due and owing to Plaintiff by Defendant as of November 17, 2006 was \$8,649.36.

WHEREFORE, Clearview Federal Credit Union, f/k/a US Airways Federal Credit Union, respectfully requests that this Honorable Court enter judgment in its favor and against the Defendant in the amount of \$8,649.36, plus interest accruing after November 17, 2006, plus costs, and grant the Plaintiff such other relief as this Court deems just and proper.

COUNT II-UNJUST ENRICHMENT

8. Paragraphs 1 through 7 are incorporated herein by reference as if set forth herein at length.

9. Plaintiff reasonably expected to receive payments when due for the use of said Visa charge card.

10. Defendant was aware that Plaintiff did not provide the Visa charge card with the intention of doing so gratuitously.

11. Defendant's failure to pay charges incurred constitutes the unjust retention of a benefit.

12. As a direct and proximate result of Defendant's unjust retention of the benefit provided by Plaintiff, Plaintiff has suffered and continues to suffer serious financial injury and inequities that have resulted in substantial damages.

WHEREFORE, Clearview Federal Credit Union, f/k/a US Airways Federal Credit Union, respectfully requests that this Honorable Court enter judgment in its favor and against the Defendant in the amount of \$8,649.36, the value of the benefit conferred upon Defendant as a result of their unjust retention of funds made available by Plaintiff.

Respectfully submitted,
TUCKER ARENSBERG, P.C.

Dated: January 30, 2007



Timothy A. Krieger, Esquire
Pa. I.D. No. 65250
Angela Sheffler Abreu, Esquire
Pa. I.D. No. 90855
1500 One PPG Place
Pittsburgh, Pennsylvania 15222
Phone: (412) 566-1212
Attorneys for Clearview Federal Credit Union,
f/k/a US Airways Federal Credit Union, Plaintiff

Jun 25 03 10:33a

Michelle McKay

814-339-7138

p.1

Attn: VISA dep't.

21158 82410

70798

Simplified VISA Application

1. NEW APPLICATION (Please Print Clearly)

Platinum* Gold* Classic
 Secured (1250 or 2000 Credit Limit) Student (220 or 250 Credit Limit - Credit Report Required)

* Must have annual household income of \$33,000 or greater. If you apply for a Platinum or Gold card and do not qualify, we will attempt to qualify you for a Classic card.

Desired Credit Limit \$ 3000 to 5000

2. ADDING:

3. APPLICANT*

Name Michelle McKay
 Birthdate 11-12-70 SS # 21-58-X21
 Home Address 200 Cole Mills Street
 City Decatur State GA Zip 30033
 Mailing Address 200 Cole Mills Street
 City Decatur State GA Zip 30033
 Phone Day (404) 339-7138
 Evening (404) 880-9846
 E-mail Address mckay@netphd.net
 Driver's License #
 Employer Allegiance Consulting Services
 Hire Date 5-18-03
 Gross Monthly Income \$ \$1200 (Please include a copy of a recent pay stub)
 Other Income \$ Source
 Own or Rent Monthly Payment \$ 450
 Date you moved into your current residence 3-1-03
 Mother's Maiden Name DUNLAP
 Name of Nearest Relative Samuel McKay
 (not living with you)
 Phone (404) 339-6786

4. CO-APPLICANT/CO-SIGNER*

Name
 Home Address
 City State Zip
 Birthdate SS #
 Driver's License #
 Employer
 Hire Date
 Gross Monthly Income \$ (Please include a copy of a recent pay stub)
 Own or Rent Monthly Payment \$
 Date you moved into your current residence

5. AUTHORIZED USER*

Name
 Home Address
 City State Zip
 Relationship SS #
 Birthdate
*Applicant, Co-Applicant, Co-Signer and Authorized User must be 18
10442

6. BALANCE TRANSFER REQUEST

Upon approval, I wish to transfer my present balance(s) on the credit card account(s) listed below to my US Airways Federal Credit Union VISA account.

Card Issuer _____
 Account # _____
 Card Issuer _____
 Account # _____

X _____
 Please send a copy of your LAST STATEMENT with Balance Transfer Request

7. NOTICE TO CO-SIGNER

As co-signer, you are responsible for the entire balance owed on this credit card. Please be sure you understand this repayment responsibility. If the student doesn't pay, you will have to. Please be sure you can afford this indebtedness as you may be required to pay the full amount of the credit line to include interest and/or collection costs. If the credit line is in default, it may become part of YOUR credit record.

X _____

8. SHARE SECURED VISA

I hereby request and accept an open-end loan approved by US Airways FCU to operate in conjunction with a VISA credit card. I agree not to exceed the loan amount designated by the Pledge of Shares I have selected below.

Amount of Share Pledges \$250 \$500

X _____

** Alimony, child support or maintenance payments are optional information and need not be provided if the applicant does not choose to rely on such income in applying for credit. I (we) route application for a VISA credit card(s). If this application is accepted and a charge card(s) issued, the applicant and co-applicant, if any, by signing or permitting another to use the charge card(s) agree(s) that the applicant and co-applicant (if any) will be bound by the terms and conditions of the charge card agreement. Member Payment Schedule section paying the charge card(s) and all statements therein. Everything that I (we) have stated in this application is correct to the best of my (our) knowledge. I (we) understand that you will decide this application whether or not it is approved. You are authorized to check my (our) credit and employment history and to answer questions from other entities about my (our) relationship with me (us).

X Michelle McKay 6-25-03

X _____

X _____

For Credit Union Use Only

Credit Limit \$ _____ Approved Declined
 Comments _____
 Loan Officer _____ Date _____
 Processor _____ Date _____
 VISA # _____

Back to Work full time as of

5-1-03

M. McKay

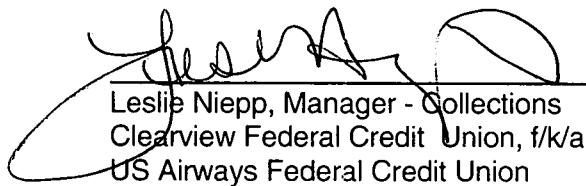
EXHIBIT

"A"

sablers

VERIFICATION

I, Leslie Niepp, Manager - Collections, Clearview Federal Credit Union, f/k/a US Airways Federal Credit Union, hereby certify that the averments of fact contained in the foregoing Complaint are true and correct to the best of my knowledge, information and belief; that I am authorized to make this declaration on behalf of the Plaintiff, and that it is made subject to the penalties of 18 Pa. C.S.A. § 4904, relating to unsworn falsification to authorities.



Leslie Niepp, Manager - Collections
Clearview Federal Credit Union, f/k/a
US Airways Federal Credit Union

January 30, 2007

Office of the Prothonotary
Clearfield County
P. O. Box 549
Clearfield, PA 16830

**Re: Clearview Federal Credit Union f/k/a US Airways Federal Credit Union
vs. Michelle Lee McKay**

Dear Sir or Madam:

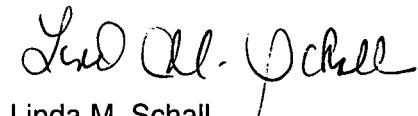
This office represents Clearview Federal Credit Union, the Plaintiff in the above-referenced matter. Enclosed please find a Complaint in Civil Action and Tucker Arensberg, P.C. check No. 297327 in the amount of \$85.00 for the filing fee. Kindly return a copy of the date/time stamped complaint in the self-addressed stamped envelope provided.

Also enclosed are extra copies for the Sheriff, directions and a check for service. Please forward the Complaint and the enclosed documents to the Sheriff at your earliest convenience.

Thank you for your attention to this matter. Please contact me at (412) 594-3943 if you have any questions or require additional information.

Very truly yours,

TUCKER ARENSBERG, P.C.



Linda M. Schall
Paralegal

Enclosures

BANK_FIN:292998-1 022263-130440

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102409
NO: 07-167-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: CLEARVIEW FEDERAL CREDIT UNION, f/k/a US AIRWAYS FEDERAL
CREDIT UNION

vs.

DEFENDANT: MICHELLE LEE McKAY

SHERIFF RETURN

NOW, February 20, 2007 AT 2:14 PM SERVED THE WITHIN COMPLAINT ON MICHELLE LEE McKAY
DEFENDANT AT 206 ELIZABETH ST., OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING
TO SAM MCKAY, FATHER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN
THE CONTENTS THEREOF.

SERVED BY: HUNTER /

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	ARENSBERG	297540	10.00
SHERIFF HAWKINS	ARENSBERG	297540	56.80

FILED

Off: 50 cm
MAY 07 2007

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

____ Day of _____ 2007

Chester A. Hawkins
by Marilyn Harr
Chester A. Hawkins
Sheriff

COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CLEARVIEW FEDERAL CREDIT UNION,
f/k/a US AIRWAYS FEDERAL CREDIT
UNION,

CIVIL DIVISION

No. 2007-167-CD

Plaintiff,
vs.

MICHELLE LEE McKAY,

COMPLAINT IN CIVIL ACTION

Defendant.

Filed on behalf of CLEARVIEW FEDERAL
CREDIT UNION, f/k/a US AIRWAYS
FEDERAL CREDIT UNION, Plaintiff

Counsel of record for this party:

Timothy A. Krieger, Esquire
Pa. I.D. No. 65250
Angela Sheffler Abreu, Esquire
Pa. I.D. No. 90855

TUCKER ARENSBERG, P.C.
Firm No. 287
1500 One PPG Place
Pittsburgh, Pennsylvania 15222
Ph.: (412) 566-1212
Fax: (412) 594-5619

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

FEB 02 2007

Attest.

William L. Bowers
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CLEARVIEW FEDERAL CREDIT UNION,)
f/k/a US AIRWAYS FEDERAL CREDIT UNION,)
Plaintiff,)
vs.) No.
MICHELLE LEE McKAY,)
Defendant.)

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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.

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CLEARVIEW FEDERAL CREDIT UNION, f/k/a US AIRWAYS FEDERAL CREDIT UNION,) CIVIL DIVISION
vs.)
MICHELLE LEE McKAY,)
Defendant.) No. _____

COMPLAINT IN CIVIL ACTION

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COUNT I - BREACH OF CONTRACT

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4. Pursuant to said Agreement, Defendant agreed to be bound by the terms and conditions of said Agreement and accompanying Member Payment Schedule.
5. Defendant incurred debt through use of a Visa credit card issued pursuant to said Agreement.

6. Defendant is in default under the terms of the Agreement for failure to make payments as and when due.

7. The amount due and owing to Plaintiff by Defendant as of November 17, 2006 was \$8,649.36.

WHEREFORE, Clearview Federal Credit Union, f/k/a US Airways Federal Credit Union, respectfully requests that this Honorable Court enter judgment in its favor and against the Defendant in the amount of \$8,649.36, plus interest accruing after November 17, 2006, plus costs, and grant the Plaintiff such other relief as this Court deems just and proper.

COUNT II-UNJUST ENRICHMENT

8. Paragraphs 1 through 7 are incorporated herein by reference as if set forth herein at length.

9. Plaintiff reasonably expected to receive payments when due for the use of said Visa charge card.

10. Defendant was aware that Plaintiff did not provide the Visa charge card with the intention of doing so gratuitously.

11. Defendant's failure to pay charges incurred constitutes the unjust retention of a benefit.

12. As a direct and proximate result of Defendant's unjust retention of the benefit provided by Plaintiff, Plaintiff has suffered and continues to suffer serious financial injury and inequities that have resulted in substantial damages.

WHEREFORE, Clearview Federal Credit Union, f/k/a US Airways Federal Credit Union, respectfully requests that this Honorable Court enter judgment in its favor and against the Defendant in the amount of \$8,649.36, the value of the benefit conferred upon Defendant as a result of their unjust retention of funds made available by Plaintiff.

Respectfully submitted,
TUCKER ARENSBERG, P.C.

Dated: January 30, 2007



Timothy A. Krieger, Esquire
Pa. I.D. No. 65250
Angela Sheffler Abreu, Esquire
Pa I.D. No. 90855
1500 One PPG Place
Pittsburgh, Pennsylvania 15222
Phone: (412) 566-1212
Attorneys for Clearview Federal Credit Union,
f/k/a US Airways Federal Credit Union, Plaintiff

Attn: Visa Dept.

70798
21158 82410

Simplified VISA Application

1. NEW APPLICATION (Please Print Clearly)

Platinum Gold Classic
 Secured (\$250 or \$500 Credit Limit)
 Student (\$250 or \$500 Credit Limit - Co-Signer Required)

* Must have annual household income of \$33,000 to qualify. If you apply for a Platinum or Gold card and do not qualify, we will attempt to qualify you for a Gold card.

Desired Credit Limit \$ 3000 to 5000

2. ADDING:

3. APPLICANT*

Name Michelle McKay
 Birthdate 11-17-70 SS# 211-58-8241
 Home Address 210 1/2 Zebch Street
 City Wellesley Hills State MA Zip 02215
 Mailing Address 210 1/2 Zebch Street
 City Wellesley Hills State MA Zip 02215
 Phone Day (617) 598-7138
 Evening (617) 880-4376
 E-mail Address McKay@netphd.net
 Driver's License # 1111111111111111
 Employer US Airways Airlines/US Airways Express
 Hire Date 5-18-98
 Gross Monthly Income \$ *2200 to 24000
 (Please include a copy of a recent payst&)
 Other Income \$ 0 Source None
 Own or Rent Monthly Payment \$ 450
 Date you moved into your current residence 3-1-00
 Mother's Maiden Name MUNLEY
 Name of Nearest Relative Samuel McKay
 (not living with you)
 Phone (617) 339-16786

4. CO-APPLICANT/CO-SIGNER*

Name
 Home Address
 City State Zip
 Birthdate SS#
 Driver's License #
 Employer
 Hire Date
 Gross Monthly Income \$
 (Please include a copy of a recent payst&)
 Own or Rent Monthly Payment \$
 Date you moved into your current residence

5. AUTHORIZED USER*

Name
 Home Address
 City State Zip
 Relationship SS#
 Birthdate
*Applicant, Co-Applicant/Co-Signer and Authorized User must be 18
years old.

6. BALANCE TRANSFER REQUEST

Upon approval, I wish to transfer my present balance(s) on the credit card account(s) listed below to my US Airways Federal Credit Union VISA account.

Card Issuer _____
 Account # _____
 Card Issuer _____
 Account # _____

Please send a copy of your LAST STATEMENT with Balance Transfer Request

7. NOTICE TO CO-SIGNER

As co-signer, you are responsible for the entire balance owed on this credit card. Please be sure you understand this repayment responsibility. If the student doesn't pay, you will be responsible. Please be sure you can afford this indebtedness as you may be required to pay the full amount of the credit line to include interest and/or collection costs. If the credit line is in default, it may become part of YOUR credit record.

8. SHARE SECURED VISA

I hereby request and accept an open-end loan approved by US Airways FCU to operate in conjunction with a VISA credit card. I agree not to exceed the loan amount designated by the Pledge of Shares I have selected below.

Amount of Shares Pledged \$250 \$500

As Attorney, child support or maintenance payments and unpaid information and need not be revealed if the applicant does not choose to rely on such income in applying for credit. I (we) make application for a VISA credit card(s). If this application is accepted and a charge card(s) issued, the applicant and co-applicant, if any, by signing or permitting another to sign the charge card(s) agrees(s) that the applicant and co-applicant (if any) will be bound by the terms and conditions of the charge card(s) and the Member/Payee Schedule accompanying the charge card(s) and all amendments thereto. Everything that I, (we) have stated in this application is true to the best of my (our) knowledge. I (we) understand that you will release this application whether or not it is approved. You are authorized to check my (our) credit and employment history and to answer questions from underwriters about my (our) creditworthiness and to answer questions from

Michelle McKay 6-25-03

For Credit Union Use Only

Credit Limit \$ _____ Approved Declined
 Comments _____
 Loan Officer _____ Date _____
 Processor _____ Date _____
 VISA # _____

Back to Work full time as of

5-1-03

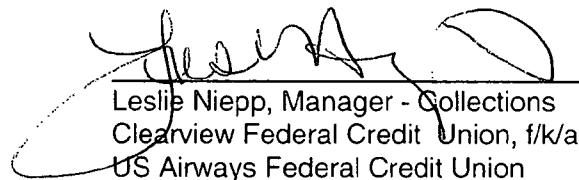
M. McKay

EXHIBIT

"A"

VERIFICATION

I, Leslie Niepp, Manager - Collections, Clearview Federal Credit Union, f/k/a US Airways Federal Credit Union, hereby certify that the averments of fact contained in the foregoing Complaint are true and correct to the best of my knowledge, information and belief; that I am authorized to make this declaration on behalf of the Plaintiff, and that it is made subject to the penalties of 18 Pa. C.S.A. § 4904, relating to unsworn falsification to authorities.



Leslie Niepp, Manager - Collections
Clearview Federal Credit Union, f/k/a
US Airways Federal Credit Union

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CLEARVIEW FEDERAL CREDIT UNION,
f/k/a US AIRWAYS FEDERAL CREDIT
UNION,

CIVIL DIVISION

No. 2007-167-CD

Plaintiff,

vs.

MICHELLE LEE McKAY,

**PRAECIPE FOR ENTRY OF DEFAULT
JUDGMENT**

Defendant.

Filed on behalf of CLEARVIEW FEDERAL
CREDIT UNION, f/k/a US AIRWAYS
FEDERAL CREDIT UNION, Plaintiff

Counsel of record for this party:

Donna M. Donaher, Esquire
Pa. I.D. No. 53165
Angela Sheffler Abreu, Esquire
Pa. I.D. No. 90855

TUCKER ARENSBERG, P.C.
Firm #287
1500 One PPG Place
Pittsburgh, Pennsylvania 15222
Telephone: (412) 566-1212

FILED
MAY 10 2007
Atty pd
m7/12:34/07 20.00
William A. Shaw
Prothonotary/Clerk of Courts
1000 Avenue of the Arts
Philadelphia, PA 19103
Notice to each
address or notice
Statement to
Atty
60

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CLEARVIEW FEDERAL CREDIT UNION,) CIVIL DIVISION
f/k/a US AIRWAYS FEDERAL CREDIT)
UNION,)
Plaintiff,) No. 2007-167-CD
vs.)
MICHELLE LEE McKAY,)
Defendant.)

PRAECIPE FOR ENTRY OF DEFAULT JUDGMENT

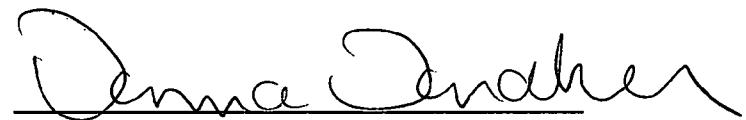
TO: Prothonotary

Please enter Judgment by Default in the above-captioned case for the Plaintiff and against Defendant in the amount of \$8,649.36, plus costs and interest, for failure to answer or otherwise respond to the Complaint.

I hereby certify that the attached written Notice of Intention to take a Default Judgment was mailed to the Defendant ten days prior to the filing of the Praecipe for Entry of Default Judgment.

TUCKER ARENSBERG, P.C.

Date: 4/18/2007



Donna M. Donaher, Esquire
Attorney for Clearview Federal Credit
Union, f/k/a US Airways Federal
Credit Union, Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CLEARVIEW FEDERAL CREDIT UNION,) CIVIL DIVISION
f/k/a US AIRWAYS FEDERAL CREDIT)
UNION,) No. 2007-167-CD
Plaintiff,)
vs.)
MICHELLE LEE McKAY,)
Defendant.)

TO: Michelle Lee McKay
206 Elizabeth Street
Osceola Mills, PA 16666

DATE OF NOTICE: March 28, 2007

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE 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 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.

Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
100 South Street
P.O. Box 186
Harrisburg, Pennsylvania 17108
Telephone: (800) 692-7375

TUCKER ARENSBERG, P.C.

By:


Donna M. Donaher, Esquire
Angela Sheffler Abreu, Esquire
Attorneys for Clearview Federal Credit
Union, f/k/a US Airways Federal Credit
Union, Plaintiff

CERTIFICATE OF SERVICE

I hereby certify that the foregoing Notice was served upon the Defendant, Elizabeth A. McCaffrey, by depositing thereof in the United States Mail, first class postage prepaid, on the 28th day of March, 2007 at the following address:

Michelle Lee McKay
206 Elizabeth Street
Osceola Mills, PA 16666

TUCKER ARENSBERG, P.C.

By:

Donna Donaher
Donna M. Donaher, Esquire
Angela Sheffler Abreu, Esquire
Attorneys for Clearview Federal Credit
Union, f/k/a US Airways Federal Credit
Union, Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CLEARVIEW FEDERAL CREDIT UNION,)	CIVIL DIVISION
f/k/a US AIRWAYS FEDERAL CREDIT)	
UNION,)	No. 2007-167-CD
)	
Plaintiff,)	
)	
vs.)	
)	
MICHELLE LEE MCKAY,)	
)	
Defendant.)	

TO: Michelle Lee McKay
210 Elizabeth Street
Osceola Mills, PA 16666

DATE OF NOTICE: March 28, 2007

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE 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.

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TUCKER ARENSBERG, P.C.

By:


Donna M. Donaher, Esquire
Angela Sheffler Abreu, Esquire
Attorneys for Clearview Federal Credit
Union, f/k/a US Airways Federal Credit
Union, Plaintiff

CERTIFICATE OF SERVICE

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Michelle Lee McKay
210 Elizabeth Street
Osceola Mills, PA 16666

TUCKER ARENSBERG, P.C.

By: 

Donna M. Donaher, Esquire
Angela Sheffler Abreu, Esquire
Attorneys for Clearview Federal Credit
Union, f/k/a US Airways Federal Credit
Union, Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

COPY

CLEARVIEW FEDERAL CREDIT UNION,) CIVIL DIVISION
f/k/a US AIRWAYS FEDERAL CREDIT)
UNION,)
Plaintiff,) No. 2007-167-CD
vs.)
MICHELLE LEE McKAY,)
Defendant.)

NOTICE OF JUDGMENT

To: Michelle Lee McKay
206 Elizabeth Street
Osceola Mills, PA 16666

You are hereby notified that a Judgment was entered against you on

May 10, 2007 in the amount of \$8,649.36, plus costs of suit.

William H. Baer

Prothonotary

COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CLEARVIEW FEDERAL CREDIT UNION,) CIVIL DIVISION
f/k/a US AIRWAYS FEDERAL CREDIT)
UNION,)
Plaintiff,) No. 2007-167-CD
vs.)
MICHELLE LEE McKAY,)
Defendant.)

NOTICE OF JUDGMENT

To: Michelle Lee McKay
210 Elizabeth Street
Osceola Mills, PA 16666

You are hereby notified that a Judgment was entered against you on

May 10, 2007 in the amount of \$8,649.36, plus costs of suit.

Willie M. Thompson

Prothonotary

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

COPY

Clearview Federal Credit Union
US Airways Federal Credit Union
Plaintiff(s)

No.: 2007-00167-CD

Real Debt: \$8,649.36

Atty's Comm: \$

Vs.

Costs: \$

Michelle Lee McKay
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: May 10, 2007

Expires: May 10, 2012

Certified from the record this 10th day of May, 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