



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

CAPITAL ONE BANK

Plaintiff

vs.

ANGELA HUTCHINSON

Defendant

No: 07-184-CD

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

James C. Warmbrodt, 42524  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
436 Seventh Avenue, Suite 2718  
Pittsburgh, PA 15219  
(412) 434-7955  
FAX: 412-338-7130  
05591830 C N Pit CXC

FILED  
07:13/07  
FEB 05 2007  
Att'y pd. 185.00  
JCC Sheriff  
William A. Shaw  
Prothonotary/Clerk of Courts

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

CAPITAL ONE BANK.

Plaintiff

vs.

Civil Action No

ANGELA HUTCHINSON

Defendant

COMPLAINT AND 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 an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed 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.

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.

COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
230 EAST MARKET ST., SUITE 228  
CLEARFIELD, PA 16830  
(814) 765-2641, ext 1300-1301

COMPLAINT

1. Plaintiff, CAPITAL ONE BANK is a corporation with offices at 140 EAST SHORE DR GLEN ALLEN , VA 23059 .

2. Defendant is adult individual(s) residing at the address listed below:

ANGELA HUTCHINSON  
42 PINE ST  
HOUTZDALE, PA 16651

3. Defendant applied for and received a credit card bearing the account number 5291071489481612 .

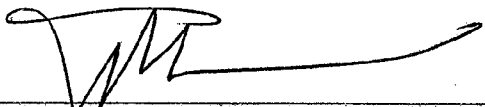
4. Defendant made use of said credit card and has a current balance due of \$1177.31 , as of January 09, 2007 .

5. Defendant is in default by failing to make monthly payments when due. As such, the entire balance is immediately due and payable to Plaintiff.

6. Plaintiff is entitled to the addition of interest at the rate of 26.990% per annum on the unpaid balance from January 09, 2007 . A copy of Plaintiff's STATEMENT is attached hereto, marked as Exhibit "1" and made a part hereof.

7. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the balance due to Plaintiff.

Wherefore, the Plaintiff prays for judgment in its favor and against Defendant , ANGELA HUTCHINSON , INDIVIDUALLY , in the amount of \$1177.31 with continuing interest thereon at the rate of 26.990% per annum from January 09, 2007 plus costs.




---

James C. Warmbrodt, 42524  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
436 Seventh Avenue, Suite 2718  
Pittsburgh, PA 15219  
(412) 434-7955  
FAX: 412-338-7130  
05591830 C N Pit CXC

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

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- More Email Addresses
- Internet Call Waiting

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**Capital One**

MASTERCARD ACCOUNT  
5291-0714-8948-1612

JUL 12 - AUG 11, 2005  
Page 1 of 1

**Account Summary**

Previous Balance	\$776.65
Payments, Credits and Adjustments	\$0.00
Transactions	\$58.00
Finance Charges	\$18.02
<b>New Balance</b>	<b>\$852.67</b>
Minimum Amount Due	\$852.67
Payment Due Date	September 10, 2005
<b>Total Credit Line</b>	<b>\$450</b>
Total Available Credit	\$0.00
Credit Line for Cash	\$450
Available Credit for Cash	\$0.00

**At your service**

To call Customer Relations or to report a lost or stolen card:  
1-800-608-5227

For free online account service and special offers log on to:  
[www.capitalone.com](http://www.capitalone.com)

Send payment to:  
Attn: Remittance Processing  
Capital One Bank  
P.O. Box 790216  
St. Louis, MO 63179-0216

Send inquiry to:  
Capital One  
P.O. Box 30285  
SLC, UT 84130-0285

**Payments, Credits and Adjustments**

**Transactions**

1	11 AUG	CAPITAL ONE MEMBER FEE	\$29.00
2	11 AUG	PAST DUE FEE	29.00

Your request to close your account has been received. Your account will be closed when it reaches a \$0 balance. Until then, you will continue to receive statements and must continue to make payments. All terms and conditions of the account will apply while a balance remains. Please remember to cut your cards and cancel all charges which automatically bill to your account.

**\*\*Important Notice\*\*** Under the terms of your account, Capital One has the right to increase your Annual Percentage Rates (A.P.R.s) effective immediately. However, Capital One has elected not to raise your A.P.R.s at this time. Please be advised that if you fail to abide by the terms of your agreement, Capital One reserves the right to raise your A.P.R.s in the future.

You were assessed a past due fee of \$29.00 on 08/11/2005 because your minimum payment was not received by the due date of 08/11/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

**EXHIBIT**

**Finance Charges**

Please see reverse side for important information

	Balance applied	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$786.26	.07395%	26.99%	\$18.02
CASH	\$0.00	.07395%	26.99%	\$0.00

ANNUAL PERCENTAGE RATE applied this period 26.99%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼

**Capital One**

0000000 0 5291071489481612 11 0852670025000852679

New Balance \$852.67  
Minimum Amount Due \$852.67  
Payment Due Date September 10, 2005  
Total enclosed \$   
Account Number: 5291-0714-8948-1612

Please print mailing address and/or mail change below using blue or black ink.

Street Apt#  
City State ZIP  
Home Phone Alternative Phone  
Email Address @

Capital One Bank  
P.O. Box 790216  
St. Louis, MO 63179-0216

#9022406984886964# MAIL ID NUMBER  
ANGELA HUTCHINSON  
42 PINE ST  
HOUTZDALE PA 16651-8115

Please write your account number on your check or money order made payable to Capital One Bank and mail in the enclosed envelope.



VERIFICATION


CAPITAL ONE BANK

vs

HUTCHINSON, ANGELA

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that he/she is, ALBERT VELASQUEZ, Authorized Agent, of CAPITAL ONE BANK, Plaintiff Herein, that he/she is duly authorized to make this Declaration, and that the facts set forth in the foregoing Complaint in Civil Action are true and correct to the best of his/her knowledge, information and belief.

  
ALBERT VELASQUEZ

  
MAISHA DAVIS  
HENRY COUNTY, GEORGIA  
MY COMMISSION EXPIRES  
OCTOBER 24TH, 2010

5291071489481612

A049

WELTMAN, WEINBERG & REIS CO., L.P.A.

05591830



**FILED**

**FEB 05 2007**

**William A. Shaw  
Prothonotary/Clerk of Courts**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102415  
NO: 07-184-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: CAPITAL ONE BANK  
vs.  
DEFENDANT: ANGELA HUTCHINSON

SHERIFF RETURN

NOW, February 23, 2007 AT 10:31 AM SERVED THE WITHIN COMPLAINT ON ANGELA HUTCHINSON DEFENDANT AT 42 PINE ST., HOUTZDALE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO ANGELA HUTCHINSON, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

FILED  
9/11:50 am  
MAY 07 2007

William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	2676549	10.00
SHERIFF HAWKINS	WELTMAN	2676549	35.46

Sworn to Before Me This

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

\_\_\_\_\_

So Answers,

*Chester A. Hawkins*  
*by Maurya Harris*

Chester A. Hawkins  
Sheriff

**FILED**

JUN 22 2007

11:45/W

William A. Shaw

Prothonotary/Clerk of Courts

1 SENT 4/NOTICE  
TO DEPT.

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

CAPITAL ONE BANK

Plaintiff

No.07-184-CD

vs.

**PRAECIPE FOR ENTRY OF JUDGMENT  
BY CONSENT**

ANGELA HUTCHINSON

Defendant

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

Patrick Thomas Woodman, Esquire  
PA I.D. #34507  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#05591830  
Judgment Amount:\$1177.31

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

CAPITAL ONE BANK

Plaintiff

vs.

Civil Action No. 07-184-CD

ANGELA HUTCHINSON

Defendant

**PRAECIPE FOR JUDGMENT BY CONSENT**

TO THE PROTHONOTARY:

Kindly enter Judgment against Defendant, ANGELA HUTCHINSON, in the amount of \$1177.31 plus costs,  
based upon the consent of the parties.

CONSENTED TO:

WELTMAN, WEINBERG & REIS CO., L.P.A.,

ANGELA HUTCHINSON,

By: Patrick Thomas Wootman  
Attorney for Plaintiff

By: Angela Hutchinson  
Defendant

WWR#05591830

THE UNIVERSITY OF CHICAGO LIBRARY  
500 EAST HATHAWAY

CHICAGO, ILL. 60607

THE UNIVERSITY OF CHICAGO LIBRARY

THE UNIVERSITY OF CHICAGO LIBRARY  
500 EAST HATHAWAY  
CHICAGO, ILL. 60607

THE UNIVERSITY OF CHICAGO LIBRARY

THE UNIVERSITY OF CHICAGO LIBRARY

FILED  
JUN 22 1961  
Prothonotary  
William

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

CAPITAL ONE BANK

Plaintiff

vs.

Civil Action No. 07-184-CD

ANGELA HUTCHINSON

Defendant

**NOTICE OF JUDGMENT OR ORDER**

TO:    ☐ Plaintiff  
         ☒ Defendant  
         ☐ Garnishee

You are hereby notified that the following  
Order or Judgment was entered against you  
on June 22, 2007

(xx)    Assumpsit Judgment in the amount  
         of \$1177.31 plus costs.

(    )    Trespass Judgment in the amount  
         of \$\_\_\_\_\_ plus costs.

(    )    If not satisfied within sixty (60)  
         days, your motor vehicle operator's license and/or registration will be  
         suspended by the Department of Transportation, Bureau of Traffic  
         Safety, Harrisburg, PA.

(xx)    Entry of Judgment of  
         ☐ Court Order  
         ☐ Non-Pros  
         ☐ Confession  
         ☐ Default  
         ☐ Verdict  
         ☐ Arbitration  
         ☐ Award  
         (XX) By Consent

Prothonotary

ANGELA HUTCHINSON  
42 PINE ST  
HOUTZDALE, PA 16651

By:   
PROTHONOTARY (OR DEPUTY)

**FILED**

**JUN 22 2007**

William A. Shaw  
Prothonotary/Clerk of Courts

WELTMAN, WEINBERG & REIS, CO., L.P.A.

BY: James P. Valecko, 79596

Attorney for Plaintiff(s)

I.D. No. 79596

436 7th Ave Ste 2500

Pittsburgh PA 15219-1842

(412) 434-7955

FAX: 412-434-7959

File # 05591830 C N Pit AAT

CAPITAL ONE BANK (USA), NA

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY

VS.

ANGELA HUTCHINSON

CASE NO. 07-184-CD

FILED  
M/MAY 22 2017  
7:00 pm  
BRIAN K. SPENCER  
PROTHONOTARY & CLERK OF COURTS

PRAECIPE TO SATISFY

TO THE PROTHONOTARY:

Kindly mark the case and judgment entered against Defendant  
ANGELA HUTCHINSON as satisfied.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By

James P. Valecko  
Attorney for Plaintiff