

FILED

FEB 05 2007

M/3:00/ur

William A. Shaw
Prothonotary/Clerk of Courts

1 CENT TO SHPT.

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

DSNB/VISA

Plaintiff

No: 2007-188-CD

vs.

COMPLAINT IN CIVIL ACTION

LINDA D GIUFFRE

Defendant

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
05273537 C E Pit CXC

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

DSNB/VISA

Plaintiff
vs.

Civil Action No

LINDA D GIUFFRE

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, DSNB/VISA is a corporation with offices at 2325 CLAYTON RD CONCORD , CA 94520 .

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

LINDA D GIUFFRE
2104 PLEASANT LN
CLEARFIELD, PA 16830

3. Defendant applied for and received a credit card bearing the account number 4308512031210847 .

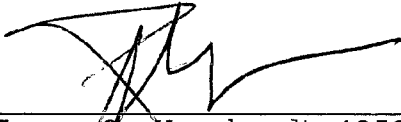
4. Defendant made use of said credit card and has a current balance due of \$863.04 , as of October 30, 2006 .

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 0.000% per annum on the unpaid balance from October 30, 2006 . 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 , LINDA D GIUFFRE , INDIVIDUALLY , in the amount of \$863.04 with continuing interest thereon at the rate of 0.000% per annum from October 30, 2006 plus costs.



James C. Warmbrodt, 42524
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436 Seventh Avenue, Suite 2718
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(412) 434-7955
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05273537 C E 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.

Star Rewards Visa account statement

For the period ending Jun 3, 2005
Days in billing cycle: 31

Linda D Giuffre

Account number: 4308 5120 3121 0847

Questions or lost/stolen card?

Call 1-866-282-8697

Page: 1 of 1

Account summary

Balance of last statement	761.11
Payments	- 38.00
New transactions this statement	+ 0.00
FINANCE CHARGES	+ 10.46
\$ New balance	733.57
Minimum payment due on Jun 28, 2005	\$19.00
Credit limit	0.00

Financial terms

<i>Purchases</i>	
Average daily balance	\$751.30
Daily periodic rate	0.04493%
CORRESPONDING	
ANNUAL PERCENTAGE RATE	16.40%
Actual Annual Percentage Rate	16.40%

Transaction details

Transaction Date	Posting Date	Description	Location	Amount
May 27	May 27	Payment Thank You		- 38.00
Jun 03	Jun 03	Finance Charge		10.46

EXHIBIT

Please tear off and return the slip with your payment. Be sure to write your account number on the front of your check and make your check payable to Macy's. You can pay at any Macy's store, on-line at www.macys.com/paybill, or by mail.



Payment slip

☐ New address or phone number?
Please provide the information on the reverse side.

Account number: 4308 5120 3121 0847

New balance: 733.57

Minimum payment: \$19.00

Payment due date: Jun 28, 2005

Amount enclosed: \$

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01-21 2358

LINDA D GIUFFRE
2104 PLEASANT LN
CLEARFIELD, PA 16830-8427



PO BOX 745012
CINCINNATI, OH 45274-5012



9100043085120312108470100073357000019003

Star Rewards Visa account statement

For the period ending Aug 3, 2005
Days in billing cycle: 31

Linda D Giuffre

Account number: 4308 5120 3121 0847

Questions or lost/stolen card?

Call 1-866-282-8697

Page: 1 of 1

Account summary

Balance of last statement	723.70
Payments	- 0.00
New transactions this statement	+ 25.00
FINANCE CHARGES	+ 10.39
New balance	759.09
Minimum payment due on Aug 28, 2005	\$38.00
Credit limit	0.00

Financial terms

<i>Purchases</i>	
Average daily balance	\$723.70
Daily periodic rate	0.04630%
CORRESPONDING	
ANNUAL PERCENTAGE RATE	16.90%
Actual Annual Percentage Rate	16.90%

Transaction details

Transaction Date	Posting Date	Description	Location	Amount
Aug 03	Aug 03	Finance Charge		10.39
Aug 03	Aug 03	Late Charge		25.00

PLEASE ACCEPT THIS NOTICE AS A FRIENDLY REMINDER OF YOUR PAYMENT NOT BEING RECEIVED FOR THIS MONTH'S BILLING PERIOD. IF YOUR PAYMENT HAS ALREADY BEEN MADE, PLEASE ACCEPT OUR THANKS. WE LOOK FORWARD TO YOUR CONTINUED PATRONAGE. PLEASE CALL 1-800-295-4057.

Please tear off and return the slip with your payment. Be sure to write your account number on the front of your check and make your check payable to Macy's. You can pay at any Macy's store, on-line at www.macys.com/paybill, or by mail.

Payment slip

☐ New address or phone number?
Please provide the information on the reverse side

Account number: 4308 5120 3121 0847

New balance: 759.09

Minimum payment: \$38.00

Payment due date: Aug 28, 2005

Amount enclosed: \$

01-21 2364

LINDA D GIUFFRE
2104 PLEASANT LN
CLEARFIELD, PA 16830-8427



PO BOX 745012
CINCINNATI, OH 45274-5012



9100043085120312108470100075909000038009

IS4308512031210847



Star Rewards Visa account statement

For the period ending Sep 3, 2005
Days in billing cycle: 31

Linda D Giuffre

Account number: 4308 5120 3121 0847

Questions or lost/stolen card?

Call 1-866-282-8697

Page: 1 of 1

Account summary

Balance of last statement	759.09
Payments	- 20.00
New transactions this statement	+ 25.00
FINANCE CHARGES	+ 15.64
\$ New balance	779.73
Minimum payment due on Sep 28, 2005	\$37.00
Credit limit	0.00

Financial terms

<i>Purchases</i>	
Average daily balance	\$739.74
Daily periodic rate	0.06821%
CORRESPONDING	
ANNUAL PERCENTAGE RATE	24.90%
Actual Annual Percentage Rate	24.90%

Transaction details

Transaction Date	Posting Date	Description	Location	Amount
Aug 05	Aug 05	Payment Thank You		- 20.00
Sep 03	Sep 03	Finance Charge		15.64
Sep 03	Sep 03	Late Charge		25.00

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Payments received by 5:00pm Eastern Time will be credited as of the date received.



Payment slip

The creditor is Department Stores National Bank.

☐ New address or phone number?
Please provide the information on the reverse side.

Account number: 4308 5120 3121 0847

New balance: 779.73

Minimum payment: \$37.00

Payment due date: Sep 28, 2005

Amount enclosed: \$

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01-21 2362

LINDA D GIUFFRE
2104 PLEASANT LN
CLEARFIELD, PA 16830-8427



PO BOX 745012
CINCINNATI, OH 45274-5012



9100043085120312108470100077973000037005

Star Rewards Visa account statement

For the period ending Oct 3, 2005
Days in billing cycle: 30

Linda D GiuffreAccount number: **4308 5120 3121 0847****Questions or lost/stolen card?**

Call 1-866-282-8697

Page 1 of 1

Account summary

Balance of last statement	779.73
Payments	- 0.00
New transactions this statement	+ 25.00
FINANCE CHARGES	+ 15.96
New balance	820.69
Minimum payment due on Oct 28, 2005	\$57.00
Credit limit	0.00

Financial terms

Purchases
Average daily balance \$779.73
Daily periodic rate 0.06821%
CORRESPONDING
ANNUAL PERCENTAGE RATE 24.90%
Actual Annual Percentage Rate 24.90%

Transaction details

Transaction Date	Posting Date	Description	Location	Amount
Oct 03	Oct 03	Finance Charge		15.96
Oct 03	Oct 03	Late Charge		25.00

Please tear off and return the slip with your payment. Be sure to write your account number on the front of your check and make your check payable to Macy's. You can pay at any Macy's store, on-line at www.macys.com/paybill, or by mail.

Payment slip

☐ New address or phone number?
Please provide the information on the reverse side

Account number: 4308 5120 3121 0847

New balance: 820.69**Minimum payment: \$57.00**

Payment due date: Oct 28, 2005

Amount enclosed: \$

01-21 2354

LINDA D GIUFFRE
2104 PLEASANT LN
CLEARFIELD, PA 16830-8427



PO BOX 745012
CINCINNATI, OH 45274-5012



9100043085120312108470100082069000057003

Star Rewards Visa account statement

For the period ending Nov 3, 2005
Days in billing cycle: 31

Linda D Giuffre

Account number: **4308 5120 3121 0847**

Questions or lost/stolen card?

Call 1-866-282-8697

Page: 1 of 1

Account summary

Balance of last statement	820.69
Payments	- 0.00
New transactions this statement	+ 25.00
FINANCE CHARGES	+ 17.35
New balance	863.04
Minimum payment due on Nov 28, 2005	\$104.00
Credit limit	0.00

Financial terms

<i>Purchases</i>	
Average daily balance	\$820.69
Daily periodic rate	0.06821%
CORRESPONDING	
ANNUAL PERCENTAGE RATE	24.90%
Actual Annual Percentage Rate	24.90%

FOR YOUR INFORMATION, ENCLOSED PLEASE FIND OUR CURRENT "PRIVACY POLICY" (ONLINE CUSTOMERS, PLEASE REFERENCE "PRIVACY POLICY" PAGE).

PLEASE SEE ENCLOSED IMPORTANT CHANGE IN TERMS NOTICE (ONLINE CUSTOMERS, PLEASE REFERENCE "STATEMENT DISCLOSURES" PAGE).

Transaction details

Transaction Date	Posting Date	Description	Location	Amount
Nov 03	Nov 03	Finance Charge		17.35
Nov 03	Nov 03	Late Charge		25.00

can pay at any Macy's store, on-line at www.macys.com/paybill, or by mail.

Payments received by 5:00pm Eastern Time will be credited as of the date received.

★ macys ★ Payment slip
The creditor is Department Stores National Bank.

☐ New address or phone number?
Please provide the information on the reverse side.

Account number: 4308 5120 3121 0847

New balance: 863.04

Minimum payment: \$104.00

Payment due date: Nov 28, 2005

Amount enclosed: \$

Pier 1 imports

01-21 2269

LINDA D GIUFFRE
2104 PLEASANT LN
CLEARFIELD, PA 16830-8427

PO BOX 745012
CINCINNATI, OH 45274-5012



9100043085120312108470100086304000104000

Enclosures

RECEIVED

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA. C.S. 4904 relating to unsworn falsifications to authorities, that he/she is Timothy J Yockey

(NAME)

Compliance Rep. of DSNB/ Visa, plaintiff herein, that
(TITLE) (COMPANY)

he/she is duly authorized to make this verification, and that the facts set forth in the foregoing Complaint are true and correct to the best of his/her knowledge, information and belief.

Timothy J Yockey
(SIGNATURE)
Timothy J Yockey

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.

RECEIVED

DEC 13 2006

007150

RECEIVED

DEC 18 2006

COMPLIANCE

William F. Shaw
Prothonotary/Clerk of Courts

FEB 05 2007

FILED

FILED

MAY 14 2007

W/11:30/2
William A. Shaw
Prothonotary/Clerk of Courts
1 CENT TO AER

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

DSNB/VISA

Plaintiff

vs.

LINDA D GIUFFRE

Defendant

No. 2007-188-CD

PRAECIPE TO SETTLE, DISCONTINUE
AND END WITHOUT PREJUDICE TO REFILE

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt
PA I.D #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#05273537

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

DSNB/VISA

Plaintiff

vs.

Civil Action No. 2007-188-CD

LINDA D GIUFFRE

Defendant

PRAECIPE TO SETTLE, DISCONTINUE
AND END WITHOUT PREJUDICE TO REFILE

TO THE PROTHONOTARY OF CLEARFIELD COUNTY:

SIR:

Kindly settle, discontinue and end without prejudice to refile the above-captioned matter upon the records
of the Court and mark the costs paid.

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

By: 

James C. Warmbrodt

PA I.D #42524

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

2718 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

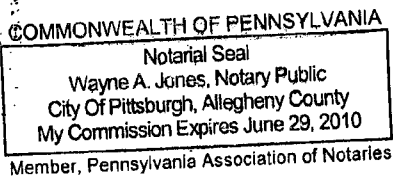
(412) 434-7955

SWORN TO AND SUBSCRIBED

before me this 4 day

of May, 2007


NOTARY PUBLIC



FILED

MAY 14 2007

William A. Shaw
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket # **102423**

DSNB/VISA

Case # **07-188-CD**

vs.

LINDA D. GIUFFRE

TYPE OF SERVICE COMPLAINT

SHERIFF RETURNS

NOW May 19, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT "NOT FOUND" AS TO LINDA D. GIUFFRE, DEFENDANT. DEFENDANT MOVED TO CONNECTICUT.

SERVED BY: /

Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	8406195	10.00
SHERIFF HAWKINS	WELTMAN	8406195	16.00

Sworn to Before me This

_____ Day of _____ 2007

So Answers,


Chester A. Hawkins
Sheriff

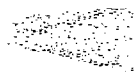
FILED
07-188-CD
MAY 21 2007

William A. Shaw
Prothonotary/Clerk of Courts

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

FEB 05 2007

Attest.


Prothonotary/
Clerk of Courts

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

DSNB/VISA

Plaintiff

No: 2007-188-CD

vs.

COMPLAINT IN CIVIL ACTION

LINDA D GIUFFRE

Defendant

FILED ON BEHALF OF
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COUNSEL OF RECORD OF
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CIVIL DIVISION

DSNB/VISA

Plaintiff
vs.

Civil Action No

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

COMPLAINT

1. Plaintiff, DSNB/VISA is a corporation with offices at 2325 CLAYTON RD CONCORD , CA 94520 .

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

LINDA D GIUFFRE
2104 PLEASANT LN
CLEARFIELD, PA 16830

3. Defendant applied for and received a credit card bearing the account number 4308512031210847 .

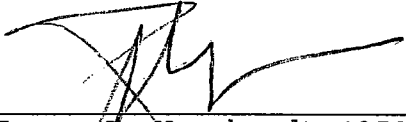
4. Defendant made use of said credit card and has a current balance due of \$863.04 , as of October 30, 2006 .

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 0.000% per annum on the unpaid balance from October 30, 2006 . 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 , LINDA D GIUFFRE , INDIVIDUALLY , in the amount of \$863.04 with continuing interest thereon at the rate of 0.000% per annum from October 30, 2006 plus costs.



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436 Seventh Avenue, Suite 2718
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05273537 C E Pit CXC

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For the period ending Jun 3, 2005
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Linda D Giuffre

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Financial terms

<i>Paid here</i>	
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CORRESPONDING	
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01-21 2358

LINDA D GIUFFRE
2104 PLEASANT LN
CLEARFIELD, PA 16830-8427



PO BOX 745012
CINCINNATI, OH 45274-5012



9100043085120312108470100073357000019003

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Linda D GiuffreAccount number: **4308 5120 3121 0847****Questions or lost/stolen card?**

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Amount enclosed: \$

01-21 2364

LINDA D GIUFFRE
2104 PLEASANT LN
CLEARFIELD, PA 16830-8427

PO BOX 745012
CINCINNATI, OH 45274-5012



9100043085120312108470100075909000038009

IS43085120312108471



Star Rewards Visa account statement

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Linda D Giuffre

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New balance: 779.73

Minimum payment: \$37.00

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01-21 2362

LINDA D GIUFFRE
2104 PLEASANT LN
CLEARFIELD, PA 16830-8427



PO BOX 745012
CINCINNATI, OH 45274-5012



9100043085120312108470100077973000037005

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Balance of last statement	779.73
Payments	- 0.00
New transactions this statement	+ 25.00
FINANCE CHARGES	+ 15.96
New balance	820.69
Minimum payment due on Oct 28, 2005	\$57.00
Credit limit	0.00

Financial terms

Paid in full
Average daily balance \$779.73
Daily periodic rate 0.06821%
CORRESPONDING
ANNUAL PERCENTAGE RATE 24.90%
Actual Annual Percentage Rate 24.90%

Transaction details

Transaction Date	Posting Date	Description	Location	Amount
Oct 03	Oct 03	Finance Charge		15.96
Oct 03	Oct 03	Late Charge		25.00

Please tear off and return the slip with your payment. Be sure to write your account number on the front of your check and make your check payable to Macy's. You can pay at any Macy's store, on-line at www.macys.com/paybill, or by mail.

Payment slip

☐ New address or phone number?
Please provide the information on the reverse side

Account number: 4308 5120 3121 0847

New balance: 820.69**Minimum payment: \$57.00**

Payment due date: Oct 28, 2005

Amount enclosed: \$

01-21 2364

LINDA D GIUFFRE
2104 PLEASANT LN
CLEARFIELD, PA 16830-8427



PO BOX 745012
CINCINNATI, OH 45274-5012



9100043085120312108470100082069000057003

Star Rewards Visa account statement

For the period ending Nov 3, 2005
Days in billing cycle: 31

Linda D Giuffre

Account number: **4308 5120 3121 0847**

Questions or lost/stolen card?

Call 1-866-282-8697

Page: 1 of 1

Account summary

Balance of last statement	820.69
Payments	- 0.00
New transactions this statement	+ 25.00
FINANCE CHARGES	+ 17.35
New balance	863.04
Minimum payment due on Nov 28, 2005	\$104.00
Credit limit	0.00

Financial terms

<i>Purchases</i>	
Average daily balance	\$820.69
Daily periodic rate	0.06821%
CORRESPONDING	
ANNUAL PERCENTAGE RATE	24.90%
Actual Annual Percentage Rate	24.90%

FOR YOUR INFORMATION, ENCLOSED PLEASE FIND OUR CURRENT "PRIVACY POLICY" (ONLINE CUSTOMERS, PLEASE REFERENCE "PRIVACY POLICY" PAGE).

PLEASE SEE ENCLOSED IMPORTANT CHANGE IN TERMS NOTICE (ONLINE CUSTOMERS, PLEASE REFERENCE "STATEMENT DISCLOSURES" PAGE).

Transaction details

Transaction Date	Posting Date	Description	Location	Amount
Nov 03	Nov 03	Finance Charge		17.35
Nov 03	Nov 03	Late Charge		25.00

can pay at any Macy's store, on-line at www.macys.com/paybill, or by mail.

Payments received by 5:00pm Eastern Time will be credited as of the date received.

★ macys ★
The creditor is Department Stores National Bank.

☐ New address or phone number?
Please provide the information on the reverse side.

Account number: 4308 5120 3121 0847

New balance: 863.04

Minimum payment: \$104.00

Payment due date: Nov 28, 2005

Amount enclosed: \$ **Pier 1 imports**

01-21 2269

LINDA D GIUFFRE
2104 PLEASANT LN
CLEARFIELD, PA 16830-8427

PO BOX 745012
CINCINNATI, OH 45274-5012



9100043085120312108470100086304000104000

Enclosures

RECEIVED

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA. C.S. 4904 relating to unsworn falsifications to authorities, that he/she is Timothy J Yockey
(NAME)

Compliance Rep. of DSNB/ Visa, plaintiff herein, that
(TITLE) (COMPANY)

he/she is duly authorized to make this verification, and that the facts set forth in the foregoing Complaint are true and correct to the best of his/her knowledge, information and belief.

Timothy J Yockey
(SIGNATURE)
Timothy J Yockey

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.

FILED
MAY 21 2007
William A. Shaw
Prothonotary/Clerk of Courts