

07-318-CD  
CACH LLC vs Laverne Gilbert

CACH LLC vs Laverne Gilbert  
2007-318-CD

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

CACH, LLC

Plaintiff

NO: 2007-318-CD

vs.

COMPLAINT IN CIVIL ACTION

LAVERNE M GILBERT

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  
05531147 C E Pit CXC

FILED pd \$85.00 A/H  
4/11/07 cm ICC Shft  
MAR 02 2007  
JW

William A. Shaw  
Prothonotary/Clerk of Courts

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

CACH, LLC

Plaintiff  
vs. Civil Action No  
LAVERNE M GILBERT  
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, CACH, LLC is a corporation with offices at 370 17TH ST., SUITE 5000 DENVER , CO 80202 .

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

LAVERNE M GILBERT  
412 KNARR ST  
DU BOIS, PA 15801

3. Defendant applied for and received a credit card bearing the account number 4465691200477996 .

4. Defendant made use of said credit card and has a current balance due of \$8583.94 , as of January 12, 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 6.000% per annum on the unpaid balance from January 12, 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 , LAVERNE M GILBERT , INDIVIDUALLY , in the amount of \$8583.94 with continuing interest thereon at the rate of 6.000% per annum from January 12, 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  
05531147 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.

05531147

PAYMENT DUE DATE	MINIMUM PAYMENT	BALANCE AS OF 10/12/2004	ACCOUNT NUMBER
11/08/04	\$1,718.00	\$7,966.64	4465-6912-0047-7996
AMOUNT ENCLOSED (use blue or black ink)			
\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>		Make Checks Payable to Washington Mutual	
Address: <input type="text"/> Apt: <input type="text"/>		N 000	
City: <input type="text"/>	State: <input type="text"/>	Zip: <input type="text"/>	
Home Phone: <input type="text"/>	Work Phone: <input type="text"/>		
E-Mail: <input type="text"/>			

PROVIDIAN PROCESSING SVCS.  
P.O. BOX 660487  
DALLAS TX 75266-0487



LAVERNE M GILBERT  
412 KNARR ST  
DU BOIS PA 15801-1918

4465691200477996 0171800 0796664 0018400 11

**DETACH HERE**

C COLR001 6092 0093 866 7 041012 Page 1 of 1 N 000 74659

## Important Messages

YOUR ACCOUNT IS PAST DUE AND OVER ITS CREDIT LIMIT. Please pay the minimum payment listed above along with the overlimit amount immediately or call us at 1-800-280-9441.

## **Account Summary**

Account Number	4025-6912-0047-7966	Previous Balance	\$ 7,725.21
Statement Date	10/12/04	Credits & Payments	\$ 0.00
Minimum Payment of \$1,718.00	due by 11/08/04	Purchases & Other Charges	\$39.00
Credit Line	\$6,399.00	Cash Advances	\$ 0.00
Available Credit Line as of 10/12/04	\$0.00	FINANCE CHARGE	\$202.45
Available Credit for Cash Advances as of 10/12/04	\$0.00	NEW BALANCE	\$ 7,966.64
Days in Current Billing Cycle	32		

## Transactions

Tran Date	Post Date	Description	Reference Number	Amount
Oct 08	Oct 08	LATE PAYMENT CHARGE	0000	\$39.00

**FOR BILLING ERRORS AND IMPORTANT INFORMATION, SEE REVERSE SIDE.**

### Balance Category

	Average Daily Balance	Daily Periodic Rate	Annual % Rate (APR)	Finance Charges	Grace Terms
Standard Purchase - Current Cycle	\$7,051.25	.0808%*	29.49%*	\$182.32	Term A
Standard Cash - Current Cycle	\$777.60	.0808%*	29.49%*	\$20.11	Term B

**ANNUAL PERCENTAGE RATE this billing cycle: 31.02%** \*These rates may vary.

For 24-hour Automated Account Information, please call 1-800-356-0011 or visit us at [www.provider.com](http://www.provider.com).

Your account is issued by Providian National Bank, Tilton, NH

# EXHIBIT

P.O. Box 660433, Dallas, TX 75266-0433

Indicate Change of Address Below (use blue or black ink)

PAYMENT  
DUE DATE      MINIMUM  
PAYMENT      BALANCE AS OF  
03/29/2005      ACCOUNT  
NUMBER

04/25/05

\$8,417.89

\$8,417.89

4465-6912-0047-7996

AMOUNT ENCLOSED (use blue or black ink)

Address: \_\_\_\_\_ Apt: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

\$

Y  
000

Make Checks Payable to Washington Mutual

E-Mail: \_\_\_\_\_

PROVIDIAN PROCESSING SVCS.

P.O. BOX 660487

DALLAS TX 75266-0487

LAVERNE M GILBERT

412 KNARR ST

DU BOIS PA

3425465

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

4465691200477996 0841789 0841789 0018400 28

DETACH HERE

C CDLR9081 6892 0000 348 7 050329 Page 1 of 1 Y 000 3425465

#### Important Messages

YOUR ACCOUNT IS OVER ITS CREDIT LIMIT. Please pay the minimum payment listed above along with the overlimit amount as soon as possible.

#### Account Summary

Account Number	4465-6912-0047-7996	Previous Balance	\$8,417.89
Statement Date	03/29/05	Credits & Payments	\$0.00
Minimum Payment of \$8,417.89	due by 04/25/05	Purchases & Other Charges	\$0.00
Credit Line	\$6,399.00	Cash Advances	+\$0.00
Available Credit Line as of 03/29/05	\$0.00	FINANCE CHARGE	+\$87.88
Available Credit for Cash Advances as of 03/29/05	\$0.00	NEW BALANCE	= \$8,417.89
Days in Current Billing Cycle	22		

#### Transactions

Tran Date	Post Date	Description	Reference Number	Amount
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No Activity This Month

FOR BILLING ERRORS AND IMPORTANT INFORMATION, SEE REVERSE SIDE.

#### Balance Category

	Average Daily Balance	Daily Periodic Rate	Annual % Rate (APR)	Finance Charges	Grace Terms
Standard Purchase - Current Cycle	\$7,544.30	.0328%	11.99%	\$79.19	Term A
Standard Cash - Current Cycle	\$828.15	.0328%	11.99%	\$8.69	Term B

ANNUAL PERCENTAGE RATE this billing cycle: 11.99%

For 24-hour Automated Account Information, please call 1-800-356-0011 or visit us at [www.providian.com](http://www.providian.com)

Your account is issued by Providian National Bank, Tilton, NH.

## VERIFICATION

The undersigned does hereby verify subject to the penalties of  
18 PA C.S. 4904 relating to unsworn falsifications to authorities that she is  
**Dawn Rannells**, Authorized Agent of **CACH, LLC**, plaintiff herein, that 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 her knowledge,  
information and belief.

FEB 14 2007  
Date

  
Dawn Rannells

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.

WWR# 5531147

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102509  
NO: 07-318-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: CACH, LLC  
vs.  
DEFENDANT: LAVERNE M. GILBERT

FILED  
06/25/2007  
JUN 25 2007

William A. Shaw  
Clerk of Courts

SHERIFF RETURN

NOW, March 08, 2007 AT 11:56 AM SERVED THE WITHIN COMPLAINT ON LAVERNE M. GILBERT DEFENDANT AT 412 KNARR ST., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JAMES A. GILBERT, HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	2678540	10.00
SHERIFF HAWKINS	WELTMAN	2678540	36.43

Sworn to Before Me This

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

So Answers,

*Chester A. Hawkins  
by Marilyn Hanner*  
Chester A. Hawkins  
Sheriff

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

CACH, LLC,

Plaintiff No. 2007-318-CD

vs.

PRAECLPSE TO SETTLE, DISCONTINUE  
AND END WITH PREJUDICE

LAVERNE M. GILBERT,

Defendant

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

JAMES C. WARMBRODT, ESQUIRE  
P.A.I.D.# 42524  
WELTMAN,WEINBERG & REIS CO L.P.A.  
436 SEVENTH AVENUE, SUITE 2718  
PITTSBURGH, PA 15219  
(412)434-7955  
Fax: 412-338-7130

WWR#5531147

FILED *acc & 1 Cert. of  
JUL 16 2007 Disc. to Atty*  
*JUL 02 2007*

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

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

CACH, LLC,

Plaintiff

vs.

Civil Action No. 2007-318-CD

LAVERNE M. GILBERT,

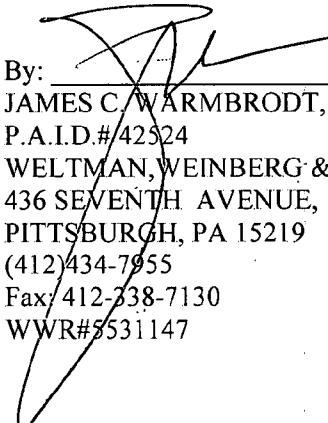
Defendant

**PRAECIPE TO SETTLE DISCONTINUE AND END WITH PREDJUDICE**

**TO THE PROTHONOTARY OF COUNTY:**

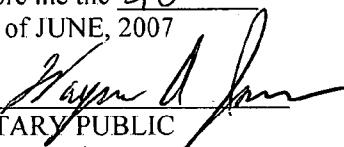
**Please kindly Settle Discontinue the above captioned matter upon the records of the Court with prejudice and mark the cost paid.**

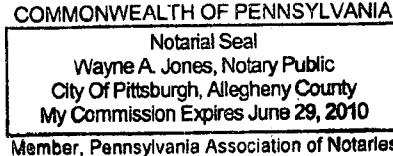
WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 

JAMES C. WARMBRODT, ESQUIRE  
P.A.I.D.#42524  
WELTMAN, WEINBERG & REIS CO L.P.A.  
436 SEVENTH AVENUE, SUITE 2718  
PITTSBURGH, PA 15219  
(412)434-7955  
Fax: 412-238-7130  
WWR#5531147

Sworn to and subscribed  
Before me the 20<sup>th</sup>  
Day of JUNE, 2007

  
\_\_\_\_\_  
NOTARY PUBLIC



IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

**CACH, LLC**

Vs.  
**Laverne M. Gilbert**

**No. 2007-00318-CD**

**CERTIFICATE OF DISCONTINUATION**

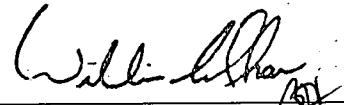
Commonwealth of PA  
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on July 2, 2007, marked:

Settled and Discontinued with Prejudice

Record costs in the sum of \$85.00 have been paid in full by James C. Warmbrodt, Esq.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 2nd day of July A.D. 2007.

  
\_\_\_\_\_  
William A. Shaw, Prothonotary