

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PA
CIVIL ACTION - LAW

FILED

MAR 22 2007

M/11/1501w
William A. Shaw
Prothonotary/Clerk of Courts
CENT TO ATT
SHFF.

CSGA, LLC

Plaintiff

475 Market Street

Elmwood Park, NJ 07047

vs.

Sandra Couteret

Defendant

1556 Cataract Road

Pottersdale, PA 16871

No. 2007-444-CD

Type of Case: Contract/Arbitration

Type of Pleading: Complaint

Filed on behalf of:

CSGA, LLC

(Plaintiff)

Counsel of Record for this Party:

Jordan W. Felzer, Esquire

Supreme Court ID No. 38670

Bronson & Migliaccio, LLP

Three Neshaminy Interplex

Suite 301

Trevose, PA 19053

(800) 834-4066

(Signature)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CSGA, LLC
475 Market Street
Elmwood Park, NJ 07047

Plaintiff

v.

Sandra Couteret
1556 Cataract Rd
Pottersdale, PA 16871

Defendant

: CIVIL ACTION - LAW

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NOTICE TO DEFEND

YOU have been sued in Court. If you wish to defend against the claim 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 rights important to you.

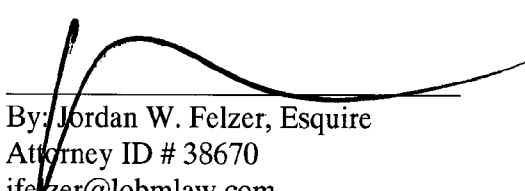
YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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.

COURT ADMINISTRATOR

Clearfield County Courthouse
Second & Market Streets
Clearfield, PA 16830
(814) 765-2641 x.50-51

BRONSON & MIGLIACCIO, LLP


By: Jordan W. Felzer, Esquire
Attorney ID # 38670
jfelzer@lobmlaw.com
Three Neshaminy Interplex, Suite 301
Trevose, PA 19053
Telephone (800) 834-4066

CIVIL ACTION - COMPLAINT

Plaintiff, CSGA, LLC, as Assignee of HOUSEHOLD CARD SERVICES, by and through its attorneys, Bronson and Migliaccio, LLP, represents as follows:

1. Plaintiff, CSGA, LLC, is a limited liability company organized and existing under the laws of the State of New York with a principal place of business at 475 Market Street, Elmwood Park, New Jersey 07047.

2. Defendant, Sandra Couteret, is an adult individual residing at 1556 Cataract Rd, Pottersdale, Pennsylvania 16871.

3. Plaintiff, CSGA, LLC, purchased certain accounts from HOUSEHOLD CARD SERVICES, along with all rights pertaining thereto, and is the lawful successor-in-interest on those certain accounts, including an account belonging to the Defendant as more specifically described below.

COUNT I – BREACH OF CONTRACT CSGA, LLC v. Sandra Couteret

4. Defendant entered into an agreement for an extension of credit with HOUSEHOLD CARD SERVICES under a revolving charge account issued in the name of the Defendant bearing account number 5499454200093413, whereby Defendant would from time to time be advanced credit for purchases or expenditures in exchange for the promise to repay funds so utilized at an agreed upon rate of interest.

5. There is a principal balance due and owing on the account in the amount of **\$14,510.13** plus accrued interest. A statement of account is attached hereto and marked as Exhibit "A" and is incorporated herein by reference.

6. Plaintiff has made demand upon the Defendant for payment. More specifically, a written demand was made at least thirty (30) days prior to the filing of this Complaint.

7. Defendant is in breach of the terms of the agreement for the extension of credit and has neglected and refused to pay the outstanding balance. No recent payments have been received on the account.

WHEREFORE, Plaintiff CSGA, LLC respectfully requests judgment against the Defendant, Sandra Couteret, in an amount not exceeding the limits for mandatory arbitration, as follows:

- a. The principal sum of \$14,510.13, plus;
- b. Interest accrued in the amount of \$7,585.65;
- c. Costs and interest at the legal rate; or
- d. For such other and further relief as this Court deems just and proper.

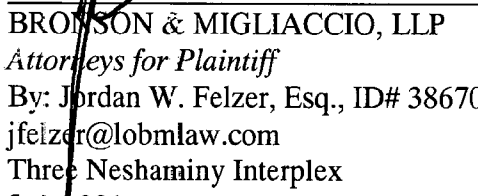
COUNT II – UNJUST ENRICHMENT
CSGA, LLC v. Sandra Couteret

8. Plaintiff hereby incorporates paragraphs one through seven above as though more fully set forth at length hereinafter.

9. The principal balance of \$14,510.13 represents the reasonable value of goods and services, the benefit of which is inured to the Defendant at the expense of HOUSEHOLD CARD SERVICES, creating an equitable claim which Plaintiff now holds as successor in interest.

WHEREFORE, Plaintiff CSGA, LLC respectfully requests judgment against the Defendant, Sandra Couteret, in an amount not exceeding the limits for mandatory arbitration, as follows:

- a. The principal sum of \$14,510.13, plus;
- b. An amount of interest on the principal balance equal to the legal rate and running from the date the account was closed by the Original Creditor until present, representing the time-value of money on the credit extension utilized by the Defendant.
- c. Costs and interest at the legal rate going forward from today; or
- d. For such other and further relief as this Court deems just and proper.



BROOKSON & MIGLIACCIO, LLP
Attorneys for Plaintiff
By: Jordan W. Felzer, Esq., ID# 38670
jfelzer@lobmlaw.com
Three Neshaminy Interplex
Suite 301
Trevose, PA 19053
(800) 834-4066

ACCOUNT INFORMATION REPORT

ACCOUNT#: 13486143060412418

FINANCIAL

Forwarder: CSGA, LLC
Acct#: 5499454200093413

Placement
04/13/2006 \$14,510.13

Original Creditor: HOUSEHOLD CARD SERVICES
Debt Type: CC

Last Payment
\$0.00

Principal	\$14,510.13
Interest	\$7,585.65
Attorney	\$0.00
Court	\$0.00
Misc	\$0.00

STATUS: LEGAL

Assigned to: LPAMCCOLLUM

WIP# Days Left
0 0

BALANCE \$22,095.78

Personal Information

Debtor 1	First	MI	Last Name
	SANDRA		COUTERET
Address	1556 CATARACT RD P.O. BOX 22		
City	POTTERSDALE	ST PA	Zip 16871
Country		Province	
Work Tel		Home Tel	(814)263-4526
Ext		Fax	
SS#	[REDACTED]		
DOB		Driver's License #	
Spouse		State	

Bank and Asset

There is no bank information on this account.

Debt

Service Provided CREDIT CARD

Placement Breakdown

Principal	\$14,510.13
Awarded Int	\$4,644.52
Attorney Fees	
Court Costs	
Misc Costs	
Accrued Int	
Total Placement	\$14,510.13

Debt Type Credit Cards

Last Payment Date 08/04/2004
Last Payment Amount \$50.00
Last Charge Date
Last Charge Amount

Original Loan Terms

Contract Date	
Number of Payments	
Interest Rate %	24.99
Collateral	

Original Loan Amount
Amount of Payments
Serial/Vin Number

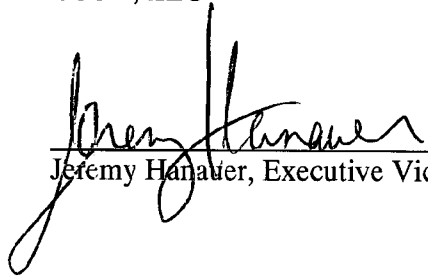
Exhibit "A"

VERIFICATION

I, **Jeremy Hanauer**, in my capacity as a Corporate Officer of CSGA, L.L.C., verify that the averments of fact contained in the foregoing ***Complaint*** are true and correct to the best of my knowledge information and belief. This statement is made subject to the penalties of 18 Pa.C.S. § 4904 relating to unsworn falsification to authorities.

CSGA, LLC

Date: 3-20-07



Jeremy Hanauer, Executive Vice-President

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102598
NO: 07-444-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: CSGA, LLC
vs.
DEFENDANT: SANDRA COUTERET

FILED
07/13/07
JUL 13 2007
William A. Shaw
Prothonotary/Clerk of Courts

SHERIFF RETURN

NOW, March 28, 2007 AT 9:42 AM SERVED THE WITHIN COMPLAINT ON SANDRA COUTERET DEFENDANT AT 1556 CATARACT ROAD, POTTERSDALE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO SANDRA COUTERET, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

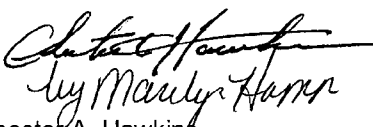
SERVED BY: HUNTER / DEHAVEN

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	BRONSON	15520	10.00
SHERIFF HAWKINS	BRONSON	15520	76.20

Sworn to Before Me This

_____ Day of _____ 2007

So Answers,


Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CSGA, LLC

vs.

SANDRA COUTERET

CIVIL ACTION LAW

No. 2007-444

To: Sandra Couteret
1556 Cataract Road
Pottersdale, PA 16871

Notice

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.



William A. Shaw,
Prothonotary of Clearfield County

- ☒ Judgment by Default
- ☐ Money Judgment
- ☐ Judgment on Award of Arbitrators
- ☐ Judgment on Verdict
- ☐ Money Judgment Transferred from other Jurisdiction

If you have any questions concerning this notice, please call:

JORDAN W. FELZER, ESQUIRE
Attorney for Plaintiff
Three Neshaminy Interplex, Suite 301
Trevose, PA 19053
(800) 834-4066

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CSGA, LLC	:	CIVIL ACTION LAW
	:	
vs.	:	
	:	No. 2007-444
SANDRA COUTERET	:	
	:	

PRAECIPE FOR ENTRY OF JUDGMENT FOR WANT OF AN ANSWER, ASSESSMENT OF DAMAGES, VERIFICATION OF ADDRESS AND NONMILITARY SERVICE

TO THE PROTHONOTARY:

Enter Judgment for want of an answer for Plaintiff and against Defendant, SANDRA COUTERET, and assess damages certified to be calculable as a sum certain from the complaint, as follows:

<u>Assess Damages as Follows</u>	
Debt	\$14,510.13
Interest	\$7,585.65
Court Costs	\$205.00
Total:	\$22,300.78

FILED *pd \$20.00 Ath*
m/11:05 am
AUG 13 2007 *rec + notice to debt*
rec + statement to Ath
UM
William A. Shaw
Prothonotary/Clerk of Courts

Understanding that false statements made herein are subject to penalty under 18 Pa. C.S.A. § 4904, Unsworn Falsification to Authorities, I verify that:

1. The above are the precise last known address of the defendant.
2. The annexed notice of intention to file praecipe was mailed to Defendant and to their record attorney, if any, after default occurred, and at least ten days prior to the date of

filing of this praecipe. (Exhibit "A")

3. The said Defendant is not in the military service of the United States or otherwise within the coverage of the Soldiers and Sailors Relief Act and is over 18 years of age. (Exhibit "B")

Date: 6/4/07

BRONSON & MIGLIACCIO, LLP


JORDAN W. FELZER, ESQUIRE

Attorney for Plaintiff

ID No. 38670

Three Neshaminy Interplex, Suite 301

Trevose, PA 19053

Telephone (800) 834-4066

This 13th day of August, 2007, judgment is entered in favor of Plaintiff and against Defendant, SANDRA COUTERET, by default for want of an answer and damages assessed at the sum of **\$22,300.78** as per the above certification. NOTICE IS GIVEN PURSUANT TO PA.R.C.P. 236.


PROTHONOTARY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CSGA, LLC	:	CIVIL ACTION LAW
	:	
vs.	:	
	:	No. 2007-444
SANDRA COUTERET	:	
	:	

AFFIDAVIT OF NON-MILITARY SERVICE

The undersigned, being duly sworn, according to law, deposes and says that the Defendant is not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers and Sailors Civil Relief Act of Congress of 1940 as amended;

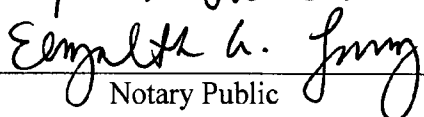
That SANDRA COUTERET resides at 1556 Cataract Road, Pottersdale, PA 16871;

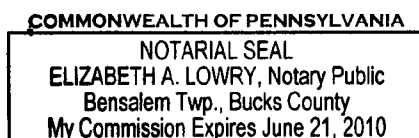
That based on information furnished by the Department of Defense Manpower Data Center, there is no indication that SANDRA COUTERET is currently on active duty. See Exhibit "B" attached hereto.

BRONSON & MIGLIACCIO, LLP

JORDAN W. FELZER, ESQUIRE
Attorney for Plaintiff
ID No. 38670
Three Neshaminy Interplex, Suite 301
Trevose, PA 19053
Telephone (800) 834-4066

Sworn to and subscribed before me
this 4th day of June, 2007.


Notary Public



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CSGA, LLC

vs.

SANDRA COUTERET

CIVIL ACTION LAW

No. 2007-444

TO: Sandra Couteret
1556 Cataract Road
Pottersdale, PA 16871

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 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:

COURT ADMINISTRATOR
Clearfield County Courthouse
Second & Market Streets
Clearfield, PA 16830
(814) 765-2641 x.50-51

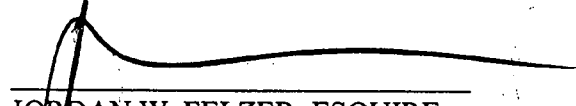
AVISO IMPORTANTE

USTED ESTA EN REBELDIA PORQUE HO FALLADO EN TOMAR LA ACION EXIDIDA DE SU PARTE EN ESTE CASO. A MENOS DE LA FECHA DE USTED ACTUE DENTRO DE DIEZ (10) DIAS DE LA FACHA DE ESTE AVISO, SE PUEDE REGISTRAR; UNA SENTENCIA CONTRA USTED SIN EL BENEFICIO DE UNA AUDIENCIA Y PUEDE PERDER SU PROPIEDAD O OTROS DERECHOS IMPORATANTES. USTED DEBE LLEVAR ESTA AVISO A UN ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO Y NO PUEDE PAGAR POR LOS SERVICIOS DE UN ABOGADO, DEBE COMUNICARSE CON LA SIGUIENTE OFICINA PARA AVERIGUAR DONDE PUEDE OBTENER AYUDA LEGAL:

COURT ADMINISTRATOR
Clearfield County Courthouse
Second & Market Streets
Clearfield, PA 16830
(814) 765-2641 x.50-51

Date:

5/2/09


JORDAN W. FELZER, ESQUIRE
Attorney for Plaintiff
ID No. 38670
Three Neshaminy Interplex, Suite 301
Trevose, PA 19053
Telephone (800) 834-4066

Department of Defense Manpower Data Center

JUN-04-2007 08:59:50



Military Status Report
Pursuant to the Servicemembers Civil Relief Act

◀ Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
COUTERET	Sandra	Based on the information you have furnished, the DMDC does not possess any information indicating that the individual is currently on active duty.		

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Military.

Mary M. Snavelly-Dixon

Mary M. Snavelly-Dixon, Director
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The Department of Defense strongly supports the enforcement of the Servicemembers Civil Relief Act [50 USCS Appx. #167;#167; 501 et seq] (SCRA) (formerly the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's active duty status by contacting that person's Military Service via the "defenselink.mil" URL provided below. If you have evidence the person is on active-duty and you fail to obtain this additional Military Service verification, provisions of the SCRA may be invoked against you.

If you obtain further information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects current active duty status only. For historical information, please contact the Military Service SCRA points-of-contact.

See: <http://www.defenselink.mil/faq/pis/PC09SLDR.html>

WARNING: This certificate was provided based on a name and Social Security number (SSN) provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.

Report ID: QSMSDBDSKX

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

COPY

CSGA, LLC
Plaintiff(s)

No.: 2007-00444-CD

Real Debt: \$22,300.78

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Sandra Couteret
Defendant(s)

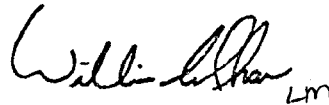
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: August 13, 2007

Expires: August 13, 2012

Certified from the record this August 13, 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