

07-518-CD
HSBC Bank vs Kim Peters

HSB Bank vs Kim Peters
2007-518-CD

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

HSBC BANK NEVADA, N.A. AS

Plaintiff

No: 07-518-CD

vs.

COMPLAINT IN CIVIL ACTION

KIM PETERS

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
05671218 C N Pit DKB

FILED 1CC Sheriff
m/3:13:07
APR 02 2007 Atty pd. #8500
W.M. (initials)
William A. Shaw
Prothonotary/Clerk of Courts

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

HSBC BANK NEVADA, N.A. AS

Plaintiff
vs. Civil Action No
KIM PETERS
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, HSBC BANK NEVADA, N.A. AS is a corporation with offices at 1111 TOWN CENTER DRIVE LAS VEGAS , NV 89193 .

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

KIM PETERS
414 MAPLE AVE
DU BOIS, PA 15801

3. Defendant applied for and received a credit card bearing the account number 5458001647035587 .

4. Defendant made use of said credit card and has a current balance due of \$3756.53 , as of March 16, 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 March 16, 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 , KIM PETERS , INDIVIDUALLY , in the amount of \$3756.53 with continuing interest thereon at the rate of 6.000% per annum from March 16, 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
05671218 C N Pit DKB

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.

CARDMEMBER SERVICES
PO BOX 21550
TULSA OK 74121-1550



Make Payments Payable To: American DreamCard

YOUR PAYMENT COUPON

ACCOUNT NUMBER 5458 0016 4703 5587

STATEMENT DATE		NEW BALANCE	MINIMUM PAYMENT DUE	AMOUNT PAST DUE	PAYMENT MUST BE RECEIVED BY	AMOUNT ENCLOSED
11/06/06		3,587.23	527.00	406.00	12/01/06	\$

New address or email? Check box. See reverse side.

SEND PAYMENTS TO:

KIM PETERS
55 HARPER RD
DII BOIS PA 15801-7409

PAYMENT CENTER
PO BOX 105278
ATLANTA GA 30348-5278

545800164703558700052700003587234

Detach and insert this top portion in the enclosed envelope. Be sure the Payment Center address shows in the envelope window.



A VIEW OF YOUR RECENT CHARGES AND CREDITS

Pay Online, Anytime: www.americandreamcard.com

TRANS	POST	REFERENCE					
DATE	DATE	NUMBER	DESCRIPTION	CREDITS	CHARGES	AMOUNT	
PURCHASES, CASH ADVANCES & FEES							
"FINANCE CHARGE"				PURCHASES	\$53.65	CASH ADVANCE	\$31.17
							84.82

YOUR ACCOUNT SUMMARY - NOVEMBER

ACCOUNT AND PAYMENT INFORMATION		CREDIT LINE INFORMATION		ACCOUNT SUMMARY	
ACCOUNT NUMBER	5458 0016 4703 5587	TOTAL CREDIT LINE	\$ 3000	PREVIOUS BALANCE	\$ 3502.41
NEW BALANCE	3587.23	TOTAL AVAILABLE CREDIT	0	PURCHASES	+ 0.00
MINIMUM PAYMENT DUE	527.00	CASH ADVANCE CREDIT LIMIT*	1500	CASH ADVANCES	+ 0.01
AMOUNT PAST DUE	408.00	CASH ADVANCE AVAILABLE CREDIT	0	CREDITS	- 0.00
PAYMENT MUST BE		OVERLIMIT AMOUNT	567.23	PAYMENTS	- 0.00
RECEIVED BY	DEC 1, 2008	*CASH ADVANCE CREDIT LIMIT IS A PORTION OF YOUR TOTAL CREDIT LINE		OTHER	+ 0.00

CARDMEMBER SERVICE CENTER: 1-866-864-3426
PAYMENT BY PHONE: 877-2-PAY-CARD
FROM OUTSIDE THE U.S. CALL COLLECT: 904-997-4997. HEARING IMPAIRED-TDD CUSTOMERS CALL: 877-902-0967
SEND PAYMENTS TO: PAYMENT CENTER, PO BOX 105278, ATLANTA GA 30348-5278
MAIL INQUIRIES TO: CARDMEMBER SERVICES, PO BOX 21550, TULSA, OK 74121-1550
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

EXHIBIT

A SUMMARY OF YOUR FINANCE CHARGES (EXCLUDING PROMOTIONAL OFFERS)

AVERAGE DAILY BALANCE	DAILY PERIODIC RATE	NOMINAL ANNUAL PERCENTAGE RATE	FINANCE CHARGE	ANNUAL PERCENTAGE RATE	NUMBER OF DAYS IN BILLING CYCLE	STATEMENT CLOSING DATE
PURCHASES 2319.31	.07462 %	27.24 %	53.65	27.24 %		
CASH ADVANCES 1223.96	.08215 %	29.99 %	31.17	29.99 %	31	11/06/08

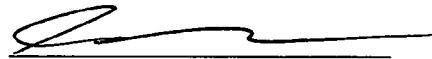
5994 0000 X80 2 7 4 061106 C X Page 1 of 1 8800 1600 P196 018T5994 120666

WHEN SENDING US YOUR PAYMENT...
ALWAYS INCLUDE YOUR ACCOUNT NUMBER ON THE CHECK
BE SURE TO SIGN YOUR CHECK
SAVE THE TOP PORTION OF YOUR STATEMENT, AND RETURN WITH YOUR
PAYMENT IN THE ENVELOPE PROVIDED
PAYMENT IS DUE BY THE DATE INDICATED IN THIS STATEMENT

REMOVE THE TOP PORTION OF YOUR STATEMENT AND RETURN WITH YOUR
PAYMENT IN THE ENVELOPE PROVIDED
PAYMENT IS DUE BY THE DATE INDICATED IN THIS STATEMENT

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 Ariel Mendoza Manager of HSBC Nevada, NA, plaintiff herein, that he/she is duly authorized to make this verification, and that the facts set forth in the foregoing Complaint are true and correct the best of his/her knowledge, information and belief.



(Signature)

Wwr# 05671218

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

HSBC BANK NEVADA, N.A. AS

Plaintiff No. 07-518-CD

vs. **PRAEICE FOR DEFAULT JUDGMENT**

KIM PETERS

Defendant

FILED ON BEHALF OF
Plaintiff

**COUNSEL OF RECORD OF
THIS PARTY:**

WILLIAM T. MOLCZAN, ESQUIRE
PA I.D.#47437
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#05671218
Judgment Amount \$ 3871.21

THIS LAW FIRM IS ATTEMPTING TO COLLECT THIS DEBT FOR ITS CLIENT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

FILED Atty Ad. 20.00
MT12:41(B)1ccs Notice to Def.
OCT 03 2007 Statement to Atty
William A. Shaw
rothonotary/Clerk of Courts (GK)

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

HSBC BANK NEVADA, N.A. AS

Plaintiff

vs.

Civil Action No. 07-518-CD

KIM PETERS

Defendant

PRAECIPE FOR DEFAULT JUDGMENT

TO THE PROTHONOTARY:

Kindly enter Judgment against the Defendant, KIM PETERS above named, in the default of an Answer, in the amount of \$3871.21 computed as follows:

Amount claimed in Complaint	\$3756.53
Interest from MARCH 16, 2007 TO SEPTEMBER 21, 2007 at the legal interest rate of 6.00% per annum	\$114.68
TOTAL	\$3871.21

I hereby certify that appropriate Notices of Default, as attached have been mailed in accordance with PA R.C.P. 237.1 on the dates indicated on the Notices.

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

By: Will Mlyn
WILLIAM T. MOLCZAN, ESQUIRE
PA I.D.#47437
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#05671218

Plaintiff's address is:

c/o Weltman, Weinberg & Reis Co., L.P.A., 2718 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219
And that the last known address of the Defendant is: 414 MAPLE AVE, DU BOIS, PA 15801

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

HSBC BANK NEVADA, N.A. AS

Case no: 07-518-CD

Plaintiff
vs.
NON-MILITARY AFFIDAVIT

KIM PETERS

Defendant

The undersigned, who first being duly sworn, according to law, deposes and states as follows:

That he/she is the duly authorized agent of the Plaintiff in the within matter.

Affiant further states that the within Affidavit is made pursuant to and in accordance with the Servicemembers' Civil Relief Act (SCRA), 50 U.S.C. App. § 521.

Affiant further states that based upon investigation it is the affiant's belief that the Defendant, KIM PETERS is not in the military service.

Affiant further states that this belief is supported by the attached certificate from the Defense Manpower Data Center (DMDC), which states that the Defendant, KIM PETERS is not in the military service.

Further Affiant sayeth naught.


AFFIANT

SWORN TO AND SUBSCRIBED in my presence this 26 day
of September 2007.


NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA	
Notarial Seal	
Wendy L. Gault, Notary Public	
City of Pittsburgh, Allegheny County	
My Commission Expires July 15, 2010	
Master, Pennsylvania Association of Notaries	

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.

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

HSBC BANK NEVADA, N.A. AS

Plaintiff

Case # 07-518-CD

KIM PETERS

Defendant(s)

IMPORTANT NOTICE

TO: KIM PETERS
414 MAPLE AVE
DU BOIS, PA 15801

Date of Notice: 9/6/07
WWR#: 05671218

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN 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 FOLLOWING 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
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext. 1300-1301

BY: Patrick Thomas Woodman
PATRICK THOMAS WOODMAN
PA I.D. #34507
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 KOPPERES BLDG, 436 7TH AVE.
PITTSBURGH, PA 15219

Department of Defense Manpower Data Center

SEP-21-2007 07:09:55



Military Status Report
Pursuant to the Servicemembers Civil Relief Act

◀ Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
PETERS	KIM		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. Snavely-Dixon

Mary M. Snavely-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. §§ 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: OOSIDXFOZ

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

COPY

HSBC BANK NEVADA, N.A. AS

Plaintiff

vs.

Civil Action No. 07-518-CD

KIM PETERS

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 10/31/07

Assumpsit Judgment in the amount
of \$3871.21 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.

Entry of Judgment of
 Court Order
 Non-Pro
 Confession
 Default
 Verdict
 Arbitration
Award

Prothonotary

By: Will. L. Hagan
PROTHONOTARY (OR DEPUTY)

KIM PETERS
414 MAPLE AVE
DU BOIS, PA 15801

Plaintiff's address is:

c/o Weltman, Weinberg & Reis Co., L.P.A., 2718 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219
1-888-434-0085

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

COPY

HSBC Bank Nevada, N.A.
Plaintiff(s)

No.: 2007-00518-CD

Real Debt: \$3,871.21

Atty's Comm: \$

Vs.

Costs: \$

Kim Peters
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: October 3, 2007

Expires: October 3, 2012

Certified from the record this 3rd day of October, 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