07-1031-CD
Collins Fin. Vs Melvin Winters

Collins Fin et al vs Melvin Winters
2007-1031-CD

2032422

THIS IS AN ARBITRATION MATTER. ASSESSMENT OF DAMAGES HEARING REQUIRED.

GORDON & WEINBERG, P.C.
BY: FREDERIC I. WEINBERG, ESQUIRE
Identification No.: 41360
PAUL M. SCHOFIELD, JR., ESQUIRE
Identification No.: 81894
21 SOUTH 21ST STREET
PHILADELPHIA, PA 19103
215/988-9600

FILED
m 3:48p.m GK
JUN 28 2007
William A. Shaw
Prothonotary/Clerk of Courts

No cc
1 Compl. to Sheriff

Collins Financial Services, Inc as assignee for CIT Bank
2101 West Ben White BLVD
Austin, TX 78704

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2007-1031-CD

MELVIN WINTERS
2171 DRANE HWY
OSCEOLA MILLS PA 16666

NOTICE

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 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 JUDGEMENT 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.

David S. Meholick, Court Admin.
Clearfield County Courthouse
Clearfield, PA 16830
(814) 765-2641

COMPLAINT IN CIVIL-ACTION

1. Plaintiff is a debt buyer and successor in interest to the original creditor as set forth in the caption of this Complaint.

2. At all times relevant hereto, the defendant(s) was the holder of a credit card, which at the request of the defendant(s) was issued to the defendant(s) by the plaintiff under the terms of which the plaintiff agreed to extend to defendant(s)the use of plaintiff's credit facilities.

3. Defendant(s) accepted and used the aforesaid credit card so issued and by so doing agreed to perform the terms and conditions prescribed by the plaintiff for the use of said credit card.

4. The defendant(s)received and accepted goods and merchandise and/or accepted services or cash advances through the use of the credit card issued by the Plaintiff. A true and correct copy of the Statement of Account is attached hereto as Exhibit "A".

5. All the credits to which the defendant(s)is entitled have been applied and there remains a balance due in the amount of $1,359.64.

6. Plaintiff has made demand upon the defendant(s)for payment of the balance due of $1,359.64 but the defendant(s)has failed and refused and still refuses to pay the same or any part thereof.

6. Defendant's last payment on account was made on 11/3/03.

WHEREFORE, plaintiff claims of the defendant(s) the sum of $1,359.64 plus applicable costs, interest and attorney's fees.

GORDON & WEINBERG, P.C.

BY:__________________________________
FREDERIC I. WEINBERG, ESQUIRE
PAUL M. SCHOFIELD, JR., ESQUIRE
Attorney for Plaintiff

P01A.DB

VERIFICATION

FREDERIC I. WEINBERG, ESQUIRE, hereby states that he is the attorney for the Plaintiff(s) in this action and verifies that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief.

The undersigned understands that the statements herein are made subject to the penalties of 18 Pa.C.S.A. Section 4904 relating to unsworn falsification to authorities.

FREDERIC I. WEINBERG, ESQUIRE

```
ASMW (.  .  )'              DFS PRODUCTION                    PAGE 01     01/26/2007
                                      ACCOUNT WORK                        17:59:07
CMS ORG 001   ACCOUNT 6879450129005563112  LOGO   DHS ONLINE
MELVIN L WINTERS                                  HOME PHONE 8143397707
2171 DRANE HWY                                    WORK PHONE 8143397707 00000
OSCEOLA MILLS                               PA  16666-8901  CUSTMR CD
CURR BAL C/R                .00                  1,053.28  COLL 08 12/08/2003 COL
CR LIMIT C/R                0                        0           RM    00 STAT Z
O-T-B     C/T               0                        0           BC 1 K   BC 2 T
MEMO BAL C/R                .00                  1,053.28        VIP 0
001 CMS DATE 06/29/2006 01:09 ACTION      NOTE     BATCH NOTE TEXT UPDT   STA    C
001 CMS DATE 09/29/2006 01:09 ACTION      NOTE     BATCH NOTE TEXT UPDT   STA    C
001 PRB DATE 12/07/2006 11:21 ACTION      P289     PROBE SM ACTION        STA    C
ACTION (        ) HOLD/PROCESS/REFER (    ) H/P/R REP (           )          )
NOTE    (                                                                    )
        (                                                                    )
        (

CURRENCY  840    NOD 2          PER ITEM NOD  3          PERCENTAGE NOD  7
 PF1=ASMU     PF2=SCROLL    PF3=ASSD     PF4=ASSQ     PF5=ASTQ     PF6=ASHI
```

3032422

Gordon

5237411
legal

ARPH (. ,) DFS PRODUCTION PAGE 01 01/26/2007
ACCOUNT PAYMENT HISTORY 17:59:11

ORG 001 LOGO 029 ACCT 6879450129005563112
CURRENT BALANCE 1,053.28
PAYMENT INFORMATION:

	EFF DATE	AMOUNT POSTED	RV	CD	RC	LM	PRE-PAYMENT
( )	11/30/2003	41.00	0	1	0	30	.00
( )	08/30/2003	21.00	0	0	0	30	.00
( )	08/04/2003	22.00	0	0	0	30	.00
( )	06/30/2003	21.00	0	0	0	30	.00
( )	06/05/2003	21.00	0	0	0	30	.00
( )	05/01/2003	31.00	0	0	0	30	.00

ENTER "D" DELQ DETAIL OR "X" FOR PLAN SELECTION

PF1=ARMU PF2=ARMA PF3=ARBH PF4=ARIQ PF5=ARTD PF6=ARSD

DELL Financial Services

Vision Plus Account Transactional Detail Lookup

Universe Name: Risk Mgmt. Vision Plus Daily | **Built by:** DFS Risk Management MIS Team | **Developer:** Robert "red" Huff | **Contact Click here:** Robert_Huff@dell.com

This report will not show the following Transaction detail for codes: 356,817,922,818,923,940,821,and 355.

Date Data Pulled: 01/26/2007 05:00:04 PM

Account Information:

Account Last 4 Digits	Product Filter	Logo	Name on Account Pulled	Opened Date	Vintage Date	PCT ID	Account Annual Percentage Rate	Charge off Date	Charge Off Reason Filter	Delinquency Bucket Filter
3112	DPA	29	MELVIN L WINTERS	01/10/2003	01/24/2003	710	29.99%	06/14/2004	Credit Charge Off	181+ Days

Collector	Block Code 1	Block Code 1 Date	Block Code 1 Descrip.	Block Code 2	Block Code 2 Date	Block Code 2 Descrip.
COL	K	10/02/2006	DUP ACCT / CLSD	T	09/29/2006	CLOSED FOR DQ

LTD Interest Billed Amount	Current Balance	Credit Limit (Current)	Open To Buy	LTD Interest Billed Amount	LTD Interest Paid Amount	Number of LTD Payments	Amount of LTD Payments	Number of LTD Purchases	Amount of LTD Purchases	Number of LTD Returns	Amount of LTD Returns
$294.05	$1,053.28	$0.00	$446.72	$294.05	$144.55	8	$248.00	2	$746.23	0	$0.00

Account Transaction Detail:

All Transactions listed in Ascending order by Posting Date

Posting Date	Eff. Date	Transcode	Trans. Descript.	Order Number	Plan Number	New vs. Repeat Purchase Flag	Trans. Reference Number	Count of ALL Transactions	Sum of ALL Trans. Amounts
01/24/2003	1/21/2003	1	DELL PURCHASE - THANK YOU!	218445543	1	First Purchase	000000002201211010060505	1	$641.29
01/24/2003	1/21/2003	1	DELL PURCHASE - THANK YOU!	218445576	1	First Purchase	000000002201211010060513	1	$104.94
02/07/2003	2/7/2003	357	INTEREST CREDIT ADJUSTMENT		1	Other		1	$-0.08
02/07/2003	2/7/2003	365	DEFERRED FINANCE CHARGES DEBIT		1	Other		1	$0.08
02/24/2003	2/24/2003	30	PAYMENT - THANK YOU!	000000000000000	0	Other	00000000267	1	$-69.00
02/24/2003	2/24/2003	399	PRINCIPAL CREDIT PAID		1	Other	00000000267	1	$-69.00
03/07/2003	3/7/2003	300	BILLED FINANCE CHARGES		1	Other	10000000220000998742750	1	$15.39
03/07/2003	3/7/2003	317	BILLED DEFERRED FINANCE CHARGES		1	Other	10000000220000998742740	1	$8.58
03/28/2003	3/28/2003	30	PAYMENT - THANK YOU!	000000000000000	1	Other	00000000269	1	$-22.00
03/28/2003	3/28/2003	400	FINANCE CHARGE CREDIT PAID		1	Other	00000000269	1	$-22.00
04/07/2003	4/7/2003	300	BILLED FINANCE CHARGES		1	Other	10000000220000999512190	1	$16.48
05/01/2003	5/1/2003	30	PAYMENT - THANK YOU!	000000000000000	1	Other	02730000000	1	$-31.00
05/01/2003	5/1/2003	399	PRINCIPAL CREDIT PAID		1	Other	02730000000	1	$-12.55
05/01/2003	5/1/2003	400	FINANCE CHARGE CREDIT PAID		1	Other	02730000000	1	$-18.45
05/07/2003	5/7/2003	300	BILLED FINANCE CHARGES		1	Other	10000000220000999535750	1	$15.84
06/05/2003	6/5/2003	30	PAYMENT - THANK YOU!	000000000000000	1	Other	02750000000	1	$-21.00

DELL Financial Services

Vision Plus Account Transactional Detail Lookup

Universe Name: Risk Mgmt. Vision Plus Daily | Built by: DFS Risk Management MIS Team | Developer: Robert "red" Huff | Contact Click here: Robert_Huff@dell.com

This report will not show the following Transaction detail for codes: 356,817,922,818,923,940,821,and 365.

Date Data Pulled: 01/26/2007 05:00:04 PM

06/05/2003	6/5/2003	399	PRINCIPAL CREDIT PAID		1	Other	02750000000	1	$-5.16
06/05/2003	6/5/2003	400	FINANCE CHARGE CREDIT PAID		1	Other	02750000000	1	$-15.84
06/07/2003	6/7/2003	300	BILLED FINANCE CHARGES		1	Other	1000000022000099010250	1	$16.13
06/30/2003	6/30/2003	30	PAYMENT - THANK YOU!	00000000000000	1	Other	87600000000	1	$-21.00
06/30/2003	6/30/2003	399	PRINCIPAL CREDIT PAID		1	Other	87600000000	1	$-4.87
06/30/2003	6/30/2003	400	FINANCE CHARGE CREDIT PAID		1	Other	87600000000	1	$-16.13
07/07/2003	7/7/2003	300	BILLED FINANCE CHARGES		1	Other	1000000022000099144080	1	$15.41
08/05/2003	8/4/2003	30	PAYMENT - THANK YOU!	00000000000000	1	Other	37990000000	1	$-22.00
08/05/2003	8/5/2003	357	INTEREST CREDIT ADJUSTMENT		1	Other	37990000000	1	$-0.01
08/05/2003	8/5/2003	399	PRINCIPAL CREDIT PAID		1	Other	37990000000	1	$-6.59
08/05/2003	8/5/2003	400	FINANCE CHARGE CREDIT PAID		1	Other	37990000000	1	$-15.41
08/07/2003	8/7/2003	300	BILLED FINANCE CHARGES		1	Other	1000000022000099515260	1	$15.72
08/31/2003	8/30/2003	30	PAYMENT - THANK YOU!	00000000000000	1	Other	87490000000	1	$-21.00
08/31/2003	8/31/2003	357	INTEREST CREDIT ADJUSTMENT		1	Other	87490000000	1	$-0.02
08/31/2003	8/31/2003	399	PRINCIPAL CREDIT PAID		1	Other	87490000000	1	$-5.28
08/31/2003	8/31/2003	400	FINANCE CHARGE CREDIT PAID		1	Other	87490000000	1	$-15.72
09/07/2003	9/7/2003	300	BILLED FINANCE CHARGES		1	Other	1000000022000099498100	1	$15.49
10/07/2003	10/7/2003	300	BILLED FINANCE CHARGES		1	Other	1000000022000099535180	1	$15.01
11/07/2003	10/7/2003	190	OCTOBER LATE FEE ASSESSMENT		1	Other	0000000022100799024306З	1	$29.00
11/07/2003	11/7/2003	300	BILLED FINANCE CHARGES		1	Other	1000000022000099864369O	1	$15.86
11/07/2003	11/7/2003	304	LATE CHARGE ASSESSMENT		1	Other	1000000022000099864368O	1	$29.00
11/07/2003	11/7/2003	357	INTEREST CREDIT ADJUSTMENT		1	Other		1	$-0.04
11/07/2003	11/7/2003	365	DEFERRED FINANCE CHARGES DEBIT		1	Other		1	$0.04
12/01/2003	11/30/2003	30	PAYMENT - THANK YOU!	00000000000000	1	Other	88320000000	1	$-41.00
12/01/2003	12/1/2003	357	INTEREST CREDIT ADJUSTMENT		1	Other	88320000000	1	$-0.03
12/01/2003	12/1/2003	400	FINANCE CHARGE CREDIT PAID		1	Other	88320000000	1	$-41.00
12/07/2003	12/7/2003	300	BILLED FINANCE CHARGES		1	Other	1000000022000099431750	1	$16.78
12/07/2003	12/7/2003	304	LATE CHARGE ASSESSMENT		1	Other	1000000022000099431730	1	$29.00
12/07/2003	12/7/2003	317	BILLED DEFERRED FINANCE CHARGES		1	Other	1000000022000099431740	1	$0.04
12/07/2003	12/7/2003	357	INTEREST CREDIT ADJUSTMENT		1	Other		1	$-0.02
12/07/2003	12/7/2003	365	DEFERRED FINANCE CHARGES DEBIT		1	Other		1	$0.02
01/07/2004	1/7/2004	300	BILLED FINANCE CHARGES		1	Other	1000000022000099418800	1	$17.70

DELL Financial Services

Vision Plus Account Transactional Detail Lookup

Universe Name: Risk Mgmt. Vision Plus Daily **Built by:** DFS Risk Management MIS Team **Developer:** Robert "red" Huff **Contact Click here:** Robert_Huff@dell.com

This report will not show the following Transaction detail for codes: 356,817,922,818,923,940,821,and 355.

Date Data Pulled: 01/26/2007 05:00:04 PM

01/07/2004	1/7/2004	304	LATE CHARGE ASSESSMENT		1	Other	1000000022000099418780	1	$29.00
01/07/2004	1/7/2004	317	BILLED DEFERRED FINANCE CHARGES		1	Other	1000000022000099418790	1	$0.02
01/07/2004	1/7/2004	357	INTEREST CREDIT ADJUSTMENT		1	Other		1	$-0.02
01/07/2004	1/7/2004	365	DEFERRED FINANCE CHARGES DEBIT		1	Other		1	$0.02
02/06/2004	2/6/2004	357	INTEREST CREDIT ADJUSTMENT		1	Other		1	$-0.02
02/06/2004	2/6/2004	365	DEFERRED FINANCE CHARGES DEBIT		1	Other		1	$0.02
02/07/2004	2/7/2004	300	BILLED FINANCE CHARGES		1	Other	1000000022000099863063O	1	$18.76
02/07/2004	2/7/2004	304	LATE CHARGE ASSESSMENT		1	Other	1000000022000099863061O	1	$29.00
02/07/2004	2/7/2004	317	BILLED DEFERRED FINANCE CHARGES		1	Other	1000000022000099863062O	1	$0.02
03/07/2004	3/7/2004	300	BILLED FINANCE CHARGES		1	Other	1000000022000099936096O	1	$19.94
03/07/2004	3/7/2004	304	LATE CHARGE ASSESSMENT		1	Other	1000000022000099936094O	1	$29.00
03/07/2004	3/7/2004	317	BILLED DEFERRED FINANCE CHARGES		1	Other	1000000022000099936095O	1	$0.02
03/07/2004	3/7/2004	357	INTEREST CREDIT ADJUSTMENT		1	Other		1	$-0.02
03/07/2004	3/7/2004	365	DEFERRED FINANCE CHARGES DEBIT		1	Other		1	$0.02
04/07/2004	4/7/2004	300	BILLED FINANCE CHARGES		1	Other	1000000022000099931055O	1	$22.55
04/07/2004	4/7/2004	304	LATE CHARGE ASSESSMENT		1	Other	1000000022000099931053O	1	$29.00
04/07/2004	4/7/2004	317	BILLED DEFERRED FINANCE CHARGES		1	Other	1000000022000099931054O	1	$0.02
04/07/2004	4/7/2004	357	INTEREST CREDIT ADJUSTMENT		1	Other		1	$-0.02
04/07/2004	4/7/2004	365	DEFERRED FINANCE CHARGES DEBIT		1	Other		1	$0.02
05/07/2004	5/7/2004	300	BILLED FINANCE CHARGES		1	Other	1000000022000099823053O	1	$23.08
05/07/2004	5/7/2004	304	LATE CHARGE ASSESSMENT		1	Other	1000000022000099823051O	1	$29.00
05/07/2004	5/7/2004	317	BILLED DEFERRED FINANCE CHARGES		1	Other	1000000022000099823052O	1	$0.02
05/07/2004	5/7/2004	357	INTEREST CREDIT ADJUSTMENT		1	Other		1	$-0.02
05/07/2004	5/7/2004	365	DEFERRED FINANCE CHARGES DEBIT		1	Other		1	$0.02
06/07/2004	6/7/2004	300	BILLED FINANCE CHARGES		1	Other	1000000022000099927001O	1	$25.17
06/07/2004	6/7/2004	304	LATE CHARGE ASSESSMENT		1	Other	1000000022000099928998O	1	$29.00
06/07/2004	6/7/2004	317	BILLED DEFERRED FINANCE CHARGES		1	Other	1000000022000099928999O	1	$0.02
06/07/2004	6/7/2004	365	DEFERRED FINANCE CHARGES DEBIT		1	Other		1	$0.02
06/14/2004	6/14/2004	313	AUTOMATIC INITIAL CHARGEOFF		0	Other	1000000019000099853592O	1	$-1,053.28
06/14/2004	6/14/2004	468	CO PRINCIPAL CREDIT OUT		1	Other	1000000019000099853592O	1	$-642.78
06/14/2004	6/14/2004	469	CO PRINCIPAL DEBIT IN		1	Other	1000000019000099853592O	1	$642.78
06/14/2004	6/14/2004	470	CO FINANCE CHARGE CREDIT OUT		1	Other	1000000019000099853592O	1	$-149.50

DELL Financial Services

Vision Plus Account Transactional Detail Lookup

Universe Name: Risk Mgmt. Vision Plus Daily **Built by:** DFS Risk Management MIS Team **Developer:** Robert "red" Huff **Contact Click here:** Robert_Huff@dell.com

This report will not show the following Transaction detail for codes: 356,817,922,818,923,940,821,and 355.

Date Data Pulled: 01/26/2007 05:00:04 PM

06/14/2004	6/14/2004	471	CO FINANCE CHARGE DEBIT IN		1	Other	1000000019000099853592O	1	$149.50
06/14/2004	6/14/2004	476	CO LATE CHARGE CREDIT OUT		1	Other	1000000019000099853592O	1	$-261.00
06/14/2004	6/14/2004	477	CO LATE CHARGE DEBIT IN		1	Other	1000000019000099853592O	1	$261.00

ORDERS 012-ZN4H-732 Order Inquiry 01-26-07 17:00:27

BUID/Ord#/Cp# 11 218445543 22 MADELINE PARKER
BUID/Cust#/Cp# 11 28088406 22

Name WINTERS MELVIN L
Slsmn ARB CONSUMER ONLINE SALES
Ordered 01-18-03 SI#
In Prod 00-00-00 CFG ID
Shipped 01-21-03 SET ID
Invoiced 01-21-03 Recur Invoice? N
Status PD 01-30-03 Currency: USD
Hold Reason:
Modified DARS6200-PST 05-26-06

Non-service items	491.00
Service items	114.00
Ship Charges	.00
COD Charges	.00
Lease Fees	.00
6.00 % Non-svc tax	29.45
6.00 % Service tax	6.84
Sef Total	.00
Total Order Amount	641.29

Tie	Prod#	Description	Ord	Shp	Unit Price	Svctag	Tx
1	5U540	BASE,TSMT,4550,2.0G,NTWD,	1	1	490.80		Y
1	3K250	MOD,DIMM,128,266M,NON-ECC	1	1	.01		N
1	68KYG	MOD,FD,1.44M,NEC,2000/210	1	1	.01		N
1	4X116	MOD,HD,30GB,I.72K,01,WD-X	1	1	.01		N
1	1R731	MOD,CRD,GRPHC.32M,ULTRA,F	1	1	.01		N
1	6F798	MOD,MDM,V.92,INT,D/F/V,Z,	1	1	.01		N
1	7X716	MOD,SW,WXPHSP1,ENG,DIM,DA	1	1	.01		N
1	6T982	MOD,CDRW,I,40X,SMSNG,DIM,	1	1	.01		N
1	7F044	MOD,DVD,I,16X,LTON,DIM,01	1	1	.01		N
1	1K937	MOD,SW,WKS-STE2K2,OEM,ENG	1	1	.01		N

BLOCK

```
ORDERS  012-ZN4H-732            Order Inquiry           01-26-07 17:00:29
BUID/Ord#/Cp#        11  218445543  22     MADELINE PARKER
BUID/Cust#/Cp#       11   28088406  22   Non-service items              491.00
Name   WINTERS        MELVIN         L   Service items                  114.00
Slsmn  ARB CONSUMER ONLINE SALES         Ship Charges                      .00
Ordered     01-18-03   SI#               COD Charges                       .00
In Prod     00-00-00  CFG ID             Lease Fees                        .00
Shipped     01-21-03  SET ID              6.00 % Non-svc tax             29.45
Invoiced    01-21-03  Recur Invoice? N    6.00 % Service tax              6.84
Status  PD 01-30-03  Currency: USD       Sef Total                         .00
Hold    Reason:                                                 ----------------
Modified  DARS6200-PST          05-26-06  Total Order Amount             641.29
  Tie Prod#      Description               Ord      Shp   Unit Price Svctag Tx
    1 2296W      MOD,CDSK,DELL-APPS,BKUP,E   1        1          .01           N
    1 2U188      MOD,SW,AOL7.0,2-OOBE,DAO,   1        1          .01           N
    1 6T513      MOD,SW,D-IE2K,STD,ENG,DAO   1        1          .01           N
    1 90729      MOD,SW,INFO,NTFS            1        1          .01           N
    1 8R073      MOD,SW,DVD,CYB,4.0.11,2CH   1        1          .01           N
    1 3T440      MOD,SW,NAV2K2-SR1,OEM,ENG   1        1          .01           N
    1 7W750      MOD,SW,DOTNET,FRMWK         1        1          .01           N
    1 2U861      SHIP,TSMT,4550,US,US,ENG,   1        1          .01           N
    1 6U221      MOD,MSE,PS2,S69,LOGI,DIM    1        1          .01           N
    1 9N495      MOD,KYBD,104,US,DIM,SLTEK   1        1          .01           N
ORDER DETAIL           F1=> Enter     SF1=> FKeys     F10=> Exit
                                                           BLOCK
```

```
ORDERS   012-ZN4H-732              Order Inquiry          01-26-07 17:00:30
BUID/Ord#/Cp#         11  218445543  22      MADELINE PARKER
BUID/Cust#/Cp#         11    28088406  22   Non-service items              491.00
Name   WINTERS           MELVIN          L    Service items                  114.00
Slsmn  ARB CONSUMER ONLINE SALES              Ship Charges                      .00
Ordered      01-18-03       SI#               COD Charges                       .00
In Prod      00-00-00    CFG ID               Lease Fees                        .00
Shipped      01-21-03    SET ID                6.00 % Non-svc tax             29.45
Invoiced     01-21-03    Recur Invoice? N      6.00 % Service tax              6.84
Status   PD 01-30-03     Currency: USD        Sef Total                         .00
Hold     Reason:                                                ----------------
Modified  DARS6200-PST               05-26-06  Total Order Amount            641.29
  Tie Prod#      Description                    Ord      Shp  Unit Price Svctag Tx
    1 3E476     INFO,EQUIPMENT                    1        1          .01         N
    1 950-1260 NBD,DIM,BSC,INIT YR,DHS (          1        1      114.00         Y
    1 950-9797 NO WARRANTY,YRS 2/3(DIM,I          1        1          .00         N
         1    ***     REFURB/SVT# C05K421           ***
```

```
ORDER DETAIL              F1=> Enter        SF1=> FKeys        F10=> Exit
                                                                          BLOCK
```

```
ORDERS   012-ZN4H-732              Order Inquiry           01-26-07 17:00:33
BUID/Ord#/Cp#           11  218445543  22     MADELINE PARKER
BUID/Cust#/Cp#           11   28088406  22   Non-service items              491.00
Name   WINTERS          MELVIN          L    Service items                  114.00
Slsmn  ARB CONSUMER ONLINE SALES             Ship Charges                      .00
Ordered     01-18-03     SI#                 COD Charges                       .00
In Prod     00-00-00   CFG ID                Lease Fees                        .00
Shipped     01-21-03   SET ID                 6.00 % Non-svc tax             29.45
Invoiced    01-21-03   Recur Invoice? N       6.00 % Service tax              6.84
Status   PD 01-30-03   Currency: USD         Sef Total                         .00
Hold     Reason:                                                    ---------------
Modified  DARS6200-PST           05-26-06    Total Order Amount             641.29
         Bill-To                                Ship-To 000


      WINTERS         MELVIN          L      WINTERS         MELVIN          L
      WINTERS         LMELVIN                WINTERS         LMELVIN
      2171 DRANE HWY                         2171 DRANE HWY

      OSCEOLA MILLS, PA    16666             OSCEOLA MILLS, PA    16666
      (814) 339-7707                         (814) 339-7707

ADDRESSES               F1=> Enter      SF1=> FKeys      F10=> Exit
                                                                  BLOCK
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ORDERS  012-ZN4H-732              Order Inquiry              01-26-07 17:00:41
BUID/Ord#/Cp#          11  218445576  22       MADELINE PARKER
BUID/Cust#/Cp#          11   28088406  22    Non-service items              99.00
Name   WINTERS         MELVIN          L     Service items                    .00
Slsmn  ARB CONSUMER ONLINE SALES             Ship Charges                     .00
Ordered     01-18-03     SI#                 COD Charges                      .00
In Prod     00-00-00   CFG ID                Lease Fees                       .00
Shipped     01-21-03   SET ID                 6.00 % Non-svc tax             5.94
Invoiced    01-21-03   Recur Invoice? N        .00 % Service tax              .00
Status  PD 01-30-03   Currency: USD          Sef Total                        .00
Hold    Reason:                                                  ----------------
Modified  DARS6200-PST           05-27-06    Total Order Amount            104.94
  Tie Prod#     Description                    Ord     Shp  Unit Price Svctag Tx
    1 9M556     DIS,CRT,17,D,E772C,MG,DAO       1       1        99.00          Y
         1     ***    REFURB/SVT# C05K421          ***
    2 3E476     INFO,EQUIPMENT                  1       1          .00          N
```

BLOCK

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ORDERS   012-ZN4H-732             Order Inquiry           01-26-07 17:00:43
BUID/Ord#/Cp#         11  218445576  22     MADELINE PARKER
BUID/Cust#/Cp#         11   28088406  22  Non-service items            99.00
Name   WINTERS         MELVIN         L   Service items                  .00
Slsmn  ARB CONSUMER ONLINE SALES          Ship Charges                   .00
Ordered     01-18-03    SI#               COD Charges                    .00
In Prod     00-00-00   CFG ID             Lease Fees                     .00
Shipped     01-21-03   SET ID              6.00 % Non-svc tax           5.94
Invoiced    01-21-03   Recur Invoice? N     .00 % Service tax            .00
Status  PD 01-30-03   Currency: USD       Sef Total                      .00
Hold     Reason:                                               ----------------
Modified  DARS6200-PST          05-27-06  Total Order Amount          104.94
         Bill-To                             Ship-To 000

      WINTERS        MELVIN         L     WINTERS        MELVIN         L
      WINTERS        LMELVIN              WINTERS        LMELVIN
      2171 DRANE HWY                      2171 DRANE HWY

      OSCEOLA MILLS, PA   16666           OSCEOLA MILLS, PA   16666
      (814) 339-7707                      (814) 339-7707

ADDRESSES               F1=> Enter     SF1=> FKeys     F10=> Exit
                                                               BLOCK
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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102957
NO: 07-1031-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: COLLINS FINANCIAL SERVICES, INC. as assignee
vs.
DEFENDANT: MELVIN WINTERS

SHERIFF RETURN

NOW, July 02, 2007 AT 10:07 AM SERVED THE WITHIN COMPLAINT ON MELVIN WINTERS DEFENDANT AT 2171 DRANE HWY., OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MELVIN WINTERS, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER /

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GORDON	35536	10.00
SHERIFF HAWKINS	GORDON	35536	37.40

FILED
9 2:30 am
NOV 28 2007
William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

______ Day of ____________ 2007

____

So Answers,

Chester A. Hawkins
by Marilyn Harr

Chester A. Hawkins
Sheriff

2032422

GORDON & WEINBERG, P.C.
BY: FREDERIC I. WEINBERG, ESQUIRE
Identification No.: 41360
JOEL M. FLINK, ESQUIRE
Identification No.: 81894
1001 E. Hector Street, Ste 220
Conshohocken, PA 19428
484/351-0500

FILED Atty pd. 20.00
m/12:20BM
JAN 10 2008 1CC & Notice to Def.
William A. Shaw Statement to
Prothonotary/Clerk of Courts Atty

Collins Financial Services, Inc. CIT Bank	COURT OF COMMON PLEAS CLEARFIELD COUNTY
vs.	DOCKET NO. : 2007-1031-CD
MELVIN WINTERS	

PRAECIPE FOR ENTRY OF JUDGMENT FOR WANT OF AN ANSWER, ASSESSMENT OF DAMAGES, VERIFICATION OF ADDRESS AND NON-MILITARY SERVICE

TO THE PROTHONOTARY:

Enter judgment for want of an answer for plaintiff and against defendant(s) above named only and assess damages certified to be calculable as a sum certain from the complaint, as follows:

Principal	$1,053.28
Interest from 11/30/03 @29.99%	$1,288.61
Costs (Complaint & Service)	$132.40
Total:	**$2,474.29**

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

1. The last known addresses of the parties are: Collins Financial Services, Inc. CIT Bank and that the last known address of defendant, MELVIN WINTERS, 2171 DRANE HWY, OSCEOLA MILLS PA 16666.

2. The annexed notice(s) of intention to file this praecipe was (were) mailed to all parties, defendant and to their record attorneys, if any, after default occurred, and at least ten days prior to the date of filing of this praecipe.

3. The said defendant(s) is (are) not in the military

service of the United States or otherwise within the coverage of the Soldiers and Sailors Civil Relief Act and is (are) over 18 years of age.

AND NOW, this 10th day of January, ~~2007~~ 2008 Judgment is entered in favor of the plaintiff(s) and against defendant(s) by default for want of an answer and damages assessed at the sum of , $2,474.29 as per the above certification.

Prothonotary

GORDON & WEINBERG, P.C.

BY: ______________________
FREDERIC I. WEINBERG, ESQUIRE
JOEL M. FLINK, ESQUIRE
Attorney for Plaintiff

2032422

GORDON & WEINBERG, P.C.
BY: FREDERIC I. WEINBERG, ESQUIRE
Identification No.: 41360
JOEL M. FLINK, ESQUIRE
Identification No.: 41200
1001 E. Hector Street, Ste 220
Conshohocken, PA 19428
484/351-0500

Collins Financial Services, Inc.
CIT Bank

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2007-1031-CD

MELVIN WINTERS

TO/PARA :

NOTICE OF INTENTION TO TAKE DEFAULT

MELVIN WINTERS
2171 DRANE HWY
OSCEOLA MILLS PA 16666

DATE OF NOTICE/FECHA DEL AVISO: December 7, 2007

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY AN 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 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.

David S. Meholick, Court Admin.
Clearfield County Courthouse
Clearfield, PA 16830
(814) 765-2641

GORDON & WEINBERG, P.C.

BY: ______________________
FREDERIC I. WEINBERG, ESQUIRE
JOEL M. FLINK, ESQUIRE

P10D-2

2032422

COPY

GORDON & WEINBERG, P.C.
BY: FREDERIC I. WEINBERG, ESQUIRE
Identification No.: 41360
JOEL M. FLINK, ESQUIRE
Identification No.: 41200
1001 E. Hector Street, Ste 220
Conshohocken, PA 19428
484/351-0500

Collins Financial Services, Inc. CIT Bank	COURT OF COMMON PLEAS CLEARFIELD COUNTY
vs.	DOCKET NO. : 2007-1031-CD
MELVIN WINTERS	

NOTICE

Pursuant to Pa.R.Civ.P. 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.

/X/ **Judgment by Default $2,474.29**
/ / **Money Judgment $**
/ / **Judgment on Award of Arbitrators$**
/ / **Judgment on Verdict$**

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL ATTORNEYS: FREDERIC I. WEINBERG OR JOEL M. FLINK, ESQUIRES AT THIS TELEPHONE NUMBER: 484/351-0500

William A. Shaw 1/10/08
PROTHONOTARY

COPY

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

Collins Financial Services Inc
CIT Bank
Plaintiff(s)

No.: 2007-01031-CD

Real Debt: $2,474.29

Atty's Comm: $

Vs.

Costs: $

Int. From: $

Melvin Winters
Defendant(s)

Entry: $20.00

Instrument: Default Judgment

Date of Entry: January 10, 2008

Expires: January 10, 2013

Certified from the record this 10th day of January, 2008.

William A. Shaw

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