

2007-1113-CD
Beneficial Consumer vs Terry Gormont et al

07-1113-CD
Beneficial Cons. Vs T. Gormont al

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY

Plaintiff,
Vs.

TERRY A. GORMONT
A/K/A TERRY GORMONT
and
LISA L. GORMONT
A/K/A LISA GORMON

Defendant(s)

CIVIL DIVISION

No. 07-1113-CD

FILED *pd \$85.00 AM*

JUL 16 2007 *2005hft*

WMS
William A. Shaw
Prothonotary/Clerk of Courts

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 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.**

DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
814-765-2641, EXT. 5982

THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

**BENEFICIAL CONSUMER
DISCOUNT COMPANY,**

Plaintiff,

vs.

**TERRY A. GORMONT
A/K/A TERRY GORMONT
and
LISA L. GORMONT
A/K/A LISA GORMONT**

Defendants.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendants' Address:
1440 GUINEA HILL ROAD
CLEARFIELD, PA 16830

CIVIL DIVISION

No.

TYPE OF PLEADING:

Complaint

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

**BENEFICIAL CONSUMER
DISCOUNT COMPANY**

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067

MAUREEN A. DOWD, ESQ.
PA ID NO. 90549

BETH ARNOLD HOWELL, ESQ.
PA ID NO. 203606

CHRISTINE A. SAUNDERS, ESQ.
PA ID NO. 203373

CHROMULAK & ASSOCIATES, LLC

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

(724) 916-2400

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**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA**

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

No.

Plaintiff,

vs.

TERRY A. GORMONT
A/K/A TERRY GORMONT
and
LISA L. GORMONT
A/K/A LISA GORMONT,

Defendants.

COMPLAINT

AND NOW COMES, the Plaintiff, BENEFICIAL CONSUMER DISCOUNT COMPANY, by its Attorneys, **Chromulak & Associates, LLC**, with its Civil Action Complaint, the following of which is a statement thereof:

1. BENEFICIAL CONSUMER DISCOUNT COMPANY is a Corporation, duly authorized to conduct business in the Commonwealth of Pennsylvania, with its principal office situated at 2700 Sanders Road, Prospect Heights, IL 60070, hereinafter referred to as "Plaintiff".

2. TERRY A. GORMONT A/K/A TERRY GORMONT and LISA L. GORMONT A/K/A LISA GORMONT are adult individuals residing at 1440 GUINEA HILL ROAD, CLEARFIELD, PA 16830.

3. On or about JULY 11, 2006, Defendants entered into a written Loan Agreement with the Plaintiff, a copy of which is attached hereto as "Exhibit A" and incorporated herein.

4. Pursuant to the Loan Agreement with the Defendants, Plaintiff advanced funds to the Defendants.

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5. Defendants are in default under the terms and conditions of the aforementioned Loan Agreement for failing to make payments when due, with the last payment having been made on or about OCTOBER 22, 2006.

6. Pursuant to the terms of the Loan Agreement, Plaintiff has the right to require payment of the entire amount owed upon default. The total amount due, including principal and interest, and owing by the Defendants is in the sum of TEN-THOUSAND EIGHT-HUNDRED EIGHTY-EIGHT and 70/100 (\$10,888.70) as of MAY 30, 2007.

7. Numerous demands have been made upon the Defendants by Plaintiff, but the Defendants have failed or refused to pay.

8. Pursuant to the Loan Agreement, Plaintiff is entitled to recover the entire indebtedness, including without limitation, principal, accrued interest, costs of collection and reasonable attorney's fees.

WHEREFORE, Plaintiff claims damages in the sum of TEN-THOUSAND EIGHT-HUNDRED EIGHTY-EIGHT and 70/100 (\$10,888.70), with interest thereon at the rate of 25.698% from MAY 31, 2007, plus court costs and attorney's fees.

Respectfully submitted,

Chromulak & Associates, LLC

By: Beth Arnold Howell
CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067
MAUREEN A. DOWD, ESQ.
PA ID NO. 90549
BETH ARNOLD HOWELL, ESQ.
PA ID NO. 203606
CHRISTINE A. SAUNDERS, ESQ.
PA ID NO. 203373

Attorneys for Plaintiff
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

**THIS IS AN ATTEMPT TO
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LOAN REPAYMENT AND SECURITY AGREEMENT (Page 1 of 3)

LENDER (called "We", "Us", "Our")

BENEFICIAL CONSUMER DISCOUNT COMPANY
 90 BEAVER DRIVE
 SUITE 114 C
 DUBOIS PA 15801

BORROWERS (called "You", "Your")

GORMONT, TERRY A
 SS#
 GORMONT, LISA L
 SS#
 1440 GUINEA HILL ROAD
 CLEARFIELD PA 16830

LOAN NO: 000-00000000

DATE OF LOAN	FIRST PAYMENT DUE DATE	OTHERS	SCHEDULED MATURITY DATE	CONTRACT RATE (per year)
07/11/2006	08/11/2006	SAME DAY OF EACH MONTH	07/11/2011	25.698 %
TOTAL OF PAYMENTS	AMOUNT FINANCED			
\$ 16,785.60	\$ 9,399.94			
TOTAL FINANCE CHARGE	SCHEDULED INTEREST	SERVICE CHARGE		OFFICIAL FEES
\$ 7,385.66	\$ 7,385.66	\$.00		\$.00
LIFE INS PREMIUM	DISABILITY INS PREMIUM	IUI PREMIUM		
\$ NONE	\$ NONE	\$ NONE		
FIRST INSTALLMENT	MONTHLY INSTALLMENT			TERM PERIOD
\$ 279.76	\$ 279.76			60

REQUIRED INSURANCE. You must obtain insurance for term of loan covering security for this loan as indicated below, naming us as Loss Payee:

Title insurance on real estate security.

Fire and extended coverage insurance on real estate security.

Physical damage insurance on vehicle listed under "Security" above if "Y" appears under "Insured".

Physical damage insurance on other property listed under "Security" above if "Y" appears under "Insured".

You may obtain any required insurance from anyone you choose.

(See "Security" paragraph above for description of security to be insured.)

NOTICE: THE FOLLOWING PAGES CONTAIN ADDITIONAL CONTRACT TERMS.

05-01-04 NRE



*G96CA76AFH94CEA7000PAB750

EXHIBIT

tabby

"A"



ORIGINAL

PAB75021

LOAN REPAYMENT AND SECURITY AGREEMENT (Page 2 of 3)

PAYMENT. In return for this loan, you will pay us the Total of Payments (the sum of Finance Charges plus Amount Financed), in monthly payments stated on page one. The Finance Charge is the total of Interest plus Service Charge. You may pay more at any time. You will pay us at our business address as stated on page one or other address given you. If more than one Borrower is named on page one, we may enforce this Agreement against all, or any, Borrowers, but not in a combined amount greater than the amount owed.

DATE ON WHICH FINANCE CHARGE BEGINS. Finance Charges begin on the date of disbursement. If this loan is made by mail, the date on which the Finance Charge begins is postponed by the number of days from the date of this Agreement to the date of disbursement. Payment due dates and effective date of any optional insurance purchased are also postponed.

PAY-OUTS. You agree to pay-outs of Amount Financed as shown on Truth-In-Lending disclosure form. If pay-outs change because loan closing is delayed, (a) you shall pay additional amounts due at closing, or (b) your cash or check will be reduced to cover additional pay-outs.

PREPAYMENT. If you fully pay before final payment due date, the amount you owe will be reduced by unearned Finance Charge (but not Service Charge) determined by the "Rule of 78ths".

MATURITY. After the final payment due date stated on page one you will pay interest at the rate of 18% per year.

SECURITY. You agree to give us a security interest in the property identified on page one, which will secure all indebtedness, including future advances under this Agreement.

LATE CHARGE. If you don't pay any payment in 10 days after it's due, you will also pay 1 1/2% per month on the amount overdue (subject to a \$1.00 minimum charge).

BAD CHECK CHARGE. We will charge you a fee of \$20 if any payment check is returned because of insufficient funds or is otherwise dishonored. You agree that we may deduct this charge from a monthly payment.

FAILURE TO PAY. If you don't pay any payment on time or fail to keep any required insurance in force, (a) all your payments may become due at once and without notifying you before bringing suit, we may sue for the total amount you owe less any unearned Finance Charges you would receive if you fully prepaid, and (b) you will also pay our reasonable attorney fees, if the attorney is not our salaried employee, for legal proceedings to collect this loan or realize on security.

EXCHANGE OF INFORMATION. You understand that from time to time we may receive credit information concerning you from others, such as stores, other lenders, and credit reporting agencies. You authorize us to share any information, on a regular basis, we obtain related to your Account, including but not limited to credit reports and insurance information, with any of our affiliated corporations, subsidiaries or other third parties. The uses of this information may include an inquiry to determine if you qualify for additional offers of credit. You also authorize us to share any information regarding your Account with any of our affiliated corporations, subsidiaries or other third parties. You may prohibit the sharing of such information (except for the sharing of information about transactions or experiences between us and you) by sending a written request which contains your full name, Social Security Number and Address to us at P.O. Box 1547, Chesapeake, VA 23320.

If you fail to fulfill the terms of your credit obligation, a negative report reflecting on your credit record may be submitted to a Credit Reporting Agency. You agree that the Department of Motor Vehicles (or your state's equivalent of such department) may release your residence address to us, should it become necessary to locate you. You agree that our supervisory personnel may listen to telephone calls between you and our representatives in order to evaluate the quality of our service to you.

INSURANCE. Optional credit insurance and any required insurance disclosures are attached to this Agreement and are incorporated herein by reference.

ALTERNATIVE DISPUTE RESOLUTION AND OTHER RIDERS. The terms of the Arbitration Agreement and any other Riders signed as part of this loan transaction are incorporated into this Agreement by reference.

APPLICABLE LAW. The Pennsylvania Consumer Discount Company Act (CDCA), Title 7, Purdon's Pennsylvania Statutes, governs this loan.

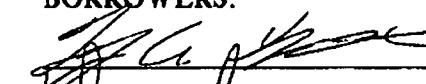
NOTICE: THE FOLLOWING PAGE CONTAINS ADDITIONAL CONTRACT TERMS.



LOAN REPAYMENT AND SECURITY AGREEMENT (Page 3 of 3)

YOU HAVE RECEIVED A COMPLETE
COPY OF THIS AGREEMENT AND THE
TRUTH-IN-LENDING DISCLOSURES.

BORROWERS:


(SEAL)

(SEAL)

WITNESS:


(SEAL)



TRUTH-IN-LENDING DISCLOSURES (Page 1 of 2)

LENDER (Called "We", "Our", "Us")
 BENEFICIAL CONSUMER DISCOUNT COMPANY
 90 BEAVER DRIVE
 SUITE 114 C
 DUBOIS PA 15801

BORROWERS (Called "You", "Your")

GORMONT, TERRY A
 GORMONT, LISA L
 1440 GUINEA HILL ROAD
 CLEARFIELD PA 16830

LOAN NO:

• ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	• FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Date of Loan
25.698%	\$ 7385.66	\$ 9399.94	\$ 16785.60	07/11/06
Your payment schedule will be:				
Number of Payments	Amount of Payments		When Payments Are Due	
1	\$ 279.76		08/11/06	
059	\$ 279.76		Day 11	of each month thereafter.

Late Charge: If you don't pay any payment in 10 days after it's due, you will also pay 1 1/2% per month on the amount overdue (subject to a \$1.00 minimum charge).

Prepayment: If you pay off early, you may be entitled to a refund of part of the Finance Charge. See the contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds.

NOTICE: The following page(s) contain(s) additional information.



TRUTH-IN-LENDING DISCLOSURES (Page 2 of 2)

ITEMIZATION OF THE AMOUNT FINANCED

TO: BENEFICIAL ACCOUNT # 71172300618871.....	\$ 5235.72
CASH OR CHECK TO BORROWER.....	\$ 4164.22

AMOUNT FINANCED (EXCLUDING PREPAID FINANCE CHARGE).....	\$ 9399.94
---	------------

08-14-04 NRE TIL

PAB18122



*G96CA76AFH94FED7000PAB181220**GORMONT

x

ORIGINAL

VERIFICATION

Patricia L. Hughes, Recover Specialist for

BENEFICIAL CONSUMER DISCOUNT COMPANY

Deposes and says subject to the penalties of 18 Pa C.S. Section 4904 relating to unsworn falsification to authorities, that the facts set forth in the forgoing Complaint are true and correct to the best of her knowledge, information and belief.

Patricia L. Hughes
Patricia L. Hughes

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103001
NO: 07-1113-CD
SERVICE # 1 OF 2
COMPLAINT

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY

vs.

DEFENDANT: TERRY A. GORMONT aka TERRY GORMONT and
LISA L. GORMONT aka LISA GORMONT

FILED
07/30/07
DEC 05 2007
WM

William A. Shaw
Prothonotary/Clerk of Courts

SHERIFF RETURN

NOW, July 30, 2007 AT 9:29 AM SERVED THE WITHIN COMPLAINT ON TERRY A. GORMONT aka TERRY GORMONT DEFENDANT AT 1440 GUINEA HILL ROAD, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO LISA GORMONT, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER /

/ IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

{ DOCKET # 103001
NO: 07-1113-CD
SERVICE # 2 OF 2
COMPLAINT

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY

vs.

DEFENDANT: TERRY A. GORMONT aka TERRY GORMONT and
LISA L. GORMONT aka LISA GORMONT

SHERIFF RETURN

NOW, July 30, 2007 AT 9:29 AM SERVED THE WITHIN COMPLAINT ON LISA L. GORMONT aka LISA GORMONT DEFENDANT AT 1440 GUINEA HILL ROAD, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO LISA L. GORMONT, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103001
NO: 07-1113-CD
SERVICES 2
COMPLAINT

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY

VS.

DEFENDANT: TERRY A. GORMONT aka TERRY GORMONT and
LISA L. GORMONT aka LISA GORMONT

SHERIFF RETURN

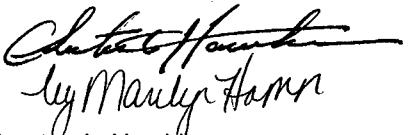
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	18713	20.00
SHERIFF HAWKINS	CHROMULAK	18713	30.00

Sworn to Before Me This

So Answers,

____ Day of _____ 2007



by Marilyn Hamm

Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

TERRY A. GORMONT A/K/A
TERRY GORMONT
and LISA L. GORMONT A/K/A
LISA GORMONT,

Defendants.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendants' Address:
1440 GUINEA HILL ROAD
CLEARFIELD, PA 16830

Dated: FEBRUARY 4, 2008

CIVIL DIVISION

No. 07-1113-CD

FILED

FEB 06 2008

W/10:00 AM
William A. Shaw
Prothonotary/Clerk of Courts

CFNS
NOTICE TO
Clerk
DEPT.

TYPE OF PLEADING:

Praeclipe for Default Judgment

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER
DISCOUNT COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQUIRE
PA ID NO. 42067

BETH ARNOLD HOWELL, ESQUIRE
PA ID NO. 203606

CHRISTINE A. SAUNDERS, ESQUIRE
PA ID NO. 203373

TERESA K. GABRIEL, ESQUIRE
PA ID NO. 205696

CHROMULAK & ASSOCIATES, L.L.C.
375 Southpointe Boulevard
4th Floor
Canonsburg, Pennsylvania 15317
(724) 916-2400

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND
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FOR THAT PURPOSE.**

TO: PROTHONOTARY

Please enter judgment by default against the within-named defendants, **TERRY A. GORMONT A/K/A TERRY GORMONT and LISA L. GORMONT A/K/A LISA GORMONT**, for failure to file an Answer as follows:

Amount Claimed in Complaint:	\$10,888.70
Less Payments Received:	<u>-900.00</u>
Amount Owed:	\$ 9,988.70
Interest from 5/31/07 through 2/04/08:	1,990.45
Costs of Collection through 1/28/08:	<u>555.00</u>
TOTAL	\$12,534.15

With interest accruing on the total balance of \$12,534.15 at the rate of 6% per annum, together with additional costs of suit.

BY Teresa K. Gabriel
CATHY ANN CHROMULAK, ESQUIRE
BETH ARNOLD HOWELL, ESQUIRE
CHRISTINE A. SAUNDERS, ESQUIRE
TERESA K. GABRIEL, ESQUIRE
Attorneys for Plaintiff

**AFFIDAVIT OF NON-MILITARY SERVICE
AND CERTIFICATION OF MAILING OF NOTICE OF
INTENT TO TAKE DEFAULT JUDGMENT**

COMMONWEALTH OF PENNSYLVANIA)
) SS:
COUNTY OF WASHINGTON)

Before me, the undersigned authority, a Notary Public in and for said County and State, personally appeared, TERESA K. Gabriel, ESQUIRE, attorney for and authorized representative of plaintiff who, being duly sworn according to law, deposes and says that the defendant is not in the military service of the United States of America to the best of her knowledge, information and belief and certifies that the Notice of Intent to take Default Judgment was mailed to defendants on **OCTOBER 4, 2007** by certificate of mailing in accordance with Pa.R.C.P. 237.1, as evidenced by the attached copy.

Teresa K. Gabriel
CATHY ANN CHROMULAK, ESQUIRE
BETH ARNOLD HOWELL, ESQUIRE
CHRISTINE A. SAUNDERS, ESQUIRE
TERESA K. GABRIEL, ESQUIRE

Sworn to and subscribed before me
This 4th day of February, 2008.

Heather L. Hatfield
Notary Public

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Heather L. Hatfield, Notary Public
Cecil Twp., Washington County
My Commission Expires June 29, 2010
Member, Pennsylvania Association of Notaries

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,
Plaintiff,
Vs.

CIVIL DIVISION
No. 07-1113-CD

TERRY A. GORMONT A/K/A TERRY GORMONT and
LISA L. GORMONT A/K/A LISA GORMONT,
Defendants.

TO: TERRY A. GORMONT A/K/A TERRY GORMONT
1440 GUINEA HILL ROAD
CLEARFIELD, PA 16830

DATE OF NOTICE: OCTOBER 4, 2007

IMPORTANT NOTICE

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 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.

DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
814-765-2641, EXT. 5982

By:

Beth Arnold Howell
CATHY ANN CHROMULAK, ESQ.
MAUREEN A. DOWD, ESQ.
BETH ARNOLD HOWELL, ESQ.
CHRISTINE A. SAUNDERS, ESQ.
Attorneys for Plaintiff
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,
Plaintiff,
Vs.

CIVIL DIVISION

No. 07-1113-CD

TERRY A. GORMONT A/K/A TERRY GORMONT and
LISA L. GORMONT A/K/A LISA GORMONT,
Defendants.

TO: LISA L. GORMONT A/K/A LISA GORMONT
1440 GUINEA HILL ROAD
CLEARFIELD, PA 16830

DATE OF NOTICE: OCTOBER 4, 2007

IMPORTANT NOTICE

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 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.

DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
814-765-2641, EXT. 5982

By:

Beth Arnold Howell
CATHY ANN CHROMULAK, ESQ.
MAUREEN A. DOWD, ESQ.
BETH ARNOLD HOWELL, ESQ.
CHRISTINE A. SAUNDERS, ESQ.
Attorneys for Plaintiff
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

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MOLLICA & MURRAY

Name and Address of Sender ▼
450 TRIMONT PLAZA
1305 GRANDVIEW AVENUE
PITTSBURGH, PENNSYLVANIA 15211-1205

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See *Domestic Mail Manual* R800, S913, and S921 for limitations of coverage on insured and COD mail. See *International Mail Manual* for limitations of coverage on international mail. Special handling charges apply only to Standard Mail (A) and Standard Mail (B) parcels.

Form Must Be Completed by Typewriter, Ink, or Ball Point Pen

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

No. 07-1113-CD

Plaintiff,

vs.

TERRY A. GORMONT A/K/A
TERRY GORMONT
and LISA L. GORMONT A/K/A
LISA GORMONT,

Defendants.

NOTICE OF ORDER, DECREE OR JUDGMENT

**TO: TERRY A. GORMONT A/K/A TERRY GORMONT
1440 GUINEA HILL ROAD
CLEARFIELD, PA 16830**

Defendant

You are hereby notified that an Order, Decree or Judgment was entered in the above captioned proceeding on _____.

A copy of the Order or Decree is enclosed, or

The judgment is as follows: \$12,534.15 plus interest at the rate of 6% per annum and additional costs of suit.

Deputy

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

No. 07-1113-CD

Plaintiff,

vs.

TERRY A. GORMONT A/K/A
TERRY GORMONT
and LISA L. GORMONT A/K/A
LISA GORMONT,

Defendants.

NOTICE OF ORDER, DECREE OR JUDGMENT

**TO: LISA L. GORMONT A/K/A LISA GORMONT
1440 GUINEA HILL ROAD
CLEARFIELD, PA 16830**

Defendant

You are hereby notified that an Order, Decree or Judgment was entered in the above captioned proceeding on _____.

A copy of the Order or Decree is enclosed, or

The judgment is as follows: \$12,534.15 plus interest at the rate of 6% per annum and additional costs of suit.

Deputy

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

TERRY A. GORMONT
A/K/A TERRY GORMONT
and
LISA L. GORMONT
A/K/A LISA GORMONT,

Defendants,

and

COUNTY NATIONAL BANK,
Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendants' Address:
1440 GUINEA HILL ROAD
CLEARFIELD, PA 16830

Garnishee's Address:
3046 MAIN STREET
MADERA, PA 16661

Date: February 19, 2008

CIVIL DIVISION

No. 07-1113-CD

TYPE OF PLEADING:

PRAECLYPE FOR A WRIT OF
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER
DISCOUNT COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

CHRISTINE A. SAUNDERS, ESQ.

PA ID NO. 203373

BETH ARNOLD HOWELL, ESQ.

PA ID NO. 203606

TERESA K. GABRIEL, ESQ.

PA ID NO. 205696

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

(724) 916-2400

THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

FILED Atty pd.
FEB 10 2008 20.00
FEB 22 2008
1CCole writes
William A. Shaw
Prothonotary/Clerk of Courts
to Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

No. 07-1113-CD

Plaintiff,

vs.

TERRY A. GORMONT
A/K/A TERRY GORMONT
and
LISA L. GORMONT
A/K/A LISA GORMONT,

Defendants,

and

COUNTY NATIONAL BANK,

Garnishee.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of CLEARFIELD County;
2. against TERRY A. GORMONT A/K/A TERRY GORMONT, defendant, and
3. against LISA L. GORMONT A/K/A LISA GORMONT, defendant, and
4. against COUNTY NATIONAL BANK, garnishee,
5. and index this writ
 - a. against TERRY A. GORMONT A/K/A TERRY GORMONT, defendant, and
 - b. against LISA L. GORMONT A/K/A LISA GORMONT, defendant, and
 - c. against COUNTY NATIONAL BANK, garnishee, and any property of the defendant in the name of Garnishee:

Said Writ of Execution is pursuant to all monies due defendants in any accounts, individual and joint, personal and business.

6.	Amount of Judgment	\$12,534.15
	Additional Interest to Date	\$27.17
	(Costs to be added)	\$
	Less	\$90.00
	Pursuant to Writ of Execution	\$12,471.32
	And Service of Writ	^{* 125.00 Prothonotary costs}

THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

Cathy Ann Chromulak
CATHY ANN CHROMULAK, ESQ.
Christine A. Saunders
CHRISTINE A. SAUNDERS, ESQ.
Beth Arnold Howell
BETH ARNOLD HOWELL, ESQ.
Teresa K. Gabriel
TERESA K. GABRIEL, ESQ.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

No. 07-1113-CD

vs.

TERRY A. GORMONT
A/K/A TERRY GORMONT
AND
LISA L. GORMONT
A/K/A LISA GORMONT,
Defendants.

COPY

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) TERRY A. GORMONT
A/K/A TERRY GORMONT and LISA L. GORMONT A/K/A LISA GORMONT;

(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or
their) interest therein;

(2) You are also directed to attach the property of the defendant not levied upon in the
possession of COUNTY NATIONAL BANK as Garnishee(s) per the following property
description:

and to notify the Garnishee(s) that

(a) an attachment has been issued;
(b) the garnishee(s) is/are enjoined from paying out any debt to or for the
account of the defendant(s) and from delivering any property of the defendant(s) or otherwise
disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in
the possession of anyone other than the named garnishee(s), you are directed to notify them that
they have been added as a garnishee and are enjoined as above stated.

COSTS: Amount Due: \$ 12,534.15

Prothonotary: \$ 125.00 Interest From: \$ 27.17

Less \$ 90.00

Sheriff: \$ TOTAL \$ 12,471.32

Plus costs as per endorsement hereon.

Prothonotary SEAL

W. L. L. 80 2/22/08

IF SOCIAL SECURITY OR SUPPLEMENTAL SECURITY INCOME FUNDS ARE
DIRECTLY DEPOSITED INTO AN ACCOUNT OF THE DEFENDANT, THE LEVY
AND ATTACHMENT SHALL NOT INCLUDE ANY FUNDS THAT MAY BE TRACED
TO SUCH DIRECT DEPOSITS. IN ADDITION, THE LEVY AND ATTACHMENT
SHALL NOT INCLUDE \$300.00 IN THE ACCOUNT OF THE DEFENDANT.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103801
NO: 07-1113-CD
SERVICE # 1 OF 1
WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY

vs.

DEFENDANT: TERRY A. GORMONT aka TERRY GORMONT and LISA L. GORMONT aka LISA GORMONT
TO: COUNTY NATIONAL BANK, Garnishee

SHERIFF RETURN

NOW, February 28, 2008 AT 1:55 PM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON COUNTY NATIONAL BANK, Garnishee DEFENDANT AT 1 S. 2ND ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO CYNTHIA PEARCE, ADM. ASST. A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: SNYDER /

FILED

FEB 28 2008

613:30 PM

William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	22265	10.00
SHERIFF HAWKINS	CHROMULAK	22265	20.00

Sworn to Before Me This

____ Day of _____ 2008

So Answers,

Chester A. Hawkins
by Marilyn Hause
Chester A. Hawkins
Sheriff

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

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff

vs.

TERRY A. GORMONT
A/K/A TERRY GORMONT
AND
LISA L. GORMONT
A/K/A LISA GORMONT,

Defendants

vs.

CNB BANK (formerly County National Bank),
Garnishee

No. 07-1113-CD

FILED
OCT 2 2008
MAR 12 2008
WAT
William A. Shaw
Prothonotary/Clerk of Courts

CERTIFICATE OF SERVICE

I, Peter F. Smith, attorney for CNB Bank, formerly County National Bank, in the above-captioned matter, hereby certify that I served the Answers to Interrogatories filed in this matter on the Attorney for the Plaintiff by U. S. First Class Mail and a true and correct copy of the Answers to Interrogatories on the Defendant by U.S. Certified Mail as follows:

U. S. FIRST CLASS MAIL
Chromulak and Associates, LLC
Christine A. Saunders, Esq.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

CERTIFIED MAIL
Terry A. Gormont
A/K/A Terry Gormont
1440 Guinea Hill Road
Clearfield, PA 16830-7219

CERTIFIED MAIL
Lisa L. Gormont
A/K/A Lisa Gormont
1440 Guinea Hill Road
Clearfield, PA 16830-7219

Respectfully submitted,



Peter F. Smith, Esquire
Attorney for the Garnishee
P.O. Box 130, 30 South Second Street
Clearfield, PA 16830
(814) 765-5595

Date: March 11, 2008

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

BENEFICIAL CONSUMER DISCOUNT	:	
COMPANY,	:	
	Plaintiff	:
		No. 07-1113-CD
vs.	:	
TERRY A. GORMONT	:	
A/K/A TERRY GORMONT	:	
AND	:	
LISA L. GORMONT	:	
A/K/A LISA GORMONT,	:	
	Defendants	:
and	:	
CNB Bank, formerly	:	
County National Bank,	:	
	Garnishee	:

GARNISHEE'S ANSWERS TO INTERROGATORIES

COMES NOW, CNB Bank, formerly County National Bank, by its attorney, Peter F. Smith, who answers the Interrogatories as follows:

1. Yes.
2. Checking account number 1651421 in both defendants' names.
Balance on the date the writ was served was \$185.61.

All Purpose Club #55131320, in both defendants' names. Balance on the date the writ was served was \$300.00.

Please note that the foregoing are subject to the debtors' statutory exceptions of \$300 plus imposition of CNB's \$150 fee for responding to this garnishment.

3. No.
4. N.A.

5. No.
6. N.A.
7. No.
8. N.A.
9. No.
10. N.A.
11. No.
12. N.A.
13. No
14. See answer two above.

Date:

3/10/88



Peter F. Smith, Esquire
Attorney for the Garnishee
Attorney I.D. # 34291
30 South Second Street
P.O. Box 130
Clearfield, PA 16830
(814) 765-5595

VERIFICATION

I verify that the statements made in these Answers to Interrogatories are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S.A. §4904 relating to unsworn falsification to authorities.

CNB Bank

Dated: 3-10-08

By:

Kimberly M. Olson
Kimberly M. Olson,
Records and Research

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Beneficial Consumer Discount Company,
Plaintiff,
vs.

Terry A. Gormont a/k/a
Terry Gormont and
Lisa L. Gormont a/k/a Lisa Gormont,
Defendants,
and
CNB Bank (formerly County National
Bank),
Garnishee.

CIVIL DIVISION

No. 07-1113-CD

TYPE OF PLEADING:

Praecipe For Judgment
Against Garnishee

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

Beneficial Consumer Discount Company

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067
BETH ARNOLD HOWELL, ESQ.
PA ID NO. 203606
TERESA K. FUCHS, ESQ.
PA ID NO. 205696

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

FILED Atty pd. \$20.00
m/12/2008
APR 23 2008 Notice to CNB Bank

William A. Shaw Statement to Atty
Prothonotary/Clerk of Courts
(6K)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Beneficial Consumer Discount Company,
Plaintiff,
vs.

CIVIL DIVISION
No. 07-1113-CD

Terry A. Gormont a/k/a Terry Gormont and
Lisa L. Gormont a/k/a Lisa Gormont,

Defendants,
and

CNB Bank (formerly County National Bank),
Garnishee.

TO: PROTHONOTARY:

Please enter judgment against Garnishee, CNB Bank (formerly County National Bank),
in the amount of **\$35.61** based upon the Garnishee's Answers to Interrogatories attached hereto
as Exhibit A admitting possession of funds of Defendant in that amount, which is less than
Plaintiff's judgment against the Defendant, interest and costs.

Respectfully submitted,

CHROMULAK & ASSOCIATES, LLC.

By: Teresa K. Fuchs
Cathy Ann Chromulak, Esquire
Beth Arnold Howell, Esquire
Teresa K. Fuchs, Esquire

Attorneys for Plaintiff
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

**THIS IS AN ATTEMPT TO
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INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

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

BENEFICIAL CONSUMER DISCOUNT :
COMPANY, :
Plaintiff :
vs. : No. 07-1113-CD
TERRY A. GORMONT :
A/K/A TERRY GORMONT :
AND :
LISA L. GORMONT :
A/K/A LISA GORMONT, :
Defendants :
and :
CNB Bank, formerly :
County National Bank, :
Garnishee :
:

GARNISHEE'S ANSWERS TO INTERROGATORIES

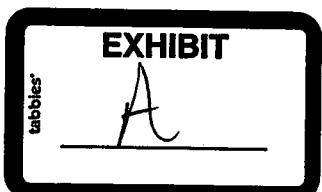
COMES NOW, CNB Bank, formerly County National Bank, by its attorney, Peter F. Smith, who answers the Interrogatories as follows:

1. Yes.
2. Checking account number 1651421 in both defendants' names.
Balance on the date the writ was served was \$185.61.

All Purpose Club #55131320, in both defendants' names. Balance on the date the writ was served was \$300.00.

Please note that the foregoing are subject to the debtors' statutory exceptions of \$300 plus imposition of CNB's \$150 fee for responding to this garnishment.

3. No.
4. N.A.



5. No.
6. N.A.
7. No.
8. N.A.
9. No.
10. N.A.
11. No.
12. N.A.
13. No
14. See answer two above.

Date:

3/10/88



Peter F. Smith, Esquire
Attorney for the Garnishee
Attorney I.D. # 34291
30 South Second Street
P.O. Box 130
Clearfield, PA 16830
(814) 765-5595

VERIFICATION

I verify that the statements made in these Answers to Interrogatories are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S.A. §4904 relating to unsworn falsification to authorities.

CNB Bank

Dated: 3-10-08

By: Kimberly M. Olson
Kimberly M. Olson,
Records and Research

CERTIFICATE OF SERVICE

I, counsel for Beneficial Consumer Discount Company, hereby certify that a true and correct copy of the foregoing Praeclipe for Judgment Against Garnishee was served upon the following by First Class Mail, postage prepaid on this 15th day of April, 2007.

**CNB Bank (formerly County National Bank)
C/O Peter F. Smith, Esq.
PO Box 130, 30 S. 2nd Street
Clearfield, Pa 16830**

**Terry A. Gormont
1440 Guinea Hill Road
Clearfield, Pa 16830**

**Lisa L. Gormont
1440 Guinea Hill Road
Clearfield, Pa 16830**

Teresa K. Fuchs

Cathy Ann Chromulak, Esq.
Beth Arnold Howell, Esq.
Teresa K. Fuchs, Esq.

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

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

COPY

Beneficial Consumer Discount Company
Plaintiff(s)

No.: 2007-01113-CD

Real Debt: \$35.61

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Terry A. Gormont
Lisa L. Gormont
Defendant(s)

Entry: \$20.00

Instrument: Judgment against Garnishee CNB
Bank

County National Bank
Garnishee

Date of Entry: April 23, 2008

Expires: April 23, 2013

Certified from the record this 23rd day of April, 2008.



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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

No. 07-1113-CD

Beneficial Consumer Discount Company,

vs.

Plaintiff,

Terry A. Gormont a/k/a Terry Gormont and
Lisa L. Gormont a/k/a Lisa Gormont,
Defendants,

and

CNB Bank (formerly County National
Bank),

Garnishee.

COPY

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: CNB Bank (formerly County National Bank)
C/O Peter F. Smith Esq.
PO Box 130, 30 S. Second St.
Clearfield, Pa 16830-7219

(X) Garnishee

You are hereby notified that an Order, Decree or Judgment was entered in the above
captioned proceeding on April 23, 2008.

() A copy of the Order or Decree is enclosed, or

(X) The judgment is as follows: \$35.61 plus interest at the rate of 6% per
annum and additional costs of suit.



Deputy

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Beneficial Consumer Discount Company,
Plaintiff,

vs.

Terri A. Gormont a/k/a Terry Gormont and
Lisa L. Gormont a/k/a Lisa Gormont,

Defendants,

and

CNB Bank (formerly County National Bank),
Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

CIVIL DIVISION

No. 07-1113-CD

TYPE OF PLEADING:

Praeclipe to Satisfy Judgment
Against Garnishee ONLY

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

Beneficial Consumer Discount Company

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067

BETH ARNOLD HOWELL, ESQ.
PA ID NO. 203606

TERESA K. FUCHS, ESQ.
PA ID NO. 205696

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

Date: April 25, 2008

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

FILED Atty pd.
M. J. O'Brien 7.00
APR 30 2008
No CC

William A. Shaw
Prothonotary/Clerk of Courts

GW

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

Beneficial Consumer Discount Company,
Plaintiff,
vs.
No. 07-1113-CD

Terri A. Gormont a/k/a Terry Gormont and
Lisa L. Gormont a/k/a Lisa Gormont,

Defendants,

and

CNB Bank (formerly County National Bank),
Garnishee.

PRAEICE TO SATISFY JUDGMENT AGAINST GARNISHEE ONLY

TO PROTHONOTARY:

Please satisfy the judgment in this action against the above garnishee, CNB Bank (formerly County National Bank) and mark the docket accordingly.

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By: Beth Arnold Howell
CATHY ANN CHROMULAK, ESQ.
BETH ARNOLD HOWELL, ESQ.
TERESA K. FUCHS, ESQ.

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Heather L. Hatfield, Notary Public
Cecil Twp., Washington County
My Commission Expires June 29, 2010
Member, Pennsylvania Association of Notaries

Attorneys for Plaintiff
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

Sworn to and subscribed
Before me this 29th day
of April, 2008.

Heather L. Hofffield
Notary Public

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

CERTIFICATE OF SERVICE

I, counsel for Beneficial Consumer Discount Company, hereby certify that a true and correct copy of the foregoing Praeclipe to Satisfy the Judgment Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this ^{28th} ~~25th~~ day of April, 2008.

**CNB Bank
C/O Peter F. Smith, Esq.
PO Box 130, 30 South Second St.
Clearfield, Pa 16830**

**Terry A. Gormont
Lisa L. Gormont
1440 Guinea Hill Road
Clearfield PA 16830**

Beth Arnold Howell
Cathy Ann Chromulak, Esq.
Beth Arnold Howell, Esq.
Teresa K. Fuchs, Esq.

**THIS IS AN ATTEMPT TO
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INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

TERRY A. GORMONT
a/k/a TERRY GORMONT
and LISA L. GORMONT
a/k/a LISA GORMONT,

Defendants,

and

COUNTY NATIONAL BANK,

Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendants' Address:
1440 GUINEA HILL RD.
CLEARFIELD, PA 16830

Garnishee's Address:
3046 MAIN ST.
MADERA, PA 16661

Date: SEPTEMBER 25, 2008

CIVIL DIVISION

No. 07-1113-CD

TYPE OF PLEADING:

PRAECIPE FOR A WRIT OF
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER
DISCOUNT COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

BETH ARNOLD HOWELL, ESQ.

PA ID NO. 203606

TERESA K. FUCHS, ESQ.

PA ID NO. 205696

JENNIFER M. PALONIS, ESQ.

PA ID NO. 205703

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

(724) 916-2400

FILED
M 10/11/08 Atty pd \$20.00
SEP 29 2008
1CC & Lowmtns
William A. Shaw
Prothonotary/Clerk of Courts to Sheriff
(610)

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

No. 07-1113-CD

Plaintiff,

vs.

TERRY A. GORMONT
a/k/a TERRY GORMONT
and LISA L. GORMONT
a/k/a LISA GORMONT,

Defendants,

and

COUNTY NATIONAL BANK,

Garnishee.

PRAECIPE FOR WRIT OF EXECUTION

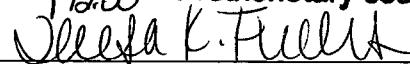
TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of CLEARFIELD County;
2. against TERRY A. GORMONT a/k/a TERRY GORMONT, defendant, and
3. against LISA L. GORMONT a/k/a LISA GORMONT, defendant, and
4. against COUNTY NATIONAL BANK, garnishee,
5. and index this writ
 - a. against TERRY A. GORMONT a/k/a TERRY GORMONT, defendant, and
 - b. against LISA L. GORMONT a/k/a LISA GORMONT, defendant, and
 - c. against COUNTY NATIONAL BANK, garnishee, and any property of the defendant in the name of Garnishee:

Said Writ of Execution is pursuant to all monies due defendants in any accounts, individual and joint, personal and business.

6.	Amount of Judgment	\$12,534.15
	Additional Interest to Date	\$ 484.55
	(Costs to be added)	\$ _____
	Less	\$ 125.61
	Pursuant to Writ of Execution	\$12,893.09
	And Service of Writ	172.00
		Prothonotary costs


CATHY ANN CHROMULAK, ESQ.
BETH ARNOLD HOWELL, ESQ.
TERESA K. FUCHS, ESQ.
JENNIFER M. PALONIS, ESQ.

THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

No. 07-1113-CD

TERRY A. GORMONT A/K/A TERRY GORMONT
AND LISA L. GORMONT A/K/A LISA GORMONT,
Defendant.

COPY

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) TERRY A. GORMONT
A/K/A TERRY GORMONT AND LISA L. GORMONT A/K/A LISA GORMONT;

(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or
their) interest therein;

(2) You are also directed to attach the property of the defendant not levied upon in the
possession of COUNTY NATIONAL BANK as Garnishee(s) per the following property
description:

**SAID WRIT OF EXECUTION IS PURSUANT TO ALL MONIES DUE DEFENDANT
IN ANY ACCOUNTS, INDIVIDUAL, AND JOINT, PERSONAL AND BUSINESS.
and to notify the Garnishee(s) that**

(a) an attachment has been issued;
(b) the garnishee(s) is/are enjoined from paying out any debt to or for the
account of the defendant(s) and from delivering any property of the defendant(s) or otherwise
disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in
the possession of anyone other than the named garnishee(s), you are directed to notify them that
they have been added as a garnishee and are enjoined as above stated.

COSTS: Amount Due: \$ 12,534.15

Prothonotary: \$ 172.00 Interest From: \$ 484.55

Less \$ 125.61

Sheriff: \$ TOTAL \$ 12,893.09

Plus costs as per endorsement hereon.

Prothonotary SEAL

Willie L. Hager
Agent/Deputy

9/29/08

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
NO: 07-1113-CD

BENEFICIAL CONSUMER DISCOUNT COMPANY

vs SERVICE # 1 OF 1

TERRY A. GORMONT aka TERRY GORMONT & LISA L. GORMONT aka LIDA GORMONT

TO: COUNTY NATIONAL BANK, Garnishee

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

SERVE BY: 10/13/2008 ASAP HEARING: PAGE: 104712

DEFENDANT: COUNTY NATIONAL BANK, Garnishee

ADDRESS: 3046 MAIN ST.

MADERA, PA 16661

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS

5 **FILED**

012-21637
OCT 06 2008

William A. Shaw
Prothonotary/Clerk of Courts

SHERIFF'S RETURN

NOW, 10-6-08 AT 10:44 AM / PM SERVED THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON COUNTY NATIONAL BANK, Garnishee,
DEFENDANT

BY HANDING TO Nancy Geneski

Hand Tellec

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM HER THE CONTENTS
THEREOF.

ADDRESS SERVED 3046 Main St.

Madera, PA. 16661

NOW _____ AT _____ AM / PM POSTED THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE FOR COUNTY NATIONAL BANK, Garnishee

AT (ADDRESS) _____

NOW _____ AT _____ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO COUNTY NATIONAL BANK, Garnishee

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

DAY OF 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Deputy Signature

JAMES E. DAVIS
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104712
NO: 07-1113-CD
SERVICES 1
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY

vs.

DEFENDANT: TERRY A. GORMONT aka TERRY GORMONT & LISA L. GORMONT aka LIDA GORMONT
TO: COUNTY NATIONAL BANK, Garnishee

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	3388	10.00
SHERIFF HAWKINS	CHROMULAK	3388	42.57

FILED
0/2/2008
OCT 08 2008
WM
William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

____ Day of _____ 2008



Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

No. 07-1113-CD

TERRY A. GORMONT A/K/A TERRY GORMONT
AND LISA L. GORMONT A/K/A LISA GORMONT,
Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) TERRY A. GORMONT A/K/A TERRY GORMONT AND LISA L. GORMONT A/K/A LISA GORMONT;

(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein;

(2) You are also directed to attach the property of the defendant not levied upon in the possession of COUNTY NATIONAL BANK as Garnishee(s) per the following property description:

**SAID WRIT OF EXECUTION IS PURSUANT TO ALL MONIES DUE DEFENDANT
IN ANY ACCOUNTS, INDIVIDUAL, AND JOINT, PERSONAL AND BUSINESS.**
and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS: Amount Due: \$ 12,534.15

Prothonotary: \$ 172.00 Interest From: \$ 484.55

Less \$ 125.61

Sheriff: \$ TOTAL \$ 12,893.09

Received this writ this 29 day
of Sept A.D. 2008
At 10:30 A.M./P.M.

Plus costs as per endorsement hereon.

Prothonotary SEAL

Agent/Deputy

Charles A. Hawley
Sheriff by Marilyn Hamer

W.L. Shan 9/29/08
Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

CIVIL DIVISION

No. 07-1113-CD

TERRY A. GORMONT
a/k/a TERRY GORMONT
XXX-XX-7265
and LISA L. GORMONT
a/k/a LISA GORMONT
XXX-XX-2287

1440 GUINEA HILL RD.
CLEARFIELD, PA 16830
Defendants,

and

COUNTY NATIONAL BANK

Garnishee.

TO: COUNTY NATIONAL BANK
3046 MAIN ST.
MADERA, PA 16661

You are required to file Answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to them on any negotiable or other written instrument, or did they claim that you owed them any money or that you were liable to them for any reason:

RESPONSE:

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendants? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendants (or in which Defendants) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendants had any interest?

RESPONSE:

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendants transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendants or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendants against you?

RESPONSE:

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

THIRTEENTH: If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption and the entity electronically depositing those funds on a recurring basis.

RESPONSE:

FOURTEENTH: If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. Section 8123? If so, identify each account.

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: 9/25/08

By: Teresa K. Fuchs
Cathy Ann Chromulak, Esq.
Beth Arnold Howell, Esq.
Teresa K. Fuchs, Esq.
Jennifer M. Palonis, Esq.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

TERRY A. GORMONT A/K/A
TERRY GORMONT AND
LISA L. GORMONT A/K/A
LISA GORMONT,

Defendants,

and

COUNTY NATIONAL BANK,

Garnishee.

Plaintiff's Address:

2700 Sanders Road
Prospect Heights, IL 60070

CIVIL DIVISION:

No. 07-1113-CD

FILED *6*

OCT 20 2008

10:05 AM
S William A. Shaw
Prothonotary/Clerk of Courts

No. 41

TYPE OF PLEADING:

Praeclipe to Settle & Discontinue
Against Garnishee ONLY

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067

BETH ARNOLD HOWELL, ESQ.
PA ID NO. 203606

TERESA K. FUCHS, ESQ.
PA ID NO. 205696

JENNIFER M. PALONIS, ESQ.
PA ID NO. 205703

CHROMULAK & ASSOCIATES, L.L.C.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

TERRY A. GORMONT A/K/A
TERRY GORMONT AND
LISA L. GORMONT A/K/A
LISA GORMONT,

Defendants,

and

COUNTY NATIONAL BANK,
Garnishee.

CIVIL DIVISION:

No. 07-1113-CD

PRAECIPE TO SETTLE & DISCONTINUE AGAINST GARNISHEE ONLY

TO THE PROTHONOTARY:

Please settle & discontinue this action against the above garnishee, COUNTY
NATIONAL BANK, and mark the docket accordingly.

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By: Jennifer M. Palonis
CATHY ANN CHROMULAK, ESQ.
BETH ARNOLD HOWELL, ESQ.
TERESA K. FUCHS, ESQ.
JENNIFER M. PALONIS, ESQ.
Attorneys for Plaintiff
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

Sworn to and subscribed
Before me this 15th day
of October, 2008.

Heather L. Haigis
Notary Public

COMMONWEALTH OF PENNSYLVANIA

Notary Seal
Heather L. Haigis, Notary Public
Cecil Twp., Washington County
My Commission Expires June 29, 2010

THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

CERTIFICATE OF SERVICE

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeclipe to Settle & Discontinue Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 16th day of OCTOBER, 2008.

COUNTY NATIONAL BANK
PO BOX 42, ONE SOUTH 2ND STREET
CLEARFIELD, PA 16830

TERRY A. GORMONT A/K/A
TERRY GORMONT
LISA L. GORMONT A/K/A LISA GORMONT
1440 GUINEA HILL ROAD
CLEARFIELD, PA 16830

Jennifer M. Palonis

Cathy Arth Chromulak, Esq.
Beth Arnold Howell, Esq.
Teresa K. Fuchs, Esq.
Jennifer M. Palonis, Esq.

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

TERRY A. GORMONT A/K/A
TERRY GORMONT AND
LISA L. GORMONT A/K/A
LISA GORMONT,

Defendants,

and

COUNTY NATIONAL BANK,

Garnishee.

Plaintiff's Address:

2700 Sanders Road
Prospect Heights, IL 60070

CIVIL DIVISION:

No. 07-1113-CD

S
FILED ICC ATTY
m/10/55cm Howell
OCT 27 2008
WAT

William A. Shaw

Prothonotary/Clerk of Courts

Praecipe to Withdraw Judgment Against
Garnishee ONLY

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.

PA ID NO. 42067

BETH ARNOLD HOWELL, ESQ.

PA ID NO. 203606

TERESA K. FUCHS, ESQ.

PA ID NO. 205696

JENNIFER M. PALONIS, ESQ.

PA ID NO. 205703

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard

4th Floor

Canonsburg, PA 15317

(724) 916-2400

THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

TERRY A. GORMONT A/K/A
TERRY GORMONT AND
LISA L. GORMONT A/K/A
LISA GORMONT,

Defendants,

and

COUNTY NATIONAL BANK,
Garnishee.

CIVIL DIVISION:

No. 07-1113-CD

PRAECIPE TO WITHDRAW JUDGMENT AGAINST GARNISHEE ONLY

TO THE PROTHONOTARY:

Please withdraw the judgment against the above garnishee, COUNTY NATIONAL BANK, and mark the docket accordingly.

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By: Beth Arnold Howell
CATHY ANN CHROMULAK, ESQ.
BETH ARNOLD HOWELL, ESQ.
TERESA K. FUCHS, ESQ.
JENNIFER M. PALONIS, ESQ.
Attorneys for Plaintiff
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

Sworn to and subscribed
Before me this 29th day
of October, 2008.

Heather L. Hatfield
Notary Public

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Heather L. Hatfield, Notary Public
Cecil Twp., Washington County
My Commission Expires June 29, 2010

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

CERTIFICATE OF SERVICE

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeclipe to Withdraw the Judgment Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 24th day of OCTOBER, 2008.

COUNTY NATIONAL BANK
PO BOX 42, ONE SOUTH 2ND STREET
CLEARFIELD, PA 16830

TERRY A. GORMONT A/K/A
TERRY GORMONT
LISA L. GORMONT A/K/A LISA GORMONT
1440 GUINEA HILL ROAD
CLEARFIELD, PA 16830

Beth Arnold Howell
Cathy Ann Chromulak, Esq.
Beth Arnold Howell, Esq.
Teresa K. Fuchs, Esq.
Jennifer M. Palonis, Esq.

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

TERRY A. GORMONT
a/k/a TERRY GORMONT
and LISA L. GORMONT
a/k/a LISA GORMONT,

Defendants,

and

CSB BANK and
CLEARFIELD BANK & TRUST,
Garnishees.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendants' Address:
1440 GUINEA HILL RD.
CLEARFIELD, PA 16830

Date: JANUARY 14, 2009

CIVIL DIVISION

No. 07-1113-CD

TYPE OF PLEADING:

PRAECIPE FOR A WRIT OF
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER
DISCOUNT COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067

BETH ARNOLD HOWELL, ESQ.
PA ID NO. 203606

TERESA K. FUCHS, ESQ.
PA ID NO. 205696

JENNIFER M. PALONIS, ESQ.
PA ID NO. 205703

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

FILED Atty pd. 20.00
3/12/49 BCL
JAN 16 2009 ICC 09 wnts
to Sheriff

William A. Shaw
Prothonotary/Clerk of Courts

610

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY

CIVIL DIVISION

Plaintiff,

No. 07-1113-CD

vs.

TERRY A. GORMONT
a/k/a TERRY GORMONT
and LISA L. GORMONT
a/k/a LISA GORMONT

Defendants,

and

CSB BANK and
CLEARFIELD BANK & TRUST,
Garnishees.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of CLEARFIELD County;
2. against TERRY A. GORMONT a/k/a TERRY GORMONT, defendant, and
3. against LISA L. GORMONT a/k/a LISA GORMONT, defendant, and
4. against CSB BANK, garnishee, and
5. against CLEARFIELD BANK & TRUST, garnishee
6. and index this writ
 - a. against TERRY A. GORMONT a/k/a TERRY GORMONT, defendant, and
 - b. against LISA L. GORMONT a/k/a LISA GORMONT, defendant, and
 - c. against CSB BANK, garnishee, and any property of the defendant in the name of Garnishee, and
 - d. against CLEARFIELD BANK & TRUST, garnishee, and any property of the defendant in the name of Garnishee:

Said Writ of Execution is pursuant to all monies due defendant in any accounts, individual and joint, personal and business.

7.	Amount of Judgment	\$12,534.15
	Additional Interest to Date	\$ 861.07
	(Costs to be added)	\$ _____
	Less	\$ 125.61
	Pursuant to Writ of Execution	\$13,269.61
	And Service of Writ	

Prothonotary costs

199.00
Beth Arnold Howell

CATHY ANN CHROMULAK, ESQ.
BETH ARNOLD HOWELL, ESQ.
TERESA K. FUCHS, ESQ.
JENNIFER M. PALONIS, ESQ.

THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

No. 07-1113-CD

vs.

TERRY A. GORMONT
A/K/A TERRY GORMONT
AND LISA L. GORMONT
A/K/A LISA GORMONT,
Defendant.

Copy

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) Terry A. Gormont a/k/a Terry Gormont and Lisa L. Gormont a/k/a Lisa Gormont;

(1) ~~You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein;~~

(2) You are also directed to attach the property of the defendant not levied upon in the possession of CSB Bank and Clearfield Bank & Trust as Garnishee(s) per the following property description:
SAID WRIT OF EXECUTION IS PURSUANT TO ALL MONIES DUE DEFENDANT IN ANY ACCOUNTS, INDIVIDUAL, AND JOINT, PERSONAL AND BUSINESS.

and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS: Amount Due: \$ 12,534.15

Prothonotary: \$ Interest From: \$ 861.07
Sheriff: \$ Less \$ 125.61

TOTAL \$ 13,269.61

199.00 Prothonotary costs
Plus costs as per endorsement hereon.

Prothonotary SEAL

W.L. Shantz
Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
NO: 07-1113-CD

BENEFICIAL CONSUMER DISCOUNT COMPANY

SERVICE # 2 OF 2

vs TERRY A. GORMONT aka TERRY GORMONT and LISA L. GORMONT aka LISA GORMONT

TO: CSB BANK & CLEARFIELD BANK & TRUST, Garnishees

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

SERVE BY: 01/28/2009 ASAP HEARING: PAGE: 105156

DEFENDANT: CLEARFIELD BANK & TRUST, Garnishee
ADDRESS: 11 NORTH 2ND ST.
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS _____

SHERIFF'S RETURN

NOW, This 20th day of Jan 2009 AT 1:15 AM / PM SERVED THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON CLEARFIELD BANK & TRUST, Garnishee,
DEFENDANT

BY HANDING TO Kathy Jacobson, MGR

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS
THEREOF.

ADDRESS SERVED 11 N 2nd ST CLPD

NOW _____ AT _____ AM / PM POSTED THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE FOR CLEARFIELD BANK & TRUST, Garnishee

AT (ADDRESS) _____

NOW _____ AT _____ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO CLEARFIELD BANK & TRUST, Garnishee

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

DAY OF _____ 2009

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: Chester A. Hawkins

Deputy Signature

Chester A. Hawkins
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
NO: 07-1113-CD

BENEFICIAL CONSUMER DISCOUNT COMPANY

SERVICE # 1 OF 2

vs TERRY A. GORMONT aka TERRY GORMONT and LISA L. GORMONT aka LISA GORMONT

TO: CSB BANK & CLEARFIELD BANK & TRUST, Garnishees

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

SERVE BY: 01/28/2009 ASAP HEARING: PAGE: 105156

DEFENDANT: CSB BANK, Garnishee
ADDRESS: 1900 RIVER RD.
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT

FILED

08:35 a.m. GL
JAN 27 2009

5 William A. Shaw
Prothonotary/Clerk of Courts

(G1)

ATTEMPTS

OCCUPIED

SHERIFF'S RETURN

NOW This 27th day of Jan 2009 AT 1:25 AM / PM SERVED THE WITHIN
WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON CSB BANK, Garnishee, DEFENDANT
BY HANDING TO ISABELLA CUNKMAN, CSR II

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS
THEREOF.

ADDRESS SERVED

1900 River Rd CLFD

NOW _____ AT _____ AM / PM POSTED THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE FOR CSB BANK, Garnishee

AT (ADDRESS) _____

NOW _____ AT _____ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO CSB BANK, Garnishee

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

DAY OF _____ 2009

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

George F. Dotterer
Deputy Signature

George F. Dotterer
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 105156
NO. 07-1113-CD
SERVICES 2
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY

vs.

DEFENDANT: TERRY A. GORMONT aka TERRY GORMONT and LISA L. GORMONT aka LISA GORMONT
TO: CSB BANK & CLEARFIELD BANK & TRUST, Garnishees

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	5005	20.00
SHERIFF HAWKINS	CHROMULAK	5005	26.00

FILED

JAN 21 2009

1/31/09
William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

____ Day of _____ 2009



Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

No. 07-1113-CD

vs.

TERRY A. GORMONT
A/K/A TERRY GORMONT
AND LISA L. GORMONT
A/K/A LISA GORMONT,
Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) Terry A. Gormont a/k/a Terry Gormont and Lisa L. Gormont a/k/a Lisa Gormont;

(1) ~~You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein;~~

(2) You are also directed to attach the property of the defendant not levied upon in the possession of CSB Bank and Clearfield Bank & Trust as Garnishee(s) per the following property description:
SAID WRIT OF EXECUTION IS PURSUANT TO ALL MONIES DUE DEFENDANT IN ANY ACCOUNTS, INDIVIDUAL, AND JOINT, PERSONAL AND BUSINESS.

and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS: Amount Due: \$ 12,534.15

Prothonotary: \$ Interest From: \$ 861.07
Sheriff: \$ Less \$ 125.61

TOTAL \$ 13,269.61 Prothonotary costs
199.00

Plus costs as per endorsement hereon.

Received this writ this 16 day
of Jan A.D. 2009
At Office A.M./P.M.

Clinten A. VanLipps
Sheriff By Marilyn Hamer

Prothonotary SEAL

G. H. H. B.
Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY

CIVIL DIVISION

Plaintiff,

No. 07-1113-CD

vs.

TERRY A. GORMONT a/k/a TERRY GORMONT
XXX-XX-7265
and LISA L. GORMONT a/k/a LISA GORMONT
XXX-XX-2287
1440 GUINEA HILL RD.
CLEARFIELD, PA 16830

Defendant,

and

CSB BANK and
CLEARFIELD BANK & TRUST,

Garnishees.

TO: CSB BANK
1900 RIVER RD.
CLEARFIELD, PA 16830

You are required to file Answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

RESPONSE:

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE:

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BE USED FOR THAT PURPOSE.**

EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendant or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant against you?

RESPONSE:

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

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THIRTEENTH: If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption and the entity electronically depositing those funds on a recurring basis

RESPONSE:

FOURTEENTH: If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. Section 8123? If so, identify each account

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: January 14, 2009

By: Beth Arnold Howell
Cathy Ann Chromulak, Esq.
Beth Arnold Howell, Esq.
Teresa K. Fuchs, Esq.
Jennifer M. Palonis, Esq.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY

Plaintiff,

CIVIL DIVISION

No. 07-1113-CD

vs.

TERRY A. GORMONT a/k/a TERRY GORMONT
XXX-XX-7265
and LISA L. GORMONT a/k/a LISA GORMONT
XXX-XX-2287
1440 GUINEA HILL RD.
CLEARFIELD, PA 16830

Defendant,

and

CSB BANK and
CLEARFIELD BANK & TRUST,
Garnishees.

TO: CLEARFIELD BANK & TRUST
11 NORTH 2ND ST.
CLEARFIELD, PA 16830

You are required to file Answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

RESPONSE:

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

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THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE:

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EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendant or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant against you?

RESPONSE:

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

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THIRTEENTH: If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption and the entity electronically depositing those funds on a recurring basis

RESPONSE:

FOURTEENTH: If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. Section 8123? If so, identify each account

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: January 14, 2009

By: Beth Arnold Howell
Cathy Ann Chromulak, Esq.
Beth Arnold Howell, Esq.
Teresa K. Fuchs, Esq.
Jennifer M. Palonis, Esq.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY

CIVIL DIVISION

Plaintiff,

No. 07-1113-CD

vs.

TERRY A. GORMONT a/k/a TERRY GORMONT
XXX-XX-7265
and LISA L. GORMONT a/k/a LISA GORMONT
XXX-XX-2287
1440 GUINEA HILL RD.
CLEARFIELD, PA 16830

Defendant,

and

CSB BANK and
CLEARFIELD BANK & TRUST,

Garnishees.

FILED

JAN 26 2009

5 11:00 AM
William A. Shaw
Prothonotary/Clerk of Courts 610

TO: CSB BANK
1900 RIVER RD.
CLEARFIELD, PA 16830

You are required to file Answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

RESPONSE: NO

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

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THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE: The defendant, Terry A Gormont, has no accounts with Northwest Savings Bank.

The defendant, Lisa L Gormont, had two loans with Northwest Savings Bank that were charged off on 4-29-93 and 1-18-95.

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE:

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EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendant or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant against you?

RESPONSE:

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

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THIRTEENTH: If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption and the entity electronically depositing those funds on a recurring basis

RESPONSE:

FOURTEENTH: If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. Section 8123? If so, identify each account

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: January 14, 2009

By: Beth Arnold Howell
Cathy Ann Chromulak, Esq.
Beth Arnold Howell, Esq.
Teresa K. Fuchs, Esq.
Jennifer M. Palonis, Esq.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

**THIS IS AN ATTEMPT TO
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BE USED FOR THAT PURPOSE.**

Beneficial Consumer Discount Co
Vs.

Terry A Gormont
Lisa L Gormont
Court of Common Pleas
Clearfield County
Case No: 07-1113-CD

VERIFICATION

The undersigned does hereby verify under penalty of perjury, that he/she is the legal representative of Northwest Savings Bank, Garnishee herein, that he/she is duly authorized to make this Verification and that the facts set forth in the foregoing INTERROGATORIES are true and correct to the best of his/her knowledge, information and belief.

Caroline Sorensen
1-21-09

Please forward all future related documents from the above referenced case number to:

Northwest Savings Bank
Attn: Caroline Sorensen
100 Liberty St
PO Box 128
Warren PA 16365
PH: 814-728-7353

Thank you.

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

Beneficial Consumer Discount Co
Plaintiff

v.

Terry A Gormont
Lisa L Gormont
Defendant(s)

v.

NORTHWEST SAVINGS BANK,
Garnishee

Case No: 07-1113-CD

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the within Answers to Interrogatories in Attachment was mailed by first class mail, postage prepaid, or hand delivered this 21st day of January, 2009, to unrepresented parties in the above captioned matter as follows:

Terry A Gormont
Lisa L Gormont
1440 Guinea Hill Rd
Clearfield PA 16830

Chromulak & Associates LLC
375 Southpointe Blvd 4th Fl
Canonsburg PA 15317

By Caroline Sorensen
Caroline Sorensen
Northwest Savings Bank
100 Liberty St
PO Box 128
Warren PA 16365
(814) 728-7353

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

BENEFICIAL CONSUMER DISCOUNT CO. :
PLAINTIFF :
VS :
TERRY A. GORMONT :
LISA L. GORMONT :
DEFENDANT :
AND :
CLEARFIELD BANK & TRUST COMPANY :
GARNISHEE(s) :

Case No: 07-1113-CD

FILED

FEB 18 2009

013:50 AM
William A. Shaw
Prothonotary/Clerk of Courts

2 copy to (60)
CLFD BANK

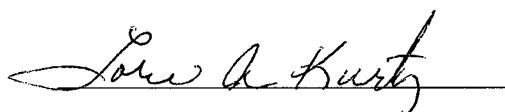
l
Trust

To: The Prothonotary of Clearfield County

The Clearfield Bank & Trust Company, Garnishee, files answers to plaintiff's interrogatories as follows:

The answer to the Plaintiff's interrogatories #1 is NO
The answer to the Plaintiff's interrogatories #2 is NA
The answer to the Plaintiff's interrogatories #3 is NO
The answer to the Plaintiff's interrogatories #4 is NA
The answer to the Plaintiff's interrogatories #5 is NO
The answer to the Plaintiff's interrogatories #6 is NA
The answer to the Plaintiff's interrogatories #7 is NO
The answer to the Plaintiff's interrogatories #8 is NA
The answer to the Plaintiff's interrogatories #9 is NO
The answer to the Plaintiff's interrogatory #10 is NA
The answer to the Plaintiff's interrogatory #11 is NO
The answer to the Plaintiff's interrogatory #12 is NA
The answer to the Plaintiff's interrogatory #13 is NO
The answer to the Plaintiff's interrogatory #14 is NO

Date February 13, 2009



Lori A. Kurtz
Assistant Vice President & Collection Manager
Clearfield Bank & Trust Company

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

TERRY A. GORMONT A/K/A TERRY
GORMONT AND LISA L. GORMONT
A/K/A LISA GORMONT,

Defendant(s),

and

CSB BANK AND CLEARFIELD
BANK & TRUST,

Garnishees.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

CIVIL DIVISION:

No. 07-1113-CD

TYPE OF PLEADING:

Praeclipe to Settle & Discontinue
Against Garnishees ONLY

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067

BETH ARNOLD HOWELL, ESQ.
PA ID NO. 203606

TERESA K. FUCHS, ESQ.
PA ID NO. 205696

JENNIFER M. PALONIS, ESQ.
PA ID NO. 205703

CHROMULAK & ASSOCIATES, L.L.C.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

5
FILED 00 8/1.00
m/12:00pm
FEB 23 2009 No CC
WAT

William A. Shaw
Prothonotary/Clerk of Courts

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,
vs.

CIVIL DIVISION:

No. 07-1113-CD

TERRY A. GORMONT A/K/A TERRY
GORMONT AND LISA L. GORMONT A/K/A
LISA GORMONT,

Defendant(s),
and

CSB BANK AND CLEARFIELD BANK & TRUST,
Garnishees.

PRAECIPE TO SETTLE & DISCONTINUE AGAINST GARNISHEES ONLY

TO THE PROTHONOTARY:

Please settle & discontinue this action against the above garnishees and mark the docket
accordingly.

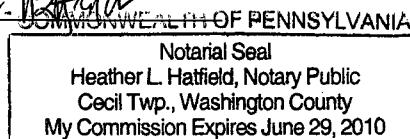
Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By: Beth Arnold Howell
CATHY ANN CHROMULAK, ESQ.
BETH ARNOLD HOWELL, ESQ.
TERESA K. FUCHS, ESQ.
JENNIFER M. PALONIS, ESQ.
Attorneys for Plaintiff
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317

Sworn to and subscribed
Before me this 19th day
of February, 2009.

Heather L. Hatfield
Notary Public



Member Pennsylvania Association of Notaries

**THIS IS AN ATTEMPT TO
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BE USED FOR THAT PURPOSE.**

CERTIFICATE OF SERVICE

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeclipe to Settle & Discontinue Against Garnishees Only was served upon the following by First Class Mail, postage prepaid on this 20th day of FEBRUARY 2009.

CSB BANK
1900 RIVER ROAD
CLEARFIELD, PA 16830

CLEARFIELD BANK & TRUST
11 N. SECOND ST., P.O. BOX 171
CLEARFIELD, PA 16830

TERRY A. GORMONT A/K/A
TERRY GORMONT
LISA L. GORMONT A/K/A LISA GORMONT
1440 GUINEA HILL ROAD
CLEARFIELD, PA 16830

Beth Arnold Howell

Cathy Ann Chromulak, Esq.
Beth Arnold Howell, Esq.
Teresa K. Fuchs, Esq.
Jennifer M. Palonis, Esq.

**THIS IS AN ATTEMPT TO
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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

TERRY A. GORMONT
a/k/a TERRY GORMONT
and LISA L. GORMONT
a/k/a LISA GORMONT,

Defendants,

and

1ST COMMONWEALTH BANK,
Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

Defendants' Address:
1440 GUINEA HILL RD.
CLEARFIELD, PA 16830

Garnishee's Address:
14303 CLEARFIELD-SHAWVILLE HWY
CLEARFIELD, PA 16830

Date: APRIL 21, 2009

CIVIL DIVISION

No. 07-1113-CD

TYPE OF PLEADING:

PRAECIPE FOR A WRIT OF
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER
DISCOUNT COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067

BETH ARNOLD HOWELL, ESQ.
PA ID NO. 203606

TERESA K. FUCHS, ESQ.
PA ID NO. 205696

JENNIFER M. PALONIS, ESQ.
PA ID NO. 205703

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

THIS IS AN ATTEMPT TO
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BE USED FOR THAT PURPOSE.

FILED Atty pd. 20.00
11/05/09
APR 23 2009
S C C & levants
William A. Shaw
Prothonotary/Clerk of Courts
to Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

CIVIL DIVISION

No. 07-1113-CD

Plaintiff,

vs.

TERRY A. GORMONT a/k/a TERRY GORMONT
and LISA L. GORMONT a/k/a LISA GORMONT,

Defendants,

and

1ST COMMONWEALTH BANK,

Garnishee.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of CLEARFIELD County;
2. against TERRY A. GORMONT a/k/a TERRY GORMONT, defendant, and
3. against LISA L. GORMONT a/k/a LISA GORMONT, defendant, and
4. against 1ST COMMONWEALTH BANK, garnishee,
5. and index this writ
 - a. against TERRY A. GORMONT a/k/a TERRY GORMONT, defendant, and
 - b. against LISA L. GORMONT a/k/a LISA GORMONT, defendant, and
 - c. against 1ST COMMONWEALTH BANK, garnishee, and any property of the defendant in the name of Garnishee:

Said Writ of Execution is pursuant to all monies due defendants in any accounts, individual and joint, personal and business.

6.	Amount of Judgment	\$12,534.15	<i>\$226.00</i> Prothonotary costs
	Additional Interest to Date	\$ 1,150.99	
	(Costs to be added)	\$ _____	
	Less	\$ 125.61	
	Pursuant to Writ of Execution And Service of Writ	\$13,559.53	

Cathy Ann Chromulak
CATHY ANN CHROMULAK, ESQ.
BETH ARNOLD HOWELL, ESQ.
TERESA K. FUCHS, ESQ.
JENNIFER M. PALONIS, ESQ.

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BE USED FOR THAT PURPOSE.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

No. 07-1113-CD

vs.

TERRY A. GORMONT
A/K/A TERRY GORMONT
AND LISAL. GORMONT
A/K/A LISA GORMONT,
Defendant.

COPY

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) TERRY A. GORMONT
a/k/a TERRY GORMONT and LISA L. GORMONT a/k/a LISA GORMONT;

(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or
their) interest therein;

(2) You are also directed to attach the property of the defendant not levied upon in the
possession of 1ST COMMONWEALTH BANK as Garnishee(s) per the following property
description:

**SAID WRIT OF EXECUTION IS PURSUANT TO ALL MONIES DUE DEFENDANT
IN ANY ACCOUNTS, INDIVIDUAL, AND JOINT, PERSONAL AND BUSINESS.
and to notify the Garnishee(s) that**

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out any debt to or for the
account of the defendant(s) and from delivering any property of the defendant(s) or otherwise
disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in
the possession of anyone other than the named garnishee(s), you are directed to notify them that
they have been added as a garnishee and are enjoined as above stated.

COSTS: Amount Due: \$ 12,534.15

Less \$ 125.61

Prothonotary: \$ 226.00 Interest From: \$ 1,150.99

Sheriff: \$
TOTAL \$ 13,559.53
Plus costs as per endorsement hereon.

Prothonotary SEAL

Willie L. Sharpe 4123109
Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
NO: 07-1113-CD

BENEFICIAL CONSUMER DISCOUNT COMPANY

SERVICE # 1 OF 3

vs
TERRY A. GORMONT a/k/a TERRY GORMONT and LISA L. GORMONT a/k/a LISA GORMONT
TO: 1st COMMONWEALTH BANK, Garnishee

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

SERVE BY: 05/15/2009 ASAP HEARING: PAGE: 105583

DEFENDANT: 1st COMMONWEALTH BANK, Garnishee
ADDRESS: 14303 CLEARFIELD-SHAWVILLE HWY.
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS

5 **FILED**
06:50:64
MAY 08 2009
William A. Shaw
Prothonotary/Clerk of Courts

SHERIFF'S RETURN

NOW, This 8th day of May 2009 AT 2:00 AM / PM SERVED THE WITHIN
WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON 1st COMMONWEALTH BANK, Garnishee,
DEFENDANT

BY HANDING TO Valerie Delo, TSS

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS
THEREOF.

ADDRESS SERVED 14303 CLEF Shawville Hwy

NOW _____ AT _____ AM / PM POSTED THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE FOR 1st COMMONWEALTH BANK, Garnishee

AT (ADDRESS) _____

NOW _____ AT _____ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO 1st COMMONWEALTH BANK, Garnishee

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

DAY OF _____ 2009

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

George F. DeLoach
Deputy Signature
George F. DeLoach
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DKT PG.105583

BENEFICIAL CONSUMER DISCOUNT COMPANY

NO . 07-1113-CD

-VS-

TERRY A. GORMONT aka TERRY GORMONT &
LISA L. GORMONT aka LISA GORMONT
TO: 1st COMMONWEALTH BANK, Garnishee

WRIT OF EXECUTION, INTERROGATORIES

SHERIFF'S RETURN

NOW MAY 11, 2009 MAILED BY REGULAR MAIL, WRIT OF EXECUTION, NOTICE, CLAIM FOR EXEMPTION TO TERRY A. GORMONT aka TERRY GORMONT, AT 1440 GUINEA HILL RD., CLEARFIELD, PA. 16830, IN S.A.S.E. PROVIDED BY ATTORNEY.

NOW MAY 11, 2009 MAILED BY REGULAR MAIL, WRIT OF EXECUTION, NOTICE, CLAIM FOR EXEMPTION TO LISA L. GORMONT aka LISA GORMONT, AT 1440 GUINEA HILL RD., CLEARFIELD, PA. 16830, IN S.A.S.E. PROVIDED BY ATTORNEY

FILED
0/3: 16 cm
MAY 11 2009

S

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 105583
NO: 07-1113-CD
SERVICES 3

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY

vs.

DEFENDANT: TERRY A. GORMONT a/k/a TERRY GORMONT and LISA L. GORMONT a/k/a LISA GORMONT
TO: 1st COMMONWEALTH BANK, Garnishee

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	7178	30.00
SHERIFF HAWKINS	CHROMULAK	7178	34.50

Sworn to Before Me This

So Answers,

____ Day of _____ 2009


Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

No. 07-1113-CD

TERRY A. GORMONT
A/K/A TERRY GORMONT
AND LISAL GORMONT
A/K/A LISA GORMONT,
Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) TERRY A. GORMONT a/k/a TERRY GORMONT and LISA L. GORMONT a/k/a LISA GORMONT;

(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein;

(2) You are also directed to attach the property of the defendant not levied upon in the possession of 1ST COMMONWEALTH BANK as Garnishee(s) per the following property description:

SAID WRIT OF EXECUTION IS PURSUANT TO ALL MONIES DUE DEFENDANT IN ANY ACCOUNTS, INDIVIDUAL, AND JOINT, PERSONAL AND BUSINESS.
and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS:

Amount Due: \$ 12,534.15

Less \$ 125.61

Prothonotary: \$ 226.00

Interest From: \$ 1,150.99

Sheriff: \$

TOTAL \$ 13,559.53

Plus costs as per endorsement hereon.

Received this writ this 23 day
of April A.D. 2009
At 3:00 A.M./P.M.)

Chester A. Hamby
Sheriff By: Marilyn Hamby

Prothonotary SEAL

Agent/Deputy

Willie L. Shan 4/23/09

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

CIVIL DIVISION

No. 07-1113-CD

TERRY A. GORMONT
a/k/a TERRY GORMONT
XXX-XX-7265
and LISA L. GORMONT
a/k/a LISA GORMONT
XXX-XX-2287

1440 GUINEA HILL RD.
CLEARFIELD, PA 16830

Defendants,

and

1ST COMMONWEALTH BANK

Garnishee.

TO: 1ST COMMONWEALTH BANK
14303 CLEARFIELD-SHAWVILLE HWY
CLEARFIELD, PA 16830

You are required to file Answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to them on any negotiable or other written instrument, or did they claim that you owed them any money or that you were liable to them for any reason:

RESPONSE:

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendants? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendants (or in which Defendants) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendants had any interest?

RESPONSE:

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EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendants transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendants or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendants against you?

RESPONSE:

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TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

THIRTEENTH: If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption and the entity electronically depositing those funds on a recurring basis.

RESPONSE:

FOURTEENTH: If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. Section 8123? If so, identify each account.

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: 4/21/09

By: Cathy Ann Chromulak
Cathy Ann Chromulak, Esq.
Beth Arnold Howell, Esq.
Teresa K. Fuchs, Esq.
Jennifer M. Palonis, Esq.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

**THIS IS AN ATTEMPT TO
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07-1113-CD

FILED

MAY 18 2009

WMA:9:70/14

William A. Shaw
Prothonotary/Clerk of Courts
WCC/C/C

EXHIBIT "A"

ANSWERS TO INTERROGATORIES

1. No
2. N/A
3. Yes, checking account number 7110222579 into Terry A. Gormont or Lisa L. Gormont with a current balance of zero.
4. See #3 above
5. No
6. N/A
7. No
8. N/A
9. No
10. N/A
11. No
12. N/A
13. No
14. See #3 above

VERIFICATION

COMMONWEALTH OF PENNSYLVANIA)
)
COUNTY OF INDIANA)

On this 12th day of May 2009 before me, the undersigned officer, a Notary Public in and for said Commonwealth and County, personally appeared JAMES BOYLE, who being duly sworn according to law, acknowledged that he is Vice President of First Commonwealth Bank, and that the facts set forth in the foregoing Interrogatories are true and correct to the best of his knowledge and belief.

James Boyle, Vice President
First Commonwealth Bank

Sworn and subscribed to before me
This 24th day of May 2009

Susan Lindenbrey
Notary Public

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

**SUSAN L LINDENBERG, NOTARY PUBLIC
INDIANA BOROUGH, INDIANA COUNTY
MY COMMISSION EXPIRES APRIL 10, 2010**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

Plaintiff,

vs.

TERRY A. GORMONT
a/k/a TERRY GORMONT
XXX-XX-7265
and LISA L. GORMONT
a/k/a LISA GORMONT
XXX-XX-2287

1440 GUINEA HILL RD.
CLEARFIELD, PA 16830

Defendants,

and

1ST COMMONWEALTH BANK

Garnishee.

TO: 1ST COMMONWEALTH BANK
14303 CLEARFIELD-SHAWVILLE HWY
CLEARFIELD, PA 16830

CIVIL DIVISION

No. 07-1113-CD

RECEIVED
MAY 11 2009

For all answers to this and the
foregoing Interrogatories, see
Exhibit "A" attached hereto and
made part of hereof.

You are required to file Answers to the following interrogatories within twenty (20) days after
service upon you. Failure to do so may result in Judgment against you.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant
any money or were you liable to them on any negotiable or other written instrument, or did they
claim that you owed them any money or that you were liable to them for any reason:

RESPONSE:

SECOND: If your response to the previous interrogatory was anything other than an
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any, that forms the basis of the claim.

RESPONSE:

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THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendants? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

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FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendants (or in which Defendants) held or claimed any interest.

RESPONSE:

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RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendants or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendants against you?

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RESPONSE:

THIRTEENTH: If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption and the entity electronically depositing those funds on a recurring basis.

RESPONSE:

FOURTEENTH: If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. Section 8123? If so, identify each account.

RESPONSE:

Respectfully submitted,
CHROMULAK & ASSOCIATES, L.L.C.

DATE: 4/21/09

By: Cathy Ann Chromulak
Cathy Ann Chromulak, Esq.
Beth Arnold Howell, Esq.
Teresa K. Fuchs, Esq.
Jennifer M. Palonis, Esq.
375 Southpointe Boulevard
4th Floor
Canonsburg, PA 15317
(724) 916-2400

**THIS IS AN ATTEMPT TO
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BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

TERRY A. GORMONT A/K/A TERRY
GORMONT AND LISA L. GORMONT
A/K/A LISA GORMONT,

Defendant(s),

and

1ST COMMONWEALTH BANK,
Garnishee.

Plaintiff's Address:
2700 Sanders Road
Prospect Heights, IL 60070

CIVIL DIVISION:

No. 07-1113-CD

TYPE OF PLEADING:

Praeclipe to Settle & Discontinue
Against Garnishee ONLY

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER DISCOUNT
COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.
PA ID NO. 42067

BETH ARNOLD HOWELL, ESQ.
PA ID NO. 203606

TERESA K. FUCHS, ESQ.
PA ID NO. 205696

JENNIFER M. PALONIS, ESQ.
PA ID NO. 205703

CHROMULAK & ASSOCIATES, L.L.C.
401 Technology Drive, Suite 202
Canonsburg, PA 15317
(724) 916-2400

THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

5 FILED NO cc
11041601
JUN 11 2009
6W

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT
COMPANY,

Plaintiff,

vs.

CIVIL DIVISION:

No. 07-1113-CD

TERRY A. GORMONT A/K/A TERRY
GORMONT AND LISA L. GORMONT A/K/A LISA GORMONT,
Defendant(s),

and

1ST COMMONWEALTH BANK,
Garnishee.

PRAECIPE TO SETTLE & DISCONTINUE AGAINST GARNISHEE ONLY

TO THE PROTHONOTARY:

Please settle & discontinue this action against the above garnishee, 1ST
COMMONWEALTH BANK, and mark the docket accordingly.

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

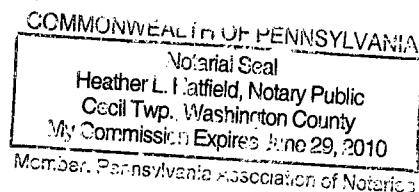
By: Beth Arnold Howell
CATHY ANN CHROMULAK, ESQ.
BETH ARNOLD HOWELL, ESQ.
TERESA K. FUCHS, ESQ.
JENNIFER M. PALONIS, ESQ.

Attorneys for Plaintiff
401 Technology Drive, Suite 202
Canonsburg, PA 15317

Sworn to and subscribed
Before me this 9th day
of June, 2009.

Heather L. Hatfield

Notary Public



**THIS IS AN ATTEMPT TO
COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.**

CERTIFICATE OF SERVICE

I, counsel for BENEFICIAL CONSUMER DISCOUNT COMPANY, hereby certify that a true and correct copy of the foregoing Praeclipe to Settle & Discontinue Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 9TH day of JUNE 2009.

1ST COMMONWEALTH BANK
PHILADELPHIA & 6TH STREETS
P.O. BOX 400
INDIANA, PA 15701-0400

TERRY A. GORMONT A/K/A
TERRY GORMONT
LISA L. GORMONT A/K/A LISA GORMONT
1440 GUINEA HILL ROAD
CLEARFIELD, PA 16830

Beth Arnold Howell

Cathy Ann Chromulak, Esq.
Beth Arnold Howell, Esq.
Teresa K. Fuchs, Esq.
Jennifer M. Palonis, Esq.

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COLLECT A DEBT AND ANY
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