

**07-1159-CD**  
Atlantic Credit vs Howard Neeper et al

**Atlantic Credit et al vs Howard Neeper  
2007-1159-CD**

2036924

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

GORDON & WEINBERG, P.C.

BY: FREDERIC I. WEINBERG, ESQUIRE

Identification No.: 41360

PAUL M. SCHOFIELD, JR., ESQUIRE

Identification No.: 81894

21 SOUTH 21ST STREET

PHILADELPHIA, PA 19103

215/988-9600

FILED *(R)*

JUL 23 2007

4/8/07/

William A. Shaw

Prothonotary/Clerk of Courts

1 cert. to Att'y

1 cert. to Shaf

Atlantic Credit & Finance Inc.  
Assignee from Household Bank  
3353 Orange Avenue  
Roanoke, VA 24012

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2007-1159-C0

HOWARD E NEEPER  
752 HOGBACK RD  
CLEARFIELD PA 16830-4236

**NOTICE**

YOU HAVE BEEN SUED IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PAGES, YOU MUST TAKE ACTION WITHIN TWENTY (20) DAYS AFTER THIS COMPLAINT AND NOTICE ARE SERVED, BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND A JUDGEMENT MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR ANY MONEY CLAIMED IN THE COMPLAINT OR FOR ANY OTHER CLAIM OR RELIEF REQUESTED BY THE PLAINTIFF. YOU MAY LOSE MONEY OR PROPERTY OR OTHER RIGHTS IMPORTANT TO YOU.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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

6. Defendant's last payment on account was made on 12/30/05.

WHEREFORE, plaintiff claims of the defendant(s) the sum of \$3,946.50 plus applicable costs, interest and attorney's fees.

GORDON & WEINBERG, P.C.

BY: 

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

P01A.DB

VERIFICATION

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

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

  
FREDERIC I. WEINBERG, ESQUIRE

ATLANTIC CREDIT & FINANCE, INC.

v.

HOWARD E NEEPER

2036924

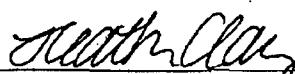
**AFFIDAVIT OF DEBT AND VERIFIED BILL OF PARTICULARS**

The undersigned being first duly sworn according to law, deposes and says that she is familiar with the policies and practices, as well as the books and records of the Plaintiff with respect to the matters stated herein, and based on information and belief states as follows:

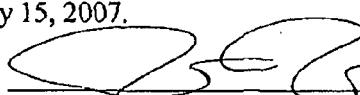
1. Plaintiff's principal business consists of purchasing charged off receivables.
2. The Defendant defaulted on HOUSEHOLD BANK Account No. 5433390003988038. Said Account was charged off on August 31, 2006 and subsequently sold to Atlantic Credit & Finance, Inc with a balance of \$3,946.50.
3. Plaintiff purchased or was otherwise assigned this charged off account along with other debts. As a result of the foregoing sale and assignment, the Plaintiff succeeded to all right, title and interest in the charged off account, and it now owns the account.
4. Plaintiff conducted a due diligence investigation to determine, among other things, the accuracy of the account information provided to ascertain whether the statute of limitations was a bar to demand or institution of suit. Further, Plaintiff and/or its predecessor entered into a contract where the predecessor made representations and warranties that 1) it had clear right, title and interest in the account; 2) the account was free and clear of all liens and encumbrances; and 3) it had the power, authority, and full right to sell and convey its interest in the account.
5. According to Plaintiff's records, the last payment date was December 30, 2005. After application of all payments, credits, adjustments, and lawful offsets, if any, there is still a balance due and owing on this indebtedness of \$3,946.50.
6. The internal Account Statement of Plaintiff is attached hereto as Exhibit A and displays the account information that was provided to Plaintiff at the time of purchase and assignment.

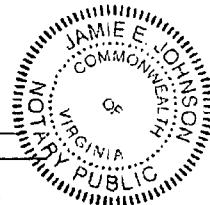
The foregoing is true and correct to the best of my knowledge and belief.

By:

  
Heather Clary  
Assistant Director of Forwarding

Subscribed and sworn before me May 15, 2007.

  
Jamie E. Johnson, Notary Public  
My Commission Expires: 2/28/2011



**THIS COMMUNICATION IS FROM A DEBT COLLECTOR**



Atlantic Credit & Finance, Inc.  
Account Statement

Report Date  
05/14/2007 15:06:1

Our Account ID: 2740392

Account Number: 5433390003988038

Status: LEG

Received: 09/21/2006

Charge Off Date: 08/31/2006

Purchase Balance: \$ 3,946.50 Original Creditor Last Pay Date: 12/30/2005

Amount Paid: \$ 0.00

Remaining Balance: \$ 3,946.50

**Debtor Info**

Name: NEEPER, HOWARD E SSN-Last 4 Digits: 8323

Other Name: HomePhone: 8147656271

Street1: 752 HOGBACK RD

WorkPhone:

Street2:

City, State Zip: CLEARFIELD, PA 16830-4236

**Payments Info**

| Date                 | Type | Matched | Check No | Invoiced | Amount | Comment |
|----------------------|------|---------|----------|----------|--------|---------|
| No Payments Received |      |         |          |          |        |         |

Payment Type 'PU', 'PA', 'PC' - Payment

Payment Type 'PUR', 'PAR', 'PCR' - Returned Payment NSF

Page No:

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103014  
NO: 07-1159-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: ATLANTIC CREDIT & FINANCE INC. Assignee  
vs.  
DEFENDANT: HOWARD E. NEEPER

FILED  
93:00  
DEC 05 2007  
William A. Shaw  
Prothonotary/Clerk of Courts

SHERIFF RETURN

---

NOW, July 27, 2007 AT 2:51 PM SERVED THE WITHIN COMPLAINT ON HOWARD E. NEEPER DEFENDANT AT 752 HOGBACK RD, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO HOWARD E. NEEPER, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER /

| PURPOSE         | VENDOR | CHECK # | AMOUNT |
|-----------------|--------|---------|--------|
| SURCHARGE       | GORDON | 36773   | 10.00  |
| SHERIFF HAWKINS | GORDON | 36773   | 20.41  |

Sworn to Before Me This

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

So Answers,

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

2036924

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

FILED *m/12/04/04* Atty pd. 20.00  
JAN 10 2008  
William A. Shaw  
Prothonotary/Clerk of Courts  
ICCA Notice to Def.  
Statement to *Atty*  
*6K*

Atlantic Credit & Finance Inc.  
Assignee from Household Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2007-1159-CD

HOWARD E NEEPER

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

TO THE PROTHONOTARY:

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

|                             |                   |
|-----------------------------|-------------------|
| Principal                   | \$3,946.50        |
| Costs (Complaint & Service) | \$115.41          |
| <b>Total:</b>               | <b>\$4,061.91</b> |

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

1. The last known addresses of the parties are: Atlantic Credit & Finance Inc. Assignee from Household Bank and that the last known address of defendant, HOWARD E NEEPER, 752 HOGBACK RD, CLEARFIELD PA 16830-4236.

2. The annexed notice(s) of intention to file this praecipe was (were) mailed to all parties, defendant and to their

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

COPY

Atlantic Credit & Finance, Inc.  
Household Bank  
Plaintiff(s)

No.: 2007-01159-CD

Real Debt: \$4,061.91

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Howard E. Neeper  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: January 10, 2008

Expires: January 10, 2013

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



William A. Shaw, 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

2036924

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

5 FILED ICC Atty  
M 12:11pm Weiners  
MAY 23 2011

William A. Shaw  
Prothonotary/Clerk of Courts

Atlantic Credit & Finance Inc.  
Assignee from Household Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2007-1159-CD

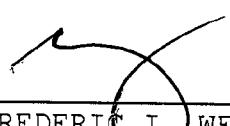
HOWARD E NEEPER

**SUGGESTION OF BANKRUPTCY OF DEFENDANT**

TO THE PROTHONOTARY:

**AND NOW**, this 17May11, it is suggested of record that Defendant, HOWARD E NEEPER, filed a petition in bankruptcy under Chapter 7 of the Bankruptcy Code on or about May 9, 2011, in the United States Bankruptcy Court for the Western District of Pennsylvania, docket number 11-70514-JAD. Therefore, this matter should be stayed until further notice.

GORDON & WEINBERG, P.C.

BY: 

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