

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

DISCOVER BANK
Plaintiff

vs.

BRENT C FUCHS
Defendant


No: 07-1169-CD

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06048271 C A Pit WLG

FILED ^{pd \$85.00 AH}
m 1:34 pm
JUL 23 2007 ^{ICC SHFF} 

William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No

BRENT C FUCHS

Defendant

COMPLAINT AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

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

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext 1300-1301

COMPLAINT

1. Plaintiff, is a corporation with offices at 6500 NEW ALBANY ROAD
NEW ALBANY , OH 43054 .

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

BRENT C FUCHS
271 PROSPECT ST
DU BOIS, PA 15801

3. Defendant applied for and received a credit card issued by
Plaintiff bearing the account number 6011298972490571 . A copy of
Plaintiff's Statement of Account s attached hereto, marked as Exhibit
"A" and made a part hereof.

4. Defendant made use of said credit card and currently has a balance
due and owing to Plaintiff, as of July 11, 2007 , in the amount of
\$1221.50 .


5. Defendant is in default by failing to make payments when due.

6. Plaintiff avers that the Agreement between the parties provides
that Defendant will pay Plaintiff's attorneys' fees.

7. Plaintiff avers that such attorneys' fees will amount to \$100.00 .

8. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the balance due to Plaintiff.

Wherefore, the Plaintiff prays for Judgment in its favor and against Defendant , BRENT C FUCHS , INDIVIDUALLY , in the amount of \$1221.50 with interest at the legal rate of 6.000% per annum from date of judgment plus attorneys' fees of \$100.00 , and costs.



James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06048271 C A Pit WLG

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.



New Balance
\$1,221.50

Minimum Payment Due
\$72.00

Account Number 6011 2989 7249 0571
Enter Amount Enclosed Below

Payment Due Date
June 19, 2007

\$

Please make check payable to Discover Card.
Minimum payment due includes a past due
amount of \$47.00.

20 SDSN6A01 0000311

BRENT FUCHS
271 PROSPECT ST
DU BOIS PA 15801-1132

Save time and a stamp this month by paying
your bill online. To find out about our free
and flexible online payment features, visit
Discovercard.com/pay

6049271

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

00000601129897249057101221500000000007200

Discover More Card Account Summary

		Closing Date: May 20, 2007	page 1 of 1
Account Number	6011 2989 7249 0571	Previous Balance	\$1,167.17
Payment Due Date	June 19, 2007	Payments And Credits	- 0.00
Minimum Payment Due	\$72.00	Purchases	+ 35.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 19.33
Cash Credit Available	\$0.00	New Balance	= \$1,221.50

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: November 20

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

How Can We Help You?

Please have your Discover Card available.
Manage your account online at Discovercard.com
Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover More Card, PO Box 30943
Salt Lake City, UT 84130
TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date	
Other/Miscellaneous	May 20	May 20 LATE FEE \$ 35.00

Information For You

*** ATTENTION *** We previously requested the past due amount on your account. We have no record of receiving
payment. The amount due should be paid at once.

EXHIBIT

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1176.48	0.05477%	19.99% F	19.99%	\$19.33	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. §4904 relating to unsworn falsifications to authorities, that he is Yvette Benner.

(Name)

Accounts Manager of Discover Financial Services, LLC., plaintiff herein, that
(Title) (Company)

he is duly authorized to make this Verification, and that the facts set forth in the foregoing Complaint in Civil Action are true and correct to the best of his/her knowledge, information and belief.

Yvette Benner
(Signature)

WWR # 6048271
BRENT C FUCHS
6011298972490571

Brent C. Fuchs
608 A Krebs Ave.
Clearfield, PA 16830
(814)913-1117
Defendant, *in propria persona*.

FILED
AUG 17 2007
0/3:55/1
William A. Shaw
Prothonotary/Clerk of Courts
+ 1 CLENT TO DEFT.

DISCOVER BANK : IN THE COURT COMMON PLEAS OF
Plaintiff, : CLEARFIELD COUNTY, PENNSYLVANIA
VS. : Case No.: 07-1169-CD
BRENT C. FUCHS : CIVIL - LAW
Defendant :

ANSWER TO COMPLAINT; NEW MATTER;

COMES NOW, BRENT C. FUCHS, Defendant and hereby answers the Plaintiff's
Complaint as follows:

1. As to paragraph 1, of Plaintiff's Complaint, the paragraph does not constitute an allegation, and on that basis is hereby denied..
2. As to paragraph 2, of Plaintiff's Complaint, is hereby denied. Defendant resides at 608 A Krebs Ave., Clearfield, PA 16830.
3. As to paragraph 3, of Plaintiff's Complaint, is hereby admitted. Having received the document attached to Plaintiff's Complaint as Exhibit "A". Exhibit "A" speaks for itself, and is self-serving hearsay that lacks any authentication.
4. As to paragraph 4, of Plaintiff's Complaint, is hereby admitted in part. It is hereby admitted the defendant made use of the credit card. Except as expressly admitted, the allegations are denied. Because the account is in dispute.

5. As to paragraph 5, of Plaintiff's Complaint, is hereby denied. Because the account is in dispute.

6. As to paragraph 6, of Plaintiff's Complaint, is without sufficient information to form a belief as to the truth of the allegation, and on that basis, denies the allegation and holds the plaintiff to the strictest proofs thereof.

7. As to paragraph 7, of Plaintiff's Complaint, is without sufficient information to form a belief as to the truth of the allegation, and on that basis, denies the allegation and holds the plaintiff to the strictest proofs thereof.

8. As to paragraph 8 of Plaintiff's Complaint, is hereby denied. Because the account is in dispute.

9. As to paragraph 9 of the Plaintiff's Complaint, the plaintiff chose to ignore its obligation to the law therefore is not entitled to any relief.

NEW MATTER

10. On or about 02/20/2007, Plaintiff sent to Defendant a statement of the account that is subject to the Plaintiff's complaint.

11. Defendant believed the statement was in error and on or about 03/15/2007, Defendant sent to Plaintiff a billing error notice. Attached hereto as Exhibit A is a true and correct copy of Defendant's billing error notice.

12. The Notice was sent to: Discover Platinum, P.O. Box 1592, Wilmington, DE 19850-5192

13. The notice identified Defendant and the Defendant's account number.
14. The notice identified the amount in dispute.
15. The notice stated that Defendant believed that a billing error had occurred.
16. The notice stated that Defendant believed that the statement contained an error of an accounting or similar nature.
17. The notice stated that Defendant requested from Plaintiff additional clarification including evidentiary evidence of the indebtedness.
18. Plaintiff never acknowledged the notice.
19. Plaintiff never corrected the account or provided any written report after having conducted a reasonable investigation that the balance was correct.
20. On or about 04/01/2007, Plaintiff reported the account as delinquent instead of as disputed. Attached hereto as Exhibit B is a true and correct copy of Defendant's Consumer Credit Report section containing account in question..
21. On or about 05/24/2007, Plaintiff turned the account over to a collection agency. Attached hereto as Exhibit C is a true and correct copy of the letter sent to Defendant from collection firm.
22. On or about 08/01/2007, Plaintiff served the lawsuit that is the subject of Plaintiff's complaint.
23. FIRST AFFIRMATIVE DEFENSE: Failure to state a claim
24. Defendant incorporates and re-alleges paragraphs 10 through 22 as though fully set forth herein.
- 25 Plaintiff fails to state or provide all elements and/or facts sufficient to constitute a cause of action.

26. SECOND AFFIRMATIVE DEFENSE: No Liability.

27. Defendant incorporates and re-alleges paragraphs 10 through 22 as though fully set forth herein.

28. Defendant has no liability for the amount stated in this lawsuit.

29. Plaintiff has failed to establish or allege that Defendant is liable for the charges made on the account, and that Defendant authorized the same.

30. THIRD AFFIRMATIVE DEFENSE: Unclean Hands.

31. Defendant incorporates and re-alleges paragraphs 10 through 22 as though fully set forth herein.

32. Plaintiff comes to this court with unclean hands for disregarding Defendant's attempt to resolve the outstanding issues administratively.

33. FOURTH AFFIRMATIVE DEFENSE: Estoppel by failure to perform conditions precedent and exhaust administrative remedies.

34. Defendant incorporates and re-alleges paragraphs 10 through 22 as though fully set forth herein.

35. Plaintiff had failed to perform its condition precedent under Federal Law by failing to resolve certain matters in dispute with Defendant prior to bringing this action.

36. FIFTH AFFIRMATIVE DEFENSE: Estoppel by Breach of Contract.

37. Defendant incorporates and re-alleges paragraphs 10 through 22 as though fully set forth herein.

38. Plaintiff breached the original contract by pursuing collection efforts notwithstanding the dispute unresolved with Defendant.

39. SIXTH AFFIRMATIVE DEFENSE: No jurisdiction.

40. Defendant incorporates and re-alleges paragraphs 10 through 22 as though fully set forth herein.

41. Plaintiff had failed or refused to prove up essential elements of standing, to wit: injury, causation and redressability, in a manner such that the evidence used is admissible and able to be viewed by this court. This court is denied jurisdiction and may dismiss this complaint or command the Plaintiff to amend the complaint.

42. SEVENTTH AFFIRMATIVE DEFENSE: Recoupment for violations of TILA.

43. Defendant incorporates and re-alleges paragraphs 10 through 22 as though fully set forth herein.

44. Plaintiff neglected or refused to acknowledge Defendant's billing error notice within 30 days of its receipt as required by 15 USC 1666(a)(3)(A) and 12 CFR 226.13(c)(1).

45. Plaintiff neglected or refused to either make appropriate corrections in the account or to send a written explanation or clarification to Defendant, after having conducted an investigation, setting forth to the extent applicable the reasons why Plaintiff believed the account of the Defendant was correctly shown in the statement and, upon request of the Defendant, provide copies of documentary evidence of the Defendant's indebtedness within two billing cycles of its receipt of Defendant's billing error notice as required by 15 USC 1666(a)(3)(B) and 12 CFR 226.13(c)(2).

46. Plaintiff adversely reported Defendant's account to the credit reporting bureaus as delinquent, rather than disputed, contrary to 12 CFR 226.12(c)(2) and 12 CFR 226.13(d)(2).

47. Plaintiff took adverse action against Defendant by instituting the instant lawsuit prior to the sending of the written explanation or clarification required under 15 USC 1666(a)(3)(B)(ii) contrary to 15 USC 1666(d) and 12 CFR 226.13(d)(1).

48. By the foregoing violations of the Federal Truth In Lending Acts, Plaintiff is liable to Defendant in the amount of \$325 per violation for a total of \$1300, as a recoupment against any balance that the Court might find Defendant is liable to Plaintiff.

49. EIGHT AFFIRMATIVE DEFENSE: Additional defenses

50. Defendant reserves the right to add additional affirmative defenses identified upon further discovery in this matter.

PRAYER

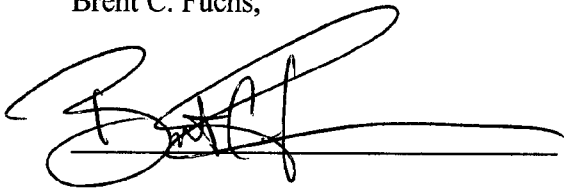
Defendant Prays that the Complaint be dismissed or a judgment entered in favor of Defendant with cost to Defendant for having to defend this lawsuit and for any other cost that the court may deem reasonable and just.

VERIFICATION

I, Brent C. Fuchs, verify that the foregoing statements are true upon my personal knowledge or upon information and belief, and the statements are true and correct, subject to the penalties pursuant to 18 Pa. C.S. Section 4904.

Dated this 17 day of August 2007.

Respectfully submitted and signed by
Brent C. Fuchs,

A handwritten signature in black ink, appearing to read 'Brent C. Fuchs', is written over a horizontal line.

Regular Mail & Certified Mail#: 7005 1820 0004 3548 7466

Discover
Discover Platinum
P.O. Box 15192
Wilmington, DE 19850-5192

Exhibit A

March 15, 2007

RE: Billing Error on Account # 6011298972490571
Amount in Dispute: \$1,197.16

Dear Discover:

I am writing to dispute the amount of \$1,197.16 allegedly owed on the above referenced credit card statement, dated February 20, 2007. I am not refusing to pay or to avoid liability of an amount that I properly owe. I am unsophisticated in financial matters, but I believe the error can be found in one or more of the following areas: 1) transactional, i.e., credit(s) or payment(s) are missing or are misapplied; 2) error in arithmetic; 3) unauthorized charge, i.e., one or more charges are not legitimate or 4) disclosure, i.e., extra fees, costs and/or interest has been added that were not disclosed.

The Fair Credit Billing Act appears to address (1) and (2) above, whereas (3) and (4) are addressed by the Truth in Lending Act.

I lack the records to resolve the suspected error on my own. Therefore, I require your assistance. I need the following items from you to calculate the amount:

1. Authenticated copy of the Card holder Agreement which identifies me and was in effect at the time the card was issued, and
2. Authenticated copies of the sales receipts for the last year, and
3. Authenticated copies of the billing statements for the same time period.

It is important that you provide ALL items above and that each item is authenticated, i.e. verified by someone with personal knowledge of the document provided.

The Fair Credit Billing Act allows 30 days in which you are to respond to me acknowledging receipt of my letter. Resolution must be complete within 90 days. If you need more time, please let me know.

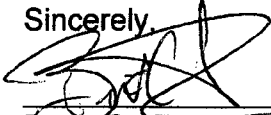
I intend to ask my accountant for assistance to resolve this matter. You will hear from me within 15 days of receiving the items above at which time I will be able to provide the exact amount of the error. In the meantime, I expect that you will honor my good faith effort to resolve this matter and not pursue litigation, nor report a delay in payment to credit reporting agencies.

I expressly object to an assignment of the rights and/or duties of the Cardholder Agreement, to which I am a party, from Discover to anyone else.

Lastly, please remove my phone number 814-913-1117 from your solicitation list as I do not wish to do any business with Discover over the phone. I am requesting that all communications be conducted in writing, and I appreciate your honoring my request.

Thank you for your cooperation.

Sincerely,



Brent C. Fuchs
271 Prospect Street
Du Bois, PA 15801

Exhibit A

BRENT FUCHS

Consumer Credit Report

Source: TransUnion, Experian, Equifax

Aug 13, 2007

This report is available until Sep 13, 2007

Personal Information

	TransUnion	Experian	Equifax
CREDIT REPORT DATE:	08/13/2007	08/13/2007	08/13/2007
NAME:	BRENT C FUCHS	BRENT FUCHS	BRENT C FUCHS
ALSO KNOWN AS:			
DATE OF BIRTH:	1967		1967
CURRENT ADDRESS:	271 PROSPECT ST DU BOIS PA, 15801	271 PROSPECT ST DU BOIS PA, 158011132 06/2007	271 PROSPECT ST DU BOIS PA, 15801
PREVIOUS ADDRESS:	303 ARUNAWAY BAY CT MISHAWAKA IN, 46545	5 AMANDA CT APT 203 DU BOIS PA, 158013642 12/2006	5 AMANDA CT APT 203 DU BOIS PA, 15801
EMPLOYER:	AVANTI 12/1987	PREDATOR PERFORMANCE GLAVAL CORP 11/200611/1997	SPECIAL EDITION

Consumer Statement

Transunion: NONE REPORTED

Experian: NONE REPORTED

Equifax: NONE REPORTED

Summary

	TransUnion	Experian	Equifax
TOTAL ACCOUNTS:	21	23	21
OPEN ACCOUNTS:	9	9	9
CLOSED ACCOUNTS:	12	14	12
DELINQUENT:	6	6	6
DEROGATORY:	0	0	0
BALANCES:	\$37172.00	\$37172.00	\$37172.00
PAYMENTS:	\$1109.00	\$1109.00	\$1109.00
PUBLIC RECORDS:	1	1	1
INQUIRIES (2 years):	5	4	4

Account History**At-a-glance viewing of your payment history**

	OK		60	90	120	150	PP	RF	CO
Not Open									
Current									
30 days late									
60 days late									
90 days late									
120 days late									
150+ days late									
Payment plan									
Repossession									
Foreclosure									
Collection Chargeoff									

Revolving Accounts: Accounts with an open-end term

AMEX

Experian B

	TransUnion	Experian	Equifax
Account #:	02450530301934****	02450530301934****	-02450530301934****
Condition:	Paid	Paid	Paid
Balance:	\$0	\$0	\$0
Type:	Credit Card	Credit Card	
Pay Status:	Current	Current	Current

Two-Year payment history

TransUnion	OK OK
	jun jul aug sep oct nov dec '06 feb mar apr may jun jul aug sep oct nov dec '07 feb mar apr may
Experian	
	jun jul aug sep oct nov dec '06 feb mar apr may jun jul aug sep oct nov dec '07 feb mar apr may jun
Equifax	
	jun jul aug sep oct nov dec '06 feb mar apr may jun jul aug sep oct nov dec '07 feb mar apr may

AIG FSVG BK

	TransUnion	Experian	Equifax
Account #:	110616720****	1106167200971****	1106167200971****
Condition:	Open	Open	Open
Balance:	\$2875	\$2875	\$2875
Type:	Charge account	Charge account	Charge account
Pay Status:	Current	Current	Current

Two-Year payment history

TransUnion		OK OK OK OK OK OK OK
	jun jul aug sep oct nov dec '06 feb mar apr may jun jul aug sep oct nov dec '07 feb mar apr may jun	
Experian		OK OK OK OK OK OK OK
	jun jul aug sep oct nov dec '06 feb mar apr may jun jul aug sep oct nov dec '07 feb mar apr may jun	
Equifax		
	jun jul aug sep oct nov dec '06 feb mar apr may jun jul aug sep oct nov dec '07 feb mar apr may jun	

CAPITAL 1 BK

	TransUnion	Experian	Equifax
Account #:	41217414****	41217414****	41217414****
Condition:	Paid	Closed	Closed
Balance:	\$0	\$0	\$0
Type:	Credit Card	Credit Card	Credit Card
Pay Status:	Current	Current	Current

Two-Year payment history

TransUnion	OK OK
	jun jul aug sep oct nov dec '06 feb mar apr may jun jul aug sep oct nov dec '07 feb mar apr may jun
Experian	OK OK
	jun jul aug sep oct nov dec '06 feb mar apr may jun jul aug sep oct nov dec '07 feb mar apr may jun
Equifax	
	jun jul aug sep oct nov dec '06 feb mar apr may jun jul aug sep oct nov dec '07 feb mar apr may jun

DISCOVER FIN

	TransUnion	Experian	Equifax
Account #:	60112989****	60112989****	60112989****
Condition:	Open	Open	Open
Balance:	\$1221	\$1221	\$1221

Exhibit B

Type:	Credit Card	Credit Card	Credit Card
Pay Status:	Late 90 Days	Late 90 Days	Late 90 Days

Two-Year payment history

TransUnion	OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
	jul aug sep oct nov dec '06 feb mar apr may jun jul aug sep oct nov dec '07 feb mar apr may jun
Experian	OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
	aug sep oct nov dec '06 feb mar apr may jun jul aug sep oct nov dec '07 feb mar apr may jun jul
Equifax	OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
	jul aug sep oct nov dec '06 feb mar apr may jun jul aug sep oct nov dec '07 feb mar apr may jun

DISCOVER FIN

	TransUnion	Experian	Equifax
Account #:	60112989****		
Condition:	Closed		
Balance:	\$0		
Type:	Credit Card		
Pay Status:	Current		

Two-Year payment history

TransUnion	OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
	nov dec '02 feb mar apr may jun jul aug sep oct nov dec '03 feb mar apr may jun jul aug sep oct
Experian	NONE REPORTED
Equifax	NONE REPORTED

CHASE

	TransUnion	Experian	Equifax
Account #:	52603111****	52603111****	52603111****
Condition:	Paid	Paid	Paid
Balance:	\$0	\$0	\$0
Type:	Credit Card	Credit Card	
Pay Status:	Current	Current	Current

Two-Year payment history

TransUnion	OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
	may jun jul aug sep oct nov dec '06 feb mar apr may jun jul aug sep oct nov dec '07 feb mar apr
Experian	OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
	jun jul aug sep oct nov dec '06 feb mar apr may jun jul aug sep oct nov dec '07 feb mar apr may
Equifax	OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
	may jun jul aug sep oct nov dec '06 feb mar apr may jun jul aug sep oct nov dec '07 feb mar apr

AMEX

	TransUnion	Experian	Equifax
Account #:		02450530301932****	
Condition:		Paid	
Balance:		\$0	
Type:		Credit Card	
Pay Status:		Current	

Two-Year payment history

TransUnion	NONE REPORTED
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Exhibit B

LAW OFFICES OF
WELTMAN, WEINBERG & REIS CO., L.P.A.
175 SOUTH 3RD. ST., SUITE 900
COLUMBUS, OH 43215
(614) 801-2792 (800) 470-2286
MON-THURS 8AM-9PM, FRI 8AM-5PM, & SAT 8AM-12PM EST

May 24, 2007

Exhibit C

BRENT C FUCHS
271 PROSPECT ST
DU BOIS PA 15801-1132

DISCOVER BANK
Account No.: 6011298972490571
WWR File No.: 6048271
Balance Due as of May 24, 2007: \$1,221.50

Dear BRENT C FUCHS:

Please be advised that this law firm has been retained to collect the outstanding balance due and owing on this account. As of the date of this letter you owe the amount listed above. Therefore, it is important that you contact our office to discuss an appropriate resolution for this matter.

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose. Unless you dispute the validity of this debt, or any portion thereof, within thirty (30) days of receipt of this letter, we will assume that the debt is valid. If you notify us in writing within the thirty (30) day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail you a copy. If you request in writing within the thirty (30) day period, we will provide you with the name and address of the original creditor if different from the current creditor.

Thank you for your attention to this matter.

Sincerely,
Weltman, Weinberg & Reis Co., L.P.A.

To receive proper credit on your account, please detach the bottom portion and return with your payment in the enclosed envelope IONWELT01323

175 South 3rd. St., Suite 900
Columbus, OH 43215
ADDRESS SERVICE REQUESTED

WWR File No.: 6048271
Balance Due as of May 24, 2007: \$1,221.50

May 24, 2007

WELTMAN, WEINBERG & REIS CO., L.P.A.
175 South 3rd. St., Suite 900
Columbus, OH 43215

#BWNHRMD 110782 51063
#0524 1329 0051 0635# H1K/323/5514157/0853-323
BRENT C FUCHS
271 Prospect St
Du Bois PA 15801-1132

H1K/323/5514157/0853

Brent C. Fuchs
688 # A Krebs Ave.
Clearfield, PA 16830
(814)913-1117
Defendant, *in propria persona*.

FILED

SEP 21 2007

William A. Shaw
Prothonotary/Clerk of Courts
no C/L (initials)

DISCOVER BANK, : IN THE COURT COMMON PLEAS OF
Plaintiff, : CLEARFIELD COUNTY, PENNSYLVANIA
VS. : Case No.: 07-1169-CD
BRENT C. FUCHS, : CIVIL - LAW
Defendant. :

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Answer to Complaint, New Matter was sent on the 18th day of September, 2007, by mailing a copy of the same via Certified mail number 7004 2510 0007 1206 1789 to the following person:

James C . Warmbrodt, 42524
Weltman, Weinberg & Reis Co., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412)434-7955
FAX: (412)338-7130
06048271 C A Pit WLG

By Sheila Kerr
12 Webster Drive
Harttsdale PA 16851
Sheila Kerr 9-18-07

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

DISCOVER BANK

Plaintiff,

vs.

BRENT C. FUCHS

Defendant.

Case No.: 07 - 1169 - CD

TYPE OF PLEADING:
REPLY TO NEW MATTER

FILED ON BEHALF OF:

Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Benjamin R Bibler, ESQUIRE
PA I.D.#93598
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR # 06048271

FILED NO
m 10:06/64 CC
OCT 16 2007 (GP)

William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff,

Case No.: 07 – 1169 – CD

vs.

TYPE OF PLEADING:
REPLY TO NEW MATTER

BRENT C. FUCHS

Defendant.

REPLY TO NEW MATTER

AND NOW COMES, Plaintiff, by and through its Counsel, Weltman, Weinberg & Reis, Co., L.P.A., and hereby files this Reply to Defendant's New Matter in the above-referenced matter. In support thereof, Plaintiff avers as follows:

10. Admitted in part, denied in part. The subject of this suit is Defendant's failure to repay his debt.

11. Denied. Plaintiff is without knowledge or information sufficient to form a belief as to the truth of the allegations set forth in paragraph 11 of Defendant's New Matter, therefore, the allegations are denied and strict proof of same is demanded at trial.

12. Denied. After reasonable investigation, Plaintiff is without knowledge or information sufficient to form a belief as to the truth of the allegations set forth in paragraph 12 of Defendant's New Matter, therefore, the allegations are denied and strict proof of same is demanded at trial.

13. The "notice" attached as Exhibit "A" speaks for itself.

14. The "notice" attached as Exhibit "A" speaks for itself.

15. The "notice" attached as Exhibit "A" speaks for itself.

16. The "notice" attached as Exhibit "A" speaks for itself.

17. The "notice" attached as Exhibit "A" speaks for itself.

18. Denied. Defendant's "Notice" does not comply with 15 U.S.C. 1666(a)(3)(A) or 12 CFR 226.13(c)(1).

19. Defendant's "Notice" does not comply with 15 U.S.C. 1666(a)(3)(A) or 12 CFR 226.13(c)(1).

20. After reasonable investigation, Plaintiff is without knowledge or information sufficient to form a belief as to the truth of the allegations set forth in paragraph 20 of Defendant's New Matter, therefore, the allegations are denied and strict proof of same is demanded at trial.

21. After reasonable investigation, Plaintiff is without knowledge or information sufficient to form a belief as to the truth of the allegations set forth in paragraph 21 of Defendant's New Matter, therefore, the allegations are denied and strict proof of same is demanded at trial.

22. Admitted.

23. Defendant simply lists a legal defense here.

24. Plaintiff incorporates its Complaint and New Matter as if fully stated herein.

25. The averments in paragraph 25 of Defendant's New Matter are denied as conclusions of law to which no response is required.

26. Defendant simply lists a legal defense here.

27. Plaintiff incorporates its Complaint and New Matter as if fully stated herein.

28. The averments in paragraph 28 of Defendant's New Matter are denied as conclusions of law to which no response is required.

29. The averments in paragraph 29 of Defendant's New Matter are denied as conclusions of law to which no response is required.

30. Defendant simply lists a legal defense here.

31. Plaintiff incorporates its Complaint and New Matter as if fully stated herein.

32. DENIED. Defendant attempted to get out of repaying his debt.

33. Defendant simply lists a legal defense here.

34. Plaintiff incorporates its Complaint and New Matter as if fully stated herein.

35. The averments in paragraph 35 of Defendant's New Matter are denied as conclusions of law to which no response is required.

36. Defendant simply lists a legal defense here.

37. Plaintiff incorporates its Complaint and New Matter as if fully stated herein.

38. The averments in paragraph 38 of Defendant's New Matter are denied as conclusions of law to which no response is required.

39. Defendant simply lists a legal defense here.

40. Plaintiff incorporates its Complaint and New Matter as if fully stated herein.

41. Denied. The averments in paragraph 41 of Defendant's New Matter are denied as conclusions of law to which no response is required.

42. Defendant simply lists a legal defense here.
43. Plaintiff incorporates its Complaint and New Matter as if fully stated herein.
44. The averments in paragraph 44 of Defendant's New Matter are denied as conclusions of law to which no response is required. By way of further response, Defendant's "Notice" does not comply with 15 U.S.C. 1666(a)(3)(A) or 12 CFR 226.13(c)(1).
45. Defendant's "Notice" does not comply with 15 U.S.C. 1666(a)(3)(A) or 12 CFR 226.13(c)(1).
46. The averments in paragraph 46 of Defendant's New Matter are denied as conclusions of law to which no response is required.
47. Defendant's "Notice" does not comply with 15 U.S.C. 1666(a)(3)(A) or 12 CFR 226.13(c)(1).
48. The averments in paragraph 48 of Defendant's New Matter are denied as conclusions of law to which no response is required.
49. Defendant simply lists a legal defense here.
50. Denied. All Defenses not listed are waived.

WHEREFORE, Plaintiff respectfully demands that Judgment be entered in its favor and against Defendant for the full amount claimed in Plaintiff's Complaint.

Respectfully Submitted:

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

By: 

Benjamin R. Bibler, Esquire

PA I.D.#93598

Weltman, Weinberg & Reis Co., L.P.A.

2718 Koppers Bldg.

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR # 6048271

CERTIFICATE OF SERVICE

A true and correct copy of said Plaintiff's Reply to New Matter has been served by First Class Mail, Postage Pre-Paid, on the 10th day of October, 2007, upon the following:

Brent C. Fuchs
608 A. Krebs Ave.
Clearfield, PA 16830

By: 

Benjamin R Bibler, Esquire

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103020
NO: 07-1169-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: DISCOVER BANK
vs.
DEFENDANT: BRENT C. FUCHS

SHERIFF RETURN

NOW, August 01, 2007 AT 3:00 PM SERVED THE WITHIN COMPLAINT ON BRENT C. FUCHS DEFENDANT AT 271 PROSPECT ST., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO BRENT FUCHS, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET / NEVLING


FILED
019:0761
DEC 18 2007
William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	8474005	10.00
SHERIFF HAWKINS	WELTMAN	8474005	54.86

Sworn to Before Me This

_____ Day of _____ 2007

So Answers,


Chester A. Hawkins
Sheriff

LA

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

DISCOVER BANK,

Plaintiff,

vs.

BRENT C FUCHS,

Defendant.

Case No.: 07-1169-CD

MOTION FOR SUMMARY JUDGMENT

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Benjamin R. Bibler, Esquire
PA I.D. #93598
WELTMAN, WEINBERG & REIS CO.,
L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

FILED

in 11:53 a.m. GC
AUG 26 2008

NO CC

William A. Shaw
Prothonotary/Clerk of Courts

CD

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

DISCOVER BANK,

Plaintiff,

Case No.: 07-1169-CD

vs.

MOTION FOR SUMMARY JUDGMENT

BRENT C FUCHS,
Defendant.

MOTION FOR SUMMARY JUDGMENT

AND NOW COMES, Plaintiff, by and through its counsel, Weltman, Weinberg & Reis, Co., L.P.A., and hereby files this Motion for Summary Judgment against the Defendant. In support thereof, Plaintiff avers as follows:

1. Plaintiff filed a Complaint against Defendant seeking judgment in the amount of \$1,221.50 with interest at the interest rate of 6% per annum from date of judgment, attorneys' fees, and costs. A true and correct copy of the Complaint is attached hereto as Exhibit "A" and made a part hereof.
2. Attached to the Complaint was Verification from an authorized representative of Plaintiff verifying the accuracy of the amount sought. See Exhibit "A".
3. Defendant filed an Answer to Plaintiff's Complaint. A true and correct copy of the Answer is attached hereto as Exhibit "B" and made a part hereof.
4. On or around June 17th, 2008, Plaintiff served upon Defendant a set of requests for admissions and requests for production of documents. A true and correct copy of the same is attached hereto as Exhibit "C" and made a part hereof.
5. No response to the discovery demands has been received from the Defendant.
6. The requests for admissions are now deemed admitted under Pennsylvania Rule of Civil Procedure 4014(b). Thus Defendant has admitted that he has made no payment on the credit card since March 18th, 2007; that he applied for the credit card; that the statements attached to Plaintiff's Discovery

Request correctly identify the payments, charges, and balances on the account; that he has not submitted any written disputes as to billing inaccuracies; and that \$1,221.50 is a correct and accurate balance on the credit card account.

7. By way of his Answer, the documents attached to this Motion, and the Requests for Admissions, deemed admitted under Pa.R.C.P. 4014(b), the Defendant has admitted all facts material to this matter and verified the amount owed.

8. There are no meritorious defenses against this action and Plaintiff is entitled to summary judgment as a matter of Law against defendant.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court grant summary judgment in favor of Plaintiff and against Defendant for \$1,221.50 with interest at the legal interest rate of 6% per annum from date of judgment, attorneys' fees, and costs.

Respectfully Submitted:

By: 

Benjamin R. Bibler, Esquire

PA I.D. #96598

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

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

DISCOVER BANK

Plaintiff

vs.

BRENT C FUCHS

Defendant

No:

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06048271 C A Pit WLG

EXHIBIT

A

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

DISCOVER BANK

Plaintiff
vs.

Civil Action No

BRENT C FUCHS

Defendant

COMPLAINT AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

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

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext 1300-1301

COMPLAINT

1. Plaintiff, is a corporation with offices at 6500 NEW ALBANY ROAD
NEW ALBANY , OH 43054 .

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

BRENT C FUCHS
271 PROSPECT ST
DU BOIS, PA 15801

3. Defendant applied for and received a credit card issued by
Plaintiff bearing the account number 6011298972490571 . A copy of
Plaintiff's Statement of Account s attached hereto, marked as Exhibit
"A" and made a part hereof.

4. Defendant made use of said credit card and currently has a balance
due and owing to Plaintiff, as of July 11, 2007 , in the amount of
\$1221.50 .

5. Defendant is in default by failing to make payments when due.


6. Plaintiff avers that the Agreement between the parties provides
that Defendant will pay Plaintiff's attorneys' fees.

7. Plaintiff avers that such attorneys' fees will amount to \$100.00 .

7

8. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the balance due to Plaintiff.

Wherefore, the Plaintiff prays for Judgment in its favor and against Defendant , BRENT C FUCHS , INDIVIDUALLY , in the amount of \$1221.50 with interest at the legal rate of 6.000% per annum from date of judgment plus attorneys' fees of \$100.00 , and costs.



James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06048271 C A Pit WLG

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.



New Balance
\$1,221.50

Minimum Payment Due
\$72.00

Payment Due Date
June 19, 2007

Account Number 6011 2989 7249 0571
Enter Amount Enclosed Below

\$

Please make check payable to Discover Card.
Minimum payment due includes a past due
amount of \$47.00.

Save time and a stamp this month by paying
your bill online. To find out about our free
and flexible online payment features, visit
Discovercard.com/pay

20 SDSN6A01 0000311

BRENT FUCHS
271 PROSPECT ST
DU BOIS PA 15801-1132

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011298972490571012215000000000007200

Discover More Card Account Summary

Closing Date: May 20, 2007

page 1 of 1

Account Number 6011 2989 7249 0571
Payment Due Date June 19, 2007
Minimum Payment Due \$72.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$1,167.17
Payments And Credits	- 0.00
Purchases	+ 35.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 19.33
New Balance	= \$1,221.50

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: November 20

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover More Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date	
Other/Miscellaneous	May 20	May 20	LATE FEE \$ 35.00

Information For You

*** ATTENTION *** We previously requested the past due amount on your account. We have no record of receiving
payment. The amount due should be paid at once.

EXHIBIT

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1176.48	0.05477%	19.99% F	19.99%	\$19.33	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. §4904 relating to unsworn falsifications to authorities, that he is Yvette Benner.

(Name)

Accounts Manager

(Title)

of Discover Financial Services, LLC., plaintiff herein, that

(Company)

he is duly authorized to make this Verification, and that the facts set forth in the foregoing Complaint in Civil Action are true and correct to the best of his/her knowledge, information and belief.

Yvette Benner
(Signature)

WWR # 6048271
BRENT C FUCHS
6011298972490571

Brent C. Fuchs
608 A Krebs Ave.
Clearfield, PA 16830
(814)913-1117
Defendant, *in propria persona*.

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

AUG 17 2007

Attest.

[Signature]
Prothonotary/
Clerk of Courts

DISCOVER BANK : IN THE COURT COMMON PLEAS OF
Plaintiff, : CLEARFIELD COUNTY, PENNSYLVANIA
VS. : Case No.: 07-1169-CD
BRENT C. FUCHS : CIVIL - LAW
Defendant :

ANSWER TO COMPLAINT; NEW MATTER;

COMES NOW, BRENT C. FUCHS, Defendant and hereby answers the Plaintiff's
Complaint as follows:

1. As to paragraph 1, of Plaintiff's Complaint, the paragraph does not constitute an allegation, and on that basis is hereby denied..
2. As to paragraph 2, of Plaintiff's Complaint, is hereby denied. Defendant resides at 608 A Krebs Ave., Clearfield, PA 16830.
3. As to paragraph 3, of Plaintiff's Complaint, is hereby admitted. Having received the document attached to Plaintiff's Complaint as Exhibit "A". Exhibit "A" speaks for itself, and is self-serving hearsay that lacks any authentication.
4. As to paragraph 4, of Plaintiff's Complaint, is hereby admitted in part. It is hereby admitted the defendant made use of the credit card. Except as expressly admitted, the allegations are denied. Because the account is in dispute.

EXHIBIT

B

60818 271

5. As to paragraph 5, of Plaintiff's Complaint, is hereby denied. Because the account is in dispute.

6. As to paragraph 6, of Plaintiff's Complaint, is without sufficient information to form a belief as to the truth of the allegation, and on that basis, denies the allegation and holds the plaintiff to the strictest proofs thereof.

7. As to paragraph 7, of Plaintiff's Complaint, is without sufficient information to form a belief as to the truth of the allegation, and on that basis, denies the allegation and holds the plaintiff to the strictest proofs thereof.

8. As to paragraph 8 of Plaintiff's Complaint, is hereby denied. Because the account is in dispute.

9. As to paragraph 9 of the Plaintiff's Complaint, the plaintiff chose to ignore its obligation to the law therefore is not entitled to any relief.

NEW MATTER

10. On or about 02/20/2007, Plaintiff sent to Defendant a statement of the account that is subject to the Plaintiff's complaint.

11. Defendant believed the statement was in error and on or about 03/15/2007, Defendant sent to Plaintiff a billing error notice. Attached hereto as Exhibit A is a true and correct copy of Defendant's billing error notice.

12. The Notice was sent to: Discover Platinum, P.O. Box 1592, Wilmington, DE 19850-5192

13. The notice identified Defendant and the Defendant's account number.
14. The notice identified the amount in dispute.
15. The notice stated that Defendant believed that a billing error had occurred.
16. The notice stated that Defendant believed that the statement contained an error of an accounting or similar nature.
17. The notice stated that Defendant requested from Plaintiff additional clarification including evidentiary evidence of the indebtedness.
18. Plaintiff never acknowledged the notice.
19. Plaintiff never corrected the account or provided any written report after having conducted a reasonable investigation that the balance was correct.
20. On or about 04/01/2007, Plaintiff reported the account as delinquent instead of as disputed. Attached hereto as Exhibit B is a true and correct copy of Defendant's Consumer Credit Report section containing account in question..
21. On or about 05/24/2007, Plaintiff turned the account over to a collection agency. Attached hereto as Exhibit C is a true and correct copy of the letter sent to Defendant from collection firm.
22. On or about 08/01/2007, Plaintiff served the lawsuit that is the subject of Plaintiff's complaint.
23. FIRST AFFIRMATIVE DEFENSE: Failure to state a claim
24. Defendant incorporates and re-alleges paragraphs 10 through 22 as though fully set forth herein.
- 25 Plaintiff fails to state or provide all elements and/or facts sufficient to constitute a cause of action.

26. SECOND AFFIRMATIVE DEFENSE: No Liability.

27. Defendant incorporates and re-alleges paragraphs 10 through 22 as though fully set forth herein.

28. Defendant has no liability for the amount stated in this lawsuit.

29. Plaintiff has failed to establish or allege that Defendant is liable for the charges made on the account, and that Defendant authorized the same.

30. THIRD AFFIRMATIVE DEFENSE: Unclean Hands.

31. Defendant incorporates and re-alleges paragraphs 10 through 22 as though fully set forth herein.

32. Plaintiff comes to this court with unclean hands for disregarding Defendant's attempt to resolve the outstanding issues administratively.

33. FOURTH AFFIRMATIVE DEFENSE: Estoppel by failure to perform conditions precedent and exhaust administrative remedies.

34. Defendant incorporates and re-alleges paragraphs 10 through 22 as though fully set forth herein.


35. Plaintiff had failed to perform its condition precedent under Federal Law by failing to resolve certain matters in dispute with Defendant prior to bringing this action.

36. FIFTH AFFIRMATIVE DEFENSE: Estoppel by Breach of Contract.

37. Defendant incorporates and re-alleges paragraphs 10 through 22 as though fully set forth herein.

38. Plaintiff breached the original contract by pursuing collection efforts notwithstanding the dispute unresolved with Defendant.

39. SIXTH AFFIRMATIVE DEFENSE: No jurisdiction.



40. Defendant incorporates and re-alleges paragraphs 10 through 22 as though fully set forth herein.

41. Plaintiff had failed or refused to prove up essential elements of standing, to wit: injury, causation and redressability, in a manner such that the evidence used is admissible and able to be viewed by this court. This court is denied jurisdiction and may dismiss this complaint or command the Plaintiff to amend the complaint.

42. SEVENTTH AFFIRMATIVE DEFENSE: Recoupment for violations of TILA.

43. Defendant incorporates and re-alleges paragraphs 10 through 22 as though fully set forth herein.

44. Plaintiff neglected or refused to acknowledge Defendant's billing error notice within 30 days of its receipt as required by 15 USC 1666(a)(3)(A) and 12 CFR 226.13(c)(1).

45. Plaintiff neglected or refused to either make appropriate corrections in the account or to send a written explanation or clarification to Defendant, after having conducted an investigation, setting forth to the extent applicable the reasons why Plaintiff believed the account of the Defendant was correctly shown in the statement and, upon request of the Defendant, provide copies of documentary evidence of the Defendant's indebtedness within two billing cycles of its receipt of Defendant's billing error notice as required by 15 USC 1666(a)(3)(B) and 12 CFR 226.13(c)(2).

46. Plaintiff adversely reported Defendant's account to the credit reporting bureaus as delinquent, rather than disputed, contrary to 12 CFR 226.12(c)(2) and 12 CFR 226.13(d)(2).

47. Plaintiff took adverse action against Defendant by instituting the instant lawsuit prior to the sending of the written explanation or clarification required under 15 USC 1666(a)(3)(B)(ii) contrary to 15 USC 1666(d) and 12 CFR 226.13(d)(1).

48. By the foregoing violations of the Federal Truth In Lending Acts, Plaintiff is liable to Defendant in the amount of \$325 per violation for a total of \$1300, as a recoupment against any balance that the Court might find Defendant is liable to Plaintiff.

49. EIGHT AFFIRMATIVE DEFENSE: Additional defenses

50. Defendant reserves the right to add additional affirmative defenses identified upon further discovery in this matter.

PRAYER

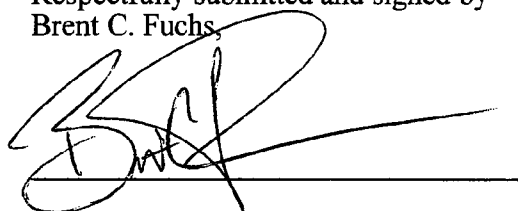
Defendant Prays that the Complaint be dismissed or a judgment entered in favor of Defendant with cost to Defendant for having to defend this lawsuit and for any other cost that the court may deem reasonable and just.

VERIFICATION

I, Brent C. Fuchs, verify that the foregoing statements are true upon my personal knowledge or upon information and belief, and the statements are true and correct, subject to the penalties pursuant to 18 Pa. C.S. Section 4904.

Dated this 17 day of August 2007.

Respectfully submitted and signed by
Brent C. Fuchs,

A handwritten signature in black ink, appearing to be "Brent C. Fuchs", is written over a horizontal line.

Regular Mail & Certified Mail#: 7005 1820 0004 3548 7466

Discover
Discover Platinum
P.O. Box 15192
Wilmington, DE 19850-5192

Exhibit A

March 15, 2007

RE: Billing Error on Account # 6011298972490571
Amount in Dispute: \$1,197.16

Dear Discover:

I am writing to dispute the amount of \$1,197.16 allegedly owed on the above referenced credit card statement, dated February 20, 2007. I am not refusing to pay or to avoid liability of an amount that I properly owe. I am unsophisticated in financial matters, but I believe the error can be found in one or more of the following areas: 1) transactional, i.e., credit(s) or payment(s) are missing or are misapplied; 2) error in arithmetic; 3) unauthorized charge, i.e., one or more charges are not legitimate or 4) disclosure, i.e., extra fees, costs and/or interest has been added that were not disclosed.

The Fair Credit Billing Act appears to address (1) and (2) above, whereas (3) and (4) are addressed by the Truth in Lending Act.

I lack the records to resolve the suspected error on my own. Therefore, I require your assistance. I need the following items from you to calculate the amount:

1. Authenticated copy of the Card holder Agreement which identifies me and was in effect at the time the card was issued, and
2. Authenticated copies of the sales receipts for the last year, and
3. Authenticated copies of the billing statements for the same time period.

It is important that you provide ALL items above and that each item is authenticated, i.e. verified by someone with personal knowledge of the document provided.

The Fair Credit Billing Act allows 30 days in which you are to respond to me acknowledging receipt of my letter. Resolution must be complete within 90 days. If you need more time, please let me know.

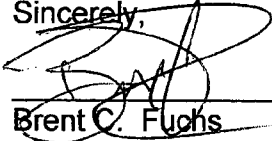
I intend to ask my accountant for assistance to resolve this matter. You will hear from me within 15 days of receiving the items above at which time I will be able to provide the exact amount of the error. In the meantime, I expect that you will honor my good faith effort to resolve this matter and not pursue litigation, nor report a delay in payment to credit reporting agencies.

I expressly object to an assignment of the rights and/or duties of the Cardholder Agreement, to which I am a party, from Discover to anyone else.

Lastly, please remove my phone number 814-913-1117 from your solicitation list as I do not wish to do any business with Discover over the phone. I am requesting that all communications be conducted in writing, and I appreciate your honoring my request.

Thank you for your cooperation.

Sincerely,



Brent C. Fuchs
271 Prospect Street
Du Bois, PA 15801

Exhibit A

BRENT FUCHS

Consumer Credit Report

Source: TransUnion, Experian, Equifax

Aug 13, 2007

This report is available until Sep 13, 2007

Personal Information

	TransUnion	Experian	Equifax
CREDIT REPORT DATE:	08/13/2007	08/13/2007	08/13/2007
NAME:	BRENT C FUCHS	BRENT FUCHS	BRENT C FUCHS
ALSO KNOWN AS:			
DATE OF BIRTH:	1967		1967
CURRENT ADDRESS:	271 PROSPECT ST DU BOIS PA, 15801	271 PROSPECT ST DU BOIS PA, 158011132	271 PROSPECT ST DU BOIS PA, 15801
PREVIOUS ADDRESS:	303 ARUNAWAY BAY CT MISHAWAKA IN, 46545	06/2007 5 AMANDA CT APT 203 DU BOIS PA, 158013642 12/2006	5 AMANDA CT APT 203 DU BOIS PA, 15801
EMPLOYER:	AVANTI 12/1987	PREDATOR PERFORMANCE GLAVAL CORP 11/200611/1997	SPECIAL EDITION

Consumer Statement**Transunion:** NONE REPORTED**Experian:** NONE REPORTED**Equifax:** NONE REPORTED**Summary**

	TransUnion	Experian	Equifax
TOTAL ACCOUNTS:	21	23	21
OPEN ACCOUNTS:	9	9	9
CLOSED ACCOUNTS:	12	14	12
DELINQUENT:	6	6	6
DEROGATORY:	0	0	0
BALANCES:	\$37172.00	\$37172.00	\$37172.00
PAYMENTS:	\$1109.00	\$1109.00	\$1109.00
PUBLIC RECORDS:	1	1	1
INQUIRIES(2 years):	5	4	4

Account History**At-a-glance viewing of your payment history**

	OK	60	90	120	150	PP	RF	CO
Not Open								
Unknown								
Current								
30 days late								
60 days late								
90 days late								
120 days late								
150+ days late								
Payment plan								
Repossession								
Foreclosure								
Collection Chargeoff								

Revolving Accounts: Accounts with an open-end term

AMEX

Exhibit B

	TransUnion	Experian	Equifax
Account #:	02450530301934****	02450530301934****	-02450530301934****
Condition:	Paid	Paid	Paid
Balance:	\$0	\$0	\$0
Type:	Credit Card	Credit Card	
Pay Status:	Current	Current	Current

Two-Year payment history

TransUnion	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
	jun	jul	aug	sep	oct	nov	dec	'06	feb	mar	apr	may	jun	jul	aug	sep	oct	nov	dec	'07	feb	mar	apr	may
Experian																								
	jul	aug	sep	oct	nov	dec	'06	feb	mar	apr	may	jun	jul	aug	sep	oct	nov	dec	'07	feb	mar	apr	may	jun
Equifax																								
	jun	jul	aug	sep	oct	nov	dec	'06	feb	mar	apr	may	jun	jul	aug	sep	oct	nov	dec	'07	feb	mar	apr	may

AIG FSVG BK

	TransUnion	Experian	Equifax
Account #:	110616720****	1106167200971****	1106167200971****
Condition:	Open	Open	Open
Balance:	\$2875	\$2875	\$2875
Type:	Charge account	Charge account	Charge account
Pay Status:	Current	Current	Current

Two-Year payment history

[illegible]**CAPITAL 1 BK**

	TransUnion	Experian	Equifax
Account #:	41217414****	41217414****	41217414****
Condition:	Paid	Closed	Closed
Balance:	\$0	\$0	\$0
Type:	Credit Card	Credit Card	Credit Card
Pay Status:	Current	Current	Current

Two-Year ~~payment~~ history

TransUnion	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		OK	OK	OK	OK		
	jul	aug	sep	oct	nov	dec	'C6	feb	mar	apr	may	jun	jul	aug	sep	oct	nov	dec	'C7	feb	mar	apr	may	jun	
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		OK	OK	OK	OK		
	aug	sep	oct	nov	dec	'06	feb	mar	apr	may	jun	jul	aug	sep	oct	nov	dec	'07	feb	mar	apr	may	jun	jul	
Equifax		jul	aug	sep	oct	nov	dec	'C6	feb	mar	apr	may	jun	jul	aug	sep	oct	nov	dec	'C7	feb	mar	apr	may	jun

DISCOVER FIN

	TransUnion	Experian	Equifax
Account #:	60112989****	60112989****	60112989****
Condition:	Open	Open	Open
Balance:	\$1221	\$1221	\$1221

Exhibit B

LAW OFFICES OF
WELTMAN, WEINBERG & REIS CO., L.P.A.
175 SOUTH 3RD. ST., SUITE 900
COLUMBUS, OH 43215
(614) 801-2792 (800) 470-2286
MON-THURS 8AM-9PM, FRI 8AM-5PM, & SAT 8AM-12PM EST

May 24, 2007

Exhibit C

BRENT C FUCHS
271 PROSPECT ST
DU BOIS PA 15801-1132

DISCOVER BANK
Account No.: 6011298972490571
WWR File No.: 6048271
Balance Due as of May 24, 2007: \$1,221.50

Dear BRENT C FUCHS:

Please be advised that this law firm has been retained to collect the outstanding balance due and owing on this account. As of the date of this letter you owe the amount listed above. Therefore, it is important that you contact our office to discuss an appropriate resolution for this matter.

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose. Unless you dispute the validity of this debt, or any portion thereof, within thirty (30) days of receipt of this letter, we will assume that the debt is valid. If you notify us in writing within the thirty (30) day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail you a copy. If you request in writing within the thirty (30) day period, we will provide you with the name and address of the original creditor if different from the current creditor.

Thank you for your attention to this matter.

Sincerely,
Weltman, Weinberg & Reis Co., L.P.A.

To receive proper credit on your account, please detach the bottom portion and return with your payment in the enclosed envelope IONWELT01323

175 South 3rd. St., Suite 900
Columbus, OH 43215
ADDRESS SERVICE REQUESTED

WWR File No.: 6048271
Balance Due as of May 24, 2007: \$1,221.50

May 24, 2007

WELTMAN, WEINBERG & REIS CO., L.P.A.
175 South 3rd. St., Suite 900
Columbus, OH 43215

#BWNHRMD 110782 51063
#0524 1329 0051 0635# H1K/323/5514157/0853-323

|||||
BRENT C FUCHS
271 Prospect St
Du Bois PA 15801-1132

H1K/323/5514157/0853

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION
DISCOVER BANK,

Plaintiff,

v.

NO.: 07-1169-CD

BRENT C. FUCHS,

Defendant.

**PLAINTIFF'S FIRST REQUEST FOR ADMISSIONS AND REQUEST FOR
PRODUCTION OF DOCUMENTS**

Plaintiff demands that the defendants answer and respond to the following Request for Production of Documents under oath pursuant to the Pennsylvania Rules of Civil Procedure within 30 days from the date of service hereof.

Plaintiff also demands that defendants answer and respond to the following Request for Admissions pursuant to Pa. Rules of Civil Procedure 4014.

You are requested to admit the truth of each of the statements of fact hereinafter stated. You are instructed that:

1. These requests are made under Pennsylvania Rules of Civil Procedure 4001, et seq., and each of these matters of which an admission is requested shall be deemed admitted unless your sworn statement in compliance with such Rules is timely made.

2. If you do not admit each of such statements, you must specifically deny each one not admitted or set forth in detail the reasons why you cannot truthfully either admit or deny each such matter.

3. Your answer, signed and properly verified, must be delivered to the undersigned attorney of record for the Plaintiff within **thirty (30)** days after delivery hereof.

4. If you fail or refuse to admit the truth of any such statement of fact and the Plaintiff thereafter proves the truth thereof, you may be required to pay the reasonable expenses incurred in making such proof, including attorneys' fees, witness expenses, etc.

5. If, in response to any of the following statements of fact, it is your position that the statement is true in part or as to some items, but not true in full or as to all items, then answer separately as to each part or item.

6. If you have been sued in more than one capacity or if your answers would be different if answered in any different capacity, such as partner, agent, corporate officer or director or the like, then you are requested to answer separately in each such capacity. Failure to do so constitutes an admission in any such capacity.

7. In these Requests for Admissions:

EXHIBIT

C

A. The word "person(s)" means all entities, and, without limiting the generality of the foregoing, includes natural persons, joint owners, associations, companies, partnerships, joint ventures, trusts, and estates;

B. The word "document(s)" means all written, printed, recorded, graphic, or photographic matter, or, sound reproductions, however produced or reproduced, pertaining to any manner to the subject matter indicated;

C. The words "identity", "identify", "identification", when used with respect to a person(s) means to state the full name and present or last known address and business address of such person(s) and, if an actual person, his present or last known job title, and the name and address of his present or last known employers;

D. The words "identity", "identify" "identification", when used with respect to a date, subject matter, name(s) or person(s) that wrote, signed initialed, dictated or otherwise participated in the creation of the same, the name(s) of the addressee or addressees if any and the name(s) and address(es) of each person who have possession, custody, and control of said document(s). If any such document was, but is no longer in your possession, custody, or control, or in existence, state the date and manner of its disposition; and

E. The word "identify", when used with respect to an act (including an alleged offense), occurrence, statement, or conduct (hereinafter collectively called "act"), means to (1) describe the substance of the event or events constituting such an act, and to state the date when such act occurred; (2) identify each and every person(s) participating in such an act; (3) identify all other person(s) (if any) present when such act occurred; (4) state whether any minutes, notes, memoranda, or other record of such act was made; (5) state whether such record now exists; and (6) identify the person(s) presently having possession, custody or control of such record.

8. Unless otherwise indicated, all Requests herein relate to those certain events, persons, and period of time more fully described in the pleading in this case.

9. These requests are of a continuous nature.

These Requests for Production of Documents shall be deemed continuing so as to require supplemental answers and documents if any information of documents are acquired subsequent to the filing of responses hereto, which information or documents would have been included in the answers and documents produced had it been known or available at the time the answers and the documents provided pursuant hereto were produced. Defendants shall supply such information and documents by supplemental answers and production of documents as soon as such information becomes known or available and in all events, prior to trial of this action.

If objection is made to any requests for production of documents, it is demanded that the requests for which there is no objection be answered and furnished within the aforesaid period.

All documents identified in response hereto shall be organized and labeled to correspond with the request to which it pertains. For all documents produced, list the individual and his or her job title and department from whose files it was produced and the current custodian of said document.

If a document called for is believed to exist or is known to exist, but is in the possession, custody or control of another person or party, the existence of the document, the identity of the possessor, custodian and one in control of such documents shall be provided along with any applicable common description or citation utilized by the publisher, possessor, custodian or disseminator of such document.

If any document called for by this request is withheld on the basis of any claim of privilege or any similar claim, identify that document as follows: author; addressee; indicated or blind copies, date, subject matter; number of pages; attachments or appendices; all persons to whom distributed, shown or explained; present custodian; and nature of the privilege or similar claim asserted.

REQUEST FOR PRODUCTION OF DOCUMENTS 1:

Produce any and all documents evidencing proof of all payments on the subject credit card referenced in the Complaint, including, but not limited to, cancelled checks, receipts, coupons, statements, accountings, memoranda, invoices, financial statements, accounting entries, diaries, charts, lists, phone records, data compilations etc.

REQUEST FOR PRODUCTION OF DOCUMENTS 2:

Produce any and all documents you intend to introduce and/or provide testimony on as evidence at the time of trial.

REQUEST FOR PRODUCTION OF DOCUMENTS 3:

Produce all documentary evidence or information substantiating the defenses asserted in your Answer.

REQUEST FOR ADMISSION NO. 1:

Defendant has made no payment on the credit card since March 18, 2007.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 1 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 2:

Defendant signed the attached credit card application.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 2 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 3:

The attached monthly statements, from April 18, 2002 through November 19, 2007, correctly identify the payments, charges, and balances on the account.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 3 is "denied", then supply copies of canceled checks, both front and back, and/or if not available, specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 4:

Defendant has not submitted any written dispute as to billing inaccuracy concerning the credit card in question.

Admitted _____

Denied _____

If the answer to the Request for Admissions No. 4 is "denied", then supply copies of specific written disputes as to any billing inaccuracies.

REQUEST FOR ADMISSION NO. 5:

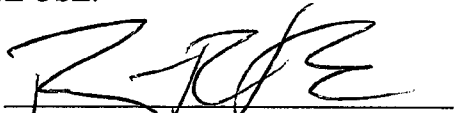
\$1,221.50 is a correct and accurate current balance of the credit card account in question.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 5 is "denied", then supply specific written documentation supporting the denial.

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

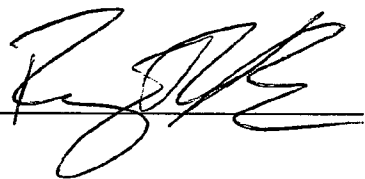

Benjamin R. Bibler, Esquire
Pa. I.D. # 93598
Weltman, Weinberg & Reis Co., L.P.A.
1400 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR:6048271

CERTIFICATE OF SERVICE

A true and correct copy of Plaintiff's First Request for Production of Documents and Request for Admissions has been served by U.S. Mail, on the 17th day of June, 2008, upon the following:

Brent C. Fuchs
12 Webster Ave
Houtzdale, Pa 16651

By: _____

A handwritten signature in black ink, appearing to read 'B. Fuchs', written over a horizontal line.

Discover® Platinum Information Technology
APPLICATION

▲ Detach before mailing ▲

Invitation #: 9861742072537

Source Code: AHAT

Initial Credit: up to \$25,000

Offer Expires: 11/15/99

IMPORTANT: PLEASE PRINT USING CAPITAL LETTERS AND COMPLETE ALL INFORMATION.

Step 1 Please tell us about yourself **Brent C. Fuchs**

FIRST, MIDDLE, LAST NAME (leave space between each)		DATE OF BIRTH (MM, DAY, YR)	
303 Runaway Bay Circle, Apt. A, Mishawaka		IN 46545	
HOME ADDRESS		APT. NO.	CITY
HOME TELEPHONE*		BUSINESS TELEPHONE	
219 257 1169		SOCIAL SECURITY NUMBER*	
DO YOU <input type="checkbox"/> OWN <input checked="" type="checkbox"/> RENT		LENGTH OF TIME AT PRESENT ADDRESS	
<input type="checkbox"/> OTHER		YEARS MONTHS	
HOUSING PAYMENT* (per month)		NO. OF DEPENDENTS (EXCLUDING YOURSELF)	
\$535.00		0	
ARE YOU A U.S. CITIZEN OR A PERMANENT U.S. RESIDENT?		MOTHER'S M maiden NAME (for security purposes)	
<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		Kul Sar	

Step 2 Please tell us about your household finances

EMPLOYER (University if full-time student)	<input type="checkbox"/> CHECK IF FULL-TIME STUDENT	YOUR ANNUAL SALARY PLUS BONUS
Rankie Construction Co		\$30,000
OCCUPATION	HOW LONG?	OTHER HOUSEHOLD INCOME*
Plaster Finisher	10 mo	\$
EMPLOYER'S CITY/STATE/ZIP	DO YOU HAVE A	TOTAL HOUSEHOLD INCOME**
South Bend, IN 46619	<input type="checkbox"/> SAVINGS ACCOUNT	\$30,000
	<input checked="" type="checkbox"/> CHECKING ACCOUNT	

* This information is required to complete this application.

† For highest credit line, please include all sources of Annual Household Income. Alimony, child support, spouse's income or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for paying this obligation. Minimum Annual Household Income of \$15,000 required for any Discover® Card Account, unless full-time student. If you are relying on the income of another person to qualify for an Account and would like to apply with a co-applicant, see Important Information section.

Step 3 Please sign and return in the enclosed postage-paid envelope

I understand that my credit line will be set after you have reviewed my financial information. I have read and agree to the Important Information on the back of the letter. I certify that I am 18 or older and that the information provided is accurate.	Free additional Card (Complete below) Yes, please send me an additional Card at no extra cost:
Brent C. Fuchs SIGNATURE	NC PRINT NAME OF AUTHORIZED USER (FIRST, MIDDLE INITIAL, LAST NAME)
11/14/99 DATE	

<input type="checkbox"/> PLEASE INITIAL	YES! I want my Discover Platinum Card payments made for me if I become disabled, lose my job involuntarily, take an unpaid leave of absence or die. Enroll me in optional CreditSafe® Plus. I have read and understand the insurance and cost disclosures and I meet the eligibility requirements on the reverse side. I understand that the monthly premium will be billed to my Account and I agree to cancel at any time.
---	--

Payment Due Date
April 18, 2002

\$ 604 8271 PA

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$47.00.

19 SDSN6A01 0008229

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in advance or on the same day as your due date. Visit Discovercard.com/payments to make an online payment today.Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.PO BOX 15251
WILMINGTON DE 19886-5251

00000601129897249057102390900000000009500

Discover Card Account Summary

Closing Date: March 19, 2002

page 1 of 3

Account number ending in 0571
Payment Due Date April 18, 2002
Minimum Payment Due \$95.00
Credit Limit \$5,000.00
Credit Available \$2,609.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$2,500.00

Previous Balance	\$0.00
Payments And Credits	- 0.00
Purchases	+ 2,371.58
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 19.32
New Balance	= \$2,390.90

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary Date: November 19

Cashback Bonus® Anniversary
Date: November 19

Previous Cashback Bonus Award Balance	\$ 1.55
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	1.55

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Other/Miscellaneous	Feb 27	Feb 27	BALANCE TRANSFER 6011 2989 7240 5553	\$ 2,336.58
	Mar 19	Mar 19	LATE FEE	35.00

Information For You

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
ATTENTION ***** Your account is past due. Please pay the past due amount now, or contact us to make other arrangements.

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

We understand how important your credit is to you! Please remember that we must receive payments by the payment due date. For your convenience, you may make payments online at Discovercard.com, over the phone (processing fee extra), or by mail. Allow 7 to 10 days for mail delivery.Secure Shopping Online. You can shop online without revealing your credit card number on websites! At Discovercard.com register and download Discover Deskshop(R), a special online service that provides this extra level of security for Internet shoppers - a Single-Use Card Number(SM) for each online store where you shop with your Discover(R) Card.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. It's just one of the ways we put you first.

Call us at 1-800-DISCOVER (1-800-347-2683).

©2007 Discover Bank, Member FDIC



Closing Date: March 19, 2002

page 2 of 3

No Payments! No Late Fees! No Finance Charges! If you lose your job, suffer a disability or take an unpaid leave of absence from work, Discover(R) AccountGuard(R) frees you from making Discover Card payments. You pay no monthly payments, fees or finance charges for up to two years (up to 3 mos. for a leave of absence). Call 1-877-883-1959 now.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 28 days						
Purchases	\$2345.89	0.02942%	10.74% V	10.74%	\$19.32	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Manage your account at Discovercard.com
or call 1-800-DISCOVER (1-800-347-2683).

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance		\$ 1.55
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		1.55
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00

Payment Due Date
May 18, 2002\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

19 SDSN6A01 0008230

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in
advance or on the same day as your due
date. Visit Discovercard.com/payments
to make an online payment today.PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011298972490571023285300048000004300

Discover Card Account Summary

Closing Date: April 19, 2002

page 1 of 2

Account number ending in	0571
Payment Due Date	May 18, 2002
Minimum Payment Due	\$43.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Previous Balance	\$2,390.90
Payments And Credits	- 98.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 35.63
New Balance	= \$2,328.53

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary Date: November 19

Cashback Bonus® Anniversary
Date: November 19

Previous Cashback Bonus Award Balance	\$ 1.55
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	= 1.55

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Mar 21	Mar 21	PAYMENT - THANK YOU	\$ -50.00
	Apr 2	Apr 2	PAYMENT - THANK YOU	-48.00

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.04929%; corresponding ANNUAL PERCENTAGE
RATE: 17.99%. Rate is subject to the terms of the offer including expiration.

Great Balance Transfer Rates! Call 1-800-767-7339 to find out if a Balance Transfer rate is available for you.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$2331.94	0.04929%	17.99% F	17.99%	\$35.63	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance	\$	1.55
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		1.55
Cashback Bonus Award Balance		0.00
Award Available to Redeem	\$	0.00

Payment Due Date
June 18, 2002\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

19 SDSN6A01 0008231

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in
advance or on the same day as your due
date. Visit Discovercard.com/payments
to make an online payment today.PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011298972490571023147500048000004300

Discover Card Account Summary

Closing Date: May 19, 2002

page 1 of 2

Account number ending in	0571
Payment Due Date	June 18, 2002
Minimum Payment Due	\$43.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Previous Balance	\$2,328.53
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 34.22
New Balance	= \$2,314.75

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 19

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	May 1	May 1	PAYMENT - THANK YOU	\$ -48.00

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.04929%; corresponding ANNUAL PERCENTAGE
RATE: 17.99%. Rate is subject to the terms of the offer including expiration.As a Discover® Cardmember, you can get cash quickly and easily -- just about anytime, anywhere. To find the nearest cash
locations, select your PIN or order Discover Card checks, call 1-800-DISCOVER (1-800-347-2683). And don't forget to visit
our website at Discovercard.com to search for cash locations nearest you.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$2314.65	0.04929%	17.99% F	17.99%	\$34.22	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance		\$ 0.00
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00

New Balance
\$2,301.98Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
July 18, 2002

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

19 SDSN6A01 0008232

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in
advance or on the same day as your due
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to make an online payment today.**PO BOX 15251** 
WILMINGTON DE 19886-5251
Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011298972490571023019800048000004300

Discover Card Account Summary

Closing Date: June 19, 2002

page 1 of 2

Account number ending in 0571
Payment Due Date July 18, 2002
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$2,314.75
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 35.23
New Balance	= \$2,301.98

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 19

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943
Salt Lake City, UT 84130**TDD (Telecommunications Device for the Deaf):**

For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Jun 3	Jun 3	PAYMENT - THANK YOU	\$ -48.00

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.04929%; corresponding ANNUAL PERCENTAGE
RATE: 17.99%. Rate is subject to the terms of the offer including expiration.

Great Balance Transfer Rates! Call 1-800-767-7339 to find out if a Balance Transfer rate is available for you.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$2305.52	0.04929%	17.99% F	17.99%	\$35.23	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance	\$	0.00
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem	\$	0.00

New Balance
\$2,287.84Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
August 18, 2002\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

19 SDSN6A01 0008233

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in
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above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011298972490571022878400048000004300

Discover Card Account Summary

Closing Date: July 19, 2002

page 1 of 2

Account number ending in	0571
Payment Due Date	August 18, 2002
Minimum Payment Due	\$43.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Previous Balance	\$2,301.98
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 33.86
New Balance	= \$2,287.84

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: November 19

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

How Can We Help You?

Please have your Discover Card available.
Manage your account online at Discovercard.com
Customer Service: 1-800-DISCOVER (1-800-347-2683)For Account Inquiries, write to us at:
Discover Card, PO Box 30943
Salt Lake City, UT 84130
TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Jul 2	Jul 2	PAYMENT - THANK YOU	\$ -48.00

Information For You

Visit the ShopCenter(SM) at Discovercard.com to take advantage of online and in store shopping offers. Find offers for up to
30% off. Need Back-to-School supplies? Save on everything from textbooks to new fall clothes and shoes with merchants
like Office Max, Barnes & Noble, GAP and Shoebuy.com. Over 70 additional retailers at Discovercard.com.It's smart to consolidate your debts with a DISCOVER(R) PERSONAL LOAN! Enjoy FIXED RATES and FIXED MONTHLY
PAYMENTS. There are NO APPLICATION FEES and NO PREPAYMENT PENALTY. Apply online at
www.DiscoverPersonalLoans.com.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$2289.59	0.04929%	17.99% F	17.99%	\$33.86	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance		\$ 0.00
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00



New Balance
\$2,274.59

Minimum Payment Due
\$43.00

Account Number ending in 0571
Enter Amount Enclosed Below

Payment Due Date
September 18, 2002

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

19 SDSN6A01 0008234

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065

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PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011298972490571022745900048000004300

Discover Card Account Summary

Closing Date: August 19, 2002

page 1 of 2

Account number ending in 0571
Payment Due Date September 18, 2002
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$2,287.84
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 34.75
New Balance	= \$2,274.59

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
--	---------

Cashback Bonus® Anniversary
Date: November 19

How Can We Help You?

Please have your Discover Card available.
Manage your account online at Discovercard.com
Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover Card, PO Box 30943
Salt Lake City, UT 84130
TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date	
Payments and Credits	Jul 31	Jul 31	PAYMENT - THANK YOU \$ -48.00

Information For You

Great Balance Transfer Rates! Call 1-800-767-7339 to find out if a Balance Transfer rate is available for you.

Discover Bank CD's pay you higher yields...among the nation's highest...because we don't have the overhead expense of a branch network. Open a new Discover Bank CD Account Today by visiting www.Discoverbank.com/card. Mention code SC0802P.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$2273.72	0.04929%	17.99% F	17.99%	\$34.75	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance	\$	0.00
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem	\$	0.00



\$2,261.20

\$43.00

Payment Due Date
October 18, 2002Account Number ending in 0571
Enter Amount Enclosed Below

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

19 SDSN6A01 0008235

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in
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above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011298972490571022612000048000004300

Discover Card Account Summary

Closing Date: September 19, 2002

page 1 of 2

Account number ending in 0571
 Payment Due Date October 18, 2002
 Minimum Payment Due \$43.00
 Credit Limit \$5,000.00
 Credit Available \$0.00
 Cash Credit Limit \$2,500.00
 Cash Credit Available \$0.00

Previous Balance \$2,274.59
 Payments And Credits - 48.00
 Purchases + 0.00
 Cash Advances + 0.00
 Balance Transfers + 0.00
 Finance Charges + 34.61
 New Balance = \$2,261.20

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance \$ 0.00
 New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 0.00
 Available to Redeem \$ 0.00

Cashback Bonus® Anniversary
Date: November 19

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date		
Payments and Credits	Sep 3	Sep 3	PAYMENT - THANK YOU \$ -48.00

Information For You

As a Discover(R) Cardmember, you can get cash quickly and easily - just about anytime, anywhere. To find the nearest cash
locations, select your PIN or order Discover Card checks, call 1-800-DISCOVER (1-800-347-2683). And don't forget to visit
our website at Discovercard.com to search for cash locations nearest you.

Visit Discovercard.com beginning October 1st for details about our Holiday Shopping Sweepstakes!

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$2265.06	0.04929%	17.99% F	17.99%	\$34.61	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance	\$	0.00
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem	\$	0.00

NEW BALANCE
\$2,246.43Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
November 18, 2002\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

19 SDSN6A01 0008236

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in
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above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011298972490571022464300048000004300

Discover Platinum Card Account Summary

Closing Date: October 19, 2002

page 1 of 2

Account number ending in 0571
Payment Due Date November 18, 2002
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$2,261.20
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 33.23
New Balance	= \$2,246.43

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 19

How Can We Help You?

Please have your Discover Card available.
Manage your account online at Discovercard.com
Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover Card, PO Box 30943
Salt Lake City, UT 84130
TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Oct 1	Oct 1	PAYMENT - THANK YOU	\$ -48.00

Information For You

Great Balance Transfer Rates! Call 1-800-767-7339 to find out if a Balance Transfer rate is available for you.

Visit Discovercard.com for details on how to enter our online Holiday Shopping Sweepstakes.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$2246.90	0.04929%	17.99% F	17.99%	\$33.23	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance	\$	0.00
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem	\$	0.00



NEW BALANCE
\$2,232.53

MINIMUM PAYMENT DUE
\$43.00

Account Number ending in 0571
Enter Amount Enclosed Below

Payment Due Date
December 18, 2002

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

19 SDSN6A01 0008237

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065

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Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011298972490571022325300048000004300

Discover Platinum Card Account Summary

Closing Date: November 19, 2002 page 1 of 2

Account number ending in 0571
Payment Due Date December 18, 2002
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$2,246.43
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 34.10
New Balance	= \$2,232.53

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: November 19

Cashback Bonus Balance Available to Redeem	\$ 0.00
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How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date		
Payments and Credits	Oct 31	Oct 31	PAYMENT - THANK YOU \$ -48.00

Information For You

No Payments! No Late Fees! No Finance Charges! If you lose your job, suffer a disability or take an unpaid leave of absence from work, Discover(R) AccountGuard(R) frees you from making Discover Card payments. You pay no monthly payments, fees or finance charges for up to 2 years (up to 3 mos. for leave of absence). Call 1-877-883-1959 now!

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$2232.01	0.04929%	17.99% F	17.99%	\$34.10	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance	\$	0.00
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem	\$	0.00



Current Balance
\$2,217.42

Minimum Payment Due
\$43.00

Payment Due Date
January 18, 2003

Account Number ending in 0571
Enter Amount Enclosed Below

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

19 SDSN6A01 0008238

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065

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Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011298972490571022174200048000004300

Discover Platinum Card Account Summary

Closing Date: December 19, 2002 page 1 of 2

Account number ending in 0571
Payment Due Date January 18, 2003
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$2,232.53
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 32.89
New Balance	= \$2,217.42

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: November 19

Cashback Bonus Balance Available to Redeem	\$ 0.00
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How Can We Help You?

Please have your Discover Card available.
Manage your account online at Discovercard.com
Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date		
Payments and Credits	Dec 5	Dec 5	PAYMENT - THANK YOU
			\$ -48.00

Information For You

No Payments! No Late Fees! No Finance Charges! If you lose your job, suffer a disability or take an unpaid leave of absence from work, Discover(R) AccountGuard(R) frees you from making Discover Card payments. You pay no monthly payments, fees or finance charges for up to 2 years (up to 3 mos. for leave of absence). Call 1-877-883-1959 now!

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$2224.48	0.04929%	17.99% F	17.99%	\$32.89	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance		\$ 0.00
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00

New Balance
\$2,203.12Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
February 18, 2003\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

19 SDSN6A01 0008239

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in
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above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011298972490571022031200048000004300

Discover Platinum Card Account Summary

Closing Date: January 19, 2003

page 1 of 2

Account number ending in	0571
Payment Due Date	February 18, 2003
Minimum Payment Due	\$43.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Previous Balance	\$2,217.42
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 33.70
New Balance	= \$2,203.12

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 19

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943

Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Jan 2	Jan 2	PAYMENT - THANK YOU	\$ -48.00

Information For You

No Payments! No Late Fees! No Finance Charges! If you lose your job, suffer a disability or take an unpaid leave of
absence from work, Discover(R) AccountGuard(R) frees you from making Discover Card payments. You pay no monthly
payments, fees or finance charges for up to 2 years (up to 3 mos. for leave of absence). Call 1-877-883-1959 now!

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$2205.91	0.04929%	17.99% F	17.99%	\$33.70	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance		\$ 0.00
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00



NEW BALANCE
\$2,188.56

MINIMUM PAYMENT DUE
\$43.00

Account number ending in 0571
Enter Amount Enclosed Below

Payment Due Date
March 18, 2003

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

19 SDSN6A01 0008240

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065

Make payments on your schedule, in
advance or on the same day as your due
date. Visit Discovercard.com/payments
to make an online payment today.

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011298972490571021885600048000004300

Discover Platinum Card Account Summary

Closing Date: February 19, 2003

page 1 of 2

Account number ending in 0571
Payment Due Date March 18, 2003
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$2,203.12
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 33.44
New Balance	= \$2,188.56

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 19

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date		
Payments and Credits	Jan 31	Jan 31	PAYMENT - THANK YOU
			\$ -48.00

Information For You

Ask for Additional Cards so the people close to you can share the benefits of your Discover(R) Card Account. Call to get
your FREE Cards today: 1-800-DISCOVER.

Fact: Every 79 seconds a thief steals someone's identity (CBSnews.com, 1/25/2001). Enroll in ProfileProtect(R), and we
will send you a copy of your credit profile, monitor your credit file for changes every business day, and send you Quarterly
Credit Updates - tools to help protect yourself from identity theft. Call 1-877-623-8011 to enroll.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$2188.38	0.04929%	17.99% F	17.99%	\$33.44	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance	\$	0.00
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem	\$	0.00



\$2,170.59

\$43.00

Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
April 18, 2003

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

19 SDSN6A01 0008241

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in
advance or on the same day as your due
date. Visit Discovercard.com/payments
to make an online payment today.PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011298972490571021705900048000004300

Discover Platinum Card Account Summary

Closing Date: March 19, 2003

page 1 of 2

Account number ending in	0571
Payment Due Date	April 18, 2003
Minimum Payment Due	\$43.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Previous Balance	\$2,188.56
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 30.03
New Balance	= \$2,170.59

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: November 19

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

How Can We Help You?

Please have your Discover Card available.
Manage your account online at Discovercard.com
Customer Service: 1-800-DISCOVER (1-800-347-2683)For Account Inquiries, write to us at:
Discover Card, PO Box 30943
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date		
Mar 4	Mar 4	PAYMENT - THANK YOU	\$ -48.00

Information For You

Optional Discover(R) AccountGuard(R) gives you the ability to put your minimum Account payments on hold in the event of
job loss, disability, or leave of absence from work. You pay no monthly payments, fees or finance charges for up to 2 years
(up to 3 mos. for leave of absence). For details and to enroll, see the flap on your payment envelope.Simplify and save with three easy ways to transfer balances to your Discover Card. Call 1-866-240-7939 to see if an offer
is available for you, go to Discovercard.com, or look for balance transfer checks in the mail.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 28 days						
Purchases	\$2175.65	0.04929%	17.99% F	17.99%	\$30.03	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance		\$ 0.00
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00



Current Balance
\$2,155.55

Minimum Payment Due
\$43.00

Account Number ending in 0571
Enter Amount Enclosed Below

Payment Due Date
May 18, 2003

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

19 SDSN6A01 0008242

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065

Make payments on your schedule, in advance or on the same day as your due date. Visit Discovercard.com/payments to make an online payment today.

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011298972490571021555500048000004300

Discover Platinum Card Account Summary

Closing Date: April 19, 2003

page 1 of 2

Account number ending in 0571
Payment Due Date May 18, 2003
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$2,170.59
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 32.96
New Balance	= \$2,155.55

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 19

How Can We Help You?

Please have your Discover Card available.
Manage your account online at Discovercard.com
Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover Card, PO Box 30943
Salt Lake City, UT 84130
TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date		
Payments and Credits	Apr 1	Apr 1	PAYMENT - THANK YOU
			\$ -48.00

Information For You

Simplify and save with three easy ways to transfer balances to your Discover Card. Call 1-866-240-7939 to see if an offer is available for you; go to Discovercard.com; or look for Balance Transfer checks in the mail.

No Payments! No Late Fees! No Finance Charges! If you lose your job, suffer a disability or take an unpaid leave of absence from work, Discover(R) AccountGuard(R) frees you from making Discover(R) Card payments. You pay no monthly payments, fees or finance charges for up to 2 years (up to 3 mos. for leave of absence). Call 1-877-883-1959 now!

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$2157.17	0.04929%	17.99% F	17.99%	\$32.96	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance	\$	0.00
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem	\$	0.00

New Balance
\$2,139.20Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
June 18, 2003\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

19 SDSN6A01 0008243

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in advance or on the same day as your due date. Visit Discovercard.com/payments to make an online payment today.Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.**PO BOX 15251**
WILMINGTON DE 19886-5251

000006011298972490571021392000048000004300

Discover Platinum Card Account Summary

Closing Date: **May 19, 2003**

page 1 of 2

Account number ending in 0571
Payment Due Date June 18, 2003
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$2,155.55
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 31.65
New Balance	= \$2,139.20

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: November 19

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943
Salt Lake City, UT 84130**TDD (Telecommunications Device for the Deaf):**

For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	May 1	May 1	PAYMENT - THANK YOU	\$ -48.00

Information For You

Get FREE Additional Cards so the people close to you can share the benefits of your Discover(R) Card Account. Call today: 1-800-347-5537.

No Payments! No Late Fees! No Finance Charges! If you lose your job, suffer a disability or take an unpaid leave of absence from work, Discover(R) AccountGuard(R) frees you from making Discover(R) Card payments. You pay no monthly payments, fees or finance charges for up to 2 years (up to 3 mos. for leave of absence). Call 1-877-883-1959 now!

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$2140.49	0.04929%	17.99% F	17.99%	\$31.65	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance	\$	0.00
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem	\$	0.00



\$2,123.72

\$43.00

Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
July 18, 2003

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

19 SDSN6A01 0008244

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in
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date. Visit Discovercard.com/payments
to make an online payment today.PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011298972490571021237200048000004300

Discover Platinum Card Account Summary

Closing Date: June 19, 2003

page 1 of 2

Account number ending in 0571
Payment Due Date July 18, 2003
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$2,139.20
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 32.52
New Balance	= \$2,123.72

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: November 19

Cashback Bonus Balance Available to Redeem	\$ 0.00
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How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943

Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date		
Payments and Credits	Jun 3	Jun 3	PAYMENT - THANK YOU
			\$ -48.00

Information For You

Fact: Every 79 seconds a thief steals someone's identity (CBSnews.com, 1/25/2001). Enroll in ProfileProtect(R), and we
will send you a copy of your credit report, monitor your credit file for changes every business day, and send you Quarterly
Credit Updates - tools to help protect yourself from identity theft. Call 1-877-737-1936 to enroll.Simplify and save with three easy ways to transfer balances to your Discover Card. Call 1-866-240-7939 to see if an offer
is available for you, go to Discovercard.com, or look for Balance Transfer checks in the mail.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$2128.67	0.04929%	17.99% F	17.99%	\$32.52	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0



The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance		\$ 0.00
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00

New Balance
\$2,106.87Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
August 18, 2003\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

19 SDSN6A01 0008245

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in
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date. Visit Discovercard.com/payments
to make an online payment today.Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.**PO BOX 15251** 
WILMINGTON DE 19886-5251


000006011298972490571021068700048000004300

Discover Platinum Card Account Summary

Closing Date: July 19, 2003

page 1 of 2

Account number ending in 0571
Payment Due Date August 18, 2003
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$2,123.72
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 31.15
New Balance	= \$2,106.87

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 19

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Jun 30	Jun 30	PAYMENT - THANK YOU	\$ -48.00

Information For You

Simplify and Save! Use your Discover(R) Card to pay off high-rate balances today. You can save money and consolidate
your debt into one convenient payment. Call 1-800-767-7319 to see if a Balance Transfer offer is available for you.As a Discover(R) Cardmember, you can get cash quickly and easily - just about anytime, anywhere. To find the nearest cash
locations, select your P.I.N., or to order Discover Card Convenience Checks, call 1-800-DISCOVER (1-800-347-2683). And
don't forget to visit us at Discovercard.com where you can also search for cash locations nearest you.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$2106.82	0.04929%	17.99% F	17.99%	\$31.15	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance	\$	0.00
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem	\$	0.00

New Balance
\$2,090.81Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
September 18, 2003\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

19 SDSN6A01 0008246

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in
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date. Visit Discovercard.com/payments
to make an online payment today.Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.PO BOX 15251
WILMINGTON DE 19886-5251
|||||

000006011298972490571020908100048000004300

Discover Platinum Card Account Summary

Closing Date: August 19, 2003

page 1 of 2

Account number ending in	0571
Payment Due Date	September 18, 2003
Minimum Payment Due	\$43.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Previous Balance	\$2,106.87
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 31.94
New Balance	= \$2,090.81

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 19

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Jul 30	Jul 30	PAYMENT - THANK YOU	\$ -48.00

Information For You

Simplify and Save! Use your Discover(R) Card to pay off high-rate balances today. You can save money and consolidate
your debt into one convenient payment. Call 1-800-353-0942 to see if a Balance Transfer offer is available for you.Identity theft is the fastest growing crime in the U.S. (General Accounting Office, 1/03). Enroll in optional ProfileProtect(R) ---
and we will send you your credit report, monitor your credit file for changes each business day, and send you Quarterly
Credit Updates - tools to help protect yourself from identity theft. Call 1-877-737-1936 to enroll.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$2089.85	0.04929%	17.99% F	17.99%	\$31.94	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance	\$	0.00
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem	\$	0.00



Current Balance
\$2,074.47

Minimum Payment Due
\$43.00

Payment Due Date
October 18, 2003

Account Number ending in 0571
Enter Amount Enclosed Below

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

19 SDSN6A01 0008247

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065

Make payments on your schedule, in advance or on the same day as your due date. Visit Discovercard.com/payments to make an online payment today.

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011298972490571020744700048000004300

Discover Platinum Card Account Summary

Closing Date: September 19, 2003 page 1 of 2

Account number ending in 0571
Payment Due Date October 18, 2003
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$2,090.81
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 31.66
New Balance	= \$2,074.47

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 19

How Can We Help You?

Please have your Discover Card available.
Manage your account online at Discovercard.com
Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover Card, PO Box 30943
Salt Lake City, UT 84130
TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date		
Payments and Credits	Aug 29	Aug 29	PAYMENT - THANK YOU
		\$	-48.00

Information For You

Simplify and Save! Use your Discover(R) Card to pay off high-rate balances today. You can save money and consolidate your debt into one convenient payment. Call 1-877-353-0985 to see if a Balance Transfer offer is available for you.

Now you can use your Discover(R) Card at over 500 Bob Evans locations! You can enjoy Bob Evans-homestyle flavors in their kitchen or yours for breakfast, lunch or dinner. Take the time to enjoy a heartland tradition. Come home to Bob Evans and use your Discover Card.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$2072.10	0.04929%	17.99% F	17.99%	\$31.66	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance		\$ 0.00
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00

New Balance
\$2,056.86Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
November 18, 2003\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

19 SDSN6A01 0008248

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in
advance or on the same day as your due
date. Visit Discovercard.com/payments
to make an online payment today.Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.PO BOX 15251
WILMINGTON DE 19886-5251

000006011298972490571020568600048000004300

Discover Platinum Card Account Summary

Closing Date: October 19, 2003

page 1 of 2

Account number ending in 0571
Payment Due Date November 18, 2003
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$2,074.47
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 30.39
New Balance	= \$2,056.86

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: November 19

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date		
Payments and Credits	Sep 29	Sep 29	PAYMENT - THANK YOU
			\$ -48.00

Information For You

Simplify and Save! Use your Discover(R) Card to pay off high-rate balances today. You can save money and consolidate
your debt into one convenient payment. Call 1-800-767-7315 to see if a Balance Transfer offer is available for you.Identity theft is the fastest growing crime in the U.S. (General Accounting Office, 1/03). Enroll in optional ProfileProtect(R)
and we will send you your credit report, monitor your credit file for changes each business day, and send you Quarterly
Credit Updates - tools to help protect yourself from identity theft. Call 1-877-737-1936 to enroll.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$2055.60	0.04929%	17.99% F	17.99%	\$30.39	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	November 19	Balance
Previous Cashback Bonus Award Balance	\$	0.00
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem	\$	0.00

New Balance
\$2,040.00Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
December 18, 2003\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

19 SDSN6A01 0008249

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in advance or on the same day as your due date. Visit Discovercard.com/payments to make an online payment today.**PO BOX 15251**
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011298972490571020400000048000004300

Discover Platinum Card Account Summary

Closing Date: November 19, 2003 page 1 of 1

Account number ending in	0571
Payment Due Date	December 18, 2003
Minimum Payment Due	\$43.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Previous Balance	\$2,056.86
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 31.14
New Balance	= \$2,040.00

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: November 19

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date		
Payments and Credits	Oct 29	Oct 29	PAYMENT - THANK YOU
			\$ -48.00

Information For You

Simplify and Save with three easy ways to transfer balances to your Discover(R) Card. Call 1-800-767-7339 to see if a Balance Transfer offer is available for you, go to Discovercard.com, or look for Balance Transfer checks in the mail.Through the efforts of our Cardmembers, Discover Financial Services has donated over \$1.4 million to the Make-A-Wish Foundation(R) to make dreams come true for thousands of children with life-threatening medical conditions. To share the power of a wish(R) and donate your Cashback Bonus(R) award, please visit Discovercard.com or www.wish.org.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$2037.90	0.04929%	17.99% F	17.99%	\$31.14	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



Current Balance
\$2,022.95

Minimum Payment Due
\$43.00

Account Number ending in 0571
Enter Amount Enclosed Below

Payment Due Date
January 19, 2004

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0008250

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065

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WILMINGTON DE 19886-5251

000006011298972490571020229500048000004300

Discover Platinum Card Account Summary

Closing Date: December 20, 2003 page 1 of 1

Account number ending in 0571
Payment Due Date January 19, 2004
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$2,040.00
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 30.95
New Balance	= \$2,022.95

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: November 20

Cashback Bonus Balance Available to Redeem	\$ 0.00
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How Can We Help You?

Please have your Discover Card available.
Manage your account online at Discovercard.com
Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover Card, PO Box 30943
Salt Lake City, UT 84130
TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Dec 2	Dec 2	PAYMENT - THANK YOU	\$ -48.00

Information For You

Simplify and Save with three easy ways to transfer balances to your Discover(R) Card. Call 1-800-767-7339 to see if a Balance Transfer offer is available for you, go to Discovercard.com, or look for Balance Transfer checks in the mail.

Through the efforts of our Cardmembers, Discover Financial Services has donated over \$14 million to the Make-A-Wish Foundation(R) to make dreams come true for thousands of children with life-threatening medical conditions. To share the power of a wish(R) and donate your Cashback Bonus(R) award, please visit Discovercard.com or www.wish.org.

Finance Charge Summary



	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$2025.60	0.04929%	17.99% F	17.99%	\$30.95	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Please note, the Traditional Cashback Bonus award is now called the Purchase Cashback Bonus award.

New Balance
\$2,005.57Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
February 19, 2004\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

20 SDSN6A01 0008251

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in
advance or on the same day as your due
date. Visit Discovercard.com/payments
to make an online payment today.**PO BOX 15251** 
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above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011298972490571020055700048000004300

Discover Platinum Card Account Summary

Closing Date: **January 20, 2004** page 1 of 1

Account number ending in	0571
Payment Due Date	February 19, 2004
Minimum Payment Due	\$43.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Previous Balance	\$2,022.95
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 30.62
New Balance	= \$2,005.57

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: November 20

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

How Can We Help You?

Please have your Discover Card available.
Manage your account online at Discovercard.com
Customer Service: 1-800-DISCOVER (1-800-347-2683)For Account Inquiries, write to us at:
Discover Card, PO Box 30943
Salt Lake City, UT 84130
TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date		
Payments and Credits	Dec 30	Dec 30 PAYMENT - THANK YOU	\$ -48.00

Information For You

Please note, the Traditional Cashback Bonus award is now called the Purchase Cashback Bonus award.

Simplify and Save with three easy ways to transfer balances to your Discover(R) Card. Call 1-800-767-7339 to see if a
Balance Transfer offer is available for you, go to Discovercard.com; or look for Balance Transfer checks in the mail.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$2003.74	0.04929%	17.99% F	17.99%	\$30.62	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



NEW BALANCE
\$1,987.89

Minimum Payment Due
\$43.00

Account Number ending in 0571
Enter Amount Enclosed Below

Payment Due Date
March 19, 2004

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

20 SDSN6A01 0008252

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065

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date. Visit Discovercard.com/payments
to make an online payment today.

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WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space
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receive important Account information and special offers.

000006011298972490571019878900048000004300

Discover Platinum Card Account Summary

Closing Date: February 20, 2004

page 1 of 1

Account number ending in	0571	Previous Balance	\$2,005.57
Payment Due Date	March 19, 2004	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 30.32
Cash Credit Available	\$0.00	New Balance	= \$1,987.89

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date		
Payments and Credits	Jan 29	Jan 29 PAYMENT - THANK YOU	\$ -48.00

Information For You

Please note, the Traditional Cashback Bonus award is now called the Purchase Cashback Bonus award.

Lock Your CD Rate Today! Move fast to lock your Certificate of Deposit interest rate with Discover(R) Bank's fast, free and
secure CD Electronic Deposit! It's the easy, safe way to add funds to a maturing Discover CD or fund a new CD directly -
from your bank account. Just call 1-800-347-7000 and mention code: SC0204PC. Member FDIC.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1984.67	0.04929%	17.99% F	17.99%	\$30.32	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

New Balance
\$1,967.95Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
April 19, 2004\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0008253

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065

Make payments on your schedule, in advance or on the same day as your due date. Visit Discovercard.com/payments to make an online payment today.

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011298972490571019679500048000004300

Discover Platinum Card Account Summary

Closing Date: March 20, 2004

page 1 of 1

Account number ending in	0571
Payment Due Date	April 19, 2004
Minimum Payment Due	\$43.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Previous Balance	\$1,987.89
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 28.06
New Balance	= \$1,967.95

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: November 20

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Feb 27	Feb 27	PAYMENT - THANK YOU	\$ -48.00

Information For You

Please note, the Traditional Cashback Bonus award is now called the Purchase Cashback Bonus award.

70% of credit reports contain at least one mistake (Consumer Reports, January 2001). Enroll in optional ProfileProtect(R), and we will send your credit report, monitor your credit file for changes every business day, and send you Quarterly Credit Updates - tools to help protect yourself from identity theft. Call 1-877-737-1936 to enroll.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 29 days						
Purchases	\$1963.39	0.04929%	17.99% F	17.99%	\$28.06	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



Current Balance
\$1,949.64

Minimum Payment Due
\$43.00

Account Number ending in 0571
Enter Amount Enclosed Below

Payment Due Date
May 19, 2004

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0008254

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065

Make payments on your schedule, in advance or on the same day as your due date. Visit Discovercard.com/payments to make an online payment today.

PO BOX 15251
WILMINGTON DE 19886-5251

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000006011298972490571019496400048000004300

Discover Platinum Card Account Summary

Closing Date: April 20, 2004

page 1 of 1

Account number ending in 0571
Payment Due Date May 19, 2004
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$1,967.95
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 29.69
New Balance	= \$1,949.64

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date		
Payments and Credits	Mar 27	Mar 27 PAYMENT - THANK YOU	\$ -48.00

Information For You

Please note, the Traditional Cashback Bonus award is now called the Purchase Cashback Bonus award.

FREE Additional Cards allow you to share your credit line without sharing your card! Request FREE Additional Cards for your spouse, college student, or anyone close to you. You'll get a lot more out of your credit line! Just call 1-800-347-5537 or visit Discovercard.com today.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1943.63	0.04929%	17.99% F	17.99%	\$29.69	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



Current Balance
\$1,930.15

Minimum Payment Due
\$43.00

Account Number ending in 0571
Enter Amount Enclosed Below

Payment Due Date
June 19, 2004

\$

20 SDSN6A01 0008255

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065

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PO BOX 15251 
WILMINGTON DE 19886-5251


Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011298972490571019301500048000004300

Discover Platinum Card Account Summary

Closing Date: **May 20, 2004**

page 1 of 1

Account number ending in	0571	Previous Balance	\$1,949.64
Payment Due Date	June 19, 2004	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 28.51
Cash Credit Available	\$0.00	New Balance	= \$1,930.15

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

How Can We Help You?

Please have your Discover Card available.
Manage your account online at Discovercard.com
Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover More Card, PO Box 30943
Salt Lake City, UT 84130
TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date		
Payments and Credits	Apr 29	Apr 29 PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1928.26	0.04929%	17.99% F	17.99%	\$28.51	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



Next Balance
\$1,911.29

Minimum Payment Due
\$43.00

Account Number ending in 0571
Enter Amount Enclosed Below

Payment Due Date
July 19, 2004

\$

20 SDSN6A01 0008256

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065

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advance or on the same day as your due
date. Visit Discovercard.com/payments
to make an online payment today.

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above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011298972490571019112900048000004300

Discover Platinum Card Account Summary

Closing Date: June 20, 2004

page 1 of 1

Account number ending in	0571	Previous Balance	\$1,930.15
Payment Due Date	July 19, 2004	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 29.14
Cash Credit Available	\$0.00	New Balance	= \$1,911.29

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
--	---------

Cashback Bonus® Anniversary
Date: November 20

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover More Card, PO Box 30943
Salt Lake City, UT 84130

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Transactions

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	Trans. Date	Post Date		
Payments and Credits	May 28	May 28	PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1907.11	0.04929%	17.99% F	17.99%	\$29.14	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



\$1,891.24

\$43.00

Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
August 19, 2004\$

20 SDSN6A01 0008257

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000006011298972490571018912400048000004300

Discover Platinum Card Account Summary

Closing Date: July 20, 2004

page 1 of 1

Account number ending in	0571	Previous Balance	\$1,911.29
Payment Due Date	August 19, 2004	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 27.95
Cash Credit Available	\$0.00	New Balance	= \$1,891.24

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

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Trans. Date	Post Date		
Payments and Credits	Jun 29	Jun 29 PAYMENT - THANK YOU	\$ -48.00



Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1889.63	0.04929%	17.99% F	17.99%	\$27.95	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

New Balance
\$1,871.80Minimum Payment Due
\$43.00Account Number Ending in 0571
Enter Amount Enclosed BelowPayment Due Date
September 19, 2004\$

20 SDSN6A01 0008258

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000006011298972490571018718000048000004300

Discover Platinum Card Account Summary

Closing Date: August 20, 2004

page 1 of 1

Account number ending in	0571	Previous Balance	\$1,891.24
Payment Due Date	September 19, 2004	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 28.56
Cash Credit Available	\$0.00	New Balance	= \$1,871.80

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

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Trans. Date	Post Date		
Payments and Credits	Jul 29	Jul 29	PAYMENT - THANK YOU \$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1869.49	0.04929%	17.99% F	17.99%	\$28.56	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



\$1,852.01

Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
October 19, 2004\$

20 SDSN6A01 0008259

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Discover Platinum Card Account Summary

Closing Date: September 20, 2004

page 1 of 1

Account number ending in	0571	Previous Balance	\$1,871.80
Payment Due Date	October 19, 2004	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 28.21
Cash Credit Available	\$0.00	New Balance	= \$1,852.01

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

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Trans. Date	Post Date		
Payments and Credits	Aug 27	Aug 27 PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1846.76	0.04929%	17.99% F	17.99%	\$28.21	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

New Balance
\$1,831.07Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
November 19, 2004\$

20 SDSN6A01 0008260

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Discover Platinum Card Account Summary

Closing Date: October 20, 2004

page 1 of 1

Account number ending in	0571	Previous Balance	\$1,852.01
Payment Due Date	November 19, 2004	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 27.06
Cash Credit Available	\$0.00	New Balance	= \$1,831.07

Cashback Bonus®

Opening Cashback Bonus Balance \$ 0.00
New Cashback Bonus Earned + 0.00Cashback Bonus Balance \$ 0.00
Available to Redeem \$ 0.00Cashback Bonus® Anniversary
Date: November 20

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	Trans. Date	Post Date		
Payments and Credits	Sep 29	Sep 29	PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1829.93	0.04929%	17.99% F	17.99%	\$27.06	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

New Balance
\$1,810.71Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
December 19, 2004\$

20 SDSN6A01 0008261

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Discover Platinum Card Account Summary

Closing Date: November 20, 2004

page 1 of 1

Account number ending in	0571
Payment Due Date	December 19, 2004
Minimum Payment Due	\$43.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Previous Balance	\$1,831.07
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 27.64
New Balance	= \$1,810.71

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: November 20

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

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	Trans. Date	Post Date		
Payments and Credits	Oct 29	Oct 29	PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1808.87	0.04929%	17.99% F	17.99%	\$27.64	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

New Balance
\$1,789.18Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
January 19, 2005\$ 20 SDSN6A01 0008262
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Discover Platinum Card Account Summary

Closing Date: December 20, 2004

page 1 of 1

Account number ending in	0571	Previous Balance	\$1,810.71
Payment Due Date	January 19, 2005	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 26.47
Cash Credit Available	\$0.00	New Balance	= \$1,789.18

Cashback Bonus®

Opening Cashback Bonus Balance \$ 0.00
New Cashback Bonus Earned + 0.00Cashback Bonus Balance \$ 0.00
Available to Redeem \$ 0.00Cashback Bonus® Anniversary
Date: November 20

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	Trans. Date	Post Date		
Payments and Credits	Nov 30	Nov 30	PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1789.95	0.04929%	17.99% F	17.99%	\$26.47	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

New Balance
\$1,768.18Minimum Payment Due
\$43.00Payment Due Date
February 19, 2005Account Number ending in 0571
Enter Amount Enclosed Below\$

20 SDSN6A01 0008263

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Discover Platinum Card Account Summary

Closing Date: January 20, 2005

page 1 of 1

Account number ending in	0571
Payment Due Date	February 19, 2005
Minimum Payment Due	\$43.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Previous Balance	\$1,789.18
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 27.00
New Balance	= \$1,768.18

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
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Cashback Bonus® Anniversary
Date: November 20

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	Trans. Date	Post Date		
Payments and Credits	Dec 29	Dec 29	PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1766.66	0.04929%	17.99% F	17.99%	\$27.00	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



NEW BALANCE
\$1,746.82

MINIMUM PAYMENT DUE
\$43.00

ACCOUNT NUMBER ENDING IN 0571
Enter Amount Enclosed Below

PAYMENT DUE DATE
March 19, 2005

\$

20 SDSN6A01 0008264

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Discover Platinum Card Account Summary

Closing Date: February 20, 2005

page 1 of 1

Account number ending in 0571
Payment Due Date March 19, 2005
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$1,768.18
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 26.64
New Balance	= \$1,746.82

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

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	Trans. Date	Post Date		
Payments and Credits	Jan 28	Jan 28	PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1743.94	0.04929%	17.99% F	17.99%	\$26.64	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



\$1,722.62

\$43.00

Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
April 19, 2005\$

20 SDSN6A01 0008265

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Discover Platinum Card Account Summary

Closing Date: March 20, 2005

page 1 of 1

Account number ending in	0571
Payment Due Date	April 19, 2005
Minimum Payment Due	\$43.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Previous Balance	\$1,746.82
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 23.80
New Balance	= \$1,722.62

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
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Cashback Bonus® Anniversary
Date: November 20

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Trans.
Date Post
Date

Payments and Credits	Mar 1	Mar 1	PAYMENT - THANK YOU	\$ -48.00
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Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 28 days						
Purchases	\$1724.05	0.04929%	17.99% F	17.99%	\$23.80	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



New Balance
\$1,700.58

Minimum Payment Due
\$43.00

Account Number ending in 0571
Enter Amount Enclosed Below

Payment Due Date
May 19, 2005

\$

20 SDSN6A01 0008266

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Discover Platinum Card Account Summary

Closing Date: April 20, 2005

page 1 of 1

Account number ending in 0571
Payment Due Date May 19, 2005
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$1,722.62
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 25.96
New Balance	= \$1,700.58

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ - 0.00

Cashback Bonus® Anniversary
Date: November 20

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Transactions

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	Trans. Date	Post Date		
Payments and Credits	Mar 29	Mar 29	PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1699.61	0.04929%	17.99% F	17.99%	\$25.96	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

\$

20 SDSN6A01 0008267

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Discover Platinum Card Account Summary

Closing Date: May 20, 2005

page 1 of 1

Account number ending in	0571
Payment Due Date	June 19, 2005
Minimum Payment Due	\$43.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Previous Balance		\$1,700.58
Payments And Credits	-	48.00
Purchases	+	0.00
Cash Advances	+	0.00
Balance Transfers	+	0.00
Finance Charges	+	24.80
New Balance	=	\$1,677.38

Cashback Bonus®

Cashback Bonus® Anniversary
Date: November 20

Opening Cashback Bonus Balance	\$	0.00
New Cashback Bonus Earned	+	0.00
Cashback Bonus Balance	\$	0.00
Available to Redeem	\$	0.00

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Transactions

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	Trans. Date	Post Date		
Payments and Credits	Apr 29	Apr 29	PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Transaction Fee FINANCE CHARGES</u>
current billing period: 30 days						
Purchases	\$1677.41	0.04929%	17.99% F	17.99%	\$24.80	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



Current Balance
\$1,654.60

Minimum Payment Due
\$43.00

Payment Due Date
July 19, 2005


Account Number ending in 0571
Enter Amount Enclosed Below

\$

20 SDSN6A01 0008268

FUCHS, BRENT C
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Discover Platinum Card Account Summary

Closing Date: June 20, 2005

page 1 of 1

Account number ending in 0571
Payment Due Date July 19, 2005
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$1,677.38
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 25.22
New Balance	= \$1,654.60

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
--	---------

Cashback Bonus® Anniversary
Date: November 20

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	Trans. Date	Post Date		
Payments and Credits	May 27	May 27	PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1650.91	0.04929%	17.99% F	17.99%	\$25.22	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



\$1,679.25

\$86.00

Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
August 19, 2005\$

20 SDSN6A01 0008269

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Discover Platinum Card Account Summary

Closing Date: July 20, 2005

page 1 of 1

Account number ending in	0571	Previous Balance	\$1,654.60
Payment Due Date	August 19, 2005	Payments And Credits	- 0.00
Minimum Payment Due	\$86.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 24.65
Cash Credit Available	\$0.00	New Balance	= \$1,679.25

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

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Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1666.48	0.04929%	17.99% F	17.99%	\$24.65	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



New Balance
\$1,608.15

Minimum Payment Due
\$43.00

Account Number ending in 0571
Enter Amount Enclosed Below

Payment Due Date
September 19, 2005

\$

20 SDSN6A01 0008270

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Discover Platinum Card Account Summary

Closing Date: August 20, 2005

page 1 of 1

Account number ending in 0571
Payment Due Date September 19, 2005
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$1,679.25
Payments And Credits	- 96.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 24.90
New Balance	= \$1,608.15

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

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	Trans. Date	Post Date		
Payments and Credits	Jul 30	Jul 30	PAYMENT - THANK YOU	\$ -48.00
	Aug 3	Aug 3	PAYMENT - THANK YOU	-48.00


Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1629.50	0.04929%	17.99% F	17.99%	\$24.90	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

New Balance
\$1,584.31Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
October 19, 2005\$

20 SDSN6A01 0008271

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Discover Platinum Card Account Summary

Closing Date: **September 20, 2005** page 1 of 1

Account number ending in	0571	Previous Balance	\$1,608.15
Payment Due Date	October 19, 2005	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 24.16
Cash Credit Available	\$0.00	New Balance	= \$1,584.31

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

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Trans. Date	Post Date		
Payments and Credits	Aug 27	Aug 27 PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1581.15	0.04929%	17.99% F	17.99%	\$24.16	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



Current Balance
\$1,534.82

Minimum Payment Due
\$43.00

Account Number ending in 0571
Enter Amount Enclosed Below

Payment Due Date
December 19, 2005

\$

20 SDSN6A01 0008273

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Discover Platinum Card Account Summary

Closing Date: November 20, 2005 page 1 of 1

Account number ending in	0571	Previous Balance	\$1,559.39
Payment Due Date	December 19, 2005	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 23.43
Cash Credit Available	\$0.00	New Balance	= \$1,534.82

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

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Trans. Date	Post Date		
Payments and Credits	Oct 28	Oct 28 PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1533.60	0.04929%	17.99% F	17.99%	\$23.43	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



New Balance
\$1,509.18

Minimum Payment Due
\$43.00

Account Number ending in 0571
Enter Amount Enclosed Below

Payment Due Date
January 19, 2006

\$

20 SDSN6A01 0008274

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Discover Platinum Card Account Summary

Closing Date: December 20, 2005 page 1 of 1

Account number ending in	0571	Previous Balance	\$1,534.82
Payment Due Date	January 19, 2006	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 22.36
Cash Credit Available	\$0.00	New Balance	= \$1,509.18

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

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Trans. Date	Post Date		
Payments and Credits	Nov 30	Nov 30 PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1512.08	0.04929%	17.99% F	17.99%	\$22.36	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



New Balance
\$1,458.14

Minimum Payment Due
\$43.00

Account Number ending in 0571
Enter Amount Enclosed Below

Payment Due Date
March 19, 2006

\$

20 SDSN6A01 0008276

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Discover Platinum Card Account Summary

Closing Date: February 20, 2006

page 1 of 1

Account number ending in	0571	Previous Balance	\$1,483.89
Payment Due Date	March 19, 2006	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 22.25
Cash Credit Available	\$0.00	New Balance	= \$1,458.14

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

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Trans. Date	Post Date		
Payments and Credits	Jan 27	Jan 27	PAYMENT - THANK YOU \$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1455.98	0.04929%	17.99% F	17.99%	\$22.25	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

New Balance
\$1,429.92Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
April 19, 2006\$

20 SDSN6A01 0008277

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Discover Platinum Card Account Summary

Closing Date: March 20, 2006

page 1 of 1

Account number ending in	0571
Payment Due Date	April 19, 2006
Minimum Payment Due	\$43.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Previous Balance	\$1,458.14
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 19.78
New Balance	= \$1,429.92

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
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Cashback Bonus® Anniversary
Date: November 20

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	Trans. Date	Post Date		
Payments and Credits	Mar 1	Mar 1	PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 28 days						
Purchases	\$1433.44	0.04929%	17.99% F	17.99%	\$19.78	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



New Balance
\$1,403.39

Minimum Payment Due
\$43.00

Account Number Ending in 0571
Enter Amount Enclosed Below



Payment Due Date
May 19, 2006

\$

20 SDSN6A01 0008278

FUCHS, BRENT C
608 KREBS AVE # A
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Discover Platinum Card Account Summary

Closing Date: April 20, 2006

page 1 of 1

Account number ending in 0571
Payment Due Date May 19, 2006
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$1,429.92
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 21.47
New Balance	= \$1,403.39

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

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	Trans. Date	Post Date		
Payments and Credits	Mar 29	Mar 29	PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1404.73	0.04929%	17.99% F	17.99%	\$21.47	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

New Balance
\$1,375.74Minimum Payment Due
\$43.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
June 19, 2006\$

20 SDSN6A01 0008279

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Discover Platinum Card Account Summary

Closing Date: May 20, 2006

page 1 of 1

Account number ending in	0571
Payment Due Date	June 19, 2006
Minimum Payment Due	\$43.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Previous Balance	\$1,403.39
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 20.35
New Balance	= \$1,375.74

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: November 20

Cashback Bonus Balance Available to Redeem	\$ 0.00
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Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Apr 28	Apr 28	PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1376.46	0.04929%	17.99% F	17.99%	\$20.35	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



New Balance
\$1,348.32

Minimum Payment Due
\$43.00

Account Number Ending in 0571
Enter Amount Enclosed Below

Payment Due Date
July 19, 2006

\$

20 SDSN6A01 0008280

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065

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000006011298972490571013483200048000004300

Discover Platinum Card Account Summary

Closing Date: June 20, 2006

page 1 of 1

Account number ending in 0571
Payment Due Date July 19, 2006
Minimum Payment Due \$43.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$1,375.74
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 20.58
New Balance	= \$1,348.32

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: November 20

Cashback Bonus Balance Available to Redeem	\$ 0.00 \$ 0.00
---	--------------------

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TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

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	Trans. Date	Post Date		
Payments and Credits	May 27	May 27	PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1347.02	0.04929%	17.99% F	17.99%	\$20.58	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



NEW BALANCE
\$1,319.88

MINIMUM PAYMENT DUE
\$43.00

ACCOUNT NUMBER ENDING IN 0571
Enter Amount Enclosed Below

Payment Due Date
August 19, 2006

\$

20 SDSN6A01 0008281

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000006011298972490571013198800048000004300

Discover Platinum Card Account Summary

Closing Date: July 20, 2006

page 1 of 1

Account number ending in	0571	Previous Balance	\$1,348.32
Payment Due Date	August 19, 2006	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 19.56
Cash Credit Available	\$0.00	New Balance	= \$1,319.88

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

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Trans. Date	Post Date		
Payments and Credits	Jun 29	Jun 29 PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1322.62	0.04929%	17.99% F	17.99%	\$19.56	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



New Balance
\$1,291.63

Minimum Payment Due
\$43.00

Account Number ending in 0571
Enter Amount Enclosed Below

Payment Due Date
September 19, 2006

\$

20 SDSN6A01 0008282
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Discover Platinum Card Account Summary

Closing Date: August 20, 2006

page 1 of 1

Account number ending in	0571	Previous Balance	\$1,319.88
Payment Due Date	September 19, 2006	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 19.75
Cash Credit Available	\$0.00	New Balance	= \$1,291.63

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

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	Trans. Date	Post Date		
Payments and Credits	Jul 28	Jul 28	PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1292.32	0.04929%	17.99% F	17.99%	\$19.75	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

New Balance
\$1,262.97Minimum Payment Due
\$43.00Payment Due Date
October 19, 2006Account Number ending in 0571
Enter Amount Enclosed Below

\$

20 SDSN6A01 0008283

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000006011298972490571012629700048000004300

Discover Platinum Card Account Summary

Closing Date: September 20, 2006

page 1 of 1

Account number ending in	0571
Payment Due Date	October 19, 2006
Minimum Payment Due	\$43.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Previous Balance	\$1,291.63
Payments And Credits	- 48.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 19.34
New Balance	= \$1,262.97

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
--	---------

Cashback Bonus® Anniversary
Date: November 20

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	Trans. Date	Post Date	
Payments and Credits	Aug 29	Aug 29	PAYMENT - THANK YOU \$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1265.41	0.04929%	17.99% F	17.99%	\$19.34	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



NEW BALANCE
\$1,233.26

MINIMUM PAYMENT DUE
\$43.00

ACCOUNT NUMBER ENDING IN 0571
Enter Amount Enclosed Below

PAYMENT DUE DATE
November 19, 2006

\$

20 SDSN6A01 0008284

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Discover Platinum Card Account Summary

Closing Date: October 20, 2006

page 1 of 1

Account number ending in	0571	Previous Balance	\$1,262.97
Payment Due Date	November 19, 2006	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 18.29
Cash Credit Available	\$0.00	New Balance	= \$1,233.26

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

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	Trans. Date	Post Date		
Payments and Credits	Sep 29	Sep 29	PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1236.65	0.04929%	17.99% F	17.99%	\$18.29	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

NEW BALANCE
\$1,203.64Minimum Payment Due
\$43.00Payment Due Date
December 19, 2006Account Number ending in 0571
Enter Amount Enclosed Below\$

20 SDSN6A01 0008285

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Discover Platinum Card Account Summary

Closing Date: November 20, 2006 page 1 of 1

Account number ending in	0571	Previous Balance	\$1,233.26
Payment Due Date	December 19, 2006	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 18.38
Cash Credit Available	\$0.00	New Balance	= \$1,203.64

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

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Trans. Date	Post Date		
Payments and Credits	Oct 27	Oct 27 PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1203.48	0.04929%	17.99% F	17.99%	\$18.38	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



New Balance
\$1,173.06

Minimum Payment Due
\$43.00

Payment Due Date
January 19, 2007

Account Number Ending in 0071
Enter Amount Enclosed Below

\$

20 SDSN6A01 0008286

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Discover Platinum Card Account Summary

Closing Date: December 20, 2006

page 1 of 1

Account number ending in	0571	Previous Balance	\$1,203.64
Payment Due Date	January 19, 2007	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 17.42
Cash Credit Available	\$0.00	New Balance	= \$1,173.06

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

How Can We Help You?

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Transactions

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	Trans. Date	Post Date		
Payments and Credits	Nov 30	Nov 30	PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1178.51	0.04929%	17.99% F	17.99%	\$17.42	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



\$1,142.60

\$43.00

Account Number ending in 0071
Enter Amount Enclosed BelowPayment Due Date
February 19, 2007\$

20 SDSN6A01 0008287

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Discover Platinum Card Account Summary

Closing Date: January 20, 2007

page 1 of 1

Account number ending in	0571	Previous Balance	\$1,173.06
Payment Due Date	February 19, 2007	Payments And Credits	- 48.00
Minimum Payment Due	\$43.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 17.54
Cash Credit Available	\$0.00	New Balance	= \$1,142.60

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

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Transactions

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Trans. Date	Post Date		
Payments and Credits	Dec 30	Dec 30 PAYMENT - THANK YOU	\$ -48.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1147.53	0.04929%	17.99% F	17.99%	\$17.54	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



New Balance
\$1,197.16

Minimum Payment Due
\$67.00

Payment Due Date
March 19, 2007

Account Number ending in 0571
Enter Amount Enclosed Below

\$

20 SDSN6A01 0008288
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Discover Platinum Card Account Summary

Closing Date: February 20, 2007

page 1 of 1

Account number ending in 0571
Payment Due Date March 19, 2007
Minimum Payment Due \$67.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$1,142.60
Payments And Credits	- 0.00
Purchases	+ 35.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 19.56
New Balance	= \$1,197.16

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

How Can We Help You?

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Transactions

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	Trans. Date	Post Date		
Other/Miscellaneous	Feb 20	Feb 20	LATE FEE	\$ 35.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1152.03	0.05477%	19.99% F	19.99%	\$19.56	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



NEW BALANCE
\$1,113.11

MINIMUM PAYMENT DUE
\$23.00

ACCOUNT NUMBER ENDING IN 0571
Enter Amount Enclosed Below

PAYMENT DUE DATE
April 19, 2007

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0008289

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Discover Platinum Card Account Summary

Closing Date: March 20, 2007

page 1 of 1

Account number ending in 0571
Payment Due Date April 19, 2007
Minimum Payment Due \$23.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$1,197.16
Payments And Credits	- 102.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 17.95
New Balance	= \$1,113.11

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
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Cashback Bonus® Anniversary
Date: November 20

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Transactions

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	Trans. Date	Post Date		
Payments and Credits	Feb 28	Feb 28	LATE CHARGE REFUND	\$ -35.00
	Mar 17	Mar 17	PAYMENT - THANK YOU	-67.00

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Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 28 days						
Purchases	\$1170.08	0.05477%	19.99% F	19.99%	\$17.95	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

New Balance
\$1,167.17Minimum Payment Due
\$47.00Enter Amount Enclosed Below
\$Payment Due Date
May 19, 2007

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$23.00.

20 SDSN6A01 0008290
FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in advance or on the same day as your due date. Visit Discovercard.com/payments to make an online payment today.PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011298972490571011671700000000004700

Discover Platinum Card Account Summary

Closing Date: April 20, 2007

page 1 of 1

Account number ending in 0571
Payment Due Date May 19, 2007
Minimum Payment Due \$47.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$1,113.11
Payments And Credits	- 0.00
Purchases	+ 35.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 19.06
New Balance	= \$1,167.17

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
--	---------

Cashback Bonus® Anniversary
Date: November 20

How Can We Help You?

Please have your Discover Card available.
Manage your account online at Discovercard.com
Customer Service: 1-800-DISCOVER (1-800-347-2683)For Account Inquiries, write to us at:
Discover More Card, PO Box 30943
Salt Lake City, UT 84130
TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Past Date	
Other/Miscellaneous	Apr 20	Apr 20	LATE FEE \$ 35.00

Information For You

*** ATTENTION *** Your account is past due. Please pay the past due amount now, or contact us to make other arrangements.

Through generous Cardmembers like you, Discover(R)-Card has donated more than \$15 million to the Make-A-Wish Foundation(R). Consider contributing your Cashback Bonus to the Make-A-Wish Foundation to help make a child's dream come true. To further your donation, Discover will add an additional 20%. Visit www.discovercard.com or www.wish.org

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1122.31	0.05477%	19.99% F	19.99%	\$19.06	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



NEW DISCOVER
\$1,221.50

Minimum Payment Due
\$72.00

Payment Due Date
June 19, 2007

Account Number ending in 0571
Enter Amount Enclosed Below

\$

Please make check payable to Discover Card.
Minimum payment due includes a past due
amount of \$47.00.

20 SDSN6A01 0008291

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065

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Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011298972490571012215000000000007200

Discover More Card Account Summary

Closing Date: May 20, 2007

page 1 of 1

Account number ending in 0571
Payment Due Date June 19, 2007
Minimum Payment Due \$72.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$1,167.17
Payments And Credits	- 0.00
Purchases	+ 35.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 19.33
New Balance	= \$1,221.50

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
--	---------

Cashback Bonus® Anniversary
Date: November 20

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover More Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date	
Other/Miscellaneous	May 20	May 20	LATE FEE \$ 35.00

Information For You

*** ATTENTION *** We previously requested the past due amount on your account. We have no record of receiving
payment. The amount due should be paid at once.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1176.48	0.05477%	19.99% F	19.99%	\$19.33	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

New Balance
\$1,221.50Minimum Payment Due
\$97.00Account Number ending in 0571
Enter Amount Enclosed BelowPayment Due Date
July 19, 2007\$

20 SDSN6A01 0008292

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000006011298972490571012215000000000009700

Discover More Card Account Summary

Closing Date: June 20, 2007

page 1 of 1

Account number ending in 0571
Payment Due Date July 19, 2007
Minimum Payment Due \$97.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$1,221.50
Payments And Credits	- 0.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$1,221.50

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
--	---------

Cashback Bonus® Anniversary
Date: November 20

How Can We Help You?

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Manage your account online at Discovercard.com
Customer Service: 1-800-DISCOVER (1-800-347-2683)For Account Inquiries, write to us at:
Discover More Card, PO Box 30943
Salt Lake City, UT 84130
TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.


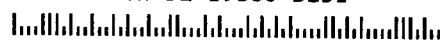
Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Current Balance
\$1,221.50Minimum Payment Due
\$122.00Payment Due Date
August 19, 2007Account Number ending in 0571
Enter Amount Enclosed Below\$

20 SDSN6A01 0008293

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in
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date. Visit Discovercard.com/payments
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000006011298972490571012215000000000012200

Discover More Card Account SummaryClosing Date: **July 20, 2007**

page 1 of 1

Account number ending in 0571
Payment Due Date August 19, 2007
Minimum Payment Due \$122.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$1,221.50
Payments And Credits	- 0.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$1,221.50

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
--	---------

Cashback Bonus® Anniversary
Date: November 20**How Can We Help You?**

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover More Card, PO Box 30943
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.**Finance Charge Summary**

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0
previous billing period: 31 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



New Balance
\$1,221.50

Minimum Payment Due
\$147.00

Payment Due Date
September 19, 2007

Account Number ending in 0571
Enter Amount Enclosed Below

\$

20 SDSN6A01 0008294
FUCHS, BRENT C
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CLEARFIELD PA 16830-3065

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Discover More Card Account Summary

Closing Date: August 20, 2007

page 1 of 1

Account number ending in 0571
Payment Due Date September 19, 2007
Minimum Payment Due \$147.00
Credit Limit \$5,000.00
Credit Available \$0.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$0.00

Previous Balance	\$1,221.50
Payments And Credits	- 0.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$1,221.50

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

How Can We Help You?

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Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover More Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0
previous billing period: 30 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.



NEW Balance
\$1,221.50

Minimum Payment Due
\$172.00

Account Number ending in 0571
Enter Amount Enclosed Below

Payment Due Date
October 19, 2007

\$

20 SDSN6A01 0008295

FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065

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Discover More Card Account Summary

Closing Date: September 20, 2007 page 1 of 1

Account number ending in	0571	Previous Balance	\$1,221.50
Payment Due Date	October 19, 2007	Payments And Credits	- 0.00
Minimum Payment Due	\$172.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 0.00
Cash Credit Available	\$0.00	New Balance	= \$1,221.50

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: November 20

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover More Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0
previous billing period: 31 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

New Balance
\$1,221.50Minimum Payment Due
\$197.00Account Number Ending in 0571
Enter Amount Enclosed BelowPayment Due Date
November 19, 2007\$ 20 SDSN6A01 0008296
FUCHS, BRENT C
608 KREBS AVE # A
CLEARFIELD PA 16830-3065Make payments on your schedule, in
advance or on the same day as your due
date. Visit Discovercard.com/payments
to make an online payment today.PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

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Discover More Card Account Summary

Closing Date: October 20, 2007

page 1 of 1

Account number ending in	0571	Previous Balance	\$1,221.50
Payment Due Date	November 19, 2007	Payments And Credits	- 0.00
Minimum Payment Due	\$197.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 0.00
Cash Credit Available	\$0.00	New Balance	= \$1,221.50

Cashback Bonus®

Opening Cashback Bonus Balance \$ 0.00
New Cashback Bonus Earned + 0.00Cashback Bonus Balance \$ 0.00
Available to Redeem \$ 0.00Cashback Bonus® Anniversary
Date: November 20

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover More Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none
Cash Advances	\$0	0.04929%	17.99% F	17.99%	\$0	\$0
previous billing period: 31 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Important Information. If there is more than one page to this billing statement, see the back of each page for additional important information.

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 1-800-347-2683.

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at Discover MoreSM, P.O. Box 15192, Wilmington, DE 19850-5192, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Send only your payment and the top portion of this statement in the envelope provided. Do not send cash. By sending your check as described above, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment, if you send the payment to any other address or if you use an envelope other than the one provided. Payments received on or after 1 PM Monday through Friday or on a weekend or bank holiday will be posted to your Account as of the next business day. If you have misplaced your envelope, send your payment to Discover Bank, P.O. Box 15251, Wilmington, DE 19885-5251. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your minimum payment or a greater amount over the telephone. Call us at 1-800-347-2683. You will need this statement and your bank account information. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law. You will be asked to provide the first 5 digits of your account statement zip code. By entering those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize, in the amount requested by you, from your bank account. In order to cancel a payment we must receive notice at least three days in advance of the scheduled payment. You may notify us by phone at 1-800-347-2683 or by mail at address listed in the previous paragraph.

Credit Reporting. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: Discover MoreSM Card, P.O. Box 15316, Wilmington DE 19850-5316. Please include your name, address, home telephone number and Account number.

Periodic Finance Charges. Except as provided below, we will impose Periodic Finance Charges on purchases, cash advances and balance transfers beginning with the date the transaction occurs until the date of repayment and on Old Balances until the date of repayment. Old Balances are comprised of either purchases and cash advances made on or prior to the last day of your billing period ending during February 1993 or Reserve Line balances.

You can avoid payment of Periodic Finance Charges on new purchases if you pay the New Balance shown on the billing statement on which the purchase first appears by the Payment Due Date, and the Payments and Credits on that statement equal or exceed your Previous Balance. We call this the "grace period." You do not have a grace period on balance transfers or cash advances. Periodic Finance Charges are imposed on new balance transfers and cash advances beginning with the date the transaction occurs.

Periodic Finance Charges are imposed on all transactions and Old Balances until the date of repayment. Repayment means payment of your entire New Balance. However, if you pay the New Balance shown on this billing statement by the Payment Due Date, and the Payments and Credits shown on this statement equal or exceed the Previous Balance, we will not impose Periodic Finance Charges on new purchases, that is, purchases first appearing on this statement. If your Account was closed as of September 27, 1999, you can avoid payment of Periodic Finance Charges if you pay the New Balance shown on this Statement by the Payment Due Date and the Payments and Credits on this statement equal or exceed your Previous Balance. Otherwise, you will receive a billing statement next month that includes Periodic Finance Charges imposed until the date of repayment.

We compute Periodic Finance Charges each day for purchases, cash advances, balance transfers and Old Balances (which we refer to as transaction categories) by using the following equation: Average Daily Balance x number of days in the billing period x Daily Periodic Rate. (Refer to the finance charge summary on the front of your statement for these amounts.) Then we add all the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as 0 if no Periodic Finance Charges apply to the balance in a transaction category.

We use the two-cycle average daily balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. This means if you did not pay the New Balance shown on the billing statement you received during the previous billing period by the Payment Due Date, we will impose Periodic Finance Charges on new purchases that first appeared on that billing statement, as well as new purchases that first appear on this billing statement, unless we already imposed Periodic Finance Charges on the purchases on your previous billing statement. We compute the average daily balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing cycle. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions made that day, fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance, and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the previous billing period, we consider the "previous day's daily balance" to have been 0 on the first day of the billing period.

Old Balances are excluded from the balance of the purchase and cash advance transaction categories. Special rate balance transfers and Balance Transfer Transaction Fee Finance Charges are included in the daily balance shown on the billing statement you received during the previous billing period. An initial special rate that has been terminated due to a late payment or because you exceeded your Account credit limit are also included in the category until the initial special rate otherwise would have expired. In calculating the daily balance of the balance transfer transaction category on the first day of the billing period, we subtract the unpaid balance of those Balance Transfer Transaction Fee Finance Charges and balance transfers that become purchase rate balance transfers on that day and we add that unpaid balance to the balance of the purchase transaction category.

All fees charged to your Account are added to the purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the balance transfer transaction category. If a transaction made in a previous billing period is itemized on this statement, we consider the transaction date to be the first day of the current billing period when we calculate your Periodic Finance Charges.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

The Discover[®] MoreSM Card is issued by Discover Bank, Member FDIC.

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, he is an attorney for the Plaintiff herein; makes this Verification based upon the facts as supplied to him by the Plaintiff and/or its agents and because the Plaintiff is outside the jurisdiction of the court and the Plaintiff's Verification cannot be obtained within the time allowed for filing of this Motion, and that the facts set forth in the foregoing Motion are true and correct to the best of his knowledge, information and belief.



Attorney for Plaintiff

CERTIFICATE OF SERVICE

A true and correct copy of the within Plaintiff's Motion for Summary Judgment and Brief in Support has been served by U.S. Mail, Postage Pre-Paid, on 21st day of August, 2008 upon the following:

Brent C Fuchs
12 Webster Ave
Houtzdale, Pa 16651

By: 

Benjamin R. Bibler/Esquire
PA I.D. #93598
WELTMAN, WEINBERG & REIS CO.,
L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

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

FILED No CC
0/11:40 am
AUG 26 2008

William A. Shaw
Prothonotary/Clerk of Courts

DISCOVER BANK :
Plaintiff, : Case No.: 07-1169-CD
VS. : ANSWER TO MOTION
BRENT C. FUCHS :
Defendant. :

ANSWER TO MOTION FOR SUMMARY OF JUDGMENT

COMES NOW, BRENT C FUCHS, Defendant and hereby answers the Plaintiff's
Motion for summary of judgment as follows:

1. As to paragraph 1, of the Plaintiff's motion is hereby admitted.
2. As to paragraph 2, of the Plaintiff's motion is hereby admitted in part. Plaintiff attached verification from representative of Plaintiff. Except as expressly admitted, the allegations are denied. Plaintiff cannot verify if the representative is authorized or the accuracy of the documents. Exhibit "A" speaks for itself, and is self-serving hearsay that lacks any authentication.
3. As to paragraph 3, of the Plaintiff's motion is hereby admitted.

4. As to paragraph 4, of the Plaintiff's motion is hereby denied. The defendant has not received any documents regarding Case No: 07-1169-CD. Plaintiff has not provided proof of defendant's receipt of the documents.

5. As to paragraph 5, of the Plaintiff's motion is hereby denied. Defendant cannot respond to documents he has not received.

6. As to paragraph 6, of the Plaintiff's motion is hereby denied. Defendant re-alleges paragraphs 4 through 5 as though fully set forth herein.

7. As to paragraph 7, of the Plaintiff's motion is hereby denied. Defendant re-alleges paragraphs 4 through 5 as though fully set forth herein.

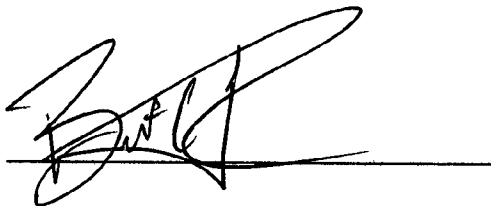
8. As to paragraphs 8, of the Plaintiff's motion is hereby denied. Defendant re-alleges paragraphs 4 through 5 as though fully set forth herein.

9. As to paragraph 9 of the Plaintiff's motion, there is no basis for this motion.

Further the defendant prays not.

Respectfully Submitted

By: Brent C. Fuchs

A handwritten signature in black ink, appearing to read 'Brent C. Fuchs', is written over a horizontal line.

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

DISCOVER BANK,

Plaintiff,

vs.

BRENT C FUCHS,

Defendant.

Case No.: 07-1169-CD

TYPE OF PLEADING:

PRAECIPE TO SCHEDULE

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Benjamin R. Bibler, Esquire
PA I.D. #93598
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

FILED

m 11:53 a.m. CL

AUG 26 2008

NO CC

William A. Shaw
Prothonotary/Clerk of Courts

(GJC)

WWR No. 06048271

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

DISCOVER BANK,

Plaintiff,

Case No.: 07-1169-CD

vs.

BRENT C FUCHS,

Defendant.

PRAECIPE TO SCHEDULE

TO THE PROTHONOTARY:

Please schedule Plaintiff's Motion For Summary Judgment before a Judge for decision.

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

By: 

Benjamin R. Bibler, Esquire

PA I.D. #93598

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

CERTIFICATE OF SERVICE

A true and correct copy of the Praeceptum to Schedule has been served by First Class Mail, postage pre-paid, on 21st day of August, 2008 upon the following:

BRENT C FUCHS
12 WEBSTER AVE
HOUTZDALE, PA 16651

By: 

Benjamin R. Bibler, Esquire

PA I.D. #47437

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

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

DISCOVER BANK

Plaintiff

No. 07-1169-CD

vs.

BRENT C FUCHS

Defendant

ORDER OF COURT

AND NOW, to wit, this 27th day of August, 2008, upon consideration of the record,
it is HEREBY, ORDERED, ADJUDGED AND DECREED that the Motion For Summary Judgment on
the above captioned matter is scheduled for September, 25, 2008 at
9:45 (a.m.) pm. Ct. Rm # 1

BY THE COURT:

Frederick J. Zimmerman J.

FILED

013:00301
AUG 27 2008

William A. Shaw
Prothonotary/Clerk of Courts

2cc Amy Biber

FILED

AUG 27 2008

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 8/27/08

☒ You are responsible for serving all appropriate parties.
____ The Prothonotary's office has provided service to the following parties:
____ Plaintiff(s) ____ Plaintiff(s) Attorney ____ Other
____ Defendant(s) ____ Defendant(s) Attorney
____ Special Instructions:

1

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

DISCOVER BANK

Plaintiff

vs.

BRENT C FUCHS

Defendant

No. 07-1169-CD

AFFIDAVIT OF SERVICE OF
ORDER OF COURT

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Patrick Thomas Woodman, Esquire
PA. I.D.#34507
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#06048271

FILED ^{NO} CC
m10.5401
SEP 08 2008
William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff
vs.

No. 07-1169-CD

BRENT C FUCHS

Defendant

AFFIDAVIT OF SERVICE OF ORDER OF COURT

BEFORE ME, the undersigned authority, personally appeared Patrick Thomas Woodman, Esquire, who according to law deposes and says that a copy of the Order of Court has been served on the Defendant, Brent C. Fuchs.

1. On or about September 02, 2008, Plaintiff received a signed Order of Court for a Motion For Summary Judgment hearing set for September 25, 2008. Said Order of Court is attached as Exhibit "1".

2. On or about September 04, 2008, Plaintiff mailed the Order of Courts to 12 Webster Avenue, Houtzdale, PA. 16651.

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

Patrick Thomas Woodman

Patrick Thomas Woodman, Esquire

PA I.D. #34507

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#06048271

Sworn to and subscribed

before me this 4

day of September, 2008.

Wayne A. Jones
NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Wayne A. Jones, Notary Public

City Of Pittsburgh, Allegheny County

My Commission Expires June 29, 2010

Member, Pennsylvania Association of Notaries

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

DISCOVER BANK

Plaintiff

No. 07-1169-CD

vs.

BRENT C FUCHS

Defendant

ORDER OF COURT

AND NOW, to wit, this 27th day of August, 2008, upon consideration of the record,
it is HEREBY, ORDERED, ADJUDGED AND DECREED that the Motion For Summary Judgment on
the above captioned matter is scheduled for September, 25, 2008 at
9:45 a.m. Ct. Rm # 1

BY THE COURT:

Judith J. Kummerman J.

I hereby certify this to be a true
and correct copy of the original
statement filed in this case.

AUG 27 2008

Attest.

William L. B.
Prothonctary/
Clerk of Courts

EXHIBIT

"1"

WWR No. 06048271

Brent C. Fuchs
12 Webster Dr.
Houtzdale, PA 16651
Defendant, *in propria persona*.

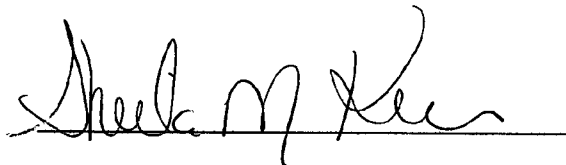
DISCOVER BANK, : IN THE COURT COMMON PLEAS OF
Plaintiff, : CLEARFIELD COUNTY, PENNSYLVANIA
VS. : Case No.: 07-1169-CD
BRENT C. FUCHS, : CIVIL - LAW
Defendant. :

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Answer to Complaint, New Matter was sent on the 6th day of September, 2008, by mailing a copy of the same via Certified mail number 7001 0320 0002 2895 2425 to the following person:

Benjamin R. Bibler, Esquire
PA I.D. #93598
Weltman, Weinberg & Reis Co., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412)434-7955

By



FILED No cc
m10393d
SEP 10 2008
William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK,

Plaintiff,

v.

NO.: 07-1169-CD

BRENT C. FUCHS,

Defendant.

**PLAINTIFF'S FIRST REQUEST FOR ADMISSIONS AND REQUEST FOR
PRODUCTION OF DOCUMENTS**

Plaintiff demands that the defendants answer and respond to the following Request for Production of Documents under oath pursuant to the Pennsylvania Rules of Civil Procedure within 30 days from the date of service hereof.

Plaintiff also demands that defendants answer and respond to the following Request for Admissions pursuant to Pa. Rules of Civil Procedure 4014.

You are requested to admit the truth of each of the statements of fact hereinafter stated. You are instructed that:

1. These requests are made under Pennsylvania Rules of Civil Procedure 4001, et seq., and each of these matters of which an admission is requested shall be deemed admitted unless your sworn statement in compliance with such Rules is timely made.
2. If you do not admit each of such statements, you must specifically deny each one not admitted or set forth in detail the reasons why you cannot truthfully either admit or deny each such matter.
3. Your answer, signed and properly verified, must be delivered to the undersigned attorney of record for the Plaintiff within **thirty (30)** days after delivery hereof.
4. If you fail or refuse to admit the truth of any such statement of fact and the Plaintiff thereafter proves the truth thereof, you may be required to pay the reasonable expenses incurred in making such proof, including attorneys' fees, witness expenses, etc.
5. If, in response to any of the following statements of fact, it is your position that the statement is true in part or as to some items, but not true in full or as to all items, then answer separately as to each part or item.
6. If you have been sued in more than one capacity or if your answers would be different if answered in any different capacity, such as partner, agent, corporate officer or director or the like, then you are requested to answer separately in each such capacity. Failure to do so constitutes an admission in any such capacity.

7. In these Requests for Admissions:

EXHIBIT

C

If a document called for is believed to exist or is known to exist, but is in the possession, custody or control of another person or party, the existence of the document, the identity of the possessor, custodian and one in control of such documents shall be provided along with any applicable common description or citation utilized by the publisher, possessor, custodian or disseminator of such document.

If any document called for by this request is withheld on the basis of any claim of privilege or any similar claim, identify that document as follows: author; addressee; indicated or blind copies, date, subject matter; number of pages; attachments or appendices; all persons to whom distributed, shown or explained; present custodian; and nature of the privilege or similar claim asserted.

REQUEST FOR PRODUCTION OF DOCUMENTS 1:

Produce any and all documents evidencing proof of all payments on the subject credit card referenced in the Complaint, including, but not limited to, cancelled checks, receipts, coupons, statements, accountings, memoranda, invoices, financial statements, accounting entries, diaries, charts, lists, phone records, data compilations etc.

REQUEST FOR PRODUCTION OF DOCUMENTS 2:

Produce any and all documents you intend to introduce and/or provide testimony on as evidence at the time of trial.

REQUEST FOR PRODUCTION OF DOCUMENTS 3:

Produce all documentary evidence or information substantiating the defenses asserted in your Answer.

A. The word "person(s)" means all entities, and, without limiting the generality of the foregoing, includes natural persons, joint owners, associations, companies, partnerships, joint ventures, trusts, and estates;

B. The word "document(s)" means all written, printed, recorded, graphic, or photographic matter, or, sound reproductions, however produced or reproduced, pertaining to any manner to the subject matter indicated;

C. The words "identity", "identify", "identification", when used with respect to a person(s) means to state the full name and present or last known address and business address of such person(s) and, if an actual person, his present or last known job title, and the name and address of his present or last known employers;

D. The words "identity", "identify" "identification", when used with respect to a date, subject matter, name(s) or person(s) that wrote, signed initialed, dictated or otherwise participated in the creation of the same, the name(s) of the addressee or addressees if any and the name(s) and address(es) of each person who have possession, custody, and control of said document(s). If any such document was, but is no longer in your possession, custody, or control, or in existence, state the date and manner of its disposition; and

E. The word "identify", when used with respect to an act (including an alleged offense), occurrence, statement, or conduct (hereinafter collectively called "act"), means to (1) describe the substance of the event or events constituting such an act, and to state the date when such act occurred; (2) identify each and every person(s) participating in such an act; (3) identify all other person(s) (if any) present when such act occurred; (4) state whether any minutes, notes, memoranda, or other record of such act was made; (5) state whether such record now exists; and (6) identify the person(s) presently having possession, custody or control of such record.

8. Unless otherwise indicated, all Requests herein relate to those certain events, persons, and period of time more fully described in the pleading in this case.

9. These requests are of a continuous nature.

These Requests for Production of Documents shall be deemed continuing so as to require supplemental answers and documents if any information or documents are acquired subsequent to the filing of responses hereto, which information or documents would have been included in the answers and documents produced had it been known or available at the time the answers and the documents provided pursuant hereto were produced. Defendants shall supply such information and documents by supplemental answers and production of documents as soon as such information becomes known or available and in all events, prior to trial of this action.

If objection is made to any requests for production of documents, it is demanded that the requests for which there is no objection be answered and furnished within the aforesaid period.

All documents identified in response hereto shall be organized and labeled to correspond with the request to which it pertains. For all documents produced, list the individual and his or her job title and department from whose files it was produced and the current custodian of said document.

REQUEST FOR ADMISSION NO. 1:

Defendant has made no payment on the credit card since March 18, 2007.

Admitted X

Denied _____

If the answer to Request for Admissions No. 1 is "denied", then supply specific written documentation supporting the denial.

Account was in dispute, was not required to make payment until dispute resolved.

REQUEST FOR ADMISSION NO. 2:

Defendant signed the attached credit card application.

Admitted X

Denied _____

If the answer to Request for Admissions No. 2 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 3:

The attached monthly statements, from April 18, 2002 through November 19, 2007, correctly identify the payments, charges, and balances on the account.

Admitted _____

Denied X

If the answer to Request for Admissions No. 3 is "denied", then supply copies of canceled checks, both front and back, and/or if not available, specific written documentation supporting the denial.

Account was in dispute. Plaintiff failed to send requested information asked for in dispute letter. Statements do not even have correct addresses.

REQUEST FOR ADMISSION NO. 4:

Defendant has not submitted any written dispute as to billing inaccuracy concerning the credit card in question.

Admitted _____

Denied X

If the answer to the Request for Admissions No. 4 is "denied", then supply copies of specific written disputes as to any billing inaccuracies.

Paragraphs 44 & 45
on Defendant's Answer to Complaint; New matter

REQUEST FOR ADMISSION NO. 5:

\$1,221.50 is a correct and accurate current balance of the credit card account in question.

Admitted _____

Denied X

If the answer to Request for Admissions No. 5 is "denied", then supply specific written

documentation supporting the denial.

The dispute was never
acknowledged so the true amount was not
determined.

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



Benjamin R. Bibler, Esquire

Pa. I.D. # 93598

Weltman, Weinberg & Reis Co., L.P.A.

1400 Koppers Bldg.

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

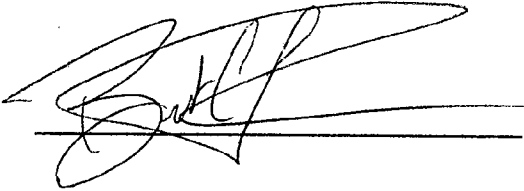
WWR:6048271

VERIFICATION

I, Brent C. Fuchs, verify that the foregoing statements are true upon my personal knowledge or upon information and belief, and the statements are true and correct, subject to the penalties pursuant to 18 Pa. C.S. Section 4904.

Dated this 3 day of September 2007.

Respectfully submitted and signed by
Brent C. Fuchs,

A handwritten signature in dark ink, appearing to read 'B. Fuchs', is written over a horizontal line. The signature is stylized with a large, sweeping initial 'B'.

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

FILED
M 10:45 AM
SEP 1 2008
no cc
GK

William A. Shaw
Prothonotary/Clerk of Courts

DISCOVER BANK :
Plaintiff, : Case No.: 07-1169-CD
VS. : ANSWER TO MOTION
BRENT C. FUCHS :
Defendant. :

ANSWER TO MOTION FOR SUMMARY OF JUDGMENT

COMES NOW, BRENT C FUCHS, Defendant and hereby answers the Plaintiff's
Motion for summary of judgment as follows:

1. As to paragraph 1, of the Plaintiff's motion is hereby admitted.
2. As to paragraph 2, of the Plaintiff's motion is hereby admitted in part. Plaintiff attached verification from representative of Plaintiff. Except as expressly admitted, the allegations are denied. Plaintiff cannot verify if the representative is authorized or the accuracy of the documents. Exhibit "A" speaks for itself, and is self-serving hearsay that lacks any authentication.
3. As to paragraph 3, of the Plaintiff's motion is hereby admitted.

4. As to paragraph 4, of the Plaintiff's motion is hereby denied. The defendant has not received any documents regarding Case No: 07-1169-CD. Plaintiff has not provided proof of defendant's receipt of the documents.

5. As to paragraph 5, of the Plaintiff's motion is hereby denied. Defendant cannot respond to documents he has not received.

6. As to paragraph 6, of the Plaintiff's motion is hereby denied. Defendant re-alleges paragraphs 4 through 5 as though fully set forth herein.

7. As to paragraph 7, of the Plaintiff's motion is hereby denied. Defendant re-alleges paragraphs 4 through 5 as though fully set forth herein.

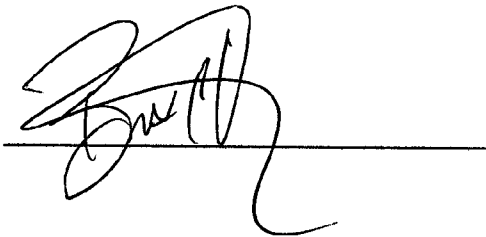
8. As to paragraphs 8, of the Plaintiff's motion is hereby denied. Defendant re-alleges paragraphs 4 through 5 as though fully set forth herein.

9. As to paragraph 9 of the Plaintiff's motion, there is no basis for this motion.

Further the defendant prays not.

Respectfully Submitted

By: Brent C. Fuchs

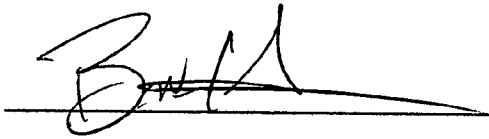
A handwritten signature in black ink, appearing to read 'Brent C. Fuchs', is written over a horizontal line.

VERIFICATION

I, Brent C. Fuchs, verify that the foregoing statements are true upon my personal knowledge or upon information and belief, and the statements are true and correct, subject to the penalties pursuant to 18 Pa. C.S. Section 4904.

Dated this 25 day of August 2008.

Respectfully submitted and signed by
Brent C. Fuchs,

A handwritten signature in black ink, appearing to be 'Brent C. Fuchs', written over a horizontal line.

6A

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

DISCOVER BANK,

Plaintiff,

Case No.: 07-1169-CD

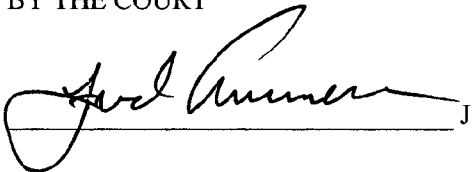
vs.

BRENT C FUCHS,
Defendant.

ORDER OF COURT

AND NOW, to-wit, this 25 day of Sept., 2008, upon Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Judgment is entered in favor of Plaintiff for \$1,221.50 with interest at the rate of 6.0% per annum from date of judgment, plus costs.

BY THE COURT

 J.

FILED

012:28/60/

SEP 25 2008

2cc Atty Warmbrodt

1cc Def.

William A. Shaw
Prothonotary/Clerk of Courts

608 A Krebs Ave.
Clearfield, PA 16830

60

WWR No. 06048271

FILED

SEP 25 2008

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 9/25/08

___ You are responsible for serving all appropriate parties.

☒ The Prothonotary's office has provided service to the following parties:

___ Plaintiff(s) ☒ Plaintiff(s) Attorney ___ Other

☒ Defendant(s) ___ Defendant(s) Attorney

___ Special Instructions:

~~FILED~~

~~AUG 26 2008~~

~~William A. Shaw
Prothonotary/Clerk of Courts~~

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

DISCOVER BANK

Plaintiff

Case No.: 07-1169-CD

vs.

BRENT C FUCHS

Defendant.

FILED
NOV 10 2008
William A. Shaw
Prothonotary/Clerk of Courts
pd \$20.00/Att
ICC notice
today
statement to
Att

NOTICE OF JUDGMENT OR ORDER

TO: () Plaintiff
(xx) Defendants
() Garnishee

You are hereby notified that the following Order or Judgment was entered against you on November 10, 2008

- (xx) Assumpsit Judgment in the amount of \$1,221.50, plus interest at 6.0% per annum, plus costs.
- () Trespass Judgment in the amount of \$_____ plus costs.
- () If not satisfied within sixty (60) days, your motor vehicle operator's license and/or registration will be suspended by the Department of Transportation, Bureau of Traffic Safety, Harrisburg, PA.
- (xx) Entry of Judgment of
- (xx) Court Order
 - () Non-Pros
 - () Confession
 - () Default
 - () Verdict
 - () Arbitration Award
 - () By Consent

Prothonotary

BRENT C FUCHS
12 WEBSTER AVE
HOUTZDALE, PA 16651

By: William A. Shaw
PROTHONOTARY (OR DEPUTY)

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

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

DISCOVER BANK

Plaintiff

vs.

BRENT C FUCHS

Defendant.

Case No.: 07-1169-CD

TYPE OF PLEADING

**PRAECIPE FOR JUDGMENT
PER ORDER OF COURT**

FILED ON BEHALF OF:
Plaintiff

FILED

NOV 10 2008

William A. Shaw
Prothonotary/Clerk of Courts

COUNSEL OF RECORD OF
THIS PARTY:

Patrick Thomas Woodman, Esquire
PA I.D.#34507
Weltman, Weinberg & Reis Co., L.P.A.
1400 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR # 06048271
\$1,221.50

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

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

DISCOVER BANK

Plaintiff

Case No.: 07-1169-CD

vs.

BRENT C FUCHS

Defendant.

PRAECIPE FOR JUDGMENT

TO THE PROTHONOTARY:

Pursuant to Pa.R.C.P. 237, I certify that a copy of this Praecipe has been mailed to each other party who has appeared in the action or to his/her Attorney of Record.

In light of the Court Order granting Summary Judgment in favor of Plaintiff on September 25, 2008, kindly enter Judgment against the Defendant, **BRENT C FUCHS**, in the amount of \$1,221.50 computed as follows:

Amount Awarded per Order: \$1,221.50

Interest from date of judgment
at the legal rate of 6.0% per annum: \$0.00

TOTAL: \$1,221.50

Attached is a copy of the Court Order in favor of Plaintiff for Judgment.

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

By: Patrick Thomas Woodman
Patrick Thomas Woodman, Esquire
PA I.D.#34507
Weltman, Weinberg & Reis Co., L.P.A.
1400 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

Plaintiff's address is:

c/o Weltman, Weinberg & Reis, Co., L.P.A., 1400 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219

And Defendant's address is: 12 WEBSTER AVE., HOUTZDALE, PA 16651

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

DISCOVER BANK,

Plaintiff,

Case No.: 07-1169-CD

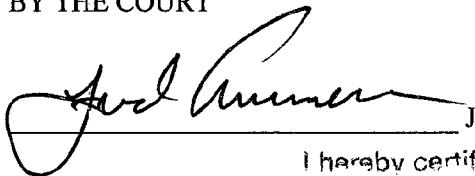
vs.

BRENT C FUCHS,
Defendant.

ORDER OF COURT

AND NOW, to-wit, this 25 day of Sept., 2008, upon Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Judgment is entered in favor of Plaintiff for \$1,221.50 with interest at the rate of 6.0% per annum from date of judgment, plus costs.

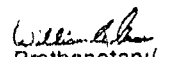
BY THE COURT



I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

SEP 25 2008

Attest.


Prothonotary/
Clerk of Courts

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that the parties against whom Judgment is to be entered according to the Praecipe attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

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

By: Patrick Thomas Woodman
Patrick Thomas Woodman, Esquire
PA I.D.#34507
Weltman, Weinberg & Reis Co., L.P.A.
1400 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#06048271

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

Discover Bank
Plaintiff(s)

No.: 2007-01169-CD

Real Debt: \$1,221.50

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Brent C. Fuchs
Defendant(s)

Entry: \$20.00

Instrument: Judgment per Order of Court

Date of Entry: November 10, 2008

Expires: November 10, 2013

Certified from the record this November 10, 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

COPY

9/25
9:45

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

DISCOVER BANK,

Plaintiff,

vs.

BRENT C FUCHS,

Defendant.

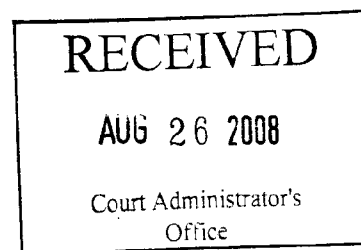
Case No.: 07-1169-CD

**BRIEF IN SUPPORT OF
MOTION FOR SUMMARY JUDGMENT**

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Benjamin R. Bibler, Esquire
PA I.D. #93598
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
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Pittsburgh, PA 15219
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The purpose of summary judgment is to avoid unnecessary trials and to eliminate the waste of time and resources of both litigants where a trial would be a useless formality. Curran v. Children's Service Center, Inc., 396 Pa. Super. 29, 578 A.2d 8 (1990). Bald unsupported assertions of conclusory accusations cannot create a genuine issue of material fact to preclude the entry of summary judgment. McCain vs. Pennbank, 379 Pa. Super. 313, 549 A.2d 1311 (1988); Golaschevsky vs. Commonwealth, Department of Environmental Resources, 683 A.2d 1299, 1302 (Pa. Cmwlth., 1996).

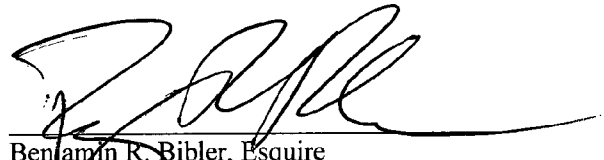
This case warrants summary judgment in plaintiff's favor. Defendant failed to respond to plaintiff's requests for admissions, which have been outstanding since June 17th, 2008. Under Pennsylvania Rule of Civil Procedure 4014(b), facts are admitted unless, within 30 days after service of the request, the party to whom the request is directed serves an answer or objects. Thus Defendant has admitted that he has made no payment on the credit card since March 18th, 2007; that he applied for the credit card; that the statements attached to Plaintiff's Discovery Request correctly identify the payments, charges, and balances on the account; that he has not submitted any written disputes as to billing inaccuracies; and that \$1,221.50 is a correct and accurate balance on the credit card account.

Defendant was requested to provide all documentary evidence or information planned on being used at trial to substantiate a defense to this suit. No documents have been received. Defendant has been given ample opportunity to raise and support any legitimate defense he may have to this debt. Defendant has offered no defense of any kind.

Here, the complaint allegations, the lack of a meritorious defense, and the requests for admissions substantiate the amount of debt owed by the Defendant. There are no triable issues of fact in dispute and summary judgment in Plaintiff's favor is warranted as a matter of law.

WHEREFORE, Plaintiff prays that this Honorable Court enter a judgment in its favor for the amount set forth in the attached order.

Respectfully Submitted:

A handwritten signature in dark ink, appearing to read 'B. Bibler', with a long horizontal flourish extending to the right.

Benjamin R. Bibler, Esquire
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