



2038337

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

GORDON & WEINBERG, P.C.

BY: FREDERIC I. WEINBERG, ESQUIRE

Identification No.: 41360

JOEL M. FLINK, ESQUIRE

Identification No.: 41200

1001 E. Hector Street, Ste 220

Conshohocken, PA 19428

215/988-9600

FILED

AUG 02 2007

m/10:50/w

William A. Shaw  
Prothonotary/Clerk of Courts

1 CERT. TO SHEN

Capital One Bank  
4851 Cox Road  
Glen Allen, VA 23060

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2007-1244-CD

SHARON E BALSANO  
547 BASSE TERRE RD  
SANDY PA 15801

**NOTICE**

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

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

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

COMPLAINT IN CIVIL-ACTION

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

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

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

4. All the credits to which the defendant(s) is entitled have been applied and there remains a balance due in the amount of \$1,561.41.

5. Plaintiff has made demand upon the defendant(s) for payment of the balance due of \$1,561.41 but the defendant(s) has failed and refused and still refuses to pay the same or any part thereof.

6. Defendant's last payment on account was made on April 7, 2004.

WHEREFORE, plaintiff claims of the defendant(s) the sum of

\$1,561.41 plus applicable costs, interest and attorney's fees.

GORDON & WEINBERG, P.C.

BY: 

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

P01A

**VERIFICATION**

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

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

  
\_\_\_\_\_  
FREDERIC I. WEINBERG, ESQUIRE

EXHIBIT "A"

## Capital One Bank

SHARON E BALSANO

4121741533732637

AFFIDAVIT

I, SARA RUBIN, being duly served sworn according to law, depose and say that:

1. I am the agent for the Plaintiff herein and I have custody and control of the files relating to this account;

2. I have personal knowledge of the facts and circumstances in connection with this case;

3. Plaintiff's files are maintained in the usual and ordinary course of business;

4. This action is based on a claim for breach of contract and that damages are sought as a direct result of said breach;

5. After allowing for all offsets and credits, a balance remains on the subject account having account number 4121741533732637 in the amount of \$1,524.31; and

6. If called upon, affiant can testify at trial as to the facts pertaining to this matter.

The above facts are true and correct to the best of my knowledge, information and belief.

  
SARA RUBIN

Sworn to and Subscribed

before me this \_\_\_\_ day

of \_\_\_\_\_, 2007

  
Notary Public

JUN 18 2007

ANNE M. TIMBERMAN  
Notary Public, State of New York  
No. 01TI6142028  
Qualified in Suffolk County  
Commission Expires March 13, 2010

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103069  
NO: 07-1244-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: CAPITAL ONE BANK  
vs.  
DEFENDANT: SHARON E. BALSANO

SHERIFF RETURN

NOW, August 09, 2007 AT 2:30 PM SERVED THE WITHIN COMPLAINT ON SHARON E. BALSANO DEFENDANT AT SEC 15 LOT 666 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO SHARON BALSANO/FRANCOWIC, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

FILED  
07-1244-CD  
JAN 08 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GORDON	36990	10.00
SHERIFF HAWKINS	GORDON	36990	36.43

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2006

So Answers,

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



2038337

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

FILED *Att. pd. 20.00*  
*MT 11:13/07*  
FEB 27 2008 *icc & Notice to Def.*

William A. Shaw  
Prothonotary/Clerk of Courts

*Statement to Att. @*

Capital One Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2007-1244-CD

SHARON E BALSANO

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

TO THE PROTHONOTARY:

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

Principal	\$1,524.31
Interest from 6/7/07	
@21.15%	\$217.28
Costs (Complaint & Service)	\$131.43
<b>Total:</b>	<b>\$1,873.02</b>

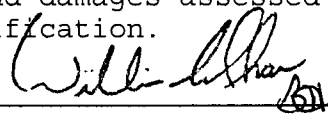
Understanding the false statements made herein are subject to  
penalty under 18 Pa.C.S.A. §4904, Unsworn Falsification to  
Authorities, I verify that:

1. The last known addresses of the parties are: Capital  
One Bank and that the last known address of defendant, SHARON E  
BALSANO, 547 BASSE TERRE RD, SANDY PA 15801.
2. The annexed notice(s) of intention to file this

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

3. The said defendant(s) is (are) not in the military service of the United States or otherwise within the coverage of the Soldiers and Sailors Civil Relief Act and is (are) over 18 years of age.

AND NOW, this 27<sup>th</sup> day of February, 2008 Judgment is entered in favor of the plaintiff(s) and against defendant(s) by default for want of an answer and damages assessed at the sum of , \$1,873.02 as per the above certification.

  
\_\_\_\_\_  
Prothonotary

GORDON & WEINBERG, P.C.

BY: 

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

2038337

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

Capital One Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2007-1244-CD

SHARON E BALSANO

NOTICE OF INTENTION TO TAKE DEFAULT

TO/PARA :

SHARON E BALSANO  
547 BASSE TERRE RD  
SANDY PA 15801

DATE OF NOTICE/FECHA DEL AVISO: January 22, 2008

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY AN ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE, IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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

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

GORDON & WEINBERG, P.C.

BY: \_\_\_\_\_

FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE

P10D-2

2038337

COPY

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

Capital One Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2007-1244-CD

SHARON E BALSANO

NOTICE

Pursuant to Pa.R.Civ.P. 236 of the Supreme Court of Pennsylvania, you are hereby notified that a judgment has been entered against you in the above proceeding as indicated below.

/X/ Judgment by Default \$1,873.02  
/ / Money Judgment \$  
/ / Judgment on Award of Arbitrators\$  
/ / Judgment on Verdict\$

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

  
PROTHONOTARY

2/27/08

COPY

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

Capital One Bank  
Plaintiff(s)

No.: 2007-01244-CD

Real Debt: \$1,873.02

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Sharon E. Balsano  
Defendant(s)

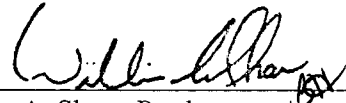
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: February 27, 2008

Expires: February 27, 2013

Certified from the record this 27th day of February, 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

CA

2038337

**The Law Offices of Frederic I Weinberg  
& Associates, P.C.**

BY: Frederic I. Weinberg, Esquire  
Identification No.: 41360  
Joel M. Flink, Esquire  
Identification No.: 41200  
375 E. Elm Street, Suite 210  
Conshohocken, PA 19428  
484/351-0500

Capital One Bank

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2007-1244-CD

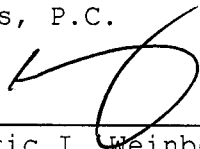
SHARON E BALSANO

**SUGGESTION OF BANKRUPTCY OF DEFENDANT**

TO THE PROTHONOTARY:

**AND NOW**, this December 4, 2015, it is suggested of record that Defendant, SHARON E BALSANO, filed a petition in bankruptcy under Chapter 7 of the Bankruptcy Code on or about November 23, 2015, in the United States Bankruptcy Court for the Middle District of Pennsylvania, docket number 1570799. Therefore, this matter should be stayed until further notice.

The Law Offices of Frederic I. Weinberg  
& Associates, P.C.

BY:   
Frederic I. Weinberg, Esquire  
Joel M. Flink, Esquire  
Attorney for Plaintiff

**FILED**

5 2 **DEC 10 2015**  
M/1052/BVT  
BRIAN K. SPENCER  
PROTHONOTARY & CLERK OF COURTS  
acc Atty Weinberg