

07-1382-CD

Colonial Credit vs Michelle Ruszkiewicz

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

COLONIAL CREDIT CORP.  
ASSIGNEE OF AMERICAN DEBT SALES  
ASSIGNEE OF METRIS BANK

Plaintiff

No. 07-1382-CD

VS

CIVIL ACTION - LAW

MICHELLE RUSZKIEWICZ  
Defendant(s)

PRAEICE FOR JUDGMENT

Please enter Judgment in favor of Plaintiff and against Defendant(s), MICHELLE RUSZKIEWICZ , for want of pursuant to the District Justice Transcript.

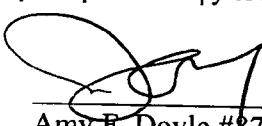
( X )	Amount due	\$2,849.11
	TOTAL	\$2,849.11, plus interest and costs

( X ) I certify that the foregoing assessment of damages is for specified amounts alleged to be due in the complaint and is calculable as a sum certain from the complaint.

( X ) Pursuant to Pa.R.C.P. 237 (Notice of Praeice for final judgment or decree), I certify that a copy of this praeice has been mailed to each other party who has appeared in the action or to his/her Attorney of Record.

( ) Pursuant to Pa.R.C.P. 237.1, I certify that written notice of the intention to file this praeice was mailed or delivered to the party against whom judgment is to be entered and to his/her Attorney of Record, if any, after the default occurred and at least ten days prior to the date of the filing of this praeice and a copy of the notice is attached.

Date: 8/16/07

  
Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholic #86341 / David R. Galloway #87326  
Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469  
Robert N. Polas, Jr. #201259 / Bruce H. Cherkis #18837  
Ronald S. Canter #94000 / Ronald M. Abramson #94266  
Wolpoff & Abramson, L.L.P.  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, Suite 300  
Camp Hill, PA 17011  
Telephone: (717) 303-6700  
Counsel for Plaintiff

NOW, August 27, 2007, JUDGMENT IS ENTERED AS ABOVE.

  
Prothonotary/Clerk, Civil Division

By: \_\_\_\_\_  
Deputy

**FILED** <sup>AAy</sup> <sup>pd</sup> <sup>2000</sup>  
M/3/11 8:44 AM  
AUG 27 2007 Notice to debt  
statement to  
William A. Shaw <sup>W</sup>  
Prothonotary/Clerk of Courts

COMMONWEALTH OF PENNSYLVANIA  
COUNTY OF: **CLEARFIELD**

Mag. Dist. No.:

**46-3-03**

MDJ Name: Hon.

**MICHAEL A. RUDELLA**

Address: **131 ROLLING STONE ROAD  
PO BOX 210  
KYLERTOWN, PA**

Telephone: **(814) 345-6789**      **16847-0444**

**ASSIGNEE AMERICAN DEPT/METRIS BANK  
4660 TRINDLE ROAD APT/STE 300  
% WOLPOFF & ABRAMSON, LLP  
CAMP HILL, PA 17011**

THIS IS TO NOTIFY YOU THAT:

Judgment: **DEFAULT JUDGMENT PLTF**

(Date of Judgment) **11/06/06**

Judgment was entered for: (Name) **COLONIAL CREDIT CORPORATION**

Judgment was entered against: (Name) **RUSZKIEWICZ, MICHELLE**  
in the amount of \$ **2,849.11**

Defendants are jointly and severally liable.

Damages will be assessed on Date & Time \_\_\_\_\_

This case dismissed without prejudice.

Amount of Judgment Subject to Attachment/42 Pa.C.S. § 8127  
\$ \_\_\_\_\_

Portion of Judgment for physical damages arising out of  
residential lease \$ \_\_\_\_\_

Amount of Judgment	\$ <b>2,764.11</b>
Judgment Costs	\$ <b>85.00</b>
Interest on Judgment	\$ <b>.00</b>
Attorney Fees	\$ <b>.00</b>
<b>Total</b>	\$ <b>2,849.11</b>
Post Judgment Credits	\$ <b>—</b>
Post Judgment Costs	\$ <b>—</b>
<b>Certified Judgment Total</b> \$ <b>2849.11</b>	

ANY PARTY HAS THE RIGHT TO APPEAL WITHIN 30 DAYS AFTER THE ENTRY OF JUDGMENT BY FILING A NOTICE OF APPEAL WITH THE PROTHONOTARY/CLERK OF THE COURT OF COMMON PLEAS, CIVIL DIVISION. YOU MUST INCLUDE A COPY OF THIS NOTICE OF JUDGMENT/TRANSCRIPT FORM WITH YOUR NOTICE OF APPEAL.

EXCEPT AS OTHERWISE PROVIDED IN THE RULES OF CIVIL PROCEDURE FOR MAGISTERIAL DISTRICT JUDGES, IF THE JUDGEMENT HOLDER ELECTS TO ENTER THE JUDGMENT IN THE COURT OF COMMON PLEAS, ALL FURTHER PROCESS MUST COME FROM THE COURT OF COMMON PLEAS AND NO FURTHER PROCESS MAY BE ISSUED BY THE MAGISTERIAL DISTRICT JUDGE.

UNLESS THE JUDGMENT IS ENTERED IN THE COURT OF COMMON PLEAS, ANYONE INTERESTED IN THE JUDGMENT MAY FILE A REQUEST FOR ENTRY OF SATISFACTION WITH THE MAGISTERIAL DISTRICT JUDGE IF THE JUDGMENT DEBTOR PAYS IN FULL, SETTLES, OR OTHERWISE COMPLIES WITH THE JUDGMENT.

161668770

11-6-06 Date

M A Rudella

, Magisterial District Judge

I certify that this is a true and correct copy of the record of the proceedings containing the judgment.

12/18/06 Date

M A Rudella

, Magisterial District Judge

My commission expires first Monday of January, **2012**

SEAL

AOPC 315-06

DATE PRINTED: **11/06/06** **4:15:00 PM**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

COLONIAL CREDIT CORP.  
ASSIGNEE OF AMERICAN DEBT SALES  
ASSIGNEE OF METRIS BANK  
Plaintiff

No.

VS

CIVIL ACTION - LAW

MICHELLE RUSZKIEWICZ  
Defendant(s)

AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA :

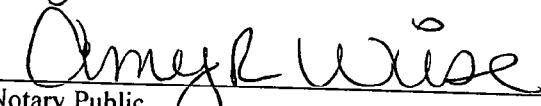
COUNTY OF CLEARFIELD :

The undersigned counsel, being duly sworn according to law, depose and say that I am the Attorney for the Plaintiff in the above-captioned matter, and that to the best of my knowledge, information and belief Defendant, Michelle Ruszkiewicz, above-named, is over 21 years of age; is last known to reside at 129 Cimino Ln Osceola Mills, County of Clearfield, Pennsylvania; is not in the military service of the United States or its Allies, or otherwise within the provisions of the Servicemembers Civil Relief Act and its Amendments.

Date: 8/10/07

  
Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholic #86341 / David R. Galloway #87326  
Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469  
Robert N. Polas, Jr. #201259 / Bruce H. Cherkis #18837  
Ronald S. Canter #94000 / Ronald M. Abramson #94266  
Wolpoff & Abramson, L.L.P.  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, Suite 300  
Camp Hill, PA 17011  
Telephone: (717) 303-6700  
Counsel for Plaintiff

SWORN and SUBSCRIBED to before me this 11<sup>th</sup> day of August, 2007

  
Amy F. Doyle  
Notary Public

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

COLONIAL CREDIT CORP.  
ASSIGNEE OF AMERICAN DEBT SALES  
ASSIGNEE OF METRIS BANK  
Plaintiff

No.

VS

CIVIL ACTION - LAW

MICHELLE RUSZKIEWICZ  
Defendant(s)

CERTIFICATE OF RESIDENCE  
PA. R.C.P. 236

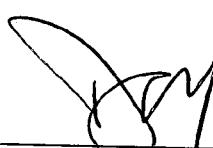
I hereby certify that the precise address of Plaintiff is:

210 Sylvan Avenue  
Englewood Cliffs NJ 07632

and certify that the last known address of the within Defendant(s) is:

Michelle Ruszkiewicz  
129 Cimino Ln  
Osceola Mills PA 16666

Date: 3/16/07

  
Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholic #86341 / David R. Galloway #87326  
Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469  
Robert N. Polas, Jr. #201259 / Bruce H. Cherkis #18837  
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4660 Trindle Road, Suite 300  
Camp Hill, PA 17011  
Telephone: (717) 303-6700  
Counsel for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

COLONIAL CREDIT CORP.  
ASSIGNEE OF AMERICAN DEBT SALES  
ASSIGNEE OF METRIS BANK  
Plaintiff

No. 07-1382-CD *COPIED*

VS

CIVIL ACTION - LAW

MICHELLE RUSZKIEWICZ  
Defendant(s)

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: MICHELLE RUSZKIEWICZ  
129 CIMINO LN

OSCEOLA MILLS, PA 16666

You are hereby notified that the following ORDER, DECREE or JUDGMENT has been entered against you on August 27, 2007 in accordance with the provisions of Pa. R.C.P. 236.

<input type="checkbox"/> Decree Nisi in Equity	<input type="checkbox"/> Confession	<input type="checkbox"/> Verdict
<input type="checkbox"/> Final Decree in Equity	<input type="checkbox"/> Default	<input type="checkbox"/> Non-suit
<input type="checkbox"/> Judgment of	<input type="checkbox"/> Non-pros	<input type="checkbox"/> Arbitration Award
(X) Judgment is in the amount of \$2,849.11, plus costs.		
(X) District Justice transcript of judgment in civil action in the amount of \$2,625.57, attorney's fees in the amount of \$0.00, interest in the amount of \$138.54, plus costs.		
( ) If not satisfied within sixty (60) days, your motor vehicle operator's license will be suspended by the Pennsylvania Department of Transportation.		

By: *Willie L. Chappell*

Prothonotary

If you have any questions regarding this Notice, please contact the filing party.

Date: 8/16/07

*Wolpoff & Abramson, L.L.P.*  
Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholic #86341 / David R. Galloway #87326  
Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469  
Robert N. Polas, Jr. #201259 / Bruce H. Cherkis #18837  
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Wolpoff & Abramson, L.L.P.  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, Suite 300  
Camp Hill, PA 17011  
Telephone: (717) 303-6700  
Counsel for Plaintiff

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

COPY

Colonial Credit Corp.  
American Debt Sales  
Metris Bank  
Plaintiff(s)

No.: 2007-01382-CD

Real Debt: \$2,849.11

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

Michelle Ruszkiewicz  
Defendant(s)

Entry: \$20.00

Instrument: DJ Judgment

Date of Entry: August 27, 2007

Expires: August 27, 2012

Certified from the record this 27th day of August, 2007.



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

PRAECIPE FOR WRIT OF EXECUTION (MONEY JUDGMENT)  
P.R.C.P. 3101 to 3149

COLONIAL CREDIT CORP.  
ASSIGNEE OF AMERICAN DEBT SALES  
ASSIGNEE OF METRIS BANK

Plaintiff

vs.

MICHELLE RUSZKIEWICZ

Defendant(s)

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

JUDGMENT NO. 07-1382 CD

PRAECIPE FOR WRIT OF EXECUTION  
(MONEY JUDGMENT)

To the Prothonotary: Please issue the Writ of Execution in the above-captioned matter, in the amount of \$2,849.11.

(1) Directed to the Sheriff of CLEARFIELD County, Pennsylvania;  
(2) against, MICHELLE RUSZKIEWICZ located at 129 CIMINO LN , OSCEOLA MILLS, PA 16666,  
Defendant(s)  
(3) and against, M & T BANK located at 111 ROLLINGSTONE RD , KYLERTOWN, PA , Garnishee(s);  
(4) and index this writ  
(a) against, MICHELLE RUSZKIEWICZ , Defendant(s) and  
(b) against, M & T BANK, Garnishee(s),

as a lis pendens against the real property of the Defendant(s) in the name of the Garnishee(s) as follows:  
(Specifically describe property) \*\*\*GARNISH ONLY\*\*\*

You are directed to attach the property of the Defendant(s) not levied upon in the possession of  
M & T BANK located at 111 ROLLINGSTONE RD , KYLERTOWN, PA , Garnishee(s).

All accounts including but not limited to all savings, checking and other accounts, certificates of deposit, notes receivables, collateral, pledges, documents of title, securities, coupons and safe deposit boxes.

Amount due \$2,849.11  
Interest from 08/27/2007 To Be Determined  
At an interest rate of 6% per year

Total \$2,849.11 Plus costs & interest

40.00 Prothonotary costs

Date: 7/21/08

Amy F. Doyle #870621/Philip C. Warholic #86341/

David R. Galloway #87326/Sarah E. Ehasz #86469/

Robert N. Polas, Jr. #201259

Mann Bracken LLC

The Successor by Merger to Wolpoff & Abramson, L.L.P.  
and Eskanos & Adler, P.C.

4660 Trindle Road, Suite 300, Camp Hill, PA 17011

Telephone: (717) 303-6700

Counsel for Plaintiff

FILED Atty Pd.  
M11000 by \$20.00  
JUL 25 2008 3CC & 6 Writs  
to Sheriff  
William A. Shaw  
Prothonotary/Clerk of Courts  
610

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

COLONIAL CREDIT CORP.  
ASSIGNEE OF AMERICAN DEBT SALES  
ASSIGNEE OF METRIS BANK

Plaintiff

No. 07-1382 CD

VS

CIVIL ACTION - LAW

MICHELLE RUSZKIEWICZ  
Defendant(s)

INTERROGATORIES TO GARNISHEE

TO: M & T BANK  
111 ROLLINGSTONE RD  
KYLERTOWN, PA

PURSUANT TO RULE 3253 OF THE RULES OF CIVIL PROCEDURE, THE FOLLOWING  
INTERROGATORIES HAVE BEEN SERVED UPON YOUR INSTITUTION. GARNISHEE IS HEREBY REQUIRED  
TO ANSWER EACH OF THE FOLLOWING INTERROGATORIES SEPARATELY AND FULLY. PLEASE  
COMPLETE THE FOLLOWING INTERROGATORIES TO ASSIST THE CREDITOR'S EFFORTS TO SATISFY  
THE LAWFUL OBLIGATION OF THE ABOVE REFERENCED DEBTOR(S).

IMPORTANT NOTICES AND INSTRUCTIONS TO GARNISHEE

- A. You are required to file answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in judgment against you.
- B. The term "Defendant(s)" means the individual(s) or entity against whom the Writ of Execution was issued.
- C. "You" means the main office and all branch offices, representatives, employees, and agents of your organization.
- D. By service of the Writ of Execution upon you, all property of the Defendant(s) subject to attachment which is in your possession, custody or control is attached, including all property of the Defendant(s) which comes into your possession thereafter.
- E. These Interrogatories are considered to be continuing and therefore should be modified or supplemented as you receive further or additional information.
- F. Where exact information cannot be furnished, estimated information is to be supplied. When an estimate is to be used, it should be identified as such, and an explanation should be given as to the basis on which the estimate is made, and the reason the exact information cannot be furnished.
- G. Where knowledge or information in possession of a party is requested, such request includes knowledge of the party's agents, representatives, and attorneys.

INTERROGATORIES TO GARNISHEE  
DEFENDANT(S) - MICHELLE RUSZKIEWICZ

1. DEPOSITORY ACCOUNTS: At the time you were served or at any subsequent time, state whether or not the Defendant(s) maintains any checking, savings, lines of credit, certificate of deposit's or other depository accounts with your institution. If so, state the identification numbers of those accounts, and the amount or amounts the Defendant(s) has in each account. If the Defendant(s) maintains any of these jointly with any other person, or persons, give their name and address.
  
- 1A. DIRECT DEPOSIT ACCOUNTS: Are any of the accounts you have listed above direct deposit accounts? If yes, please state the identification numbers of those accounts.
  
2. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption, the amount being withheld under each exemption and the entity electronically depositing those funds on a recurring basis.
  
3. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. 8123? If so, identify each account.
  
4. TRANSFER OF PROPERTY: At any time after you were served did you pay, transfer or deliver any money or property to the defendant or to any person or place pursuant to the defendant's direction or otherwise discharge any claim of the defendant against you?
  
5. SAFE DEPOSIT BOXES: At the time you were served or at any subsequent time, state whether or not the Defendant(s) maintains any safe deposit box or boxes. If so, include the identification number or other designation of the box or boxes. Include a full description of the contents and also the amount of cash among those contents. If the Defendant(s) maintains any of these jointly with any other person or persons give their full name and address.

6. REAL OR PERSONAL PROPERTY: At the time you were served or at any subsequent time, state whether or not Defendant(s) owns any personal property that was in your possession and/or control. If so, include a full description of all personal property giving full value and present location. State also whether or not there are any encumbrances or liens holders, the present balance of the encumbrance. State where and when the encumbrances or liens was recorded. If the Defendant(s) owns any personal property jointly with any person or persons, give names and address.

7. OTHER ASSETS: At the time you were served or at any subsequent time, did you know of the existence of any other asset(s) of the Defendant(s) which are not disclosed in the preceding Interrogatories. If so, please set forth all details concerning those asset.

8. PROPERTY HELD AS A FIDUCIARY: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which any Defendant(s) had an interest? If so, please describe for each Defendant(s) the nature of the property including its value and the interest of Defendant(s).

9. FEES OUTSTANDING TO GARNISHEE: Are there any attorneys fees or processing fees charged by you against the Defendant(s) or account(s) of the Defendant(s) for the completion of this Answer. If yes, outline the exact amount of any fees due and owing to the garnishee or the attorney for the garnishee for the preparation of the Answer.

Date: 7/21/08

Philip C. Warholic

Amy F. Doyle #87062 / Philip C. Warholic #86341 /  
David R. Galloway #87326 / Sarah E. Ehasz #86469 /  
Robert N. Polas, Jr. #201259  
Mann Bracken LLC  
The Successor by Merger to Wolpoff & Abramson, L.L.P.  
and Eskanos & Adler, P.C.  
4660 Trindle Road, Suite 300, Camp Hill, PA 17011  
Telephone: (717) 303-6700  
Counsel for Plaintiff

**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW**

Colonial Credit Corp., Assignee of American Debt Sales,  
Assignee of Metris Bank

**COPY**

Vs.

NO.: 2007-01382-CD

Michelle Ruszkiewicz

M & T Bank  
Garnishee

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the judgment, interest and costs against COLONIAL CREDIT CORP., Assignee of AMERICAN DEBT SALES, Assignee of METRIS BANK, Plaintiff(s) from MICHELLE RUSZKIEWICZ, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell defendant's interest(s) therein:  
Personal Property

You are also directed to attach the property of the defendant(s) not levied upon in the possession of: M & T Bank as garnishee(s): All accounts including but not limited to all savings, checking and other accounts, certificates of deposit, notes receivables, collateral, pledges, documents of title, securities, coupons and safe deposit boxes and to notify the garnishee(s) that: (a) an attachment has been issued; (b) except as provided in paragraph (c), the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof; (c) the attachment shall not include any funds in an account of the defendant with a bank or other financial institution (i) in which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or (ii) that total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.

(2) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify such other person that he or she has been added as a garnishee and is enjoined as above stated.

(3) **If Social Security or Supplemental Income funds are directly deposited into an account of the defendant, the levy and attachment shall not include any funds that may be traced to Social Security direct deposits. In addition, the levy and attachment shall not include \$300.00 in the account of the defendant.**

AMOUNT DUE/PRINCIPAL:.....\$2,849.11  
INTEREST FROM 08/27/2007 at an  
interest rate of 6% per year:.....To Be Determined  
ATTY'S COMM: \$

PROTH. COSTS PAID:.....\$40.00  
SHERIFF: \$  
OTHER COSTS: \$  
DATE: 7/25/2008

  
William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this \_\_\_\_\_ day  
of \_\_\_\_\_ A.D. \_\_\_\_\_  
At \_\_\_\_\_ A.M./P.M.

Requesting Party: Philip C. Warholic, Esq.  
4660 Trindle Road, Ste. 300  
Camp Hill, PA 17011  
(717) 303-6700

Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 07-1382-CD

COLONIAL CREDIT CORP. Assignee of American Debt Sales, Assignee of Metris Bank  
vs  
MICHELLE RUSZKIEWICZ

SERVICE # 1 OF 1

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

SERVE BY: 08/03/2008 ASAP HEARING: PAGE: 104450

DEFENDANT: M&T BANK, Garnishee  
ADDRESS: 111 ROLLINGSTON RD  
KYLERTOWN, PA 16847

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT

FILED  
07/30/2008  
JUL 30 2008

William A. Shaw  
Prothonotary/Clerk of Courts

OCCUPIED

ATTEMPTS \_\_\_\_\_

**SHERIFF'S RETURN**

NOW, 7/30/08 AT 9:34 AM SERVED THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON M&T BANK, Garnishee, DEFENDANT  
BY HANDING TO Holly Bloom, teller.

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

ADDRESS SERVED 111 Rollingstone rd Kylertown Pa

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM POSTED THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE FOR M&T BANK, Garnishee

AT (ADDRESS) \_\_\_\_\_

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

I MAKE RETURN OF **NOT FOUND** AS TO M&T BANK, Garnishee

REASON UNABLE TO LOCATE \_\_\_\_\_

SWORN TO BEFORE ME THIS

\_\_\_\_\_  
DAY OF July 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Deputy S. Hunter  
Deputy Signature  
S. Hunter  
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104450  
NO: 07-1382-CD  
SERVICES 1  
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: COLONIAL CREDIT CORP. Assignee of American Debt Sales, Assignee of Metris Bank  
vs.

DEFENDANT: MICHELLE RUSZKIEWICZ  
TO: M&T BANK, Garnishee

**SHERIFF RETURN**

---

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	MANN	006012	10.00
SHERIFF HAWKINS	MANN	006012	35.55

FILED  
07/30/2008  
JUL 30 2008  
WM  
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2008



Chester A. Hawkins  
Sheriff

**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW**

Colonial Credit Corp., Assignee of American Debt Sales,  
Assignee of Metris Bank

Vs.

NO.: 2007-01382-CD

Michelle Ruszkiewicz

M & T Bank  
Garnishee

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the judgment, interest and costs against COLONIAL CREDIT CORP., Assignee of AMERICAN DEBT SALES, Assignee of METRIS BANK, Plaintiff(s) from MICHELLE RUSZKIEWICZ, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell defendant's interest(s) therein:  
Personal Property

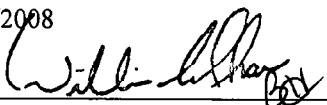
You are also directed to attach the property of the defendant(s) not levied upon in the possession of: M & T Bank as garnishee(s): All accounts including but not limited to all savings, checking and other accounts, certificates of deposit, notes receivables, collateral, pledges, documents of title, securities, coupons and safe deposit boxes and to notify the garnishee(s) that: (a) an attachment has been issued; (b) except as provided in paragraph (c), the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof; (c) the attachment shall not include any funds in an account of the defendant with a bank or other financial institution (i) in which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or (ii) that total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.

(2) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify such other person that he or she has been added as a garnishee and is enjoined as above stated.

(3) **If Social Security or Supplemental Income funds are directly deposited into an account of the defendant, the levy and attachment shall not include any funds that may be traced to Social Security direct deposits. In addition, the levy and attachment shall not include \$300.00 in the account of the defendant.**

AMOUNT DUE/PRINCIPAL:.....\$2,849.11  
INTEREST FROM 08/27/2007 at an  
interest rate of 6% per year:.....To Be Determined  
ATTY'S COMM: \$

PROTH. COSTS PAID:.....\$40.00  
SHERIFF: \$  
OTHER COSTS: \$  
DATE: 7/25/2008

  
\_\_\_\_\_  
William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 25 day  
of July A.D. 2008  
At 3:00 A.M./P.M.

Requesting Party: Philip C. Warholic, Esq.  
4660 Trindle Road, Ste. 300  
Camp Hill, PA 17011  
(717) 303-6700

Chester A. Haupas  
Sheriff by Marilyn Haupas

**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW**

Colonial Credit Corp., Assignee of American Debt Sales,  
Assignee of Metris Bank

Vs.

NO.: 2007-01382-CD

Michelle Ruszkiewicz

M & T Bank  
Garnishee

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the judgment, interest and costs against COLONIAL CREDIT CORP., Assignee of AMERICAN DEBT SALES, Assignee of METRIS BANK, Plaintiff(s) from MICHELLE RUSZKIEWICZ, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell defendant's interest(s) therein:  
Personal Property

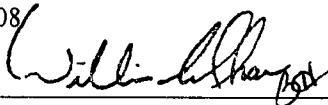
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ATTY'S COMM: \$

PROTH. COSTS PAID:.....\$40.00  
SHERIFF: \$  
OTHER COSTS: \$  
DATE: 7/25/2008



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 25 day  
of July A.D. 2008  
At 3:00 A.M./P.M.

Requesting Party: Philip C. Warholic, Esq.  
4660 Trindle Road, Ste. 300  
Camp Hill, PA 17011  
(717) 303-6700

Chester A. Hawley  
Sheriff by Marly Hager

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

COLONIAL CREDIT CORP  
ASSIGNEE OF AMERICAN DEBT SALES  
ASSIGNEE OF METRIS BANK

Plaintiff

NO. 07-1382 CD

vs.

CIVIL ACTION - LAW

MICHELLE RUSZKIEWICZ  
Defendant

FILED *acc to Atty*  
m 11:20 am *1cc to*  
SEP 12 2008 *M&T*  
*Bank*  
William A. Shaw  
Prothonotary/Clerk of Courts  
*(Envelope provided)*

**PRAECIPE TO DISCONTINUE ATTACHMENT EXECUTION**

To the Prothonotary:

Kindly mark the attachment against the Garnishee, M&T BANK, discontinued, upon payment  
of your costs only.

Respectfully Submitted,

Dated: 8/27/08



Amy F. Doyle #87062  
Philip C. Watholic #86341  
David R. Galloway #87326  
Sarah E. Ehasz #86469  
Robert N. Polas, Jr. #201259  
MANN BRACKEN LLC  
The Successor by Merger to Wolpoff & Abramson, LLP  
and Eskanos & Adler, PC  
Attorneys in the Practice of Debt Collection  
4660 Trindle Rd., Suite 300  
Camp Hill, PA 17011  
(717) 303-6700

MB File No. 161668770