

07-1393-CD
Capital One Bank vs Casey J. Dick

COMPLAINT IN CIVIL ACTION
Filed on behalf of:
CAPITAL ONE BANK
Counsel of Record for This
Gregg L. Morris, Esquire
Pa I.D. #690006
Patenaude & Felix, A.P.C.
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

Defendant(s)

CASEY J DICK

• A

Plaintiff

CAPITAL ONE BANK

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

NO. 07-1393-07

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CAPITAL ONE BANK

Plaintiff

NO.

v.

CASEY J DICK

Defendant(s)

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.

Usted ha sido demandado en corte. Si usted desea defenderse de las demandas que se presentan mas adelante en las siguientes paginas, debe tomar accion dentro de los proximos veinte (20) dias despues de la notificacion de esta Demanda y una comparecencia personalmente o por medio de un abogado. Avisos radicando personalmente o por medio de un abogado sus defensas de, y objeciones a, las demandas presentadas aqui en contra suya. Se le advierte de que si usted fall de proceder sin usted y un fallo por cualquier suma de dinero reclamada en la demanda o cualquier reclamacion o remedio solicitado por el demandante puede ser dictado en contra suya por la Corte sin mas aviso adicional. Usted puede perder dinero o propiedad au otros derechos importantes para usted.

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.

CLEARFIELD COUNTY COURTHOUSE
DAVID S. MEHOLICK, COURT
ADMINISTRATOR
230 EAST MARKET STREET
CLEARFIELD, PA 16830
814-765-2641

CLEARFIELD COUNTY COURTHOUSE
DAVID S. MEHOLICK, COURT
ADMINISTRATOR
230 EAST MARKET STREET
CLEARFIELD, PA 16830
814-765-2641

5. Plaintiff maintains accurate books of account recording all credits and debits for January 08, 2007, Defendant(s) owes \$1,167.36 on said account plus interest.

822 MARKET ST. COALPORT, PA 16627-9219.

1. Plaintiff, CAPITAL ONE BANK, is a corporation and for the purpose of this litigation, maintaining a place of business c/o PATENAUDE AND FELIX, A.P.C., 213 East

AND NOW, comes Plaintiff, CAPITAL ONE BANK , by and through its attorney,
GREGG MORRIS, ESQUIRE and the law offices of PATENAUDE & FELIX, A.P.C. and files
the following **Complaint in Civil Action**, and in support thereof aver as follows:

COMPLAINT IN CIVIL ACTION

CAPITAL ONE BANK
v.
CASEY J DICK
Plaintiff
Defendant(s)
NO.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

6. The Defendant(s) have/has received monthly billing statements from Plaintiff setting forth the nature and amount of all charges made by Defendant(s), and the transactions between Plaintiff and Defendant(s) give rise to an account stated, upon which Plaintiff has relied.
7. The Defendant(s) made payments, but have/has refused to pay, and now refuses to pay the balance due and owing on the aforesaid account in the sum of \$1,167.36, plus interest and costs.
8. By failing to object or dispute to the statements including the statement attached hereto as Plaintiff's Exhibit "A", Defendant(s) have/has assented to and agreed to the correctness of the balance due on the credit card account so as to constitute and account stated.
9. Despite repeated demands, Defendant(s) have/has failed to make the required installment payments when due and therefore the full amount of the account is now due and payable.

WHEREFORE, Plaintiff demands Judgment in its favor, and against Defendant(s), in the amount of \$1,167.36, plus legal interest from the date of breach, with continuing interest at the legal rate thereon from the date of Judgment plus costs. The damages requested are less than the maximum amount for compulsory arbitration as set by the Court.

Respectfully submitted:

Pateau & Felix, A.P.C.

Gregg L. Morris, Esquire
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

Date: _____

UNLIMITED INTERNET ACCESS

PeoplePC Online offers the features you would expect from higher-priced Internet Service Providers, including:

- Virus Protection powered by Symantec™
- Pop-Up Blocker™
- Spam Controls
- Smarter Smart Dialer Technology
- More Email Addresses
- Internet Call Waiting

A better way to Internet.

5x faster
Surf up to
FREE Accelerator
for the first 12 months* - a \$50 value!

1-888-587-9669

Mention Offer Code: COIN

Visit www.peoplepc.com/go/coin

MORE Features!

OCT 08 - NOV 07, 2005
Page 1 of 1

Account Summary	
Previous Balance	\$1,105.00
Payments, Credits and Adjustments	\$0.00
Finance Charges	\$26.36
New Balance	\$1,167.36
Minimum Amount Due	\$1,167.36
Payment Due Date	December 07, 2005
Total Credit Line	\$500
Total Available Credit	\$500
Credit Line for Cash	\$500
Available Credit for Cash	\$500

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-903-3637

Send inquiries to:
Capital One
P.O. Box 30285
St. Louis, MO 63179-0216

You were assessed a past due fee of \$35.00 on 11/07/2005 because your minimum payment was not received by the due date of 11/07/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

We appreciate your business and you deserve great benefits. We'd like you to know that you click on the Guide to Benefits link. Thanks for choosing Capital One.

Platinum card benefits have been updated. For details, visit www.capitalone.com/creditcards and 31, 2005, to reserve your copy for this account. We will begin processing orders in January 2006. you have made transactions during the calendar year. Please call 1-877-794-4487 before December specific account that receives your 2005 charges, provided your account is in good standing and As a valued Capital One customer, you are eligible to receive a free Year-End Summary for this your life today!

Take control and pay your Capital One credit card bill online for free. Eliminate the hassle of writing checks, finding stamps and sealing envelopes. Everything you need to access, review and pay your bill is available online. Our Web site offers you a convenient, simple and secure way to manage your account. Visit www.capitalone.com and register your account to start simplifying your life today!

Finance Charges	
Previous Balance	\$1,167.36
Minimum Amount Due	\$1,167.36
Payment Due Date	December 07, 2005
Total Available Credit	\$500
Credit Line for Cash	\$500
Available Credit for Cash	\$500

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-903-3637

Send inquiries to:
Capital One
P.O. Box 30285
St. Louis, MO 63179-0216

You were assessed a past due fee of \$35.00 on 11/07/2005 because your minimum payment was not received by the due date of 11/07/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

We appreciate your business and you deserve great benefits. We'd like you to know that you click on the Guide to Benefits link. Thanks for choosing Capital One.

Platinum card benefits have been updated. For details, visit www.capitalone.com/creditcards and 31, 2005, to reserve your copy for this account. We will begin processing orders in January 2006. you have made transactions during the calendar year. Please call 1-877-794-4487 before December specific account that receives your 2005 charges, provided your account is in good standing and As a valued Capital One customer, you are eligible to receive a free Year-End Summary for this your life today!

Take control and pay your Capital One credit card bill online for free. Eliminate the hassle of writing checks, finding stamps and sealing envelopes. Everything you need to access, review and pay your bill is available online. Our Web site offers you a convenient, simple and secure way to manage your account. Visit www.capitalone.com and register your account to start simplifying your life today!

▲ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼

ANNUAL PERCENTAGE RATE applied this period 27.74%

PURCHASES	\$1,069.66	\$49.03	07600% P	27.74%	\$25.20
CASH					\$1.16
FINANCE CHARGE					\$26.36

Please see reverse side for important information

Street Apt. # City State ZIP Home Phone Alternate Phone Email Address

#9031200073026460# MAIL ID NUMBER

CASEY J DICK
PO BOX 72
COALPORT PA 16627-0072

009119

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

Account Number: 5178-0524-6999-5092

Total enclosed \$

Payment Due Date December 07, 2005

Minimum Amount Due \$1,167.36

New Balance \$1,167.36

Capital One

PLATINUM MASTERCARD ACCOUNT

5178-0524-6999-5092

OCT 08 - NOV 07, 2005

Page 1 of 1

OTLGLBAK

¹ Does not apply to business non-credit card accounts

amount you question.

in Case of Errors or Questions About Your Bill

[illegible]

1

[illegible]

1

1

114

1

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466
---	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

1

II

1

1

762.6 348
PB

STATE OF GEORGIA

COUNTY OF GWINNETT

Personally appeared before me ALBERT VELASQUEZ, who being duly sworn, made oath that he/she is an authorized agent of CAPITAL ONE BANK, and that he/she is authorized to make this affidavit, and to the best of his/her knowledge and belief, DICK, CASEY J is/are justly indebted to CAPITAL ONE BANK in the sum of \$1518.63 Dollars as of 12/09/2006 with 27.74% interest from said date, and reasonable attorney fees, and that the annexed account which is made part hereof is a true and correct statement of said indebtedness. To the best of my knowledge, none of the above named defendant(s) is/are active duty in the military service of the United States or any of its allies as defined in the Soldiers and Sailor's Relief Act of 1940 with amendments.

Given under my hand this 11th day of January, 2007.

Albert Velasquez
Affiant

Taken, subscribed and sworn to before me,
Maisha Davis

Notary Public in and for the City/County and State aforesaid, in my City/County
aforesaid this 11th day of January, 2007.

Maisha Davis
Notary Public

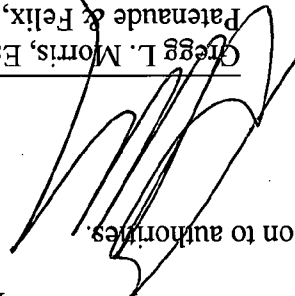
My commission expires on _____
MAISHA DAVIS
HENRY COUNTY, GEORGIA
MY COMMISSION EXPIRES
OCTOBER 24TH, 2010

A144
PATENAUDE & FELIX, A.P.C.
517805246995092

VERIFICATION

The undersigned is an authorized agent of the Plaintiff and verifies that the facts and statements made herein are true and correct based upon my knowledge, information and belief. Counsel has signed the verification as a matter of time and convenience. The verification of the party can be provided if requested. The statements are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsification to authorities.

Date:



Gregg L. Morris, Esquire
Patenaude & Felix, A.P.C.
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services Sheriff Docket # 103142 Case # 07-1393-CD CAPITAL ONE BANK VS. CASEY DICK

TYPE OF SERVICE COMPLAINT

SHERIFF RETURNS

NOW January 21, 2008 RETURNED THE WITHIN COMPLAINT "NOT SERVED, TIME EXPIRED" AS TO CASEY DICK, DEFENDANT. SEVERAL ATTEMPTS, NOT HOME

SERVED BY: /

Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	PATENAUDE	15095	10.00
SHERIFF HAWKINS	PATENAUDE	15095	90.00

FILED
01/11/08
JAN 21 2008
William A. Shaw
Prothonotary/Clerk of Courts

So Answers,
by *William A. Shaw*
Chester A. Hawkins
Sheriff

Sworn to Before me This _____
Day of _____ 2008

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CAPITAL ONE BANK

Plaintiff

v.

CASEY J DICK

Defendant(s)

COMPLAINT IN CIVIL
ACTION

Filed on behalf of:

CAPITAL ONE BANK

Counsel of Record for This Party:

Gregg L. Morris, Esquire
Pa I.D. #69006

Patenaude & Felix, A.P.C.
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

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

AUG 29 2007

Prothonotary/
Clerk of Courts
W. L. Morris

Attest.

I HEREBY CERTIFY THAT
THIS IS A TRUE AND
CORRECT COPY OF
THE ORIGINAL AS FILED
GREGG L. MORRIS, ESQUIRE

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CAPITAL ONE BANK

Plaintiff

NO.

v.

CASEY J DICK

Defendant(s)

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.

Usted ha sido demandado en corte. Si usted desea defenderse de las demandas que se presentan mas adelante en las siguientes paginas, debe tomar accion dentro de los proximos veinte (20) dias despues de la notificacion de esta Demanda y Avisar radicando personalmente o por medio de un abogado una comparecencia escrita y radicando en la Corte por escrito sus defensas de, y objeciones a, las demandas presentadas aqui en contra suya. Se le advierte de que si usted fall de tomar accion como se describe anteriormente, el caso puede proceder sin usted y un fallo por cualquier suma de dinero reclamada en la demanda o cualquier reclamacion o remedio solicitado por el demandante puede ser dictado en contra suya por la Corte sin mas aviso adicional. Usted puede perder dinero o propiedad u otros derechos importantes para usted.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER. USTED DEBE LLEVAR ESTE DOCUMENTO A SU ATORCE. IF YOU DO NOT HAVE A LAWYER GO TO OR ABOGADO INMEDIATAMENTE. SI USTED NO TIENE OFFICE CAN PROVIDE YOU WITH INFORMATION. OFICINA. ESTA OFICINA PUEDE PROVEERTE ABOUT HIRING A LAWYER. INFORMACION A CERCA DE COMO CONSEGUIR UN ABOGADO.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS SI USTED NO PUEDE PAGAR POR LOS SERVICIOS DE OFFICE MAY BE ABLE TO PROVIDE YOU WITH UN ABOGADO, ES POSIBLE QUE ESTA OFICINA LE INFORMATION ABOUT AGENCIES THAT MAY OFFER PUEDA PROVEER INFORMACION SOBRE AGENCIAS LEGAL SERVICES TO ELIGIBLE PERSONS AT A QUE OFREZCAN SERVICIOS LEGALES SIN CARGO O REDUCED FEE OR NO FEE.

CLEARFIELD COUNTY COURTHOUSE

DAVID S. MEHOLICK, COURT

ADMINISTRATOR

230 EAST MARKET STREET

CLEARFIELD, PA 16830

814-765-2641

CLEARFIELD COUNTY COURTHOUSE

DAVID S. MEHOLICK, COURT

ADMINISTRATOR

230 EAST MARKET STREET

CLEARFIELD, PA 16830

814-765-2641

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CAPITAL ONE BANK	Plaintiff	NO.
		)
		)
		)
		)
		)
		)
		)
		)
		)
CASEY J DICK	Defendant(s)	)
		)
		)
		)
		)
		)

AND NOW, comes Plaintiff, CAPITAL ONE BANK, by and through its attorney,
GREGG MORRIS, ESQUIRE and the law offices of PATENAUDE & FELIX, A.P.C. and files
the following **Complaint in Civil Action**, and in support thereof aver as follows:

1. Plaintiff, CAPITAL ONE BANK, is a corporation and for the purpose of this
litigation, maintaining a place of business c/o PATENAUDE AND FELIX, A.P.C., 213 East
Main St Carnegie, Pennsylvania 15106.
2. Defendant is CASEY J DICK, an adult individual, believed to currently reside at
822 MARKET ST. COALPORT, PA 16627-9219.
3. Herebefore, the Defendant(s) opened a account with Plaintiff being Account No.
517805246995092, for the purchase of good and services.
4. The Defendant(s) has/have made or authorized a number of purchases and as of
January 08, 2007, Defendant(s) owes \$1,167.36 on said account plus interest.
5. Plaintiff maintains accurate books of account recording all credits and debits for
this account.

6. The Defendant(s) have/has received monthly billing statements from Plaintiff setting forth the nature and amount of all charges made by Defendant(s), and the transactions between Plaintiff and Defendant(s) give rise to an account stated, upon which Plaintiff has relied.
7. The Defendant(s) made payments, but have/has refused to pay, and now refuses to pay the balance due and owing on the aforesaid account in the sum of \$1,167.36, plus interest and costs.
8. By failing to object or dispute to the statements including the statement attached hereto as Plaintiff's Exhibit "A", Defendant(s) have/has assented to and agreed to the correctness of the balance due on the credit card account so as to constitute and account stated.
9. Despite repeated demands, Defendant(s) have/has failed to make the required installment payments when due and therefore the full amount of the account is now due and payable.

WHEREFORE, Plaintiff demands Judgment in its favor, and against Defendant(s), in the amount of \$1,167.36, plus legal interest from the date of breach, with continuing interest at the legal rate thereon from the date of Judgment plus costs. The damages requested are less than the maximum amount for compulsory arbitration as set by the Court.

Respectfully submitted:
Paterlaude & Felix, A.P.C.

Gregg L. Morris, Esquire
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

Date: _____

peoplepc™ online
A better way to internet.

5x faster with **FREE Accelerator** for the first 12 months! - a \$50 value!

\$49.97/month (includes everything you need to get started)

SIGN UP TODAY!
Mention Offer Code: COIN
Visit www.peoplepc.com/go/coin

UNLIMITED INTERNET ACCESS
PeoplePC Online offers the features you would expect from higher-priced Internet Service Providers, including:

- Virus Protection powered by Symantec™
- Pop-Up Blocker™
- Spam Controls
- Smarter Smart Dialer Technology
- More Email Addresses
- Internet Call Waiting

MORE Features!

SPECIAL LIMITED-TIME OFFER FOR CAPITAL ONE® CARDHOLDERS!

PLATINUM MASTERCARD ACCOUNT 5178-0524-6999-5092 OCT 08 - NOV 07, 2005 Page 1 of 1

Payments, Credits and Adjustments	
Transactions	1
PAST DUE FEE	NOV 07
	\$35.00

Take control and pay your Capital One credit card bill online for free. Eliminate the hassle of writing checks, finding stamps and sealing envelopes. Everything you need to access, review and pay your bill is available online. Our Web site offers you a convenient, simple and secure way to manage your account. Visit www.capitalone.com and register your account to start simplifying your life today!

As a valued Capital One customer, you are eligible to receive a free Year-End Summary for this specific account that recaps your 2005 charges, provided your account is in good standing and you have made transactions during the calendar year. Please call 1-877-794-4487 before December 31, 2005, to reserve your copy for this account. We will begin processing orders in January 2006.

We appreciate your business and you deserve great benefits. We'd like you to know that your Platinum card benefits have been updated. For details, visit www.capitalone.com/creditcards and click on the Guide to Benefits link. Thanks for choosing Capital One.

You were assessed a past due fee of \$35.00 on 11/07/2005 because your minimum payment was not received by the due date of 11/07/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges
Please see reverse side for important information

FINANCE CHARGE	APR	COMP	PERIOD	APPLIED TO	BALANCE
\$25.30	27.74%	0.076000%	10/01/05 - 10/31/05	CASH	\$49.03
\$1.16	27.74%	0.076000%	11/01/05 - 11/30/05	CASH	\$49.03

ANNUAL PERCENTAGE RATE applied this period 27.74%

PLEASE RETURN PORTION BELOW WITH PAYMENT ▲

Street _____ Apt. # _____

City _____ State _____ ZIP _____

Home Phone _____

Alternate Phone _____

Email Address _____

00000000 0 5178052469995092 07 1167360040001167362

Please print printing address and/or e-mail changes below using blue or black ink.

#9031200073026460# MAIL ID NUMBER

CASEY J DICK
PO BOX 72
COALPORT PA 16627-0072

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

New Balance	\$1,167.36
Minimum Amount Due	\$1,167.36
Payment Due Date	December 07, 2005
Total enclosed	\$ _____
Account Number	5178-0524-6999-5092

009119

Please write your account number on your check or money order made payable to Capital One Bank and mail in the enclosed envelope.

9119

Capital One

OTLGLBAK

peoplepc™ online
A better way to Internet.

**UNLIMITED
INTERNET ACCESS**

1-888-587-9669

Mention Offer Code: COIN
Visit www.peoplepc.com/go/coin

**SIGN UP
TODAY!**

A better way to Internet.

762.6358
pa

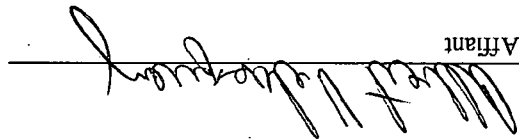
STATE OF GEORGIA

COUNTY OF GWINNETT

Personally appeared before me ALBERT VELASQUEZ, who being duly sworn, made oath that he/she is an authorized agent of CAPITAL ONE BANK, and that he/she is authorized to make this affidavit, and to the best of his/her knowledge and belief, DICK, CASEY J is/are justly indebted to CAPITAL ONE BANK in the sum of \$1518.63 Dollars as of 12/09/2006 with 27.74% interest from said date, and reasonable attorney fees, and that the annexed account which is made part hereof is a true and correct statement of said indebtedness. To the best of my knowledge, none of the above named defendant(s) is/are active duty in the military service of the United States or any of its allies as defined in the Soldiers and Sailor's Relief Act of 1940 with amendments.

Given under my hand this 11th day of January, 2007.

Affiant



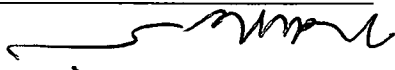
Taken, subscribed and sworn to before me,

Maisha Davis

Notary Public in and for the City/County and State aforesaid, in my City/County

aforesaid this 11th day of January, 2007.

Notary Public



My commission expires on

MAISHA DAVIS
HENRY COUNTY, GEORGIA
MY COMMISSION EXPIRES
OCTOBER 24TH, 2010

A144

PATENAUDE & FELIX, A.P.C.
5178052469995092

VERIFICATION

The undersigned is an authorized agent of the Plaintiff and verifies that the facts and statements made herein are true and correct based upon my knowledge, information and belief. Counsel has signed the verification as a matter of time and convenience. The verification of the party can be provided if requested. The statements are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsification to authorities.

Date: _____

Gregg L. Morris, Esquire
Patenaude & Felix, A.P.C.
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

P&F File No. 762.6358

Counsel of Record for This Party:

Filed on behalf of:
CAPITAL ONE BANK

**PRAECIPE TO
DISCONTINUE WITHOUT
PREJUDICE**

Defendant(s)

CASEY J DICK

• A

Plaintiff

NO. 07-1393-CD

CAPITAL ONE BANK

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

William A. Shaw
Prothonotary/Clerk of Courts

DEC 21 2009

FILED

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CAPITAL ONE BANK

Plaintiff

NO. 07-1393-CD

v.

CASEY J DICK

Defendant(s)

PRAECIPE TO DISCONTINUE WITHOUT PREJUDICE

TO: Prothonotary

Please discontinue the matter captioned above without prejudice upon payment of costs

only. Thank you.

Date: December 17, 2009

Respectfully submitted:
Patenau & Felix, A.P.C.

Gregg L. Morris, Esquire
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

Sworn to and subscribed before me this
17 day of Dec., 2009.


Carolyn J. Stewart
Notary Public

