

07-1408-CD
Capital One Bank vs Geri Young

113746

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

CAPITAL ONE BANK
(Plaintiff)

CIVIL ACTION

c/o David J. Apothaker, Esq. No. 07-1408-CD
(Street Address)

2417 Welsh Road Suite 21 #520 Type of Case: civil
Phila., PA 19114
(City, State ZIP)

Type of Pleading: complaint

VS.

Filed on Behalf of:

Beri D Young
(Defendant)

(Plaintiff/Defendant)

2670 Ridge Rd.
(Street Address)

Westover PA 16692
(City, State ZIP)

FILED ^{PD \$85.00}
m/11/25/07 ICC AAA
m/11/25/07 ICC Shif
AUG 31 2007
jm

William A. Shaw
Prothonotary/Clerk of Courts

David J. Apothaker, Esquire
(Filed by)

2417 Welsh Rd Suite 21 #520
Phila., PA 19114

(Address)

215-634-8920

(Phone)

(Signature)

Our File No.: 113746
APOTHAKER & ASSOCIATES, P.C.
BY: David J. Apothaker, Esq.
Attorney I.D.#38423
2417 Welsh Road, Suite 21 #520
Philadelphia, PA 19114
(215) 634-8920
Attorneys for Plaintiff

CAPITAL ONE BANK
c/o Apotheker & Associates, P.C.
2417 Welsh Road, Suite 21 #520
Philadelphia, PA 19114

Plaintiff,
vs.

GERI D YOUNG
2670 RIDGE RD
WESTOVER, PA 16692-9223
Defendant.

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 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.

CLEARFIELD COUNTY BAR ASSOCIATION
Lawyer Referral and Information Service
814-765-2641

AVISO

Le han demandado a usted en la corte. Si usted quiere defendere do estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia escrita o con un abogado y entregar a la corte en forma escrita sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se defiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademas, la corte puede decidir a favor del edemandante y requiere que usted compla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes pare usted.

LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENTE. SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

CLEARFIELD COUNTY BAR ASSOCIATION
Lawyer Referral and Information Service
814-765-2641

APOTHAKER & ASSOCIATES, P.C.
BY: David J. Apothaker, Esq.
Attorney I.D.#38423
2417 Welsh Road, Suite 21 #520
Philadelphia, PA 19114
(215) 634-8920
Attorneys for Plaintiff

CAPITAL ONE BANK
c/o Apotheker & Associates, P.C.
2417 Welsh Road, Suite 21 #520
Philadelphia, PA 19114

Plaintiff,

GERI D YOUNG
2670 RIDGE RD
WESTOVER, PA 16692-9223
Defendant.

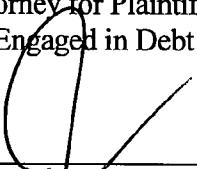
**CIVIL ACTION COMPLAINT
FIRST COUNT**

1. Plaintiff, CAPITAL ONE BANK, is a company with its principal place of business located at c/o Apotheker & Associates, P.C., 2417 Welsh Road, Suite 21 #520, Philadelphia, PA 19114.
2. Defendant is GERI D YOUNG, an adult individual residing at 2670 RIDGE RD WESTOVER, PA 16692-9223.
3. At the special instance and request of Defendant, Plaintiff sold and delivered to Defendant goods and/or services at the times, of the kinds, in the quantities, and for the prices set forth in Plaintiff's records. A true and correct copy of which is attached hereto, incorporated herein by reference and designated Exhibit "A".
4. Defendant received and accepted the goods and/or services described in Exhibit "A".
5. The prices set forth in Exhibit "A" are the fair, reasonable and market prices for said goods and/or services, and the prices which Defendant agreed to pay.
6. All credits, if any, to which Defendant is entitled, are set forth in Exhibit "A".
7. In addition, Plaintiff avers that Defendant has failed and continues to fail to make any payments, leaving a balance due and owing of \$8,434.11.

8. Although demand has been made, Defendant has failed to make payment of the amount due as above.

WHEREFORE, Plaintiff demands judgment in favor of Plaintiff and against Defendant(s) for the sum of \$8,434.11 plus costs, and reasonable attorney's fees.

APOTHAKER & ASSOCIATES, P.C.
Attorney for Plaintiff
A Law Firm Engaged in Debt Collection

BY: 

David J. Apotheker

Dated: 8/20/2007

Our File No.: 113746

VERIFICATION

Andy Faloy, hereby states that I am Agent for plaintiff in this action, and that I am authorized to take this Verification, and that the statements made in the foregoing Civil Action Complaint are true and correct to the best of my knowledge, information, and belief. The undersigned understands that the statements therein are made subject to the penalties of 18 Pa.C.S.A. 4904 relating to unsworn falsification to authorities.

Andy Faloy

DATE:

CAPITAL ONE BANK
c/o Apothaker & Associates, P.C.
2417 Welsh Road, Suite 21 #520
Philadelphia, PA 19114

GERI D YOUNG
2670 RIDGE RD
WESTOVER, PA 16692-9223

STATEMENT OF ACCOUNT

Debtor's Name: GERI D YOUNG

Account Number: 5291152026163416

Balance Due: \$8,434.11

Our File No.: 113746

EXHIBIT "A"

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103154
NO: 07-1408-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: CAPITAL ONE BANK
vs.
DEFENDANT: GERI D. YOUNG

SHERIFF RETURN

NOW, September 24, 2007 AT 8:30 AM SERVED THE WITHIN COMPLAINT ON GERI D. YOUNG DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO GERI D. YOUNG, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER /

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	APOTHAKER	57102G	10.00
SHERIFF HAWKINS	APOTHAKER	57102G	83.02

FILED

011:45 AM
JAN 23 2008

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

Day of 2008
2007

So Answers,

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

FILED

JAN 23 2008

William A. Shaw
Prothonotary/Clerk of Courts

Our File No.: 113746
APOTHAKER & ASSOCIATES, P.C.
BY: David J. Apothaker, Esquire
Attorney I.D.# 38423
520 Fellowship Road C306
Mount Laurel, NJ 08054
(800) 672-0215
Attorney for Plaintiff

CAPITAL ONE BANK	)	COURT OF COMMON PLEAS OF
C/O David J. Apothaker, Esq.	)	CLEARFIELD COUNTY
520 Fellowship Road C306))
Mount Laurel, NJ 08054	)	) NO.: 07-1408-CD
Plaintiff,)	
vs.	)	Civil Action
GERI D YOUNG)	
2670 RIDGE RD)	
WESTCOVER, PA 16692-9223)	
Defendant.)	
)	

PRAECIPE TO SUBSTITUTE PARTY PLAINTIFF AS PER Pa RULE 2352 (a)

TO THE PROTHONOTARY:

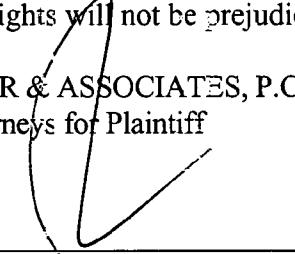
Kindly substitute as Party Plaintiff, Capital One Bank (USA), N.A., in this action.

The right to substitution is based upon the following facts: Capital One Bank (USA), N.A., is the successor, who by operation of law, has succeeded to the interest of, CAPITAL ONE BANK. Defendant's rights will not be prejudiced by this change.

APOTHAKER & ASSOCIATES, P.C.

Attorneys for Plaintiff

By:


David J. Apothaker, Esquire

Dated: October 1, 2008

5
FILED
m 10 5 2008
OCT 08 2008
NO CC
6P
William A. Shaw
Prothonotary/Clerk of Courts

Our File No.: 113746
APOTHAKER & ASSOCIATES, P.C.
BY: David J. Apothaker
Attorney I.D.# 38423
520 Fellowship Road C306
Mount Laurel, NJ 08054
(800) 672-0215
Attorney for Plaintiff

CAPITAL ONE BANK(USA), N.A.) COURT OF COMMON PLEAS OF
Plaintiff,) CLEARFIELD COUNTY
vs.)
GERI D YOUNG) NO.: 07-1408-CD
Defendant.) Civil Action
)
)

PRAECIPE TO ENTER DEFAULT JUDGMENT

TO THE PROTHONOTARY:

Please enter a default judgment in favor of plaintiff, CAPITAL ONE BANK(USA), N.A., and against Defendant, GERI D YOUNG, for failure to answer or otherwise respond to the Complaint - Civil Action.

The Complaint was served upon the defendants on September 24, 2007 by the CLEARFIELD Sheriff's Department. Copies of the proofs of service are attached hereto as Exhibit "A".

I certify, a copy of the Notice of Intention To Take Default was mailed on February 15, 2008, and also attached hereto.

5/11/15cm FILED pd \$20.00 Atty
FEB 20 2008 ICC + notice to
deft
William A. S. Prothonotary Clerk of Courts to Atty.
im ICC + Statement

Assess damages in the amount of:

(a)	Balance:	\$8,434.11
(b)	Interest from August 20, 2007	\$518.52
(c)	Costs	\$178.02
	TOTAL	\$9,130.65

APOTHAKER & ASSOCIATES, P.C.
Attorneys for Plaintiff
A Law Firm Engaged in Debt Collection

By: David J. Apotheker

Dated: 2/10/2009

**OFFICE OF THE PROTHONOTARY
COURT OF COMMON PLEAS**

TO: GERI D YOUNG
2670 RIDGE RD
WESTOVER, PA 16692-9223

CAPITAL ONE BANK(USA), N.A.) COURT OF COMMON PLEAS OF
Plaintiff,) CLEARFIELD COUNTY
vs.)
GERI D YOUNG) NO.: 07-1408-CD
Defendant.) Civil Action

NOTICE

Pursuant to Rule 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.

XX JUDGMENT BY DEFAULT

 JUDGMENT IN REPLEVIN

 JUDGMENT BY CONFESSION

 JUDGMENT FOR POSSESSION

 JUDGMENT ON AWARD OF
ARBITRATORS

 JUDGMENT ON VERDICT

 JUDGMENT ON COURT FINDING

 JUDGMENT ON WRIT OF REVOCATION

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL:

ATTORNEY David J. Apotheker, Esq. at this telephone number: 215-634-8920

William H. Johnson
Prothonotary 2-20-2009

Our File No.: 113746
APOTHAKER & ASSOCIATES, P.C.
BY: David J. Apothaker
Attorney I.D.# 38423
520 Fellowship Road C306
Mount Laurel, NJ 08054
(800) 672-0215
Attorney for Plaintiff

CAPITAL ONE BANK(USA), N.A.	)	COURT OF COMMON PLEAS OF
	)	CLEARFIELD COUNTY
Plaintiff,)	
vs.)	
	)	NO.: 07-1408-CD
GERI D YOUNG)	
	)	Civil Action
Defendant.)	
)	

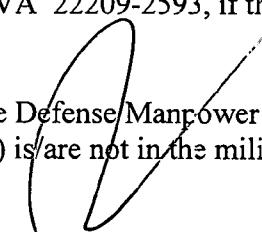
AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA :
: SS.
COUNTY OF CLEARFIELD :

David J. Apothaker, being duly sworn according to law, deposes and says that I am the attorney for Plaintiff, and authorized to make this affidavit; that Defendant(s) resides at 2670 RIDGE RD WESTOVER, PA 16692-9223.

We inquired with the web site of the Defense Manpower Data Center, located at 1600 Wilson Boulevard, Suite 400, Arlington, VA 22209-2593, if the Defendant(s) is/are in any branch of the military.

Mary M. Snavely-Dixon, Director of the Defense Manpower Data Center has sent back our inquiry indicated that the Defendant(s) is/are not in the military.



David J. Apothaker
Attorney for Plaintiff

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

Department of Defense Manpower Data Center

FEB-10-2009 09:02:32



Military Status Report
Pursuant to the Servicemembers Civil Relief Act

◀ Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
YOUNG	GERI D		Based on the information you have furnished, the DMDC does not possess any information indicating that the individual is currently on active duty.	

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Military.

Mary M. Snavely-Dixon

Mary M. Snavely-Dixon, Director
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The Department of Defense strongly supports the enforcement of the Servicemembers Civil Relief Act [50 USCS Appx. §§ 501 et seq] (SCRA) (formerly the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's active duty status by contacting that person's Military Service via the "defenselink.mil" URL provided below. If you have evidence the person is on active-duty and you fail to obtain this additional Military Service verification, provisions of the SCRA may be invoked against you.

If you obtain further information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects current active duty status only. For historical information, please contact the Military Service SCRA points-of-contact.

See: <http://www.defenselink.mil/faq/pis/PC09SLDR.html>

WARNING: This certificate was provided based on a name and Social Security number (SSN) provided

Our File No.: 113746
APOTHAKER & ASSOCIATES, P.C.
BY: David J. Apothaker
Attorney I.D.#38423
2417 Welsh Road, Suite 21 #520
Philadelphia, PA 19114
(215) 634-8920
Attorney for Plaintiff

CAPITAL ONE BANK	)	COURT OF COMMON PLEAS
	)	CLEARFIELD COUNTY
Plaintiff,)	
vs.)	
)	
	)	NO. 07-1408-CD
GERI D YOUNG)	
2670 RIDGE RD)	
WESTOVER, PA 16692-9223)	
Defendant.)	
)	

**NOTICE OF INTENTION
TO TAKE DEFAULT**

TO: GERI D YOUNG

DATE OF NOTICE: February 15, 2008

IMPORTANT NOTICE

You are in default because you have failed to enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice as set forth above, a judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help:

CLEARFIELD COUNTY BAR ASSOCIATION
Lawyer Referral and Information Service
814-765-2641

/s/ David J. Apothaker

DAVID J. APOTHAKER, ESQUIRE
A Law Firm Engaged in Debt Collection
2417 Welsh Road, Suite 21 #52C
Philadelphia, PA 19114
(215) 634-8920
Attorney for Plaintiff
Attorney ID #38423

113746-2

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103154
NO: 07-1408-CD
SERVICE # 1 OF 1
COMPLAINT

Copy

PLAINTIFF: CAPITAL ONE BANK
vs.
DEFENDANT: GERI D. YOUNG

SHERIFF RETURN

NOW, September 24, 2007 AT 8:30 AM SERVED THE WITHIN COMPLAINT ON GERI D. YOUNG DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO GERI D. YOUNG, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER /

PURPOSE	VENDOR	CHECK #	AMCUNT
SURCHARGE	APOTHAKER	57102G	10.00
SHERIFF HAWKINS	APOTHAKER	57102G	83.02

Sworn to Before Me This

____ Day of _____ 2007

So Answers,



Chester A. Hawkins
Sheriff

FILED

FEB 20 2009

William A. Shaw
Prothonotary Clerk of Courts

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

COPY

Capital One Bank (USA), N.A.
Capital One Bank
Plaintiff(s)

No.: 2007-01408-CD

Real Debt: \$9130.65

Atty's Comm: \$

Vs.

Costs: \$

Geri D. Young
Defendant(s)

Int. From: \$

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: February 20, 2009

Expires: February 20, 2014

Certified from the record this 20th day of February, 2009.



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

**ROBERT L. BAROSKA, III, ESQUIRE
NUDELMAN, KLEMM & GOLUB, P.C.
425 EAGLE ROCK AVENUE
ROSELAND, NJ 07068
973-618-0000
ID #306728**

ATTORNEY FOR PLAINTIFF

CAPITAL ONE BANK div.	:	CLEARFIELD COUNTY
of Capital One Bank, N.A.	:	COURT OF COMMON PLEAS
Plaintiff(s)	:	
v.	:	
GERI D YOUNG	:	
Defendant(s)	:	NO. 07-1408-CD

CERTIFICATE OF SERVICE

I, Katherine Dieterle, hereby certify that a true and correct copy of the Plaintiff's Praeclipe to Satisfy Judgment was served this date by first class U.S. Mail, postage prepaid, upon the following:

GERI D YOUNG
14723 ALEXANDRAS LANE
HAYMARKET VA 20169

Date: 8/5/14

m 9:57 AM **FILED** *ICC A/H*
AUG 11 2014 *Baroska*
BRIAN K. SPENCER
PROTHONOTARY & CLERK OF COMPT'S

Respectfully Submitted:

NUDELMAN, KLEMM & GOLUB, P.C.

Katherine Dieterle

Katherine Dieterle, Legal Assistant
425 Eagle Rock Avenue
Roseland, NJ 07068
(973) 618-0000

NN119442

FILED

AUG 11 2014

BRIAN K. SPENCER
PROTHONOTARY & CLERK OF COURTS

ROBERT L. BAROSKA, III, ESQUIRE
NUDELMAN, KLEMM & GOLUB, P.C.
425 EAGLE ROCK AVENUE
ROSELAND, NJ 07068
973-618-0000
ID #306728

ATTORNEY FOR PLAINTIFF

CAPITAL ONE BANK div. of : CLEARFIELD COUNTY
Capital One Bank, N.A. : COURT OF COMMON PLEAS
: :
v. : NO. 07-1408-CD
GERI D YOUNG

PRAECIPE TO SATISFY JUDGMENT

TO THE PROTHONOTARY:

Kindly mark the Money Judgment in the above matter as satisfied against the above-
captioned Defendant upon payment of your costs only.

AUG 04 2014

Date: _____

Respectfully Submitted:

NUDELMAN, KLEMM & GOLUB, P.C.



Robert L. Baroska, III, Esquire
425 Eagle Rock Avenue
Roseland, NJ 07068
(973) 618-0000

NN119442

FILED *pd 87.00 AM 8/11/2014*
M 9:57 AM *AUG 11 2014* *ICC A&L Baroska*
S BRIAN K. SPENCER
PROTHONOTARY & CLERK OF COURTS

1. *Chlorophytum comosum* (L.) Willd. (syn. *Chlorophytum capense* L.)
2. *Chlorophytum comosum* (L.) Willd. (syn. *Chlorophytum capense* L.)

FILED

AUG 11 2014

BRIAN K. SPENCER
PROTHONOTARY & CLERK OF COURTS

ROBERT L. BAROSKA, III, ESQUIRE
NUDELMAN, KLEMM, & GOLUB, P.C.
425 EAGLE ROCK AVENUE
ROSELAND, NJ 07068
973-618-0000
ID #306728

FILED ICC Atty
M Tidem Baroska
AUG 22 2014
66

BRIAN K. SPENCER
PROTHONOTARY & CLERK OF COURTS

ATTORNEY FOR PLAINTIFF

CAPITAL ONE BANK div.
of Capital One Bank, N.A

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

Plaintiff(s)

v.

GERI D YOUNG

Defendant(s)

NO. 07-1408-CD

PRAECIPE TO SUBSTITUTE COUNSEL OF RECORD

TO: Prothonotary of Clearfield County

Please enter Robert L. Baroska, III, Esquire and the Law Office of Nudelman, Klemm & Golub, P.C. as counsel of record in the matter captioned above. Kindly withdraw the appearance of the Law Office of Apothaker & Associates, P.C.

Date: 8/18/2014



Robert L. Baroska, III, Esquire
Nudelman, Klemm & Golub, P.C.
425 Eagle Rock Avenue
Roseland, NJ 07068
(973) 618-0000

Esquire
Apothaker & Associates, P.C.

FILED

AUG 22 2014

BRIAN K. SPENCER
PROTHONOTARY & CLERK OF COURTS

