

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.  
(Street Address)

No.

07-1408-CD

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

Type of Case: civil

(City, State ZIP)

Type of Pleading: complaint

VS.

Filed on Behalf of:

Geri D Young  
(Defendant)

(Plaintiff/Defendant)

2670 Ridge Rd.  
(Street Address)

Westover PA 16692  
(City, State ZIP)

FILED <sup>pd \$85.00</sup>  
m/11:25 am ICC A44  
AUG 31 2007 ICC SH-2  
UM

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)



APOTHAKE & 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 Apothaker & 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.

) COURT OF COMMON PLEAS  
) CLEARFIELD COUNTY  
)  
) NO.:

CIVIL ACTION COMPLAINT  
FIRST COUNT

1. Plaintiff, CAPITAL ONE BANK, is a company with its principal place of business located at c/o Apothaker & 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.

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

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

David J. Apothaker

Dated: 8/20/2007

Our File No.: 113746

**VERIFICATION**

Randy Kelling, 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.

Randy Kelling

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	APOTHAKE	57102G	10.00
SHERIFF HAWKINS	APOTHAKE	57102G	83.02

FILED

01/11:45 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 Maudy Horn*

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	)	
WESTOVER, PA 16692-9223	)	
Defendant.	)	

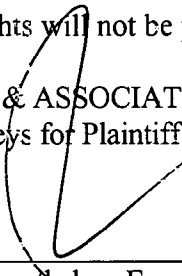
**PRAECIPE TO SUBSTITUTE PARTY PLAINTIFF AS PER Pa RULE 2352 (a)**

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

**FILED** *NO CC*  
*m/10:59 AM*  
**OCT 08 2008** *CD*  
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
	)	CLEARFIELD COUNTY
Plaintiff,	)	
vs.	)	
	)	NO.: 07-1408-CD
GERI D YOUNG	)	
	)	Civil Action
Defendant.	)	
	)	

**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 procs 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  
FILED pd \$20.00 Att  
m/11:15 am ICC + notice to  
FEB 20 2008 def  
William A. S. Prothonotary  
ICC + statement to Att.

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
-------	------------

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

By:

  
\_\_\_\_\_  
David J. Apothaker

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
	)	CLEARFIELD COUNTY
Plaintiff,	)	
vs.	)	
	)	NO.: 07-1408-CD
GERI D YOUNG	)	
	)	Civil Action
Defendant.	)	

---

**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 FINDINGS

\_\_\_ JUDGMENT ON WRIT OF REVIVAL

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

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

*William L. Thompson*  
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.	)	
	)	

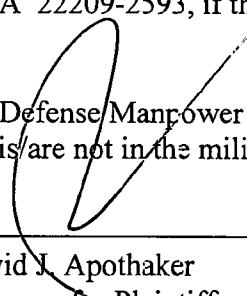
**AFFIDAVIT OF NON-MILITARY SERVICE**

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. Snively-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, 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. APOTHAKE, ESQUIRE  
A Law Firm Engaged in Debt Collection  
2417 Welsh Road, Suite 21 #520  
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 #	AMOUNT
SURCHARGE	APOTHAKE	57102G	10.00
SHERIFF HAWKINS	APOTHAKE	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: \$

Int. From: \$

Geri D. Young  
Defendant(s)


Entry: \$20.00

Instrument: Default Judgment

Date of Entry: February 20, 2009

Expires: February 20, 2014

Certified from the record this 20<sup>th</sup> 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 Praecipe 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

FILED 100 A-4  
m 9:57 am  
AUG 11 2014 Baroska  
BRIAN K. SPENCER  
PROTHONOTARY & CLERK OF COURTS

Respectfully Submitted:

NUDELMAN, KLEMM & GOLUB, P.C.

  
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**

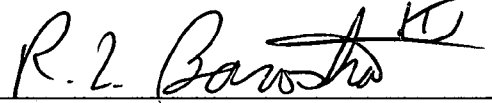
TO THE PROTHONOTARY:

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 Att  
m/g 9:57pm  
AUG 11 2014 ICCA Att Baroska  
BRIAN K. SPENCER  
PROTHONOTARY & CLERK OF COURTS

PROBATE - A. SPENCER - 10/11/14

CLERK OF COURT  
JUDICIAL DEPARTMENT  
1000 W. 10TH AVENUE  
SALT LAKE CITY, UT 84119  
(801) 438-4100  
WWW.COURTS.GOV

CLERK OF COURT

CLERK OF COURT  
JUDICIAL DEPARTMENT  
1000 W. 10TH AVENUE  
SALT LAKE CITY, UT 84119  
(801) 438-4100  
WWW.COURTS.GOV

**FILED**

**AUG 11 2014**

BRIAN K. SPENCER  
PROTHONOTARY & CLERK OF COURTS



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

FILED ICC Atty  
m 12.dum Baroska  
AUG 22 2014  
BRIAN K. SPENCER  
PROTHONOTARY & CLERK OF COURTS

ATTORNEY FOR PLAINTIFF

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

Plaintiff(s)

v.

GERI D YOUNG

Defendant(s)

CLEARFIELD COUNTY  
COURT OF COMMON PLEAS

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**

