

07-1482-CD  
Capital One vs Karen Demko

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CAPITAL ONE BANK

Plaintiff

)

) NO. 07-1482-CD

v.

KAREN L DEMKO

Defendant(s)

)

)

)

**COMPLAINT IN CIVIL  
ACTION**

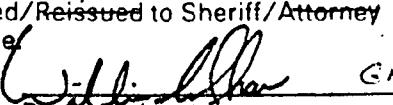
Filed on behalf of:  
CAPITAL ONE BANK

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

Atty pd.  
85.00  
M/4/00/07  
SEP 10 2007  
FILED  
ICCSheriff  
William A. Shaw  
Prothonotary/Clerk of Courts

April 25, 2008 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service  
  
GK  
Deputy Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CAPITAL ONE BANK

Plaintiff

v.

KAREN L DEMKO

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 Aviso 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 pude 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

USTED DEBE LLEVAR ESTE DOCUMENTO A SU ABOGADO INMEDIATAMENTE. SI USTED NO TIENE UN ABOGADO, LLAME O VAYA A LA SIGUIENTE OFICINA. ESTA OFICINA PUEDE PROVEERLE INFORMACION A CERCA DE COMO CONSEGUIR UN ABOGADO

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.

SI USTED NO PUEDE PAGAR POR LOS SERVICIOS DE UN ABOGADO, ES POSIBLE QUE ESTA OFICINA LE PUEDA PROVEER INFORMACION SOBRE AGENCIAS QUE OFREZCAN SERVICIOS LEGALES SIN CARGO O BAJO COSO A PERSONAS QUE CALIFICAN.

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.
	)	
	)	
	)	
v.	)	
	)	
	)	
KAREN L DEMKO	)	
	)	
Defendant(s)	)	
	)	

**COMPLAINT IN CIVIL ACTION**

AND NOW, comes Plaintiff, CAPITAL ONE BANK , by and through its attorney, GREGG MORRIS, ESQUIRE and the law offices of PATENAUME & 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 PATENAUME AND FELIX, A.P.C., 213 East Main St Carnegie, Pennsylvania 15106.
2. Defendant is KAREN L DEMKO, an adult individual, believed to currently reside at 1059 W. HANNAH ST APT 1, HOUTZDALE, PA 16651-1910.
3. Heretofore, the Defendant(s) opened a account with Plaintiff being Account No. 4862362257757925, for the purchase of good and services.
4. The Defendant(s) has/have made or authorized a number of purchases and as of December 27, 2006, Defendant(s) owes \$6,138.48 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 \$6,138.48, plus interest and costs.

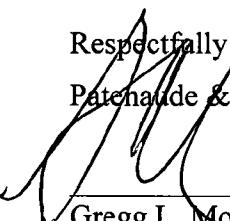
8. By failing to object or dispute to the statements including the statement attached hereto as Plaintiff's Exhibit "A", Defendant(s) have/has assented to and agreed to the correctness of the balance due on the credit card account so as to constitute and account stated.

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 \$6,138.48, 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:  
Patchauide & Felix, A.P.C.

Date: \_\_\_\_\_

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

MORE  
Features!

peoplepc™ online

A better way to Internet.



\$4.97\*  
a month for  
12 months.  
\$3.00 thereafter

Surf up to  
**5x faster** with  
**FREE Accelerator**

for the first 12 months! - a \$60 value!



SIGN UP  
TODAY!

**1-888-587-9669**

Mention Offer Code: DOLLAR  
Visit [www.peoplepc.com/go/dollar](http://www.peoplepc.com/go/dollar)

## 003 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

### SPECIAL LIMITED-TIME OFFER FOR CAPITAL ONE® CARDHOLDERS!

**Capital One®**

**No Hassle  
REWARDS™**

#### Account Summary

Previous Balance	\$5,974.97
Payments, Credits and Adjustments	\$0.00
Transactions	\$35.00
Finance Charges	\$128.51
 New Balance	 \$6,138.48
Minimum Amount Due	\$6,138.48
Payment Due Date	January 07, 2006
Total Credit Line	\$5,000
Total Available Credit	\$0.00
Credit Line for Cash	\$1,000
Available Credit for Cash	\$0.00

#### At your service

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

For free online account service and special customer offers, log on to:  
[www.capitalone.com](http://www.capitalone.com)

Send payments to: Send inquiries to:  
Attn: Remittance Processing  
Capital One Bank Capital One  
P.O. Box 790216 P.O. Box 30285  
St. Louis, MO 63179-0216 SLC, UT 84130-0285

#### PLATINUM VISA ACCOUNT

4862-3622-5775-7925

NOV 08 - DEC 07, 2005

Page 1 of 1

#### Payments, Credits and Adjustments

##### Transactions

1	07 DEC	PAST DUE FEE	\$35.00
---	--------	--------------	---------

Remember to use your Capital One account to take advantage of the great purchase rebate program.

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 January 31, 2006, to reserve your copy for this account. Orders will be mailed out by the end of February 2006.

You were assessed a past due fee of \$35.00 on 12/07/2005 because your minimum payment was not received by the due date of 12/07/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

8602

#### Important Account Information

It's Capital One Bowl week time again! Tune in to ESPN and ESPN2 starting on December 20 for the best in post-season college football action to see your favorite teams fight for bowl championships. And on January 2 at 1 pm (ET), be sure to tune in to ABC to watch the Capital One Bowl live from Orlando, Florida!

#### Finance Charges

		Please see reverse side for important information		
	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$4,144.15	.07096%	25.90%	\$88.22
CASH	\$1,113.30	.07096%	25.90%	\$23.70
SPECIAL TRANSFERS	\$779.40	.07096%	25.90%	\$16.59

ANNUAL PERCENTAGE RATE applied this period

25.90%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼

**Capital One®**

0000000 0 4862362257757925 07 6138480152006138488

New Balance	\$6,138.48
Minimum Amount Due	\$6,138.48
Payment Due Date	January 07, 2006
Total enclosed	\$ <input type="text"/>
Account Number:	4862-3622-5775-7925

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

Street	Appt #	
City	State	ZIP
Home Phone	Alternate Phone	
Email Address <input type="text"/>		

#9034250880835519# MAIL ID NUMBER

KAREN L DEMKO  
512 2ND AVE  
APT 2  
ALTOONA PA 16602-3856

009802

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



762.6007

PA

STATE OF GEORGIA

## COUNTY OF GWINNETT

Personally appeared before me MAISHA DAVIS, 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, DEMKO, KAREN L is/are justly indebted to CAPITAL ONE BANK in the sum of \$7732.61 Dollars as of 12/09/2006 with 25.90% 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 28th day of December, 2006.

Mayo

---

Affiant

Cortney T. Cherry

Taken, subscribed and sworn to before me,

Notary Public in and for the City/County and State aforesaid, in my City/County  
aforesaid this 28th day of December, 2006.

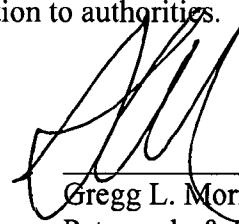
NOTARY PUBLIC GWINNETT COUNTY GEORGIA  
MY COMMISSION EXPIRES OCTOBER 16<sup>TH</sup> 2007  
My commission expires on

A144  
PATENAUME & FELIX, A.P.C.  
4862362257757925

**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 #

**103191**

CAPITAL ONE BANK

Case # 07-1482-CD

vs.

KAREN L. DEMKO

TYPE OF SERVICE COMPLAINT

**SHERIFF RETURNS**

NOW January 24, 2008 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT "NOT FOUND" AS TO KAREN L. DEMKO, DEFENDANT. WHEREABOUTS UNKNOWN.

SERVED BY: /

**Return Costs**

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	PATENAUME	15093	10.00
SHERIFF HAWKINS	PATENAUME	15093	31.87

**FILED**  
011:50 AM  
JAN 25 2008  
*[Handwritten signature]*

William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before me This

So Answers,

\_\_\_\_ Day of 2008

*[Signature]*  
Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CAPITAL ONE BANK

Plaintiff

) NO. 07-1482-CD

v.

KAREN L DEMKO

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.

SEP 10 2007

Attest.

*William L. Morris*  
Prothonotary/  
Clerk of Courts

*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.

KAREN L DEMKO

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 Aviso 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 pude 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

USTED DEBE LLEVAR ESTE DOCUMENTO A SU ABOGADO INMEDIATAMENTE. SI USTED NO TIENE UN ABOGADO, LLAME O VAYA A LA SIGUIENTE OFICINA. ESTA OFICINA PUEDE PROVEERLE INFORMACION A CERCA DE COMO CONSEGUIR UN ABOGADO

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.

SI USTED NO PUEDE PAGAR POR LOS SERVICIOS DE UN ABOGADO, ES POSSIBLE QUE ESTA OFICINA LE PUEDA PROVEER INFORMACION SOBRE AGENCIAS QUE OFREZCAN SERVICIOS LEGALES SIN CARGO O BAJO COSO A PERSONAS QUE CALIFICAN.

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.
	)
	)
v.	)
	)
KAREN L DEMKO	)
	)
Defendant(s)	)
	)

**COMPLAINT IN CIVIL ACTION**

AND NOW, comes Plaintiff, CAPITAL ONE BANK , by and through its attorney, GREGG MORRIS, ESQUIRE and the law offices of PATENAUME & 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 PATENAUME AND FELIX, A.P.C., 213 East Main St Carnegie, Pennsylvania 15106.
2. Defendant is KAREN L DEMKO, an adult individual, believed to currently reside at 1059 W. HANNAH ST APT 1, HOUTZDALE, PA 16651-1910.
3. Heretofore, the Defendant(s) opened a account with Plaintiff being Account No. 4862362257757925, for the purchase of good and services.
4. The Defendant(s) has/have made or authorized a number of purchases and as of December 27, 2006, Defendant(s) owes \$6,138.48 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 \$6,138.48, 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 \$6,138.48, 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:  
Paterno & Felix, A.P.C.

Date: \_\_\_\_\_

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

MORE  
Features!

# peoplepc™ online

A better way to Internet.



**\$4.97\***  
a month for  
533 MB of Internet

Surf up to  
**5x faster** with  
**FREE Accelerator**  
for the first 12 months! - a \$60 value!



SIGN UP  
TODAY!

**1-888-587-9669**

Mention Offer Code: DOLLAR  
Visit [www.peoplepc.com/go/dollar](http://www.peoplepc.com/go/dollar)

## 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

## SPECIAL LIMITED-TIME OFFER FOR CAPITAL ONE® CARDHOLDERS!

**CapitalOne®**

**No Hassle  
REWARDS®**

### Account Summary

Previous Balance	\$5,974.97
Payments, Credits and Adjustments	\$0.00
Transactions	\$35.00
Finance Charges	\$128.51
 New Balance	 \$6,138.48
Minimum Amount Due	\$6,138.48
Payment Due Date	January 07, 2006
Total Credit Line	\$5,000
Total Available Credit	\$0.00
Credit Line for Cash	\$1,000
Available Credit for Cash	\$0.00

### At your service

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

For free online account service and special customer offers, log on to:  
[www.capitalone.com](http://www.capitalone.com)

Send payments to: Send inquiries to:  
Attn: Remittance Processing Capital One  
Capital One Bank P.O. Box 30285  
P.O. Box 790216 SLC, UT 84130-0285  
St. Louis, MO 63179-0216

### Important Account Information

It's Capital One Bowl week time again! Tune in to ESPN and ESPN2 starting on December 20 for the best in post-season college football action to see your favorite teams fight for bowl championships. And on January 2 at 1 pm (ET), be sure to tune in to ABC to watch the Capital One Bowl live from Orlando, Florida!

### PLATINUM VISA ACCOUNT

4862-3622-5775-7925

NOV 08 - DEC 07, 2005

Page 1 of 1

### Payments, Credits and Adjustments

#### Transactions

1	07 DEC	PAST DUE FEE	\$35.00
---	--------	--------------	---------

Remember to use your Capital One account to take advantage of the great purchase rebate program.

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 January 31, 2006, to reserve your copy for this account. Orders will be mailed out by the end of February 2006.

You were assessed a past due fee of \$35.00 on 12/07/2005 because your minimum payment was not received by the due date of 12/07/2005. 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

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$4,144.15	.07096%	25.90%	\$88.22
CASH	\$1,113.30	.07096%	25.90%	\$23.70
SPECIAL TRANSFERS	\$779.40	.07096%	25.90%	\$16.59

ANNUAL PERCENTAGE RATE applied this period

25.90%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼

**CapitalOne®**

0000000 0 4862362257757925 07 6138480152006138488

New Balance	\$6,138.48
Minimum Amount Due	\$6,138.48
Payment Due Date	January 07, 2006
Total enclosed	\$ <input type="text"/>
Account Number:	4862-3622-5775-7925

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

Street	Apartment #	
City	State	ZIP
Home Phone	Alternate Phone	
Email Address <input type="text"/>		

#903425080835519# MAIL ID NUMBER

KAREN L DEMKO  
512 2ND AVE  
APT 2  
ALTOONA PA 16602-3856

008802

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

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

peoplepc™ online  
A better way to Internet.

## UNLIMITED INTERNET ACCESS

SIGN UP  
TODAY!

1-888-587-9669

Mention Offer Code: DOLLAR

Visit [www.peoplepc.com/go/dollar](http://www.peoplepc.com/go/dollar)

PeoplePC is solely responsible for this offer, and is not affiliated with Capital One. Capital One does not provide, endorse or guarantee, and is not affiliated with, any product or service shown here. Any trademarks mentioned herein are solely owned by the respective entity. All rights reserved. By responding to this offer, you may be communicating information about yourself to the company that provides this product - for example, that you are a Capital One customer.

\*PeoplePC Online. First 3 months are billed at \$4.97 per month; \$9.95 per month thereafter. Offer available to new dial-up subscribers at least 18 years of age and may not be redeemed with any other offer. Offer subject to change at any time. Phone technical support available for \$1.95 per minute.

†Accelerator is free for 12 months. Offer good for limited time. After the first 12 months, the Accelerated service will automatically revert to the standard PeoplePC Online service. Offer subject to change at anytime. With PeoplePC Online Accelerated, certain Web page text and graphics will load faster when compared to standard dial-up Internet service. Actual results may vary. PeoplePC Online Accelerated is only compatible with PeoplePC Online Internetservice and specified Windows® browsers. PeoplePC Online Accelerated is not compatible with Windows® 95 with IE 5.5 SP2.

Service not available in all areas. Access fees, taxes, and other fees and restrictions may apply. Telephone toll charges may apply, even during trial periods. You are responsible for determining whether a call to one of our access numbers will result in telephone toll charges. Access may be limited, especially during times of peak usage. Dial-up numbers may be changed at PeoplePC's discretion. Continuous use subject to timeout procedures. All use is subject to PeoplePC Online's Services Agreement and Acceptable Use Policy. 56K is the maximum speed of service; actual speed may vary.

© 2005 PeoplePC Inc. All Rights Reserved. PeoplePC Online and its logos are trademarks of PeoplePC in the U.S. and other countries.

© 2005 Capital One Services, Inc. Capital One is a federally registered service mark. All rights reserved.

### 1. How To Avoid A Finance Charge.

†a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges. (If you have a balance on your account in accordance with the important Notice for payments below, and in time for it to be credited by your next statement closing date, there is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "Now balance".)

b. **Avoiding Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "Now Balance" from the previous billing period in full, finance charges continue to accrue to include the amount of the unpaid balance as of the date of this transaction. This means that you may still have a balance paid if you pay the entire Now Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

†c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be assessed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be paid to the purchase segment of your account.

†d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all financial charges for any given billing period.

### 2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchases) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate(s) to each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance of each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the Now Balance shown on your previous statement in full (or if the Now Balance is zero), we will not calculate how transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of the days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate(s) for each segment of the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Ratio Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and then any payments or credits. (If the code N appears on the front of this statement next to "Balance Ratio Applied To," we also subtract any unpaid finance charge included in each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

### 3. Annual Percentage Rate (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rate(s) and corresponding ANNUAL PERCENTAGE RATES may vary monthly and increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), 1-mo. LIBOR or 9-mo. LIBOR appears on the front of this statement next to the periodic rate(s), the periodic rate(s) and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

d. If the code R (Prime), Monthly, appears on the front of your statement next to the periodic rate(s), the periodic rate(s) and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Temporary Close Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you. If you cancel your account during this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you may contact us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cancel all other arrangements. If you have any unauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advances, and any other amounts assessed against your account. You are responsible for those amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant after your account was closed, you will be responsible for payment, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.

### BILLING RIGHTS SUMMARY

#### (In Case Of Errors Or Questions About Your Bill)

If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for investigating errors. You must file a written complaint with us within 60 days after we send you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation of why you believe there is an error. If you need more information, give a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### 1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services you purchased with credit cards that you have filed in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or we mailed the purchase, we are not entitled to this protection.) (If you purchase items that are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

Capital One supports information privacy protection: see our website at [www.capitalone.com](http://www.capitalone.com). Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2000 Capital One

01LOLBAK

0702 Z 0100  
8902  
2-5

**Important Notice:** Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in time for processing, no later than 3 p.m. EST (11:20 a.m. PT) on the 1st business day of the month following the month of the payment. Please allow at least 1 to 2 weeks for your payment to be posted to your account. Payments received by us at any other time or place will not be credited to your account. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

162.6007

PA

STATE OF GEORGIA

## COUNTY OF GWINNETT

Personally appeared before me MAISHA DAVIS, 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, DEMKO, KAREN L is/are justly indebted to CAPITAL ONE BANK in the sum of \$7732.61 Dollars as of 12/09/2006 with 25.90% 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 28th day of December, 2006.

Mayo

---

## Affiant

Taken, subscribed and sworn to before me

Cortney T. Cherry

Notary Public in and for the City/County and State aforesaid, in my City/County  
aforesaid this 28th day of December, 2006.

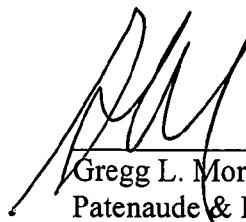
  
Courtney T. Cherry Notary Public  
NOTARY PUBLIC GWINNETT COUNTY GEORGIA  
MY COMMISSION EXPIRES OCTOBER 16<sup>th</sup> 2007  
My commission expires on \_\_\_\_\_

A144  
PATENAUME & FELIX, A.P.C  
4862362257757925

**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

CAPITAL ONE BANK

)

)

Plaintiff

) NO. 07-1482-CD

)

)

v.

)

)

KAREN L DEMKO

)

)

Defendant(s)

)

)

**PRAECIPE TO  
REINSTATE  
COMPLAINT**

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CAPITAL ONE BANK )  
Plaintiff ) NO. 07-1482-CD  
v. )  
KAREN L DEMKO )  
Defendant(s) )

**PRAECIPE TO REINSTATE COMPLAINT**

TO: Prothonotary

Please reinstate Complaint in Civil Action on behalf of Plaintiff, CAPITAL ONE BANK  
and against Defendant(s), above named. Thank you.

Respectfully submitted:

*Patenaude & Felix, A.P.C.*

Date: \_\_\_\_\_

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104094  
NO: 07-1482-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: CAPITAL ONE BANK  
vs.  
DEFENDANT: KAREN L. DEMKO

**SHERIFF RETURN**

NOW, May 27, 2008 AT 9:15 AM SERVED THE WITHIN COMPLAINT ON KAREN L. DEMKO DEFENDANT AT 809 EDWARDS ALY APT 2, OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KAREN L. DEMKO, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER /

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	PATENAUME	20219	10.00
SHERIFF HAWKINS	PATENAUME	20219	49.40

**FILED**

0/3:20cm  
AUG 13 2008

William A. Shaw  
Prothonotary/Clerk of Courts

So Answers,

*Chester A. Hawkins*  
*by Marilyn Harris*  
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 ) NO. 07-1482-CD  
 )  
 )  
 )  
 v. )  
 )  
 )  
 )  
 KAREN L DEMKO )  
 )  
 )  
 )  
 Defendant(s) )  
 )  
 )

**PRAECIPE FOR DEFAULT  
JUDGMENT**

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

FILED *M 3:39 PM* *20.00*  
*SEP 08 2008* *ICCO Notice*  
*to Def.*  
William A. Shaw  
Prothonotary/Clerk of Courts *(61)*

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CAPITAL ONE BANK )  
Plaintiff ) NO. 07-1482-CD  
v. )  
KAREN L DEMKO )  
Defendant(s) )

**PLAINTIFF'S PRAECIPE FOR DEFAULT JUDGMENT**

TO: PROTHONOTARY

Please enter a judgment against the defendant, above named, for failure to file an Answer to Plaintiff's complaint.

Amount claimed in Complaint	\$6,138.48
Interest from December 08, 2005	\$4,352.85
Less payments received	\$0.00
Attorney's fees	\$0.00
<b>TOTAL</b>	<b>\$10,491.33</b>

With continuing interest on the principal amount of \$10,491.33, with interest at the legal rate, plus costs of suit.

I hereby certify that a written notice of intention to file this praecipe was mailed to the defendants and defendants' counsel (if known), after the default had occurred and at least ten (10) days prior to the date of the filing of this praecipe. A copy of the Notice is attached.

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

Date: September 03, 2008

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

## CAPITAL ONE BANK

**PLAINTIFF'S AFFIDAVIT OF NON-MILITARY SERVICE AND MAILING OF  
NOTICE PURSUANT TO PA.R.C.P. 1037(b)**

COMMONWEALTH OF PENNSYLVANIA )  
 )  
 COUNTY OF CLEARFIELD ) SS.

Before me, the undersigned authority, a Notary Public in and for said County and State, personally appeared GREGG MORRIS, attorney for and authorized representative of Plaintiff, who being duly sworn according to law, deposes and states that the defendant(s), KAREN L DEMKO, is not in the military service of the United States of America to the best of his knowledge, information and belief and certifies that Notice of Intent to take Default Judgment was mailed in accordance with Pa.R.C.P.237.1, as evidenced by the attached copy.

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

Date: September 03, 2008

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

Sworn to and subscribed before me this  
4 day of Sept: 2008.

Carly J. Dawson  
Notary Public

## Notary Public

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Carolyn J. Stewart, Notary Public  
Carnegie Boro, Allegheny County  
My Commission Expires Aug. 14, 2011

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CAPITAL ONE BANK	)	
	)	
Plaintiff	)	NO. 07-1482-CD
	)	
	)	
v.	)	
	)	
KAREN L DEMKO	)	
	)	
Defendant(s)	)	
	)	

**IMPORTANT NOTICE**

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CAPITAL ONE BANK )  
Plaintiff ) NO. 07-1482-CD  
v. )  
KAREN L DEMKO )  
Defendant(s) )

To: KAREN L DEMKO  
809 EDWARDS ALY APT 2  
OSCEOLA MILLS PA 16666

Date of Notice: August 20, 2008

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 DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

YOU SHOULD TAKE THIS NOTICE TO A 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

Respectfully submitted  
Paternoade & Felix, A.P.C.

/S/

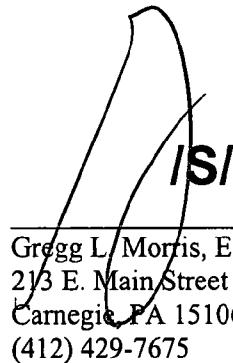
Date: August 20, 2008

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

I, GREGG MORRIS, attorney for Plaintiff, CAPITAL ONE BANK , hereby certify that a true and correct copy of foregoing document was served this date by ordinary mail upon the following:

Karen L Demko  
809 Edwards Aly Apt 2  
Osceola Mills PA 16666

Date: August 20, 2008

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CAPITAL ONE BANK

Plaintiff ) NO. 07-1482-CD

v.

KAREN L DEMKO

Defendant(s)

**NOTICE OF ORDER, DECREE  
OR JUDGMENT**

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CAPITAL ONE BANK )  
Plaintiff ) NO. 07-1482-CD  
v. )  
KAREN L DEMKO )  
Defendant(s) )

**NOTICE OF ORDER, DECREE OR JUDGMENT**  
**AGAINST KAREN L DEMKO ONLY**

TO: ( ) Plaintiff ( x ) Defendant ( ) Garnishee ( ) Additional Defendant

You are hereby notified that the following Order, Decree, or Judgment has been entered against you on September 8, 2008.

Decree Nisi in Equity  
 Final Decree in Equity  
 Judgment of  Confession       Verdict       Court Order  
 Default       Non-suit  
 Non-Pros       Arbitration Award

( X ) Judgment in the amount of \$10,491.33, plus costs.  
(   ) District Justice Transcript of Judgment in the amount of \$ \_\_\_\_\_, plus costs.  
(   ) If not satisfied within sixty (60) days, your motor vehicle operator's license will be suspended by the Department of Transportation.

Prothonotary  
By Will. L. Shan <sup>BS</sup> Deputy

If you have questions concerning the above, please Contact:

Name of Attorney: GREGG MORRIS, Esquire  
213 East Main St  
Carnegie PA 15106  
(412)-429-7675

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

*COPY*

Capital One Bank  
Plaintiff(s)

No.: 2007-01482-CD

Real Debt: \$10,491.33

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Karen L. Demko  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: September 8, 2008

Expires: September 8, 2013

Certified from the record this 8th day of September, 2008.



William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

Received on \_\_\_\_\_, \_\_\_\_\_, of defendant full satisfaction of this Judgment,  
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

\_\_\_\_\_  
Plaintiff/Attorney