

07-1540-CD
Palisades Coll. Vs M. Anderson

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF HSBC/PRIVATE LABEL
Plaintiff

VS

MICHAEL ANDERSON
Defendant(s)

No. 07-1540-CD

CIVIL ACTION - LAW

FILED

111.45cm

SEP 19 2007

William A. Shaw

Prothonotary/Clerk of Courts

Ad \$20.00 Atty

ICC notice
to deft

ICC & statement
to Atty

PRAECIPE FOR JUDGMENT

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

(X)	Amount due	\$3,123.50
	TOTAL	\$3,123.50, plus interest and costs

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

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

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

Date: 9/19/07

Amy F. Doyle #87062 / Daniel E. Wolfson #20617

Philip C. Warholic #86341 / David R. Galloway #87326

Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469

Robert N. Polas, Jr. #201259

Ronald S. Canter #94000 / Ronald M. Abramson #94266

Wolpoff & Abramson, L.L.P.

Attorneys in the Practice of Debt Collection

4660 Trindle Road, Suite 300

Camp Hill, PA 17011

Telephone: (717) 303-6700

Counsel for Plaintiff

NOW September 19, 2007, JUDGMENT IS ENTERED AS ABOVE.

Prothonotary/Clerk, Civil Division

By: William A. Shaw
Deputy

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF: **CLEARFIELD**

Mag. Dist. No.:

46-3-02

MDJ Name: Hon.

RICHARD A. IRELAND
650 LEONARD ST
STE 113
CLEARFIELD, PA

Telephone: (814) 765-5335

16830

C/O WOLPOFF & ABRAMSON, L.L.P.
4660 TRINDLE RD APT/STE 300
CAMP HILL, PA 17011

**NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE**

PLAINTIFF:

PALISADES COLLECTION, L.L.C.
4660 TRINDLE RD APT/STE 300
CAMP HILL, PA 17011

NAME and ADDRESS

DEFENDANT:

ANDERSON, MICHAEL
305 WEAVER STREET
CLEARFIELD, PA 16830

VS.

NAME and ADDRESS

Docket No.: **CV-0000406-06**
Date Filed: **12/19/06**



THIS IS TO NOTIFY YOU THAT:

Judgment: **FOR PLAINTIFF**

(Date of Judgment) **3/05/07**

Judgment was entered for: (Name) **PALISADES COLLECTION, L.L.C.**

Judgment was entered against: (Name) **ANDERSON, MICHAEL**
in the amount of \$ **3,123.50**

Defendants are jointly and severally liable.

Damages will be assessed on Date & Time _____

This case dismissed without prejudice.

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

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

Amount of Judgment	\$ 3,000.00
Judgment Costs	\$ 123.50
Interest on Judgment	\$.00
Attorney Fees	\$.00
Total	\$ 3,123.50
Post Judgment Credits	\$ _____
Post Judgment Costs	\$ _____
Certified Judgment Total \$ _____	

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

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

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

MAR 05 2007

Date

Richard Ireland

, Magisterial District Judge

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

AUG 10 2007

Date

Richard Ireland

, Magisterial District Judge

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

SEAL

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF HSBC/PRIVATE LABEL
Plaintiff

No.

VS

CIVIL ACTION - LAW

MICHAEL ANDERSON
Defendant(s)

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: MICHAEL ANDERSON
305 WEAVER ST

CLEARFIELD, PA 16830

You are hereby notified that the following ORDER, DECREE or JUDGMENT has been entered against you on September 19, 2007 in accordance with the provisions of Pa. R.C.P. 236.

<input type="checkbox"/> Decree Nisi in Equity	<input type="checkbox"/> Confession	<input type="checkbox"/> Verdict
<input type="checkbox"/> Final Decree in Equity	<input type="checkbox"/> Default	<input type="checkbox"/> Non-suit
<input type="checkbox"/> Judgment of	<input type="checkbox"/> Non-pros	<input type="checkbox"/> Arbitration Award

(X) Judgment is in the amount of \$3,123.50, plus costs.
(X) District Justice transcript of judgment in civil action in the amount of \$3,000.00, attorney's fees in the amount of \$0.00, interest in the amount of \$0.00, plus costs.
() If not satisfied within sixty (60) days, your motor vehicle operator's license will be suspended by the Pennsylvania Department of Transportation.

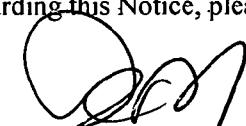
By:



William L. Shanahan
cm
Prothonotary

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

Date: 9/6/07



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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION,L.L.C.

ASSIGNEE OF HSBC/PRIVATE LABEL

No.

Plaintiff

VS

CIVIL ACTION - LAW

MICHAEL ANDERSON

Defendant(s)

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

I hereby certify that the precise address of Plaintiff is:

Palisades Collection,L.L.C.
210 Sylvan Avenue
Englewood Cliffs NJ 07632

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

Michael Anderson
305 Weaver St
Clearfield PA 16830

Date: 9/6/07



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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION, L.L.C.
ASSIGNEE OF HSBC/PRIVATE LABEL
Plaintiff

No.

VS

CIVIL ACTION - LAW

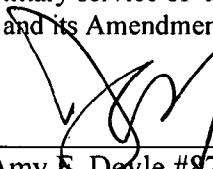
MICHAEL ANDERSON
Defendant(s)

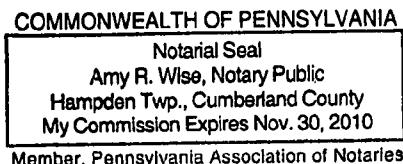
AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA :
COUNTY OF CLEARFIELD :

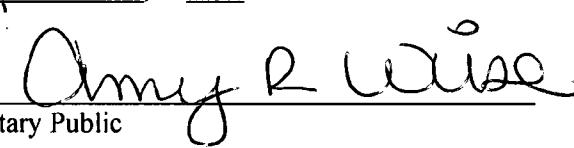
The undersigned counsel, being duly sworn according to law, depose and say that I am the Attorney for the Plaintiff in the above-captioned matter, and that to the best of my knowledge, information and belief Defendant, Michael Anderson, above-named, is over 21 years of age; is last known to reside at 305 Weaver St Clearfield, County of Clearfield, Pennsylvania; is not in the military service of the United States or its Allies, or otherwise within the provisions of the Servicemembers Civil Relief Act and its Amendments.

Date: 9/6/07


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



SWORN and SUBSCRIBED to before me this 4th day of September 2007.


Amy R. Wise
Notary Public

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

COPY

Palisades Collection LLC
HSBC/Private Label
Plaintiff(s)

No.: 2007-01540-CD

Real Debt: \$3123.50

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Michael J. Anderson
Defendant(s)

Entry: \$20.00

Instrument: District Justice Judgment

Date of Entry: September 19, 2007

Expires: September 19, 2012

Certified from the record this September 19, 2007



William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103422
NO. 07-1540-CD
SERVICE # 1 OF 1
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: PALISADES COLLECTION LLC, Assignee of HSBC/Private Label

vs.

DEFENDANT: MICHAEL J. ANDERSON

TO: FIRST COMMONWEALTH BANK, Garnishee

SHERIFF RETURN

NOW, November 19, 2007 AT 11:15 AM SERVED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON FIRST COMMONWEALTH BANK, Garnishee DEFENDANT AT 14303 CLEARFIELD SHAWVILLE HWY., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MIKE SCHEPIS, LEAD TELLER A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / DEHAVEN

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WOLPOFF	236452	10.00
SHERIFF HAWKINS	WOLPOFF	236452	20.41

FILED

07:50 AM
NOV 21 2007

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

____ Day of _____ 2007

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

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

Palisades Collection LLC, Assignee of
HSBC/Private Label

Vs.

NO.: 2007-01540-CD

Michael J. Anderson

First Commonwealth Bank
Garnishee

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against PALISADES COLLECTION LLC, Assignee of HSBC/PRIVATE LABEL, Plaintiff(s) from MICHAEL J. ANDERSON, Defendant(s):

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

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

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

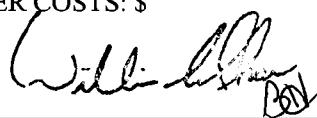
(3) If Social Security or Supplemental Income funds are directly deposited into an account of the defendant, the levy and attachment shall not include any funds that may be traced to Social Security direct deposits. In addition, the levy and attachment shall not include \$300.00 in the account of the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

AMOUNT DUE/PRINCIPAL: \$3,123.50
INTEREST FROM 09/19/2007 at an interest
rate of 6% per year: To Be Determined
ATTY'S COMM: \$
DATE: 11/09/2007

PROTH. COSTS PAID: \$40.00

SHERIFF: \$

OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 13 day
of Nov A.D. 2007
At 3:00 A.M./P.M.

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

Chester A. Hawkins Sheriff

Marylyn Ham

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

Palisades Collection LLC, Assignee of
HSBC/Private Label

VS.

NO.: 2007-01540-CD

Michael J. Anderson

First Commonwealth Bank
Garnishee

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against PALISADES COLLECTION LLC, Assignee of HSBC/PRIVATE LABEL, Plaintiff(s) from MICHAEL J. ANDERSON, Defendant(s):

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

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

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

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

AMOUNT DUE/PRINCIPAL: \$3,123.50
INTEREST FROM 09/19/2007 at an interest
rate of 6% per year: To Be Determined
ATTY'S COMM: \$
DATE: 11/09/2007

PROTH. COSTS PAID: \$40.00

SHERIFF: \$

OTHER COSTS: \$

WILLIAM H. BROWN

William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 13 day
of July A.D. 2007
At 3:41 A.M. (P.M.)

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

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

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF HSBC/PRIVATE LABEL
Plaintiff

vs.

MICHAEL ANDERSON

Defendant(s)

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

JUDGMENT NO. 07-1540-CD

PRAECIPE FOR WRIT OF EXECUTION
(MONEY JUDGMENT)

To the Prothonotary: Please issue the Writ of Execution in the above-captioned matter, in the amount of \$3,123.50.

- (1) Directed to the Sheriff of CLEARFIELD County, Pennsylvania;
- (2) against, MICHAEL ANDERSON located at 305 WEAVER ST , CLEARFIELD, PA 16830, Defendant(s)
- (3) and against, FIRST COMMONWEALTH BANK located at 14303 CLEARFIELD SHAWVILLE HWY , CLEARFIELD, PA 16830, Garnishee(s);
- (4) and index this writ
 - (a) against, MICHAEL ANDERSON , Defendant(s) and
 - (b) against, FIRST COMMONWEALTH BANK, Garnishee(s),

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

You are directed to attach the property of the Defendant(s) not levied upon in the possession of
FIRST COMMONWEALTH BANK located at 14303 CLEARFIELD SHAWVILLE HWY , CLEARFIELD, PA
16830, Garnishee(s).

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

Amount due	\$3,123.50
Interest from 09/19/2007	To Be Determined
At an interest rate of 6% per year	

Total \$3,123.50 Plus costs & interest

40.00 Prothonotary costs

Date: 11/6/07

Amy F. Doyle #87062 / Daniel F. Wolfson #20617

Philip C. Warholic #86341 / David R. Galloway #87326

Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469

Robert N. Polas, Jr. #201259 / Ronald S. Canter #94000

Wolpoff & Abramson, L.L.P.

Attorneys in the Practice of Debt Collection

4660 Trindle Road, Suite 300

Camp Hill, PA 17011

Telephone: (717) 303-6700

Counsel for Plaintiff

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

NOV 09 2007

Attest.

William J. Schaeffer
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF HSBC/PRIVATE LABEL
Plaintiff

No. 07-1540-CD

VS

CIVIL ACTION - LAW

MICHAEL ANDERSON
Defendant(s)

INTERROGATORIES TO GARNISHEE

TO: FIRST COMMONWEALTH BANK
14303 CLEARFIELD SHAWVILLE HWY
CLEARFIELD, PA 16830

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

IMPORTANT NOTICES AND INSTRUCTIONS TO GARNISHEE

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

INTERROGATORIES TO GARNISHEE
DEFENDANT(S) - MICHAEL ANDERSON

1. DEPOSITORY ACCOUNTS: At the time you were served or at any subsequent time, state whether or not the Defendant(s) maintains any checking, savings, lines of credit, certificate of deposit's or other depository accounts with your institution. If so, state the identification numbers of those accounts, and the amount or amounts the Defendant(s) has in each account. If the Defendant(s) maintains any of these jointly with any other person, or persons, give their name and address.

1A. DIRECT DEPOSIT ACCOUNTS: Are any of the accounts you have listed above direct deposit accounts? If yes, please state the identification numbers of those accounts.

2. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption, the amount being withheld under each exemption and the entity electronically depositing those funds on a recurring basis.

3. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. 8123? If so, identify each account.

4. TRANSFER OF PROPERTY: At any time after you were served did you pay, transfer or deliver any money or property to the defendant or to any person or place pursuant to the defendant's direction or otherwise discharge any claim of the defendant against you?

5. SAFE DEPOSIT BOXES: At the time you were served or at any subsequent time, state whether or not the Defendant(s) maintains any safe deposit box or boxes. If so, include the identification number or other designation of the box or boxes. Include a full description of the contents and also the amount of cash among those contents. If the Defendant(s) maintains any of these jointly with any other person or persons give their full name and address.

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

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

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

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

Date: 11/6/07



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

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

Palisades Collection LLC, Assignee of
HSBC/Private Label

Vs.

NO.: 2007-01540-CD

RECEIVED

NOV 20 2007

Michael J. Anderson

First Commonwealth Bank
Garnishee

FILED NOCC
M10:45AM
NOV 28 2007
S

William A. Shaw
Prothonotary/Clerk of Courts

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against PALISADES COLLECTION LLC, Assignee of HSBC/PRIVATE LABEL, Plaintiff(s) from MICHAEL J. ANDERSON, Defendant(s):

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

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

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

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

AMOUNT DUE/PRINCIPAL: **\$3,123.50**
INTEREST FROM 09/19/2007 at an interest
rate of 6% per year: To Be Determined
ATTY'S COMM: \$
DATE: 11/09/2007

PROTH. COSTS PAID: **\$40.00**
SHERIFF: \$
OTHER COSTS: \$

William A. Shaw

William A. Shaw

William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 13 day
of Nov A.D. 2007
At 3:00 A.M./P.M.

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

Chester A. Hamlin Sheriff
My Marilyn Hamlin

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

PALISADES COLLECTION, L.L.C.
ASSIGNEE OF HSBC/PRIVATE LABEL
Plaintiff

vs.

MICHAEL ANDERSON

Defendant(s)

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

JUDGMENT NO. 07-1540-CD

PRAECIPE FOR WRIT OF EXECUTION
(MONEY JUDGMENT)

To the Prothonotary: Please issue the Writ of Execution in the above-captioned matter, in the amount of \$3,123.50.

- (1) Directed to the Sheriff of CLEARFIELD County, Pennsylvania;
- (2) against, MICHAEL ANDERSON located at 305 WEAVER ST , CLEARFIELD, PA 16830, Defendant(s)
- (3) and against, FIRST COMMONWEALTH BANK located at 14303 CLEARFIELD SHAWVILLE HWY , CLEARFIELD, PA 16830, Garnishee(s);
- (4) and index this writ
 - (a) against, MICHAEL ANDERSON , Defendant(s) and
 - (b) against, FIRST COMMONWEALTH BANK, Garnishee(s),

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

You are directed to attach the property of the Defendant(s) not levied upon in the possession of
FIRST COMMONWEALTH BANK located at 14303 CLEARFIELD SHAWVILLE HWY , CLEARFIELD, PA
16830, Garnishee(s).

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

Amount due \$3,123.50
Interest from 09/19/2007 To Be Determined
At an interest rate of 6% per year

Total \$3,123.50 Plus costs & interest

40.00

Prothonotary costs

Date: 11/6/07

Amy F. Doyle #87062 / Daniel F. Wolfson #20617

Philip C. Warholic #86341 / David R. Galloway #87326

Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469

Robert N. Polas, Jr. #201259 / Ronald S. Canter #94000
Wolpoff & Abramson, L.L.P.

Attorneys in the Practice of Debt Collection
4660 Trindle Road, Suite 300

Camp Hill, PA 17011

Telephone: (717) 303-6700

Counsel for Plaintiff

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

NOV 09 2007

Attest.


William C. Warholic
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION, L.L.C.
ASSIGNEE OF HSBC/PRIVATE LABEL

Plaintiff

No. 07-1540-CD

VS

CIVIL ACTION - LAW

MICHAEL ANDERSON

Defendant(s)

INTERROGATORIES TO GARNISHEE

TO: FIRST COMMONWEALTH BANK
14303 CLEARFIELD SHAWVILLE HWY
CLEARFIELD, PA 16830

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

IMPORTANT NOTICES AND INSTRUCTIONS TO GARNISHEE

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

**INTERROGATORIES TO GARNISHEE
DEFENDANT(S) - MICHAEL ANDERSON**

1. DEPOSITORY ACCOUNTS: At the time you were served or at any subsequent time, state whether or not the Defendant(s) maintains any checking, savings, lines of credit, certificate of deposit's or other depository accounts with your institution. If so, state the identification numbers of those accounts, and the amount or amounts the Defendant(s) has in each account. If the Defendant(s) maintains any of these jointly with any other person, or persons, give their name and address.

For all answers to this and the
foregoing Interrogatories, see
Exhibit "A" attached hereto and
made part of hereof.

1A. DIRECT DEPOSIT ACCOUNTS: Are any of the accounts you have listed above direct deposit accounts? If yes, please state the identification numbers of those accounts.

2. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption, the amount being withheld under each exemption and the entity electronically depositing those funds on a recurring basis.

3. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. 8123? If so, identify each account.

4. TRANSFER OF PROPERTY: At any time after you were served did you pay, transfer or deliver any money or property to the defendant or to any person or place pursuant to the defendant's direction or otherwise discharge any claim of the defendant against you?

5. SAFE DEPOSIT BOXES: At the time you were served or at any subsequent time, state whether or not the Defendant(s) maintains any safe deposit box or boxes. If so, include the identification number or other designation of the box or boxes. Include a full description of the contents and also the amount of cash among those contents. If the Defendant(s) maintains any of these jointly with any other person or persons give their full name and address.

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

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

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

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

Date: 11/4/07



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

EXHIBIT "A"
ANSWERS TO INTERROGATORIES

1. Yes, checking account number 7110177333 into Michael J. Anderson with a current balance of negative \$ -45.99.
 - a. Yes
2. Yes, known recurring deposits but do not know if deposits are exempt.
3. See #1 above
4. No
5. No
6. No
7. No
8. No
9. First Commonwealth Bank charges a \$200.00 processing fee.

VERIFICATION

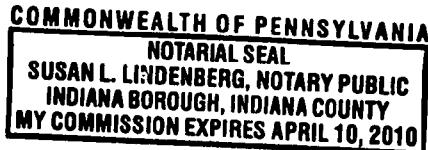
COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF INDIANA)

On this 23rd day of November 2007 before me, the undersigned officer, a Notary Public in and for said Commonwealth and County, personally appeared JAMES BOYLE, who being duly sworn according to law, acknowledged that he is Vice President of First Commonwealth Bank, and that the facts set forth in the foregoing Interrogatories are true and correct to the best of his knowledge and belief.

James A Boyle, Jr.
James Boyle, Vice President
First Commonwealth Bank

Sworn and subscribed to before me
This 23rd day of November 2007

Susan L. Lindenbrey
Notary Public



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

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF HSBC/PRIVATE LABEL
Plaintiff

vs.

MICHAEL ANDERSON

Defendant(s)

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

JUDGMENT NO. 07-1540-CD

PRAECIPE FOR WRIT OF EXECUTION
(MONEY JUDGMENT)

To the Prothonotary: Please issue the Writ of Execution in the above-captioned matter, in the amount of \$3,123.50.

- (1) Directed to the Sheriff of CLEARFIELD County, Pennsylvania;
- (2) against, MICHAEL ANDERSON located at 305 WEAVER ST , CLEARFIELD, PA 16830, Defendant(s)
- (3) and against, FIRST COMMONWEALTH BANK located at 14303 CLEARFIELD SHAWVILLE HWY , CLEARFIELD, PA 16830, Garnishee(s);
- (4) and index this writ
(a) against, MICHAEL ANDERSON , Defendant(s) and
(b) against, FIRST COMMONWEALTH BANK, Garnishee(s),

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

You are directed to attach the property of the Defendant(s) not levied upon in the possession of
FIRST COMMONWEALTH BANK located at 14303 CLEARFIELD SHAWVILLE HWY , CLEARFIELD, PA
16830, Garnishee(s).

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

Amount due \$3,123.50
Interest from 09/19/2007 To Be Determined
At an interest rate of 6% per year

Total \$3,123.50 Plus costs & interest

40.00

Prothonotary costs

Date: 11/6/07

Amy F. Doyle #87062 / Daniel F. Wolfson #20617

Philip C. Warholic #86341 / David R. Galloway #87326

Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469

Robert N. Polas, Jr. #201259 / Ronald S. Canter #94000

Wolpoff & Abramson, L.L.P.

Attorneys in the Practice of Debt Collection

4660 Trindle Road, Suite 300

Camp Hill, PA 17011

Telephone: (717) 303-6700

Counsel for Plaintiff

FILED Atty pd. 20.00
NOV 3 0 2007 4CC ④ 6wnts
NOV 0 9 2007 to Sheriff
6K

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF HSBC/PRIVATE LABEL
Plaintiff

No. 07-1540-CD

VS

CIVIL ACTION - LAW

MICHAEL ANDERSON
Defendant(s)

INTERROGATORIES TO GARNISHEE

TO: FIRST COMMONWEALTH BANK
14303 CLEARFIELD SHAWVILLE HWY
CLEARFIELD, PA 16830

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

IMPORTANT NOTICES AND INSTRUCTIONS TO GARNISHEE

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

**INTERROGATORIES TO GARNISHEE
DEFENDANT(S) - MICHAEL ANDERSON**

1. **DEPOSITORY ACCOUNTS:** At the time you were served or at any subsequent time, state whether or not the Defendant(s) maintains any checking, savings, lines of credit, certificate of deposit's or other depository accounts with your institution. If so, state the identification numbers of those accounts, and the amount or amounts the Defendant(s) has in each account. If the Defendant(s) maintains any of these jointly with any other person, or persons, give their name and address.

1A. **DIRECT DEPOSIT ACCOUNTS:** Are any of the accounts you have listed above direct deposit accounts? If yes, please state the identification numbers of those accounts.

2. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption, the amount being withheld under each exemption and the entity electronically depositing those funds on a recurring basis.

3. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. 8123? If so, identify each account.

4. **TRANSFER OF PROPERTY:** At any time after you were served did you pay, transfer or deliver any money or property to the defendant or to any person or place pursuant to the defendant's direction or otherwise discharge any claim of the defendant against you?

5. **SAFE DEPOSIT BOXES:** At the time you were served or at any subsequent time, state whether or not the Defendant(s) maintains any safe deposit box or boxes. If so, include the identification number or other designation of the box or boxes. Include a full description of the contents and also the amount of cash among those contents. If the Defendant(s) maintains any of these jointly with any other person or persons give their full name and address.

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

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

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

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

Date: 11/6/07

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

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

Palisades Collection LLC, Assignee of
HSBC/Private Label

Vs.

NO.: 2007-01540-CD

Michael J. Anderson

COPY

First Commonwealth Bank
Garnishee

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against PALISADES COLLECTION LLC, Assignee of HSBC/PRIVATE LABEL, Plaintiff(s) from MICHAEL J. ANDERSON, Defendant(s):

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

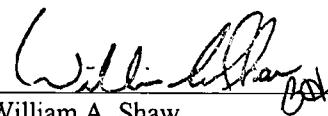
You are also directed to attach the property of the defendant(s) not levied upon in the possession of: First Commonwealth Bank as garnishee(s): All accounts including but not limited to all savings, checking and other accounts, certificates of deposit, notes receivables, collateral, pledges, documents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

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

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

AMOUNT DUE/PRINCIPAL: \$3,123.50
INTEREST FROM 09/19/2007 at an interest
rate of 6% per year: To Be Determined
ATTY'S COMM: \$
DATE: 11/09/2007

PROTH. COSTS PAID: \$40.00
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

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

Sheriff

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

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

Palisades Collection, LLC

Plaintiff

NO. 07-1540-CD

vs.

CIVIL ACTION - LAW

MICHAEL ANDERSON
Defendant

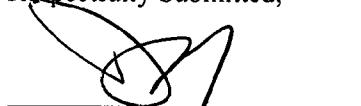
PRAECIPE TO DISCONTINUE ATTACHMENT EXECUTION

To the Prothonotary:

Kindly mark the attachment against the Garnishee, FIRST COMMONWEALTH BANK,
discontinued, upon payment of your costs only.

Dated: 12/11/07

Respectfully Submitted,


Amy F. Doyle #87062
Daniel F. Wolfson #20617
Philip C. Warholic #86341
David R. Galloway #87326
Tonilyn M. Chippie #87852
Sarah E. Ehasz #86469
Robert N. Polas, Jr. #201259
Ronald S. Canter #94000
WOLPOFF & ABRAMSON, LLP
Attorneys in the Practice of Debt Collection
4660 Trindle Rd., Suite 300
Camp Hill, PA 17011
(717) 303-6700

W&A File No. 165968362

FILED ICC First Comm.
Bank
M/2/2007
DEC 14 2007
2CC AAA, 444.

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF HSBC/PRIVATE LABEL

No. 07-1540-CD

Plaintiff

VS

CIVIL ACTION - LAW

MICHAEL ANDERSON

Defendant(s)

PRAECIPE TO SETTLE AND SATISFY

Please mark the judgment in the above-entitled cause as paid and satisfied.

Respectfully Submitted,

By:

Date: 12/1/07


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

Cc: MICHAEL ANDERSON

FILED pd \$7.00 A/H
m/11/35cm acc & acert of
sat issued to
JAN 22 2008 A/H.
W.A.S.

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

PALISADES COLLECTION,L.L.C.
ASSIGNEE OF HSBC/PRIVATE LABEL
Plaintiff

No. 07-1540-CD

vs.

CIVIL ACTION - LAW

MICHAEL ANDERSON
Defendant(s)

CERTIFICATE OF SERVICE

The undersigned does hereby certify that a copy of the foregoing praecipe was served this date by Regular Mail, Postage Pre-Paid on this 18th day of December, 2007.

Michael Anderson
305 WEAVER ST
CLEARFIELD, PA 16830


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

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

CERTIFICATE OF SATISFACTION OF JUDGMENT

No.: 2007-01540-CD

Palisades Collection LLC
HSBC/Private Label

Debt: \$3123.50

Vs.

Atty's Comm.:

Michael J. Anderson

Interest From:

First Commonwealth Bank

Cost: \$7.00

NOW, Tuesday, January 22, 2008 , directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 22nd day of January, A.D. 2008.



Prothonotary