

**07-1568-CD**

**Beneficial vs Robert MacTavish**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

Plaintiff,

CIVIL DIVISION

Vs.

No. 07-1568-CD

ROBERT E. MACTAVISH

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 attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you. **YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.**

**DAVID S. MEHOLICK, COURT ADMINISTRATOR**  
**CLEARFIELD COUNTY COURTHOUSE**  
**CLEARFIELD, PA 16830**  
**814-765-2641, EXT. 5982**

THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE

**FILED** *icc Sheriff*  
*3/24/07*  
**SEP 24 2007** *Att 85.00*  
*um*  
William A. Shaw  
Prothonotary/Clerk of Courts

*Oct 15, 2007* Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

*William A. Shaw*  
Deputy Prothonotary *GK*

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA**

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

vs.

ROBERT E. MACTAVISH,

Defendant.

Plaintiff's Address:  
2700 Sanders Road  
Prospect Heights, IL 60070

Defendant's Address:  
414 EAST LOCUST STREET #A  
CLEARFIELD, PA 16830

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**CIVIL DIVISION**

No.

**TYPE OF PLEADING:**

Complaint

**TYPE OF CASE:**

Civil Action

**FILED ON BEHALF OF:**

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

**COUNSEL OF RECORD:**

**CATHY ANN CHROMULAK, ESQ.**

PA ID NO. 42067

**MAUREEN A. DOWD, ESQ.**

PA ID NO. 90549

**BETH ARNOLD HOWELL, ESQ.**

PA ID NO. 203606

**CHRISTINE A. SAUNDERS, ESQ.**

PA ID NO. 203373

**CHROMULAK & ASSOCIATES, LLC**

375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

(724) 916-2400

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BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

CIVIL DIVISION

No.

Plaintiff,

vs.

ROBERT E. MACTAVISH,

Defendant.

COMPLAINT

AND NOW COMES, the Plaintiff, BENEFICIAL CONSUMER DISCOUNT COMPANY, by its Attorneys, **Chromulak & Associates, LLC**, with its Civil Action Complaint, the following of which is a statement thereof:

1. BENEFICIAL CONSUMER DISCOUNT COMPANY is a Corporation, duly authorized to conduct business in the Commonwealth of Pennsylvania, with its principal office situated at 2700 Sanders Road, Prospect Heights, IL 60070, hereinafter referred to as "Plaintiff".

2. ROBERT E. MACTAVISH is an adult individual residing at 414 EAST LOCUST STREET #A, CLEARFIELD, PA 16830.

3. On or about FEBRUARY 1, 2005, Defendant entered into a written Loan Agreement with the Plaintiff, as evidenced by the Endorsed Check, a copy of which is attached hereto as "Exhibit A" and incorporated herein.

4. Pursuant to the Loan Agreement with Defendant, Plaintiff advanced funds to the Defendant.

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5. Defendant is in default under the terms and conditions of the aforementioned Loan Agreement for failing to make payments when due, with the last payment having been made on or about JULY 8, 2006.

6. Pursuant to the terms of the Loan Agreement, Plaintiff has the right to require payment of the entire amount owed upon default. The total amount due, including principal and interest, and owing by the Defendant is in the sum of FIVE THOUSAND SEVEN HUNDRED THIRTY EIGHT AND 57/100 (\$5,738.57) DOLLARS as of JULY 26, 2007.

7. Numerous demands have been made upon Defendant by Plaintiff, but Defendant has failed or refused to pay.

8. Pursuant to the Loan Agreement, Plaintiff is entitled to recover the entire indebtedness, including without limitation, principal, accrued interest, costs of collection and reasonable attorney's fees.

WHEREFORE, Plaintiff claims damages in the sum of FIVE THOUSAND SEVEN HUNDRED THIRTY EIGHT AND 57/100 (\$5,738.57) DOLLARS, with interest thereon at the rate of 18.53% from JULY 27, 2007, plus court costs and attorney's fees.

Respectfully submitted,

**Chromulak & Associates, LLC**

By: Beth Arnold Howell  
CATHY ANN CHROMULAK, ESQ.  
PA ID NO. 42067  
MAUREEN A. DOWD, ESQ.  
PA ID NO. 90549  
BETH ARNOLD HOWELL, ESQ.  
PA ID NO. 203606  
CHRISTINE A. SAUNDERS, ESQ.  
PA ID NO. 203373

Attorneys for Plaintiff  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

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THE BACKGROUND AREA OF THIS DOCUMENT IS MULTICOLORED



**Beneficial**  
Member HSBC Group

Account Opener 243501

71172301050000PROS1683600005000F27.1994065902435014



70-7001  
2719

HSBC Bank USA, N.A.  
Processed at 1301 East Tower Road  
Schaumburg, IL 60173  
Check Cashing Not Available at HSBC  
HSBC Account Holders: For Deposit Only



January 17, 2005

Pay to the order of Robert E. MacTavish

FIVE THOUSAND AND 88/100

AMOUNT:

**\$5,000.88**

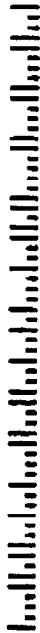
DOLLARS

Not valid after: February 15, 2005

711723-243501-406

Robert E. MacTavish  
1066 Vfw Rd.

Frenchville, PA 16836-8730



8763 8484 48756

02 GS

Payee's Endorsement and Two Forms of ID Required.  
By endorsing the back of this check you accept our offer and agree to the terms of your loan agreement contained in Form #27199PA(01/05)406. If this offer is not accepted, please destroy this check.

**Signing this check will result in a loan that must be repaid with interest and fees.**

*R. MacTavish*

AUTHORIZED SIGNATURE

tabbles

EXHIBIT

"A"

⑈0190040408⑈ 1:271970011: 71172324350106⑈ ⑈0000500088⑈

(Required) Home Phone Number  
☐ DO NOT SHARE  
(see enclosed insert)

By endorsing this check you agree to the terms and conditions  
of the attached Promissory Note.

(Required) Signature of within-named payee only

Payable only to person whose name and address  
appears on Loan Check. Loan Check not transferable.

**Signing this check will  
result in a loan that must  
be repaid with interest and  
fees.**

PA# 22 415 194

DOB 10/11/1976

EX 10/12/2004

big CARD verified

Army ID

NORTHWEST  
SAVINGS BANK

→ 243374218

012805

CLEARFIELD, #1550 4099

92012005

4909962

U763 U764  
U85115C

U763b  
U76160

000261

01312005

01312005



The front of this document has a colored Security Screen.  
Absence of this feature may indicate alteration.



Account Opener 346596  
71181501050000PROS1900100005000F27.1994065903465960  
[Barcode]

HSBC Bank USA, N.A.  
Processed at 1301 East Tower Road  
Schaumburg, IL 60173  
Check Cashing Not Available at HSBC  
HSBC Accountholders: For Deposit Only

70-7001  
2719

Pay to the  
order of

Sample A. Sample  
FIVE THOUSAND AND 88/100

January 17, 2005  
AMOUNT: **\$5,000.88**  
DOLLARS

Not valid after: February 15, 2005  
711815-346596-406

Sample A. Sample  
Jan 2005 Pros 406 56, C006paben011  
Roslyn, PA 19001-2412  
[Barcode]

**VOID**  
Employee's endorsement and Two Forms of ID Required.  
By endorsing the back of this check you accept our offer and  
agree to the terms of your loan agreement contained in Form  
#27199PA(01/05)406. If this offer is not accepted, please  
destroy this check.

**Signing this check will result in a loan that  
must be repaid with interest and fees.**

*R. Milagros Rodriguez*  
AUTHORIZED SIGNATURE

⑈0190040408⑈ ⑆27197001⑆ 71181534659606⑈

Sign the back of this check, and cash or deposit it before the expiration date.



409 W. County Line Road  
Hatboro, PA 19040

Customer ID No.: 406 5903465960  
Check Amount: \$5,000.88

**This is a real check for \$5,000.88**

**It's valid until February 15, 2005**

Dear Sample A. Sample,

You can take this check to the bank! Once you cash it, you open a loan from Beneficial.  
Then use the money to make your family life even more rewarding.

**Take this check to your bank**

This is a real check, not a copy of one. So you can use it to get your money fast, or simply  
deposit it in the bank. And, if you have any questions, you can call us at 1-866-396-INFO (4636).

**Use the money for anything**

You may want to make a large purchase. Or use it when you want ready cash for any of the  
unexpected expenses. No matter what, it's available now.

**There's no need to wait**

Your check is good for extra cash today. And if you need to apply for more money, just visit  
our branch at the address above or give us a call at (215) 443-9902.

Sincerely,

*Milagros Rodriguez*

Milagros Rodriguez  
Branch Manager, Beneficial

**P.S. To accept this loan offer, please be sure to sign and deposit your check before February 15, 2005.  
If you do not accept this loan offer, please remember to destroy the attached check.**

**10 - Day Satisfaction Guarantee.** Because we want you to be completely satisfied, we offer a Satisfaction Guarantee. If for any reason you are not satisfied  
with this loan and you repay it in full within 10 days after the loan funds are disbursed, other than with a refinancing of this loan with us, we will refund any  
interest charges, closing costs and fees. We will also waive any prepayment penalty applicable to your loan.

The Promissory Note and Disclosures found on the back contain a full explanation of the terms and conditions of your loan.

**SPECIAL NOTICE** - Please see the enclosed documents entitled "Important Notice Required Under The Fair Credit Reporting Act" and "Privacy Statement" for  
important information on your rights.

**THIS IS A SOLICITATION FOR A LOAN - READ THE ENCLOSED DISCLOSURES BEFORE SIGNING THIS CHECK.**

If you do not wish to receive any further solicitation, please call 215-443-9902.

711815  
C006 011

ZV-015-56-0000690-011

An Equal Opportunity Lender

27199PA(01/05)406

406



(Required) Home Phone Number  
☐ DO NOT SHARE  
(see enclosed insert)

(Required) Signature of other named payee only  
Payable only to person whose name and address appears on Cash Check, Cash Check and Cashier's Check.  
**Signing this check will result in a loan that must be repaid with interest and fees.**

By endorsing this check you agree to the terms and conditions of the attached Promissory Note.

## PROMISSORY NOTE AND DISCLOSURES

**CREDITOR (Called "We", "Us", "Our"):**

**Beneficial Consumer Discount Company**  
409 W. County Line Road  
Hatboro, PA 19040

**BORROWER (Called "You", "Your"):**

Sample A. Sample  
Jan 2005 Pros 406 56, C006paben011  
Roslyn, PA 19001-2412

<b>• ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.  27.199%	<b>• FINANCE CHARGE</b> The dollar amount the credit will cost you.  \$4,197.12 <sup>*e*</sup>	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.  \$5,000.88	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled.  \$9,198.00 <sup>*e*</sup>	<b>Date of Loan</b>  January 17, 2005 <sup>*e*</sup>
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**Your Payment schedule will be:**

<b>Number of Payments</b>	<b>Amount of Payments</b>	<b>When Payments Are Due:</b>
60	\$153.30	Monthly, beginning on the Payment Due Date shown on the first Billing Statement.

**Prepayment:** If you pay off early, you may be entitled to a refund of part of the Finance Charge.

**Late Charge:** If you don't pay any payment in 10 days after it's due, you will also pay 1-1/2% per month on the amount overdue (subject to a \$1.00 minimum charge).

See below for any additional information about nonpayment default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

<sup>\*e\*</sup> means an estimate

**PROMISE TO PAY.** By signing the attached check, you agree to the terms of this Promissory Note and Disclosure and promise to pay us the Total of Payments (the sum of Finance Charge plus the Amount Financed) in monthly payments as stated above. Finance Charge includes a nonrefundable fee of \$150.00 and interest which has been calculated in advance at the Contract Rate of 25.698% per year on the scheduled unpaid balances on the assumptions the payments are made on time.

**DATE ON WHICH FINANCE CHARGES BEGIN. PAYMENT DATES.** This loan will be consummated on the date you cash the check for the loan proceeds which you received with this Promissory Note and Disclosures. Finance Charges will begin on the date the check is cashed.

**PREPAYMENT.** If you fully pay before the final payment due date, the amount you owe will be reduced by unearned Finance Charges (but not the Service charge) determined by the Rule of 78ths.

**LATE CHARGE.** If you don't pay any payment in 10 days after it's due, you will also pay 1-1/2% per month on the amount overdue (subject to a \$1.00 minimum charge).

**BAD CHECK CHARGE.** We will charge you a fee of \$20 if any payment check is returned because of insufficient funds or is otherwise dishonored. You agree that we may deduct this charge from a monthly payment.

**FAILURE TO PAY.** If you don't pay any payment on time (a) all your payments may become due at once and without notifying you before bringing suit, we may sue for the total amount you owe less any unearned Finance Charges you would receive if you fully prepaid, and (b) you will also pay our reasonable attorney fees, if the attorney is not our salaried employee, for legal proceedings to collect this loan or realize on security.

**ALTERNATIVE DISPUTE RESOLUTION.** Terms of the Arbitration Provision is provided with this Promissory Note and Disclosure and is incorporated herein by reference.

**CREDIT REPORTING AND CUSTOMER INFORMATION PRACTICES.** If you fail to fulfill the terms of your credit obligation, a negative report reflecting on your credit record may be submitted to a Credit Reporting Agency. You agree that the Department of Motor Vehicles (or your state's equivalent of such department) may release your residence address to us, should it become necessary to locate you. You agree that our supervisory personnel may listen to telephone calls between you and our representatives in order to evaluate the quality of our service to you. For more information regarding our privacy practices, please refer to the enclosed Privacy Statement.

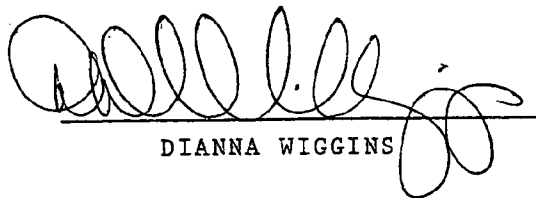
**ITEMIZATION OF AMOUNT FINANCED.** The entire Amount Financed (shown above) will be given directly to you.

VERIFICATION

DIANNA WIGGINS , Recover Specialist for

BENEFICIAL CONSUMER DISCOUNT COMPANY

Deposes and says subject to the penalties of 18 Pa C.S. Section 4904 relating to unsworn falsification to authorities, that the facts set forth in the forgoing Complaint are true and correct to the best of her knowledge, information and belief.

  
DIANNA WIGGINS

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

vs.

ROBERT E. MACTAVISH,

Defendant.

Plaintiff's Address:  
2700 Sanders Road  
Prospect Heights, IL 60070

Defendant's Address:  
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CLEARFIELD, PA 16830

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**CIVIL DIVISION**

No. 07-1568-CD

**TYPE OF PLEADING:**

Praecipe to Reinstate Complaint

**TYPE OF CASE:**

Civil Action

**FILED ON BEHALF OF:**

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

**COUNSEL OF RECORD:**

**CATHY ANN CHROMULAK, ESQ.**

PA ID NO. 42067

**MAUREEN A. DOWD, ESQ.**

PA ID NO. 90549

**BETH ARNOLD HOWELL, ESQ.**

PA ID NO. 203606

**CHRISTINE A. SAUNDERS, ESQ.**

PA ID NO. 203373

**CHROMULAK & ASSOCIATES, L.L.C.**

375 Southpointe Boulevard

4<sup>th</sup> Floor

Canonsburg, PA 15317

(724) 916-2400

**FILED** *Att'y pd.*  
*m110373a* *7.00*  
**OCT 15 2007**  
William A. Shaw  
Prothonotary/Clerk of Courts  
*1 Compl.*  
*Reinstated*  
*to Sheriff*  
*(CK)*

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

CIVIL DIVISION

No. 07-1568-CD

Plaintiff,

vs.

ROBERT E. MACTAVISH,

Defendant.

PRAECIPE TO REINSTATE COMPLAINT

TO THE PROTHONOTARY:

Please reinstate the complaint in the above-captioned action, at 07-1568-CD and mark the docket accordingly.

BY

Beth Arnold Howell

CATHY ANN CHROMULAK, ESQ.

MAUREEN A. DOWD, ESQ.

BETH ARNOLD HOWELL, ESQ.

CHRISTINE A. SAUNDERS, ESQ.

CHROMULAK & ASSOCIATES, L.L.C.

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**In The Court of Common Pleas of Clearfield County, Pennsylvania**

Service # 1 of 1 Services

Sheriff Docket # **103232**

BENEFICIAL CONSUMER DISCOUNT COMPANY

Case # 07-1568-CD

vs.

ROBERT E. MACTAVISH

TYPE OF SERVICE COMPLAINT

**SHERIFF RETURNS**

NOW January 25, 2008 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT "NOT FOUND" AS TO ROBERT E. MACTAVISH, DEFENDANT. 414 EAST LOCUST ST. APT A, CLEARIFELD, PA "EMPTY".

SERVED BY: /

**Return Costs**

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	19926	10.00
SHERIFF HAWKINS	CHROMULAK	19926	16.00

**FILED**  
01/11:50 am  
JAN 25 2008  
(LM)

Sworn to Before me This

So Answers,

William A. Shaw  
Prothonotary/Clerk of Courts

\_\_\_\_\_ Day of \_\_\_\_\_ 2008

*Chester A. Hawkins*  
*by Mary Hamer*  
Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

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No. 07-1568 CD

ROBERT E. MACTAVISH

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DAVID S. MEHOLICK, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830  
814-765-2641, EXT. 5982

I hereby certify this to be a true  
and attested copy of the original  
statement of the Court Administrator

SEP 24 2007

Attest.

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PA ID NO. 203606

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PA ID NO. 203373

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8. Pursuant to the Loan Agreement, Plaintiff is entitled to recover the entire indebtedness, including without limitation, principal, accrued interest, costs of collection and reasonable attorney's fees.

**WHEREFORE**, Plaintiff claims damages in the sum of FIVE THOUSAND SEVEN HUNDRED THIRTY EIGHT AND 57/100 (\$5,738.57) DOLLARS, with interest thereon at the rate of 18.53% from JULY 27, 2007, plus court costs and attorney's fees.

Respectfully submitted,

**Chromulak & Associates, LLC**

By: Beth Arnold Howell  
**CATHY ANN CHROMULAK, ESQ.**  
PA ID NO. 42067  
**MAUREEN A. DOWD, ESQ.**  
PA ID NO. 90549  
**BETH ARNOLD HOWELL, ESQ.**  
PA ID NO. 203606  
**CHRISTINE A. SAUNDERS, ESQ.**  
PA ID NO. 203373

Attorneys for Plaintiff  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
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order of

Robert E. MacTavish

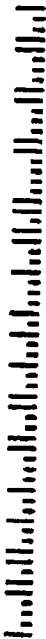
**FIVE THOUSAND AND 88/100**

Not valid after: February 15, 2005

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Robert E. MacTavish  
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January 17, 2005

AMOUNT: **\$5,000.88**  
DOLLARS

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**Signing this check will result in a loan that  
must be repaid with interest and fees.**

*R. MacTavish*

AUTHORIZED SIGNATURE

tabbles

EXHIBIT

"A"

⑈0690040408⑈ ⑆2719700⑆⑆⑆

71172324350106⑈

⑈0000500088⑈

(Required) Home Phone Number  
☐ DO NOT SHARE  
(see enclosed insert)

By endorsing this check you agree to the terms and conditions  
of the attached Promissory Note.

(Required) Signature of within-named payee only

Payable only to person whose name and address  
appears on Loan Check. Loan Check not transferable.

**Signing this check will  
result in a loan that must  
be repaid with interest and  
fees.**

PA# 22 415 194

DOB 10/11/1976

EX 10/12/2004

big CARD needed

Army ID

NORTHWEST

SAVINGS BANK

→ 243374218

012805

CLEARFIELD, #1550 4099

92812005  
4909962

U/bd U+U4  
U/bd U+U4

U/bd U+U4  
U/bd U+U4

000261

61312005

000261



The holder of this document has a colored Security Screen.  
Absence of this feature may indicate alteration.



Account Opener 346596  
7118150105000PROS1900100005000F27.1994065903465960

HSBC Bank USA, N.A.  
Processed at: 1301 East Tower Road  
Schaumburg, IL 60173  
Check Cashing Not Available at HSBC  
HSBC Account Holders: For Deposit Only

70-7001  
2719

Pay to the  
order of Sample A. Sample

FIVE THOUSAND AND 88/100

Not valid after: February 15, 2005

711815-346596-406

Sample A. Sample  
Jan 2005 Pros 406 56, C006paben011  
Roslyn, PA 19001-2412



January 17, 2005

AMOUNT: **\$5,000.88**  
DOLLARS

Employee's endorsement and Two Forms of ID Required.  
By endorsing the back of this check you accept our offer and  
agree to the terms of your loan agreement contained in Form  
#27199PA(01/05)406. If this offer is not accepted, please  
destroy this check.

**Signing this check will result in a loan that  
must be repaid with interest and fees.**

*R. Milagros Rodriguez*

AUTHORIZED SIGNATURE

⑈0190040408⑈ ⑆271970011⑆ 71181534659606⑈

Sign the back of this check, and cash or deposit it before the expiration date.



409 W. County Line Road  
Hatboro, PA 19040

Customer ID No.: 406 5903465960  
Check Amount: \$5,000.88

**This is a real check for \$5,000.88**

**It's valid until February 15, 2005**

Dear Sample A. Sample,

You can take this check to the bank! Once you cash it, you open a loan from Beneficial.  
Then use the money to make your family life even more rewarding.

### Take this check to your bank

This is a real check, not a copy of one. So you can use it to get your money fast, or simply  
deposit it in the bank. And, if you have any questions, you can call us at 1-866-396-INFO (4636).

### Use the money for anything

You may want to make a large purchase. Or use it when you want ready cash for any of the  
unexpected expenses. No matter what, it's available now.

### There's no need to wait

Your check is good for extra cash today. And if you need to apply for more money, just visit  
our branch at the address above or give us a call at (215) 443-9902.

Sincerely,

*Milagros Rodriguez*

Milagros Rodriguez  
Branch Manager, Beneficial

**P.S. To accept this loan offer, please be sure to sign and deposit your check before February 15, 2005.  
If you do not accept this loan offer, please remember to destroy the attached check.**

10 - Day Satisfaction Guarantee-Because we want you to be completely satisfied, we offer a Satisfaction Guarantee. If for any reason you are not satisfied  
with this loan and you repay it in full within 10 days after the loan funds are disbursed, other than with a refinance of this loan with us, we will refund any  
interest charges, closing costs and fees. We will also waive any prepayment penalty applicable to your loan.

The Promissory Note and Disclosures found on the back contain a full explanation of the terms and conditions of your loan.

SPECIAL NOTICE - Please see the enclosed documents entitled "Important Notice Required Under The Fair Credit Reporting Act" and "Privacy Statement" for  
important information on your rights.

**THIS IS A SOLICITATION FOR A LOAN - READ THE ENCLOSED DISCLOSURES BEFORE SIGNING THIS CHECK.**

If you do not wish to receive any further solicitation, please call 215-443-9902.

(Required) Home Phone Number  
☐ DO NOT SHARE  
(see enclosed insert)

Signing this check will  
result in a loan that must  
be repaid with interest and  
fees.

Required Signature of applicant only.  
Printable only by person whose name is shown  
on the attached Promissory Note.

By signing this check you agree to the terms and conditions  
of the attached Promissory Note.

## PROMISSORY NOTE AND DISCLOSURES

**CREDITOR (Called "We", "Us", "Our"):**

Beneficial Consumer Discount Company  
409 W. County Line Road  
Hatboro, PA 19040

**BORROWER (Called "You", "Your"):**

Sample A. Sample  
Jan 2005 Pros 406 56, C006paben011  
Roslyn, PA 19001-2412

<b>• ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.  27.199%	<b>• FINANCE CHARGE</b> The dollar amount the credit will cost you.  \$4,197.12	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.  \$5,000.68	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled.  \$9,198.00	<b>Date of Loan</b>  January 17, 2005
---	--	---	--	---

**Your Payment schedule will be:**

Number of Payments	Amount of Payments	When Payments Are Due:
60	\$153.30	Monthly, beginning on the Payment Due Date shown on the first Billing Statement.

**Prepayment:** If you pay off early, you may be entitled to a refund of part of the Finance Charge.

**Late Charge:** If you don't pay any payment in 10 days after it's due, you will also pay 1-1/2% per month on the amount overdue (subject to a \$1.00 minimum charge).

See below for any additional information about nonpayment default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

\*e\* means an estimate

**PROMISE TO PAY.** By signing the attached check, you agree to the terms of this Promissory Note and Disclosure and promise to pay us the Total of Payments (the sum of Finance Charge plus the Amount Financed) in monthly payments as stated above. Finance Charge includes a nonrefundable fee of \$150.00 and interest which has been calculated in advance at the Contract Rate of 25.698% per year on the scheduled unpaid balances on the assumptions the payments are made on time.

**DATE ON WHICH FINANCE CHARGES BEGIN. PAYMENT DATES.** This loan will be consummated on the date you cash the check for the loan proceeds which you received with this Promissory Note and Disclosures. Finance Charges will begin on the date the check is cashed.

**PREPAYMENT.** If you fully pay before the final payment due date, the amount you owe will be reduced by unearned Finance Charges (but not the Service charge) determined by the Rule of 78ths.

**LATE CHARGE.** If you don't pay any payment in 10 days after it's due, you will also pay 1-1/2% per month on the amount overdue (subject to a \$1.00 minimum charge).

**BAD CHECK CHARGE.** We will charge you a fee of \$20 if any payment check is returned because of insufficient funds or is otherwise dishonored. You agree that we may deduct this charge from a monthly payment.

**FAILURE TO PAY.** If you don't pay any payment on time (a) all your payments may become due at once and without notifying you before bringing suit, we may sue for the total amount you owe less any unearned Finance Charges you would receive if you fully prepaid, and (b) you will also pay our reasonable attorney fees, if the attorney is not our salaried employee, for legal proceedings to collect this loan or realize on security.

**ALTERNATIVE DISPUTE RESOLUTION.** Terms of the Arbitration Provision is provided with this Promissory Note and Disclosure and is incorporated herein by reference.

**CREDIT REPORTING AND CUSTOMER INFORMATION PRACTICES.** If you fail to fulfill the terms of your credit obligation, a negative report reflecting on your credit record may be submitted to a Credit Reporting Agency. You agree that the Department of Motor Vehicles (or your state's equivalent of such department) may release your residence address to us, should it become necessary to locate you. You agree that our supervisory personnel may listen to telephone calls between you and our representatives in order to evaluate the quality of our service to you. For more information regarding our privacy practices, please refer to the enclosed Privacy Statement.

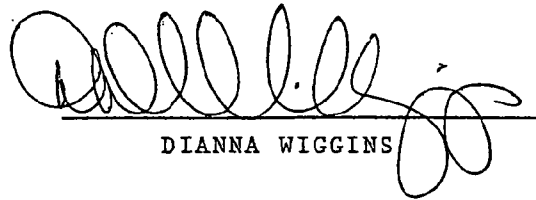
**ITEMIZATION OF AMOUNT FINANCED.** The entire Amount Financed (shown above) will be given directly to you.

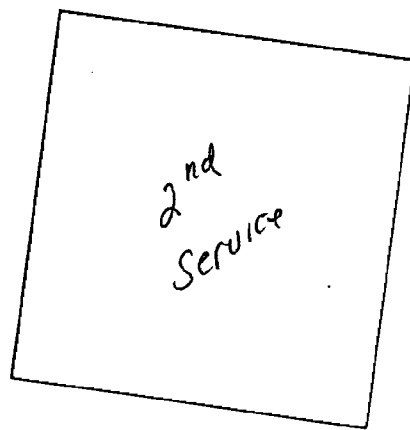
VERIFICATION

DIANNA WIGGINS , Recover Specialist for

BENEFICIAL CONSUMER DISCOUNT COMPANY

Deposes and says subject to the penalties of 18 Pa C.S. Section 4904 relating to unsworn falsification to authorities, that the facts set forth in the forgoing Complaint are true and correct to the best of her knowledge, information and belief.

  
DIANNA WIGGINS



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103305  
NO: 07-1568-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY  
vs.  
DEFENDANT: ROBERT E. MACTAVISH

SHERIFF RETURN

NOW, October 18, 2007 AT 8:59 AM SERVED THE WITHIN COMPLAINT ON ROBERT E. MACTAVISH DEFENDANT AT WORK: QUEHANNA BOOTCAMP, 4395 QUEHANNA HWY., KARTHAUS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO ROBERT E. MACTAVISH, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / DEHAVEN

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	20246	10.00
SHERIFF HAWKINS	CHROMULAK	20246	31.31

FILED

01/11: 504m  
JAN 25 2008

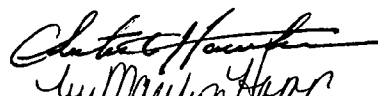
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2008

\_\_\_\_\_

So Answers,

  
Chester A. Hawkins  
Sheriff



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

vs.

ROBERT E. MACTAVISH,

Defendant.

Plaintiff's Address:  
2700 Sanders Road  
Prospect Heights, IL 60070

Defendant's Address:  
414 EAST LOCUST STREET #A  
CLEARFIELD, PA 16830

Dated: DECEMBER 12, 2007

CIVIL DIVISION

No. 07-1568-CD

TYPE OF PLEADING:

Praeipe for Default Judgment

TYPE OF CASE:

Civil Action

FILED ON BEHALF OF:

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQUIRE  
PA ID NO. 42067  
MAUREEN A. DOWD, ESQUIRE  
PA ID NO. 90549  
BETH ARNOLD HOWELL, ESQUIRE  
PA ID NO. 203606  
CHRISTINE A. SAUNDERS, ESQUIRE  
PA ID NO. 203373

CHROMULAK & ASSOCIATES, L.L.C.  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

**FILED**

FEB 01 2008

W/ 11:50/5  
William A. Shaw  
Prothonotary/Clerk of Courts  
Not in to  
Dftt.

**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND  
ANY INFORMATION  
OBTAINED WILL BE USED  
FOR THAT PURPOSE.**

TO: PROTHONOTARY

Please enter judgment by default against the within-named defendant, **ROBERT E. MACTAVISH**, for failure to file an Answer as follows:

Amount Claimed in Complaint:	\$5,738.57
Interest from 7/27/07 through 12/12/07:	410.05
Costs of Collection through 12/12/07:	712.00
<b>TOTAL</b>	<b>\$6,860.62</b>

With interest accruing on the total balance of \$6,860.62 at the rate of 6% per annum, together with additional costs of suit.

BY Christine A. Saunders  
CATHY ANN CHROMULAK, ESQUIRE  
MAUREEN A. DOWD, ESQUIRE  
BETH ARNOLD HOWELL, ESQUIRE  
CHRISTINE A. SAUNDERS, ESQUIRE  
Attorneys for Plaintiff

**AFFIDAVIT OF NON-MILITARY SERVICE  
AND CERTIFICATION OF MAILING OF NOTICE OF  
INTENT TO TAKE DEFAULT JUDGMENT**

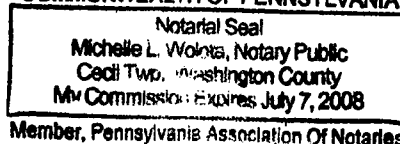
COMMONWEALTH OF PENNSYLVANIA     )  
   )     SS:  
COUNTY OF WASHINGTON             )

Before me, the undersigned authority, a Notary Public in and for said County and State, personally appeared, Christine A. Saunders, ESQUIRE, attorney for and authorized representative of plaintiff who, being duly sworn according to law, deposes and says that the defendant is not in the military service of the United States of America to the best of her knowledge, information and belief and certifies that the Notice of Intent to take Default Judgment was mailed to defendant on **NOVEMBER 30, 2007** by certificate of mailing in accordance with Pa.R.C.P. 237.1, as evidenced by the attached copy.

Christine A. Saunders  
CATHY ANN CHROMULAK, ESQUIRE  
MAUREEN A. DOWD, ESQUIRE  
BETH ARNOLD HOWELL, ESQUIRE  
CHRISTINE A. SAUNDERS, ESQUIRE

Sworn to and subscribed before me  
This 13 day of Dec, 2007.

Michelle L. Wolke  
Notary Public  
COMMONWEALTH OF PENNSYLVANIA



**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND  
ANY INFORMATION  
OBTAINED WILL BE USED  
FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY,  
Plaintiff,

CIVIL DIVISION  
No. 07-1568-CD

Vs.

ROBERT E. MACTAVISH,  
Defendant(s).

TO: ROBERT E. MACTAVISH  
414 EAST LOCUST ST. #A  
CLEARFIELD, PA 16830

DATE OF NOTICE: NOVEMBER 30, 2007

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN 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 OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

DAVID S. MEHOLICK, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830  
814-765-2641, EXT.5982

By:

Beth Arnold Howell  
CATHY ANN CHROMULAK, ESQ.  
MAUREEN A. DOWD, ESQ.  
BETH ARNOLD HOWELL, ESQ.  
CHRISTINE A. SAUNDERS, ESQ.  
Attorneys for Plaintiff  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.

# CHROMULAK & ASSOCIATES, L.L.C.

ATTORNEYS AT LAW  
375 SOUTHPOINTE BLVD.  
4TH FLOOR  
CANONSBURG, PA 15317

Indicate type of mail:  
☐ Registered  
☐ Insured  
☐ COD  
☐ Certified

Check appropriate block for:  
☐ Return Receipt for Merchandise  
☐ Registered Mail  
☐ With Postal Insurance  
☐ Without Postal Insurance

Affix stamp here for:  
Postage  
Due  
If COD

UNITED STATES POSTAGE  
PITNEY BOWES  
02 1P  
0003834775  
NOV 30 2007  
\$ 001.750  
MAILED FROM ZIP CODE 15317

Sender: PITTSBURGH, PENNSYLVANIA 15211-1205

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act Value (if Regis.)	Insured Value	Due Service If COD
1	10269	VALERIE A. KINTER 34 HORN ROAD, LEVITTOWN, PA 19056-1306						
2	10269	THOMAS E. KINTER 34 HORN ROAD, LEVITTOWN, PA 19056-1306						
3	✓ 10269	ROBERT MACTAVISH 414 E. LOCUST ST., APT. B, CLEARFIELD, PA 16830						
4	10400	DONALD J. DENORCEY 995 FRANKSTOWN RD., JOHNSTOWN, PA 15902						
5	10400	CINDY L. DENORCEY 995 FRANKSTOWN RD., JOHNSTOWN, PA 15902						
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								

Total Number of Pieces Listed by Sender 5	Total Number of Pieces Received at Post Office 5	Postmaster, Per (Name of Receiving Employee) B. Lewis
--	---	--

PS Form 3877, February 1994

Form Must Be Completed by Typewriter, Ink, or Ball Point Pen

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R800, S813, and S971 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to Standard Mail (A) and Standard Mail (B) parcels.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

CIVIL DIVISION

No. 07-1568-CD

Plaintiff,

vs.

ROBERT E. MACTAVISH,

Defendant.

NOTICE OF ORDER, DECREE OR JUDGMENT

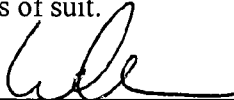
TO: ROBERT E. MACTAVISH  
414 EAST LOCUST STREET #A  
CLEARFIELD, PA 16830

(X) Defendant

You are hereby notified that an Order, Decree or Judgment was entered in the above captioned proceeding on FEB 1, 2008.

( ) A copy of the Order or Decree is enclosed, or

(X) The judgment is as follows: \$6,860.62 plus interest at the rate of 6% per annum and additional costs of suit.

  
\_\_\_\_\_  
~~Deputy~~

**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND  
ANY INFORMATION  
OBTAINED WILL BE USED  
FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

vs.

ROBERT E. MACTAVISH,

Defendant,

and

NORTHWEST SAVINGS BANK,

Garnishee.

Plaintiff's Address:  
2700 Sanders Road  
Prospect Heights, IL 60070

Defendant's Address:  
414 EAST LOCUST STREET #A  
CLEARFIELD, PA 16830

Garnishee's Address:  
1200 SOUTH 2ND STREET  
CLEARFIELD, PA 16830

Date: June 23, 2008

CIVIL DIVISION

No. 07-1568-CD

TYPE OF PLEADING:

PRAECIPE FOR A WRIT OF  
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.  
PA ID NO. 42067

BETH ARNOLD HOWELL, ESQ.  
PA ID NO. 203606

TERESA K. FUCHS, ESQ.  
PA ID NO. 205696

JENNIFER M. PALONIS, ESQ.  
PA ID NO. 205703

CHROMULAK & ASSOCIATES, L.L.C.

375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

FILED

JUN 25 2008

01/12/15/1

William A. Shaw

Prothonotary/Clerk of Courts

NO C/U

ISSUED 6/23/08

TO SHAW

THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

vs.

ROBERT E. MACTAVISH,

Defendant,

and

NORTHWEST SAVINGS BANK,

Garnishee.

Plaintiff's Address:  
2700 Sanders Road  
Prospect Heights, IL 60070

Defendant's Address:  
414 EAST LOCUST STREET #A  
CLEARFIELD, PA 16830

Garnishee's Address:  
1200 SOUTH 2ND STREET  
CLEARFIELD, PA 16830

Date: June 23, 2008

CIVIL DIVISION

No. 07-1568-CD

TYPE OF PLEADING:

PRAECIPE FOR A WRIT OF  
EXECUTION

FILED ON BEHALF OF:

BENEFICIAL CONSUMER  
DISCOUNT COMPANY

COUNSEL OF RECORD:

CATHY ANN CHROMULAK, ESQ.  
PA ID NO. 42067

BETH ARNOLD HOWELL, ESQ.  
PA ID NO. 203606

TERESA K. FUCHS, ESQ.  
PA ID NO. 205696

JENNIFER M. PALONIS, ESQ.  
PA ID NO. 205703

**CHROMULAK & ASSOCIATES, L.L.C.**

375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

**FILED**

JUN 25 2008

0112:1312

William A. Shaw

Prothonotary/Clerk of Courts

NO C/L

ISSUED 6 UNIT

TO SHAW

**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

CIVIL DIVISION

No. 07-1568-CD

Plaintiff,

vs.

ROBERT E. MACTAVISH,

Defendant,

and

NORTHWEST SAVINGS BANK,

Garnishee.

PRAECIPE FOR WRIT OF EXECUTION

TO: The Prothonotary

Please issue a Writ of Execution in the above matter,

1. directed to the Sheriff of CLEARFIELD County;
2. against ROBERT E. MACTAVISH, defendant, and
3. against NORTHWEST SAVINGS BANK, garnishee,
4. and index this writ
  - a. against ROBERT E. MACTAVISH, defendant, and
  - b. against NORTHWEST SAVINGS BANK, garnishee, and any property of the defendant in the name of Garnishee:

Said Writ of Execution is pursuant to all monies due defendant in any accounts, individual and joint, personal and business.

5.	Amount of Judgment	\$6,860.62	
	Additional Interest to Date	\$ 163.02	
	(Costs to be added)	\$	
	Overage per HFC	\$ 410.05	
	Pursuant to Writ of Execution	\$6,613.59	Prothonotary costs \$ 132.00
	And Service of Writ		

**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**

*Beth Arnold Howell*  
CATHY ANN CHROMULAK, ESQ.  
BETH ARNOLD HOWELL, ESQ.  
TERESA K. FUCHS, ESQ.  
JENNIFER M. PALONIS, ESQ.



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

Beneficial Consumer Discount Company,

Vs.

NO.: 2007-01568-CD

Robert E. MacTavish,

Northwest Saving Bank  
Garnishee


**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the judgment, interest and costs against BENEFICIAL CONSUMER DISCOUNT COMPANY, Plaintiff(s)  
from ROBERT E. MACTAVISH, Defendant(s):

- (1) ~~You are directed to levy upon the property of the defendant(s) and to sell defendant's interest(s) therein:~~
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:  
Northwest Savings Bank  
as garnishee(s):  
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.
- (3) 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.
- (4) **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: \$6,860.62  
INTEREST FROM: \$163.02  
ATTY'S COMM: \$  
DATE: 6/25/2008

PROTH. COSTS PAID: \$132.00  
SHERIFF: \$  
OTHER COSTS: Overage per HFC \$410.05

  
\_\_\_\_\_  
William A. Shaw  
Prothonotary/Clerk Civil Division

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

Requesting Party: Beth Arnold Howell, Esq.  
375 Southpointe Boulevard, 4th Floor  
Canonsburg, PA 15317  
724-916-2400

\_\_\_\_\_  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER  
DISCOUNT COMPANY,

Plaintiff,

No. 07-1568-CD

vs.

ROBERT E. MACTAVISH,  
Defendant.

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD, COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs against defendant(s) ROBERT E. MACTAVISH;  
~~(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein;~~

(2) You are also directed to attach the property of the defendant not levied upon in the possession of NORTHWEST SAVINGS BANK as Garnishee(s) per the following property description: Said Writ of Execution is pursuant to all monies due defendant in any account, individual and joint, personal and business.

and to notify the Garnishee(s) that

(a) an attachment has been issued;  
(b) the garnishee(s) is/are enjoined from paying out any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify them that they have been added as a garnishee and are enjoined as above stated.

COSTS:	Amount Due:	\$ 6,860.62
Prothonotary: \$	Interest From:	\$ 163.02
	Overage per HFC:	\$ 410.05
Sheriff: \$	TOTAL	\$ 6,613.59
	Plus costs as per endorsement hereon.	

Prothonotary SEAL

\_\_\_\_\_  
Agent/Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 07-1568-CD

BENEFICIAL CONSUMER DISCOUNT COMPANY

vs

SERVICE # 1 OF 1

ROBERT E. MACTAVISH

TO: NORTHWEST SAVINGS BANK, Garnishee

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

SERVE BY: 07/07/2008 ASAP HEARING: PAGE: 104335

DEFENDANT: NORTHWEST SAVINGS BANK, Garnishee

ADDRESS: 1200 SOUTH SECOND ST.  
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

**SHERIFF'S RETURN**

NOW, This and Day of July 2008 AT 9:15 AM / PM **SERVED** THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON NORTHWEST SAVINGS BANK, Garnishee,  
DEFENDANT

BY HANDING TO

SELLEN Russell

TELLER

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS  
THEREOF.

ADDRESS SERVED

1200 S 2nd ST CLED

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM **POSTED** THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE FOR NORTHWEST SAVINGS BANK, Garnishee

AT (ADDRESS) \_\_\_\_\_

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO NORTHWEST SAVINGS BANK, Garnishee

REASON UNABLE TO LOCATE \_\_\_\_\_

SWORN TO BEFORE ME THIS

\_\_\_\_\_ DAY OF \_\_\_\_\_ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Dep. George F. DeHaven

Deputy Signature

Dep. George F. DeHaven

Print Deputy Name

**FILED**

013:30 AM  
JUL 02 2008

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104335  
NO: 07-1568-CD  
SERVICES 1  
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: BENEFICIAL CONSUMER DISCOUNT COMPANY

vs.

DEFENDANT: ROBERT E. MACTAVISH

TO: NORTHWEST SAVINGS BANK, Garnishee

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	CHROMULAK	2144	10.00
SHERIFF HAWKINS	CHROMULAK	2144	20.00

FILED

0/2:200m  
JUL 07 2008

William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2008

So Answers,



Chester A. Hawkins  
Sheriff

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

Beneficial Consumer Discount Company,

Vs.

NO.: 2007-01568-CD

Robert E. MacTavish,

Northwest Saving Bank  
Garnishee

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the judgment, interest and costs against BENEFICIAL CONSUMER DISCOUNT COMPANY, Plaintiff(s)  
from ROBERT E. MACTAVISH, , Defendant(s):

- (1) ~~You are directed to levy upon the property of the defendant(s) and to sell defendant's interest(s) therein:~~
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:  
Northwest Savings Bank  
as garnishee(s):  
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.
- (3) 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.
- (4) 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: \$6,860.62  
INTEREST FROM: \$163.02  
ATTY'S COMM: \$  
DATE: 6/25/2008

PROTH. COSTS PAID: \$132.00  
SHERIFF: \$  
OTHER COSTS: Overage per HFC \$410.05

\_\_\_\_\_  
William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 25 day  
of June A.D. 2008  
At Clear A.M./P.M.  
Chester R. Hawkins  
Sheriff  
by Marilyn Harris

Requesting Party: Beth Arnold Howell, Esq.  
375 Southpointe Boulevard, 4th Floor  
Canonsburg, PA 15317  
724-916-2400

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

Beneficial Consumer Discount Company,

Vs.

NO.: 2007-01568-CD

Robert E. MacTavish,

Northwest Saving Bank  
Garnishee

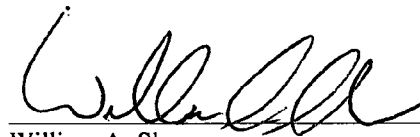
**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the judgment, interest and costs against BENEFICIAL CONSUMER DISCOUNT COMPANY, Plaintiff(s)  
from ROBERT E. MACTAVISH, Defendant(s):

- (1) ~~You are directed to levy upon the property of the defendant(s) and to sell defendant's interest(s) therein:~~
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:  
Northwest Savings Bank  
as garnishee(s):  
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.
- (3) 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.
- (4) 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: \$6,860.62  
INTEREST FROM: \$163.02  
ATTY'S COMM: \$  
DATE: 6/25/2008

PROTH. COSTS PAID: \$132.00  
SHERIFF: \$  
OTHER COSTS: Overage per HFC \$410.05



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 25 day  
of June A.D. 2008  
At 3:00 A.M./P.M.

Christen A. Thompson  
Sheriff  
Lynn Mauley Harris

Requesting Party: Beth Arnold Howell, Esq.  
375 Southpointe Boulevard, 4th Floor  
Canonsburg, PA 15317  
724-916-2400

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER ISCOUNT  
COMPANY,

Plaintiff,

CIVIL DIVISION

No. 07-1568-CD

vs.

ROBERT E. MACTAVISH,  
414 EAST LOCUST STREET #A  
CLEARFIELD, PA 16830

Defendant,

and

NORTHWEST SAVINGS BANK  
Garnishee.

TO: NORTHWEST SAVINGS BANK  
1200 SOUTH 2ND STREET  
CLEARFIELD, PA 16830

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.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

RESPONSE:

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE:

**THIS IS AN ATTEMPT TO  
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EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendant or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant against you?

RESPONSE:

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

**THIS IS AN ATTEMPT TO  
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THIRTEENTH: 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 and the entity electronically depositing those funds on a recurring basis

RESPONSE:

FOURTEENTH: 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 PaC.S. Section 8123? If so, identify each account

RESPONSE:

Respectfully submitted,  
CHROMULAK & ASSOCIATES, L.L.C.

DATE June 23, 2008

By: Beth Arnold Howell  
Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Fuchs, Esq.  
Jennifer M. Palonis, Esq.  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

**THIS IS AN ATTEMPT TO  
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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BENEFICIAL CONSUMER ISCOUNT  
COMPANY,

Plaintiff,

CIVIL DIVISION

No. 07-1568-CD

vs.

ROBERT E. MACTAVISH,  
414 EAST LOCUST STREET #A  
CLEARFIELD, PA 16830

Defendant,

and

NORTHWEST SAVINGS BANK  
Garnishee.

TO: NORTHWEST SAVINGS BANK  
1200 SOUTH 2ND STREET  
CLEARFIELD, PA 16830

**FILED**  
M18 56/81  
JUL 14 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

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.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant any money or were you liable to him/her on any negotiable or other written instrument, or did he/she claim that you owed him/her any money or that you were liable to him/her for any reason:

RESPONSE: No

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE: N/A

**THIS IS AN ATTEMPT TO  
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THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE: Yes

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE: checking account #1556012241 - \$344.68  
After deducting the \$300.00 statutory exemption and the North west disclosed processing fee there is \$0 for garnishment

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant (or in which Defendant) held or claimed any interest.

RESPONSE: No

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE: N/A

SEVENTH: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which the Defendant had any interest?

RESPONSE: No

**THIS IS AN ATTEMPT TO  
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BE USED FOR THAT PURPOSE.**

EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

N/A

NINTH: At any time before or after you were served, did the Defendant transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

No

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

N/A

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendant or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant against you?

RESPONSE:

No

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

N/A

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THIRTEENTH: 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 and the entity electronically depositing those funds on a recurring basis

RESPONSE:

No

FOURTEENTH: 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 PaC.S. Section 8123? If so, identify each account

RESPONSE:

No

Respectfully submitted,  
CHROMULAK & ASSOCIATES, L.L.C.

DATE June 23, 2008

By: Beth Arnold Howell  
Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Fuchs, Esq.  
Jennifer M. Palonis, Esq.  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

**THIS IS AN ATTEMPT TO  
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INFORMATION OBTAINED WILL  
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**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION - LAW**

Beneficial Consumer Discount Company,

Vs.

NO.: 2007-01568-CD

Robert E. MacTavish,

Northwest Saving Bank  
Garnishee

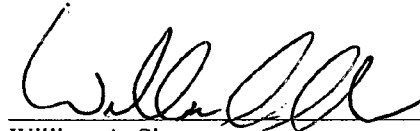
**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the judgment, interest and costs against BENEFICIAL CONSUMER DISCOUNT COMPANY, Plaintiff(s)  
from ROBERT E. MACTAVISH, Defendant(s):

- (1) ~~You are directed to levy upon the property of the defendant(s) and to sell defendant's interest(s) therein.~~
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:  
Northwest Savings Bank  
as garnishee(s):  
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.
- (3) 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.
- (4) 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: \$6,860.62  
INTEREST FROM: \$163.02  
ATTY'S COMM: \$  
DATE: 6/25/2008

PROTH. COSTS PAID: \$132.00  
SHERIFF: \$  
OTHER COSTS: Overage per HFC \$410.05



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 25 day  
of June A.D. 2008  
At Titus A.M. (P.M.)

  
Sheriff  


Requesting Party: Beth Arnold Howell, Esq.  
375 Southpointe Boulevard, 4th Floor  
Canonsburg, PA 15317  
724-916-2400

IN THE COURT OF COMMON PLEAS  
OF  
CLEARFIELD COUNTY, PENNSYLVANIA

Beneficial Consumer Discount Company

Plaintiff

vs.

Robert E MacTavish

Defendant

v.

NORTHWEST SAVINGS BANK,  
Garnishee

Case No 2007-01568-CD

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the within Answers to Interrogatories in Attachment was mailed by first class mail, postage prepaid, or hand delivered this 10th day of July 2008, to unrepresented parties in the above captioned matter as follows:

Robert E MacTavish  
414 E Locust St Apt A  
Clearfield, Pa 16830

Beth Arnold Howell  
375 Southpointe Blvd 4<sup>th</sup> Floor  
Canonsburg, Pa 15317

By Lee Barney 7-10-08  
Lee Barney  
Northwest Savings Bank  
100 Liberty St  
PO Box 128  
Warren PA 16365  
(814) 728-7355





Where people make the difference.

100 LIBERTY STREET

- P. O. BOX 128

- WARREN, PENNSYLVANIA 16365

Beneficial Consumer Discount Company

Vs.

Robert E MacTavish


Commonwealth of Pennsylvania

County of Clearfield

Case No 2007-01568-CD

### **VERIFICATION**

The undersigned does hereby verify under penalty of perjury, that he/she is the legal representative of Northwest Savings Bank, Garnishee herein, that he/she is duly authorized to make this Verification and that the facts set forth in the foregoing INTERROGATORIES are true and correct to the best of his/her knowledge, information and belief.

  
7-10-08

Please forward all future related documents from the above referenced case number to:

Northwest Savings Bank  
Attn: Lee Barney  
100 Liberty St  
PO Box 128  
Warren PA 16365  
PH: 814-728-7355

Thank you.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Beneficial Consumer Discount Company,  
Plaintiff,

vs.

Robert E. Mactavish,

Defendant,

and

Northwest Savings Bank,

Garnishee.

Plaintiff's Address:  
2700 Sanders Road  
Prospect Heights, IL 60070

**CIVIL DIVISION**

No. 07-1568-CD

**TYPE OF PLEADING:**

Praecipe to Discontinue  
Against Garnishee ONLY

**TYPE OF CASE:**

Civil Action

**FILED ON BEHALF OF:**

Beneficial Consumer Discount Company

**COUNSEL OF RECORD:**

**CATHY ANN CHROMULAK, ESQ.**

PA ID NO. 42067

**BETH ARNOLD HOWELL, ESQ.**

PA ID NO. 203606

**TERESA K. FUCHS, ESQ.**

PA ID NO. 205696

**JENNIFER M. PALONIS, ESQ.**

PA ID NO. 205703

**CHROMULAK & ASSOCIATES, L.L.C.**

375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317  
(724) 916-2400

**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**

**FILED** No cc  
m 18:53  
JUL 21 2008 60

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Beneficial Consumer Discount Company,  
Plaintiff,

CIVIL DIVISION

No. 07-1568-CD

vs.

Robert E. Mactavish,

Defendant,

and

Northwest Savings Bank,

Garnishee.

PRAECIPE TO DISCONTINUE AGAINST GARNISHEE ONLY

TO PROTHONOTARY:

Please discontinue this action against the above garnishee, and mark the docket accordingly.

Respectfully submitted,

CHROMULAK & ASSOCIATES, L.L.C.

By: Beth Arnold Howell

CATHY ANN CHROMULAK, ESQ.

BETH ARNOLD HOWELL, ESQ.

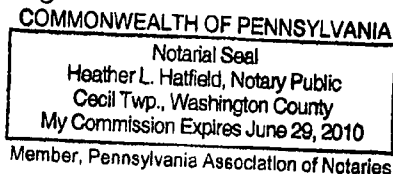
TERESA K. FUCHS, ESQ.

JENNIFER M. PALONIS, ESQ.

Attorneys for Plaintiff  
375 Southpointe Boulevard  
4<sup>th</sup> Floor  
Canonsburg, PA 15317

Sworn to and subscribed  
Before me this 16<sup>th</sup> day  
of July, 2008.

Heather L. Hatfield  
Notary Public



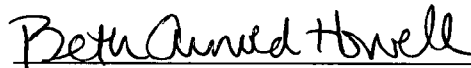
**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**

**CERTIFICATE OF SERVICE**

I, counsel for Beneficial Consumer Discount Company, hereby certify that a true and correct copy of the foregoing Praecipe to Discontinue Against Garnishee Only was served upon the following by First Class Mail, postage prepaid on this 17th day of July, 2008.

**Joseph Colavecchi, Esq.  
221 East Market St., PO Box 131  
Clearfield, PA 16830**

**Northwest Savings Bank  
1200 South Second Street  
Clearfield, PA 16830**



Cathy Ann Chromulak, Esq.  
Beth Arnold Howell, Esq.  
Teresa K. Fuchs, Esq.  
Jennifer M. Palonis, Esq.

**THIS IS AN ATTEMPT TO  
COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**

4 **FILED**

*WAS* **OCT 16 2013**  
William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

BENEFICIAL CONSUMER DISCOUNT COMPANY

Plaintiff

v.

ROBERT E MACTAVISH

Defendant(s)

NO. 07-1568- CD

**PRAECIPE FOR  
SATISFACTION OF  
JUDGMENT**

Filed on behalf of:  
BENEFICIAL CONSUMER  
DISCOUNT COMPANY

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

BENEFICIAL CONSUMER DISCOUNT COMPANY )

Plaintiff )

NO. 07-1568- CD )

v. )

ROBERT E MACTAVISH )

Defendant(s) )

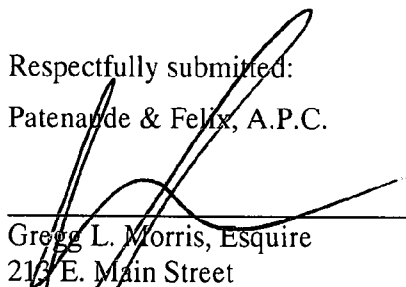
**PRAECIPE TO SATISFY JUDGMENT**

TO: PROTHONOTARY

Please satisfy the Judgment at the above captioned action of record upon payment of your costs, only. Thank you.

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

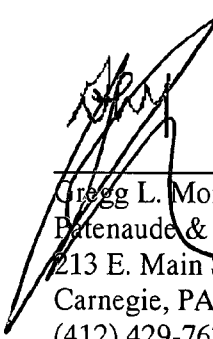
Date: October 03, 2013

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

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

Robert E Mactavish  
414 E Locust St Apt B 414 East Locust St  
Clearfield PA 16830--241

Date: October 03, 2013



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Gregg L. Morris, Esquire  
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