07-1714-CD
Comm Fin vs Pamela Sheeder

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF: CLEARFIELD

NOTICE OF JUDGMENT/TRANSCRIPT CIVIL CASE

Mag. Dist. No.: 46-3-02
MDJ Name: Hon. RICHARD A. IRELAND
Address: 650 LEONARD ST
STE 113
CLEARFIELD, PA
Telephone: (814) 765-5335 16830

PLAINTIFF: NAME and ADDRESS
COMMONWEALTH FINANCIAL SYSTEMS, INC
120 N KEYSER AVE
SCRANTON, PA 18504

vs. 07-1714-CD

DEFENDANT: NAME and ADDRESS
SHEEDER, PAMELA A
514 SUSQUEHANNA AVE
CURWENSVILLE, PA 16833

ATTN: SCOTT BEST
120 N KEYSER AVE
SCRANTON, PA 18504

Docket No.: CV-0000172-07
Date Filed: 5/08/07

THIS IS TO NOTIFY YOU THAT:

Judgment: DEFAULT JUDGMENT PLTF (Date of Judgment) 6/18/07

[X] Judgment was entered for: (Name) COMMONWEALTH FINANCIAL SYSTEMS

[X] Judgment was entered against: (Name) SHEEDER, PAMELA A
in the amount of $ 2,538.64

[ ] 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	$ 2,461.14
Judgment Costs	$ 77.50
Interest on Judgment	$ .00
Attorney Fees	$ .00
Total	$ 2,538.64
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.

FILED pd $20.00 Atty
m/12:20pm 1cc & notice to deft
OCT 22 2007 1cc & Statement to Atty
(LM)
William A. Shaw
Prothonotary/Clerk of Courts

JUN 18 2007 Date Richella A Ireland, Magisterial District Judge

I certify that this is a true and correct copy of the record of the proceedings containing the judgment.
9-24-07 Date Richella A Ireland, Magisterial District Judge

My commission expires first Monday of January, 2012.

SEAL

AOPC 315-06

DATE PRINTED: 6/21/07 1:14:00 PM

06-03033

Commonwealth Financial Systems, Inc 120 N. Keyser Ave. Scranton PA 18504 Plaintiff	:	In the Court of Common Pleas of CLEARFIELD County, Pennsylvania Civil Division
vs.	:	NO:_____
PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450 Defendant	:	PRAECIPE FOR ENTRY OF JUDGMENT

To the Prothonotary of CLEARFIELD County:

1) Enter Judgment on the attached Certified copy of Judgment from a District Justice.

   A) Date of Instrument: 6/18/2007

   B) Amount of Judgment: $2,538.64

   C) Interest From: 6/18/2007

2) Enter the judgment in favor or the original holder, or (unless expressly forbidden in the instrument) in favor of the assignee or other transferee;

3) I hereby certify that the address of the plaintiff is:

   Commonwealth Financial Systems, Inc
   120 N. Keyser Ave.
   Scranton PA 18504

4) I hereby certify that the address of the defendant is:

   PAMELA SHEEDER
   514 SUSQUEHANNA AVE
   CURWENSVILLE PA 16833-1450

Michael F. Ratchford,, Esquire Attorney for Plaintiff

Michael F. Ratchford, Esquire
Edwin A. Abrahamsen & Associates, P.C.
1729 Pittston Ave,
Scranton, PA 18505
570-558-5510 Ext. 101
Attorney ID 86285

Commonwealth Financial Systems, Inc 120 N. Keyser Ave. Scranton PA 18504 Plaintiff	:	In the Court of Common Pleas of CLEARFIELD County, Pennsylvania Civil Division
vs.	:	NO:_____
PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450 Defendant	:	NOTICE OF FILING JUDGMENT

Notice is herby given that a money judgment in the above-captioned matter has been entered against you in the amount of $_____ on _____.

By:_____

If you have any questions regarding this notice, please contact the filing party:

Edwin A. Abrahamsen & Associates
1729 Pittston Avenue
Scranton, PA 18505
Telephone: (570)-558-5510

(Notice is given in accordance with PA Supreme Court Rule of Civil Procedure No. 236)

Commonwealth Financial Systems, Inc 120 N. Keyser Ave. Scranton PA 18504 Plaintiff	:	In the Court of Common Pleas of CLEARFIELD County, Pennsylvania Civil Division
vs.	:	NO:_____
PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450 Defendant	:	AFFIDAVIT UNDER SOLDIERS AND SAILORS RELIEF CIVIL RELIEF ACT OF 1940 AS AMENDED

State of Pennsylvania
County of CLEARFIELD SS:

Michael F. Ratchford, Esquire being duly sworn according to law deposes and says that the above named defendant(s): PAMELA SHEEDER; is(are) not in the military service of the United States of America as defined by the Soldiers' and Sailors' Civil Relief Act of 1940 as amended;

That the defendant(s): PAMELA SHEEDER; is(are) older than eighteen years of age;

That the employment status of the defendant(s): PAMELA SHEEDER; is(are) unknown.

Michael F. Ratchford, Esquire

Subscribed before me this 18th day of Oct 20 07

Jennifer Loeh- Notary Public

NOTARIAL SEAL
JENNIFER LOEH
Notary Public
CITY OF SCRANTON, LACKAWANNA COUNTY
My Commission Expires Mar 2, 2009

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

COPY

Commonwealth Financial Sysytems, Inc.
Plaintiff(s)

No.: 2007-01714-CD

Real Debt: $2538.64

Atty's Comm: $

Vs.

Costs: $

Int. From: $

Pamela A. Sheeder
Defendant(s)

Entry: $20.00

Instrument: District Justice Judgment

Date of Entry: October 22, 2007

Expires: October 22, 2012

Certified from the record this October 22, 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

PRAECIPE FOR WRIT OF EXECUTION – (MONEY JUDGMENT) RULES PA. R.C.P. 3252,3111 (a)

Commonwealth Financial Systems, Inc 120 N. Keyser Ave. Scranton PA 18504 Plaintiff	In the Court of Common Pleas of CLEARFIELD County, Pennsylvania Civil Division
vs.	
PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450 Defendant	NO: 2007-01714-CD
vs.	PRAECIPE FOR WRIT OF EXECUTION AND ATTACHMENT
CNB BANK 1231 OLD TOWN RD. CLEARFIELD, PA 16830 Garnishee	(MONEY JUDGMENT)

To the Prothonotary: **TO SATISFY THE JUDGMENT, ISSUE WRIT OF EXECUTON IN THE ABOVE MATTER**

(1) Directed to the Sheriff of **CLEARFIELD** County, Pennsylvania;

(2) Against: **PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450**

(3) And against: **CNB BANK 1231 OLD TOWN RD. CLEARFIELD, PA 16830**

(4) and index this writ (a) against

_____

Defendant(s) (b) against

_____ Garnishee(s),

as a lis pendens against the real property of the defendant(s) in the name of the Garnishee(s), **any and all accounts of the defendant(s), in the possession of Garnishee, including but not limited to savings account balances; checking account balances; Certificates of Deposit; Money Market Accounts; contents of Safety Deposit Boxes. Defendant's SSN(s): 164-64-7637 ;**

(5)

Judgment Amount	$2,538.64
Interest	$53.42
Clerks Fee	$40.00 Prothonotary costs
Sheriff	$250.00
Poundage	$
Total	$

Date: 2/27/08

Michael F. Ratchford, Esquire
Edwin A. Abrahamsen & Associates, P.C.
Attorney for Plaintiff
mratchford@eaa-law.com

FILED Atty pd. 20.00
m/1:07 BA 6cc
MAR 03 2008 1cc Atty

William A. Shaw 2cc & 6 writs
Prothonotary/Clerk of Courts to Sheriff

PRAECIPE FOR WRIT OF EXECUTION – (MONEY JUDGMENT) RULES PA. R.C.P. 3252,3111 (a)

Commonwealth Financial Systems, Inc 120 N. Keyser Ave. Scranton PA 18504 Plaintiff	In the Court of Common Pleas of CLEARFIELD County, Pennsylvania Civil Division
vs.	
PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450 Defendant	NO: 2007-01714-CD
vs.	PRAECIPE FOR WRIT OF EXECUTION AND ATTACHMENT
CNB BANK 1231 OLD TOWN RD. CLEARFIELD, PA 16830 Garnishee	(MONEY JUDGMENT)

To the Prothonotary: **TO SATISFY THE JUDGMENT, ISSUE WRIT OF EXECUTON IN THE ABOVE MATTER**

(1) Directed to the Sheriff of **CLEARFIELD** County, Pennsylvania;

(2) Against: **PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450**

(3) And against: **CNB BANK 1231 OLD TOWN RD. CLEARFIELD, PA 16830**

(4) and index this writ (a) against

_____

Defendant(s) (b) against

_____ Garnishee(s),

as a lis pendens against the real property of the defendant(s) in the name of the Garnishee(s), **any and all accounts of the defendant(s), in the possession of Garnishee, including but not limited to savings account balances; checking account balances; Certificates of Deposit; Money Market Accounts; contents of Safety Deposit Boxes. Defendant's SSN(s): 164-64-7637 ;**

(5)

Judgment Amount	$2,538.64
Interest	$53.42
Clerks Fee	$ 40.00 Prothonotary costs
Sheriff	$250.00
Poundage	$
Total	$

Date: 2/27/08

Michael F. Ratchford, Esquire
Edwin A. Abrahamsen & Associates, P.C.
Attorney for Plaintiff
mratchford@eaa-law.com

FILED Atty pd. 20.00
m/1:07 bk
MAR 03 2008 1cc Atty
William A. Shaw 2cc & 6 writs to Sheriff
Prothonotary/Clerk of Courts

Rules of Civil Procedure 3101 to 3149

Commonwealth Financial Systems, Inc 120 N. Keyser Ave. Scranton PA 18504 Plaintiff	:	In the Court of Common Pleas of CLEARFIELD County, Pennsylvania Civil Division
vs.	:	
PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450 Defendant	:	NO: 2007-01714-CD
vs.	:	WRIT OF EXECUTION (Money Judgment)
CNB BANK 1231 OLD TOWN RD. CLEARFIELD, PA 16830 Garnishee	:	

NOTICE

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of $300. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or rights.

If you have claimed an exemption, you should do the following promptly: (1) fill out the attached claim form and demand for a prompt hearing. (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption. If you do not come to court and prove your exemption you may lose some of your property.

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.

_____
Name

_____
Address

_____
Telephone Number

Writ of Execution – (Money Judgments)
PA RCP 3101 to 3149

Commonwealth Financial Systems, Inc 120 N. Keyser Ave. Scranton PA 18504 Plaintiff	:	In the Court of Common Pleas of CLEARFIELD County, Pennsylvania Civil Division
vs.	:	
PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450 Defendant	:	NO: 2007-01714-CD
vs.	:	WRIT OF EXECUTION AND ATTACHMENT (MONEY JUDGMENT)
CNB BANK 1231 OLD TOWN RD. CLEARFIELD, PA 16830 Garnishee	:	

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. $300 statutory exemption
2. Bibles, School books, sewing machines, uniforms and equipment
3. Most wages and unemployment benefits
4. Social Security Benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law.

THIS CLAIM TO BE FILED WITH THE OFFICE OF THE SHERIFF OF CLEARFIELD COUNTY:

_____

_____

WRIT OF EXECUTION – CLAIM FOR EXEMPTION

To the Sheriff of CLEARFIELD County, Pennsylvania:

I, the defendant, claim exemption of property from levy or attachment:

(1)From my personal property in my possession which has been levied upon,
a.I desire that my $300.00 statutory exemption be
[ ] (1) Set aside in kind (specify property to be se aside in kind):_____
[ ] (2) paid in cash following the sale of the property levied upon; or
b.I claim the following exemption (specify property and basis for exemption)
_____

(2)From my property which is in the possession of a third party, I claim the following exemptions:
a.My statutory exemption: [ ] in cash; [ ] in kind (specify property):_____
_____
b.Social Security Benefits on deposit in the amount of
$_____.

c.Other (specify amount and basis of exemption) $_____
_____

I request a court hearing to determine the exemption. Notice of hearing should be given to me at:

_____
(Address) (Telephone Number)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Ss 4904 relating to unsworn falsification to authorities.

Date:_____
(Defendant)

THIS CLAIM TO BE FILED WITH THE OFFICE OF THE SHERIFF OF CLEARFIELD COUNTY

Commonwealth Financial Systems, Inc 120 N. Keyser Ave. Scranton PA 18504 Plaintiff	:	In the Court of Common Pleas of CLEARFIELD County, Pennsylvania Civil Division
vs.	:	
PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450 Defendant	:	NO: 2007-01714-CD
vs.	:	INTERROGATORIES IN ATTACHMENT
CNB BANK 1231 OLD TOWN RD. CLEARFIELD, PA 16830 Garnishee	:	

RE: Execution of Judgment against your depositor PAMELA SHEEDER SSN # 164-64-7637

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:

1) At the time you were served or at any subseqent time, did the Defendant possess any bank accounts, joint or individual, that were in your custody or control? Please specify joint or individual account. Please list the legal title of any such account(s) an dthe primary account holder and if known whether joint account is entireties property.

2) At the time you were served or at any subsequent time, what was the balance and account number of the bank accounts(s) identified in Interrogatory #1?

3) At the time you were served or at any subsequent time, please list the average daily balance in the past five (5) months for each such account identified in your answer to Interrogatories number one (1) and two (2) above.

4) At the time you were served or at any subsequent time, did the bank account(s) that the Defendant possessed contain fund derived solely from social security funds and/or disability funds?

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

6) At any time after you were served, did you pay, transfer or deliver any money or property to the Defendant(s) or to any person or place pursuant to the Depositor's direction or otherwise discharge any claim of the Depositor against you?

7) At the time you were served or any subsequent time, did you have, share, or utilize any safe-deposit boxes, pledges, documents of title, securities, notes, coupons, receivable, license, or collateral in which there was an interest claimed by Defendant(s)?

8) At the time you were served or at any subsequent time did the Defendant(s)accoount contain funds deposited electronically on a recurring basis and which are identified as being exempt from execution, levy or attachment. If so, state the reason for the exemption, the amount being withheld and the entity electronically depositing those funds on a recurring basis.

9) At the time you were served or at any subsequent time did the defendant have funds on deposit in an accoun 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. Section 8123? If so, identify each account.

9) Identify every other account (not previously noted) titled in the name of the Defendant(s) in which you believe the Defendant(s) have an interest in whole of part, whether or not styled as a payroll account, individual retirement account, tax acocunt, lottery account, partnership account, joint or tenants by entirety account, insurance account, trust or escrow account, attorney's account, or otherwise.

10) To the extent that you're above answers depend in whole or part on documents, account records, or other papers or electronic data, describe each in exact detail (or attach a copy of the same).

Edwin A. Abrahamsen & Associates, P.C.

By: _____

Michael F. Ratchford, Esquire
1729 Pittston Avenue
Scranton, PA 18505
(570) 558-5510 Ext. 101

Commonwealth Financial Systems, Inc 120 N. Keyser Ave. Scranton PA 18504 Plaintiff	:	In the Court of Common Pleas of CLEARFIELD County, Pennsylvania Civil Division
vs.	:	
PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450 Defendant	:	NO: 2007-01714-CD
vs.	:	
CNB BANK 1231 OLD TOWN RD. CLEARFIELD, PA 16830 Garnishee	:	

Return Of Service of Process

Service Attempts:

Date: _____ Time: _____ Date: _____

Date: _____ Person Served: _____

Date: _____ Relation: _____

Date: _____ Place of Service: _____

Date: _____ Deputy: _____

Additional Defendant _____

Additional Defendant _____

Garnishee _____

Special Instructions:

Commonwealth Financial Systems, Inc 120 N. Keyser Ave. Scranton PA 18504 Plaintiff	:	In the Court of Common Pleas of CLEARFIELD County, Pennsylvania Civil Division
vs.	:	
PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450 Defendant	:	NO: 2007-01714-CD
vs.	:	
CNB BANK 1231 OLD TOWN RD. CLEARFIELD, PA 16830 Garnishee	:	AFFIDAVIT UNDER SOLDIERS AND SAILORS RELIEF CIVIL RELIEF ACT OF 1940 AS AMENDED

State of Pennsylvania
County of CLEARFIELD SS:

Michael F. Ratchford, Esquire being duly sworn according to law deposes and says that the above named defendant(s): PAMELA SHEEDER; is(are) not in the military service of the United States of America as defined by the Soldiers' and Sailors' Civil Relief Act of 1940 as amended;

That the defendant(s): PAMELA SHEEDER; is(are) older than eighteen years of age;

That the employment status of the defendant(s): PAMELA SHEEDER; is(are) unknown.

Michael F. Ratchford, Esquire

Subscribed before me this 27th day of Feb 20 08

Jennifer Loeh– Notary Public

NOTARIAL SEAL
JENNIFER LOEH
Notary Public
CITY OF SCRANTON, LACKAWANNA COUNTY
My Commission Expires Mar 2, 2009

FILED

MAR 03 2008

William A. Shaw
Prothonotary/Clerk of Courts

COPY

WRIT OF EXECUTION – (MONEY JUDGMENT) RULES PA. R.C.P. 3252,3111 (a)

Commonwealth Financial Systems, Inc 120 N. Keyser Ave. Scranton PA 18504 Plaintiff	In the Court of Common Pleas of CLEARFIELD County, Pennsylvania Civil Division
vs.	
PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450 Defendant	NO: 2007-01714-CD
vs.	WRIT OF EXECUTION AND ATTACHMENT
CNB BANK 1231 OLD TOWN RD. CLEARFIELD, PA 16830 Garnishee	(MONEY JUDGMENT)

Commonwealth of Pennsylvania, County of **CLEARFIELD**
TO THE SHERIFF OF **CLEARFIELD** County, Pennsylvania:

To satisfy the judgment, interest and costs against :
PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450

You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein;
514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450

Any and all accounts of the defendant(s), in the possession of Garnishee(s), including but not limited to savings account balances, checking account balances, Certificates of Deposit, Money Market Accounts, contents of Safety Deposit Boxes. Defendant's Social Security Number(s) is/are 164-64-7637

(1) You are also directed to attach the property of the defendant not levied upon in the possession of **CNB BANK** Garnishee(s) per property description.
Confessed Judgment by Complaint:

1. Date of Entry _____
2. Notice of mailing on _____ filed.

And to notify the Garnishee(s) that

(a) An attachment has been issued;
(b) The garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivery 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 him that he has been added as a garnishee and is enjoined as above stated.

Date: 3/3/08
(seal)

Michael F. Ratchford, Esquire
Edwin A. Abrahamsen & Associates, P.C.
1729 Pittston Avenue
Scranton, PA 18505
570-558-5510 Ext. 101
mratchford@eaa-law.com

Judgment Amount	$2,538.64
Interest	$ 53.47
Clerks Fee	$ 40.00 Prothonotary costs
Sheriff	$ 250.00
Poundage	$
Total	$

3/3/08
Clerk of Judicial Records

IF SOCIAL SECURITY OR SUPPLEMENTAL SECURITY 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 SUCH DIRECT DEPOSITS. IN ADDITION, THE LEVY AND ATTACHMENT SHALL NOT INCLUDE $300.00 IN THE ACCOUNT OF THE DEFENDANT.

Commonwealth Financial Systems, Inc 120 N. Keyser Ave. Scranton PA 18504 Plaintiff	:	In the Court of Common Pleas of CLEARFIELD County, Pennsylvania Civil Division
vs.	:	
PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450 Defendant	:	NO: 2007-01714-CD
vs.	:	
CNB BANK 1231 OLD TOWN RD. CLEARFIELD, PA 16830 Garnishee	:	

Praecipe for Entry of Appearance

Kindly enter my appearance on behalf of Commonwealth Financial Systems, Inc in the above-captioned matter.

Date: 2/27/08

Signature: [signature]
Print Name: Michael F. Ratchford, Esquire
Address: 1729 Pittston Avenue
Scranton, PA 18505
Telephone No: (570) 558-5510 Ext. 120
Supreme Court ID No: 86285

FILED NO CC
m/11:04 BY
MAR 03 2008 GK

William A. Shaw
Prothonotary/Clerk of Courts

FILED

MAR 03 2008

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

COMMONWEALTH FINANCIAL SYSTEMS INC., Plaintiff	:	No. 2007-01714-CD
vs.	:	
PAMELA SHEEDER 514 SUSQUEHANNA AVE. CURWENSVILLE, PA 16833-1450, Defendant	:	
vs.	:	
CNB BANK (formerly County National Bank), Garnishee	:	

FILED NO CC
APR 04 2008
William A. Shaw
Prothonotary/Clerk of Courts

CERTIFICATE OF SERVICE

I, Peter F. Smith, attorney for CNB Bank, formerly County National Bank, in the above-captioned matter, hereby certify that I served the Answers to Interrogatories filed in this matter on the Attorney for the Plaintiff by U. S. First Class Mail and a true and correct copy of the Answers to Interrogatories on the Defendant by U.S. Certified Mail as follows:

U. S. FIRST CLASS MAIL
Michael F. Ratchford, Esquire
1729 Pittson Avenue
Scranton, PA 18505

CERTIFIED MAIL
Pamela Sheeder
514 Susquehanna Avenue
Curwensville, PA 16833-1450

Respectfully submitted,

Date: 4/5/08

Peter F. Smith, Esquire
Attorney for the Garnishee
P.O. Box 130, 30 South Second Street
Clearfield, PA 16830
(814) 765-5595

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA CIVIL DIVISION

Commonwealth Financial Systems, Inc. Plaintiff	:	No. 2007-01714-CD
vs.	:	
PAMELA SHEEDER, Defendant	:	
vs.	:	
CNB BANK (formerly County National Bank), Garnishee	:	

GARNISHEE'S ANSWERS TO INTERROGATORIES

COMES NOW, CNB Bank, formerly County National Bank, by its attorney, Peter F. Smith, who answers the Interrogatories as follows:

1. Yes. Now Account # 2078293 held by Pamela A. Sheeder and Brian R. Sheeder, Sr., who are believed to be husband and wife.

2. $73.06. However this amount is subject to CNB's $150 fee for responding to this garnishment and the debtor's exemption.

3. Objection, this request would entail undue burden, time and expense. CNB will be happy to provide this information upon advance payment by Plaintiff of its standard research fee which is $24.17 per hour. Documents then must be reviewed by CNB's counsel who will charge Plaintiff $185 per hour.

Peter F. Smith

4. No, not to CNB Bank's knowledge, but Plaintiff should undertake additional discovery to verify this answer.

5. No.

6. No.

7. No.

8. Yes. This account receives Pre-authorized deposits from Wal-Mart Associates Payroll. Plaintiff should consult qualified counsel to determine whether or not these payments are exempt from this garnishment.

9. Objection, this question calls for a legal conclusion based on simple mathematical Skills which it is respectfully believed that Plaintiff and its counsel possess.

Peter F. Smith

10. Objection, this interrogatory is unduly burdensome and expensive. CNB will gladly perform the research necessary to respond to this interrogatory if Plaintiff agrees in advance to pay CNB's $24.17 per hour research fee.

Peter F. Smith

Date: 11/11/08

Peter F. Smith, Esquire
Attorney for the Garnishee
Attorney I.D. # 34291
P.O. Box 130, 30 South Second Street
Clearfield, PA 16830
(814) 765-5595

VERIFICATION

I verify that the statements made in the foregoing Answers to Interrogatories are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S.A. §4904 relating to unsworn falsification to authorities.

CNB BANK

Dated: 4-3-08

By: Kimberly M Olson
Kimberly M. Olson, Records and Research

Commonwealth Financial Systems, Inc 120 N. Keyser Ave. Scranton PA 18504 Plaintiff	:	In the Court of Common Pleas of CLEARFIELD County, Pennsylvania Civil Division
vs.	:	
PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450 Defendant	:	NO: 2007-01714-CD Praecipe to Dissolve the Attachment against Garnishee
vs.	:	
CNB BANK 1231 OLD TOWN RD. CLEARFIELD, PA 16830 Garnishee	:	

To the Prothonotary of CLEARFIELD County Pennsylvania:

Please enter the above Praecipe to Dissolve the Attachment against Garnishee.

Thank you,

FILED Atty pd. 7.00
m/1:54/01
APR 30 2008 No CC
William A. Shaw
Prothonotary/Clerk of Courts
(6K)

Michael F. Ratchford, Esq.

Michael F. Ratchford, Esquire
Edwin A. Abrahamsen & Associates, P.C.
Lawyer ID # 86285

Sworn and subscribed before me on this 7th day of April 2008

Jennifer Loeh, Notary Public

NOTARIAL SEAL
JENNIFER LOEH
Notary Public
CITY OF SCRANTON, LACKAWANNA COUNTY
My Commission Expires Mar 2, 2009

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA CIVIL DIVISION

Commonwealth Financial Systems, Inc. Plaintiff	:	No. 2007-01714-CD
vs.	:	
PAMELA SHEEDER, Defendant	:	
vs.	:	
CNB BANK (formerly County National Bank), Garnishee	:	

FILED
03:35 p.m. GK
OCT 29 2008
S
William A. Shaw
Prothonotary/Clerk of Courts
No cc
(610)

GARNISHEE'S ANSWERS TO INTERROGATORIES

COMES NOW, CNB Bank, formerly County National Bank, by its attorney, Peter F. Smith, who answers the Interrogatories as follows:

1. Yes. Now Account # 2078293 held by Pamela A. Sheeder and Brian R. Sheeder, Sr., who are believed to be husband and wife.

2. $73.06. However this amount is subject to CNB's $150 fee for responding to this garnishment and the debtor's exemption.

3. Objection, this request would entail undue burden, time and expense. CNB will be happy to provide this information upon advance payment by Plaintiff of its standard research fee which is $24.17 per hour. Documents then must be reviewed by CNB's counsel who will charge Plaintiff $185 per hour.

Peter F. Smith

4. No, not to CNB Bank's knowledge, but Plaintiff should undertake additional discovery to verify this answer.

5. No.

6. No.

7. No.

8. Yes. This account receives Pre-authorized deposits from Wal-Mart Associates Payroll. Plaintiff should consult qualified counsel to determine whether or not these payments are exempt from this garnishment.

9. Objection, this question calls for a legal conclusion based on simple mathematical Skills which it is respectfully believed that Plaintiff and its counsel possess.

Peter F. Smith

10. Objection, this interrogatory is unduly burdensome and expensive. CNB will gladly perform the research necessary to respond to this interrogatory if Plaintiff agrees in advance to pay CNB's $24.17 per hour research fee.

Peter F. Smith

Date: 11/11/08

Peter F. Smith, Esquire
Attorney for the Garnishee
Attorney I.D. # 34291
P.O. Box 130, 30 South Second Street
Clearfield, PA 16830
(814) 765-5595

VERIFICATION

I verify that the statements made in the foregoing Answers to Interrogatories are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S.A. §4904 relating to unsworn falsification to authorities.

CNB BANK

Dated: 4-3-08

By: Kimberly M Olson
Kimberly M. Olson, Records and Research

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

COMMONWEALTH FINANCIAL SYSTEMS INC., Plaintiff	:	No. 2007-01714-CD
vs.	:	
PAMELA SHEEDER 514 SUSQUEHANNA AVE. CURWENSVILLE, PA 16833-1450, Defendant	:	
vs.	:	
CNB BANK (formerly County National Bank), Garnishee	:	

GARNISHEE CNB BANK' S CERTIFICATE OF SERVICE

I, Peter F. Smith, attorney for CNB Bank, Garnishee in the above captioned matter certify that I sent true and correct copies of Answers to Interrogatories in aid of execution by U.S. First Class Mail to the Plaintiff and by U.S. Certified Mail on April 4, 2008 to the Defendant as follows:

U. S. FIRST CLASS MAIL	CERTIFIED MAIL
Michael F. Ratchford, Esquire 1729 Pittson Avenue Scranton, PA 18505	Pamela Sheeder 514 Susquehanna Avenue Curwensville, PA 16833-1450

True and correct copies of the U.S. Mail receipts and signed green cards for the Certified Mail are attached hereto and incorporated herein and by reference as Exhibit A.

Respectfully submitted,

Date: 10/28/08

Peter F. Smith, Esquire
Attorney for the Garnishee
P.O. Box 130, 30 South Second Street
Clearfield, PA 16830
(814) 765-5595

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Pamela Sheeder
513 Susquehanna Avenue
Curwensville, PA 16833-1450

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X Pamela Sheeder ☐ Agent ☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery 4/5/08

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

514 Susquehanna

3. Service Type
☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) 7006 0100 0003 4232 8550

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)
For delivery information visit our website at www.usps.com®
OFFICIAL USE

Postage	$ $0.41
Certified Fee	$2.30
Return Receipt Fee (Endorsement Required)	$2.30
Restricted Delivery Fee (Endorsement Required)	$0.00
Total Postage & Fees	$ $5.21

Sent To
Pamela Sheeder
Street, Apt. No.; or PO Box No. 514 Susquehanna Avenue
City, State, ZIP+4 Curwensville, PA 16833-1450

PS Form 3800, June 2002 See Reverse for Instructions

7006 0100 0003 4232 8550

CLEARFIELD PA 16830 APR - 4 2008 USPS 03 0820 Postmark Here

EXHIBIT
A

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20745
NO: 07-1714-CD

PLAINTIFF: COMMONWEALTH FINANCIAL SYSTEMS, INC.
vs.
DEFENDANT: PAMELA SHEEDER

Execution PERSONAL PROPERTY / INTERROGATORIES

SHERIFF RETURN

DATE RECEIVED WRIT: 3/4/2008

LEVY TAKEN @

POSTED @

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 2/17/2009

FILED
0/9:00Lm
FEB 17 2009
William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

@ SERVED PAMELA SHEEDER
DEPUTIES UNBLE TO LEVY ALL THE PROPERTY IS JOINTLY OWNED.

3/27/2008 @ 2:45 PM SERVED CNB BANK
SERVED CNB BANK, GARNISHEE, BY HANDING TO PAUL A. MCDERMOTT, BANKING OFFICER FOR CNB BANK AT HIS PLACE OF EMPLOYMENT 1231 OLD TOWN ROAD, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION AND INTERROGATORIES TO GARNISHEE AND BY MAKING KNOWN TO HIM THE CONTENTS THEROF.

@ SERVED
NOW, JFEBRUARY 17, 2009 RETURN WRIT AS TIME EXPIRED.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20745
NO: 07-1714-CD

PLAINTIFF: COMMONWEALTH FINANCIAL SYSTEMS, INC.
vs.
DEFENDANT: PAMELA SHEEDER

Execution PERSONAL PROPERTY / INTERROGATORIES

SHERIFF RETURN

SHERIFF HAWKINS	$41.65		
SURCHARGE	$30.00	PAID BY	ATTORNEY

So Answers,

Chester A. Hawkins
Sheriff

WRIT OF EXECUTION – (MONEY JUDGMENT) RULES PA. R.C.P. 3252,3111 (a)

Commonwealth Financial Systems, Inc 120 N. Keyser Ave. Scranton PA 18504 Plaintiff	In the Court of Common Pleas of CLEARFIELD County, Pennsylvania Civil Division
vs.	
PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450 Defendant	NO: 2007-01714-CD
vs.	WRIT OF EXECUTION AND ATTACHMENT
CNB BANK 1231 OLD TOWN RD. CLEARFIELD, PA 16830 Garnishee	(MONEY JUDGMENT)

Commonwealth of Pennsylvania, County of **CLEARFIELD**
TO THE SHERIFF OF **CLEARFIELD** County, Pennsylvania:

To satisfy the judgment, interest and costs against :
PAMELA SHEEDER 514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450

You are directed to levy upon the property of the defendant(s) and to sell his, her (or their) interest therein;
514 SUSQUEHANNA AVE CURWENSVILLE PA 16833-1450

Any and all accounts of the defendant(s), in the possession of Garnishee(s), including but not limited to savings account balances, checking account balances, Certificates of Deposit, Money Market Accounts, contents of Safety Deposit Boxes. Defendant's Social Security Number(s) is/are 164-64-7637

(1) You are also directed to attach the property of the defendant not levied upon in the possession of **CNB BANK** Garnishee(s) per property description.
Confessed Judgment by Complaint:

1. Date of Entry _____
2. Notice of mailing on _____ filed.

And to notify the Garnishee(s) that

(a) An attachment has been issued;
(b) The garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivery 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 him that he has been added as a garnishee and is enjoined as above stated.

Received this writ this 4th day of March A.D. 2008 At 3:00 A.M./P.M.
Sheriff by Cynthia Butler-Aughenbaugh

Date: 3/3/08
(seal)

Michael F. Ratchford, Esquire
Edwin A. Abrahamsen & Associates, P.C.
1729 Pittston Avenue
Scranton, PA 18505
570-558-5510 Ext. 101
mratchford@eaa-law.com

Judgment Amount	$2,538.64
Interest	$ 53.42
Clerks Fee	$ 40.00 Prothonotary costs
Sheriff	$ 250.00
Poundage	$
Total	$

3/3/08
Clerk of Judicial Records

IF SOCIAL SECURITY OR SUPPLEMENTAL SECURITY 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 SUCH DIRECT DEPOSITS. IN ADDITION, THE LEVY AND ATTACHMENT SHALL NOT INCLUDE $300.00 IN THE ACCOUNT OF THE DEFENDANT.

PERSONAL PROPERTY SALE
SCHEDULE OF DISTRIBUTION

NAME PAMELA SHEEDER NO. 07-1714-CD

NOW, February 15, 2009, by virtue of the Writ hereunto attached, after having given due and legal notice of time and place of sale by handbills posted on the premises setting forth the date, time and place of sale, I exposed the within described real estate of Pamela Sheeder to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

RDR	
SERVICE	9.00
MILEAGE	
LEVY	6.06
MILEAGE	
POSTING	
HANDBILLS	
COMMISSION	0.00
POSTAGE	0.59
HANDBILLS	
DISTRIBUTION	
ADVERTISING	
ADD'L SERVICE	9.00
ADD'L POSTING	
ADD'L MILEAGE	2.00
ADD'L LEVY	
BID/ SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	10.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	**$41.65**

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	2,538.64
INTEREST @ %	0.00
FROM TO	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	30.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	**$2,650.29**

COSTS:

ADVERTISING	0.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
SHERIFF COSTS	41.65
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	40.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
TOTAL COSTS	**$81.65**
TOTAL COSTS	**$2,650.29**

COMMISSION 2% ON THE FIRST $ 100,000 AND 1/2% ON ALL OVER THAT. DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff