

07-1714-CD  
Comm Fin vs Pamela Sheeder

COMMONWEALTH OF PENNSYLVANIA  
COUNTY OF: **CLEARFIELD**

Mag. Dist. No.: **46-3-02**

MDJ Name: Hon. **RICHARD A. IRELAND**

Address: **650 LEONARD ST  
STE 113  
CLEARFIELD, PA  
16830**

Telephone: **(814) 765-5335**

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

**NOTICE OF JUDGMENT/TRANSCRIPT  
CIVIL CASE**

PLAINTIFF: **COMMONWEALTH FINANCIAL SYSTEMS, INC**  
**120 N KEYSER AVE  
SCRANTON, PA 18504**

DEFENDANT: **SHEEDER, PAMELA A**  
**514 SUSQUEHANNA AVE  
CURWENSVILLE, PA 16833**

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**

☒ Judgment was entered for: (Name) **COMMONWEALTH FINANCIAL SYSTEMS**

☒ 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	\$ <b>2,461.14</b>
Judgment Costs	\$ <b>77.50</b>
Interest on Judgment	\$ <b>.00</b>
Attorney Fees	\$ <b>.00</b>
<b>Total</b>	<b>\$ 2,538.64</b>
Post Judgment Credits	\$ _____
Post Judgment Costs	\$ _____
<b>Certified Judgment Total</b>	<b>\$ _____</b>

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 JUDGMENT 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** at \$20.00 Atty  
m/12:30pm ICC & notice to debt  
OCT 22 2007 ICC & statement to  
Atty

**William A. Shaw**  
Prothonotary/Clerk of Courts

**JUN 18 2007** Date **Richard Ireland**, Magisterial District Judge

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

**9-24-07** Date **Richard 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.

PAMELA SHEEDER  
514 SUSQUEHANNA AVE  
CURWENSVILLE PA 16833-1450

Defendant

NO: \_\_\_\_\_

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

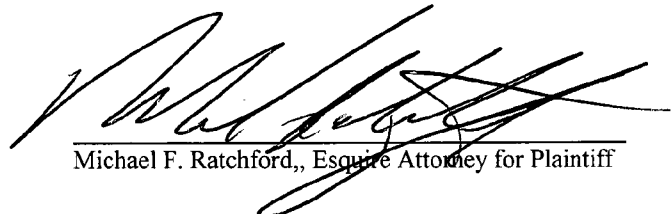
2) Enter the judgment in favor or the original holder, or (unless expressly forbidden in the instrument) in favor of the assignee or other transferee;

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

vs.

PAMELA SHEEDER  
514 SUSQUEHANNA AVE  
CURWENSVILLE PA 16833-1450

Defendant

: In the Court of Common Pleas of  
: CLEARFIELD County, Pennsylvania  
: Civil Division

: NO: \_\_\_\_\_

: NOTICE OF FILING JUDGMENT

Notice is hereby 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

vs.

PAMELA SHEEDER  
514 SUSQUEHANNA AVE  
CURWENSVILLE PA 16833-1450

Defendant

In the Court of Common Pleas of  
CLEARFIELD County, Pennsylvania  
Civil Division

NO: \_\_\_\_\_

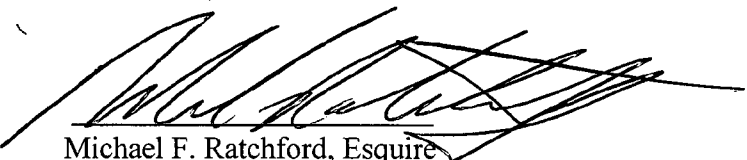
AFFIDAVIT UNDER SOLDIERS AND SAILORS  
RELIEF CIVIL RELIEF ACT OF 1940 AS  
AMENDED

State of Pennsylvania  
County of CLEARFIELD SS:

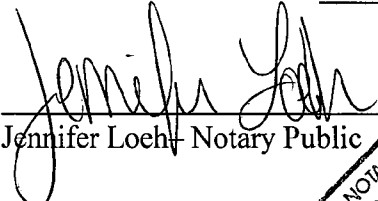
Michael F. Ratchford, Esquire being duly sworn according to law deposes and says that the above named defendant(s): PAMELA SHEEDER; is(are) not in the military service of the United States of America as defined by the Soldiers' and Sailors' Civil Relief Act of 1940 as amended;

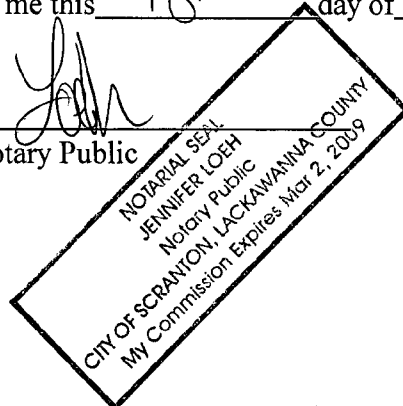
That the defendant(s): PAMELA SHEEDER; is(are) older than eighteen years of age;

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 2007

  
Jennifer Loeh Notary Public



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 EXECUTION 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
	Sheriff	\$250.00
	Poundage	\$
	Total	\$

Prothonotary costs

Date: 2/27/08

**FILED**

MAR 03 2008

William A. Shaw 2CC & lowrits  
Prothonotary/Clerk of Courts to Sheriff

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

**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 EXECUTION 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	<u>\$53.42</u>
	Clerks Fee	<u>\$40.00</u> Prothonotary costs
	Sheriff	<u>\$250.00</u>
	Poundage	\$
	Total	\$

Date: 2/27/08

**FILED**

Mar 03 2008

William A. Shaw *2CC & lowrits*  
Prothonotary/Clerk of Courts *to Sheriff*

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



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

:  
: In the Court of Common Pleas of  
: CLEARFIELD County, Pennsylvania  
: Civil Division

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$$\vdots$$
$$\vdots$$

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.

CNB BANK  
1231 OLD TOWN RD.  
CLEARFIELD, PA 16830

Garnishee

:  
: WRIT OF EXECUTION AND ATTACHMENT  
:  
: (MONEY JUDGMENT)  
:  
:

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**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 set 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 subsequent 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) and the 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 account(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 funds 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) account 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 account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. 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 or part, whether or not styled as a payroll account, individual retirement account, tax account, 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:

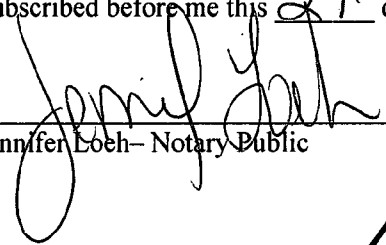
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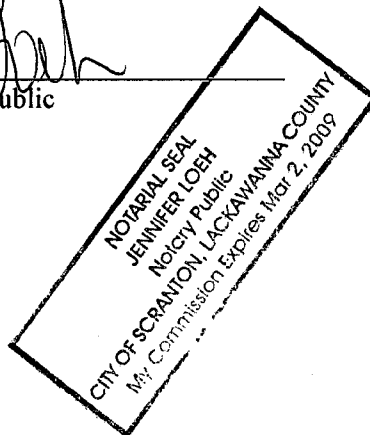
That the defendant(s): PAMELA SHEEDER; is(are) older than eighteen years of age;

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



**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.

CNB BANK  
1231 OLD TOWN RD.  
CLEARFIELD, PA 16830

Garnishee

WRIT OF EXECUTION AND ATTACHMENT

(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.

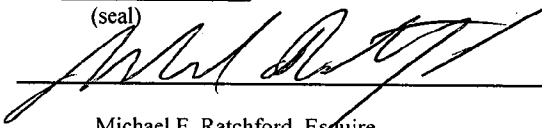
Confessed Judgment by Complaint:

1. Date of Entry \_\_\_\_\_
2. Notice of mailing on \_\_\_\_\_ filed.

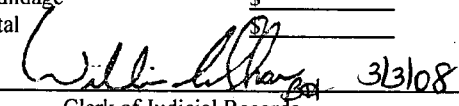
And to notify the Garnishee(s) that

- (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: 3/31/08  
(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
Sheriff	\$ 250.00
Poundage	\$
Total	\$ 344.11

Prothonotary costs  
 3/31/08  
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

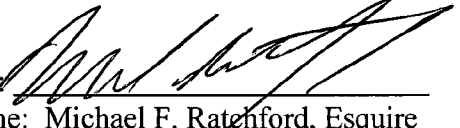
Garnishee


---

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

FILED <sup>NO CC</sup>  
MAR 03 2008 <sub>11:04 AM</sub> 

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

vs.

PAMELA SHEEDER  
514 SUSQUEHANNA AVE.  
CURWENSVILLE, PA 16833-1450,

Defendant

vs.

CNB BANK (formerly County National Bank),  
Garnishee

No. 2007-01714-CD

**FILED** NO  
@ 11:52 AM 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:

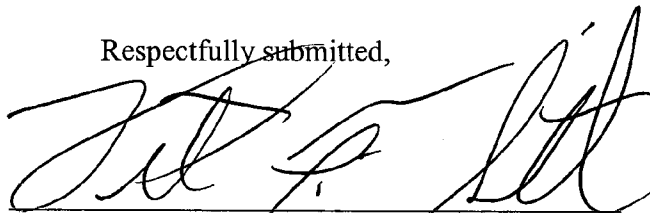
U. S. FIRST CLASS MAIL  
Michael F. Ratchford, Esquire  
1729 Pittson Avenue  
Scranton, PA 18505

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

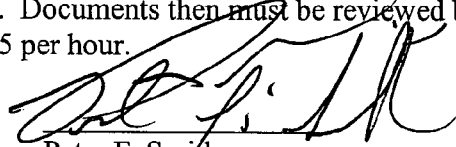
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA CIVIL DIVISION

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**

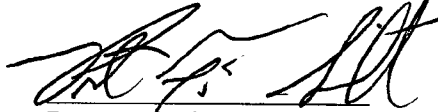
COMES NOW, CNB Bank, formerly County National Bank, by its attorney, Peter F. Smith, who answers the Interrogatories as follows:

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

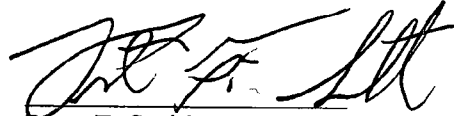
4. No, not to CNB Bank's knowledge, but Plaintiff should undertake additional discovery to verify this answer.
5. No.
6. No.
7. No.

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:

4/1/08



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

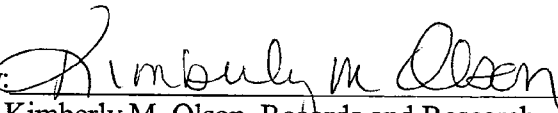
I verify that the statements made in the foregoing Answers to Interrogatories are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S.A. §4904 relating to unsworn falsification to authorities.

CNB BANK

Dated: \_\_\_\_\_

4-3-08

By: \_\_\_\_\_

  
Kimberly M. Olson, 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.

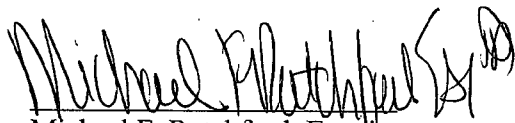
CNB BANK  
1231 OLD TOWN RD.  
CLEARFIELD, PA 16830

Garnishee

To the Prothonotary of CLEARFIELD County Pennsylvania:

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

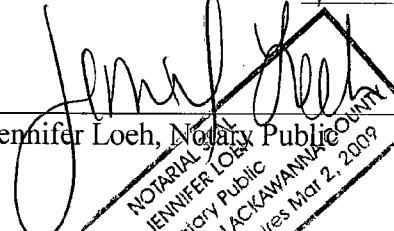
Thank you,

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

**FILED** *Any pd.*  
*7.00*  
*11:54 AM*  
APR 30 2008 *No CC*

William A. Shaw  
Prothonotary/Clerk of Courts *(62)*

Sworn and subscribed before me on this 17th day of April 2008

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



FILED

APR 30 2008

**William A. Shaw**  
Prothonotary/Clerk of Courts

100-443887-100

1714-5610

CONFIDENTIAL

~~CONFIDENTIAL~~

447-70-2459

22

**AGRICULTURE**

7-10

Page 12

Number of hauls	<i>P. setiferus</i> (%)	<i>P. setiferus</i> + <i>P. setiferus</i> + <i>P. setiferus</i> (%)
1	10	5
2	30	10
3	50	15
4	70	18
5	85	20
6	95	22
7	100	23
8	100	24
9	100	25
10	100	26

*[Faint, illegible handwritten notes]*

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

Commonwealth Financial Systems, Inc.  
Plaintiff

vs.

PAMELA SHEEDER,

Defendant

vs.

CNB BANK (formerly County National Bank),

Garnishee

No. 2007-01714-CD

**FILED**

OCT 3 35 PM '07

OCT 29 7 11 PM '07

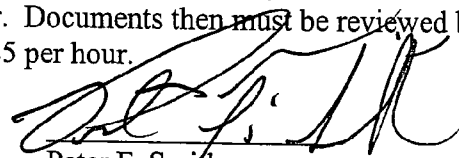
William A. Shaw  
Prothonotary/Clerk of Courts

NO CC  
(610)

**GARNISHEE'S ANSWERS TO INTERROGATORIES**

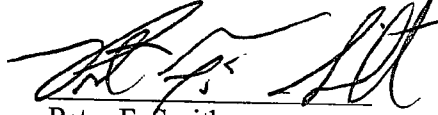
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Peter F. Smith


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Peter F. Smith

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Peter F. Smith

Date:

4/1/08



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.,	:	
	:	No. 2007-01714-CD
Plaintiff	:	
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  
Michael F. Ratchford, Esquire  
1729 Pittson Avenue  
Scranton, PA 18505

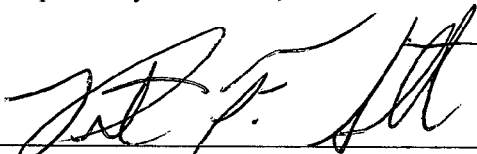
CERTIFIED MAIL  
Pamela Sheeder  
514 Susquehanna Avenue  
Curwensville, PA 16833-1450

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:

10/29/08



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 ☒ Agent  
*Pamela Sheeder* ☐ Addressee

B. Received by (Printed Name) C. Date of Delivery

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

PS Form 3800, June 2002

Curwensville, PA 16833-1450

City, State, ZIP+4

or PO Box No. 514 Susquehanna Avenue

Street, Apt. No.

Pamela Sheeder

Sent To

\$0.41	Postage
\$2.00	Certified Fee
\$2.00	Return Receipt Fee (Endorsement Required)
\$2.00	Restricted Delivery Fee (Endorsement Required)
\$5.21	Total Postage & Fees

U.S. Postal Service

CERTIFIED MAIL RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Curwensville, PA 16833

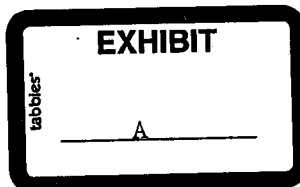
OFFICIAL USE

APR - 4 2008

PA 16833

SPS

7006 0100 0003 4232 8550



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  
09:00 AM  
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

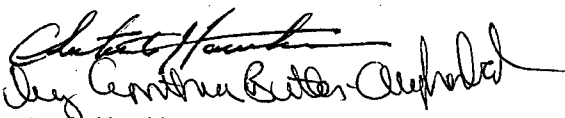
SHERIFF RETURN

---

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.

CNB BANK  
1231 OLD TOWN RD.  
CLEARFIELD, PA 16830

Garnishee

WRIT OF EXECUTION AND ATTACHMENT

(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: 3/31/08  
(seal)

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

Judgment Amount  
Interest  
Clerks Fee  
Sheriff  
Poundage  
Total

\$2,538.64  
\$ 53.42  
\$ 40.00  
\$ 250.00  
\$

Prothonotary costs

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.

Received this writ this 4th day  
of March A.D. 2008  
At 3:00 A.M./P.M.

Charles A. Henderson  
Sheriff of Clearfield County

**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:**

**PLAINTIFF COSTS, DEBT AND INTEREST:**

RDR SERVICE	9.00
MILEAGE	6.06
LEVY	
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	
<b>TOTAL SHERIFF COSTS</b>	<b>\$41.65</b>

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	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$2,650.29</b>

**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