

07-1800-CD

Comm Fin. Vs Raymond Shaffer

Date: 3/19/2008
Time: 09:03 AM
Page 1 of 1

Clearfield County Court of Common Pleas

ROA Report

Case: 2007-01800-CD

Current Judge: Fredric Joseph Ammerman

Commonwealth Financial Systems, Inc., Unifund CCR Partners, Citibank vs. Raymond Shaffer

User: LMILLER

Civil Other-COUNT

Date		Judge
11/5/2007	New Case Filed.	No Judge
	X Filing: Civil Complaint Paid by: Bennett, Charles F. (attorney for Commonwealth Financial Systems, Inc.) Receipt number: 1921351 Dated: 11/05/2007 Amount: \$85.00 (Check) 1CC Shff.	No Judge
12/10/2007	X Sheriff Return, December 7, 2007 Returned the within Complaint "NOT SERVED, TIME EXPIRED" as to Raymond Shaffer. So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm Shff Hawkins costs pd by Apple \$19.00	No Judge
12/20/2007	X Filing: Reinstate Complaint Paid by: Bennett, Charles F. (attorney for Commonwealth Financial Systems, Inc.) Receipt number: 1921925 Dated: 12/20/2007 Amount: \$7.00 (Check) Filed by s/ Charles F. Bennett, Esquire	No Judge
2/7/2008	X Preliminary Objections, filed by s/ David P. King, Esquire. 2CC Atty. King	No Judge
2/8/2008	X Certificate of Service, filed. That on February 7, 2008, we did serve Plaintiff's Counsel, Charles F. Bennett Esq., a certified copy of the Preliminary Objections filed on behalf of Defendant by first class mail, filed by s/ David P. King Esq. No CC.	Fredric Joseph Ammerman
2/11/2008	X Order For Argument, NOW, this 11th day of Feb., 2008, Argument on Defendant's Preliminary Objections shall be held on the 28th day of March, 2008, at 11:00 a.m. in Courtroom 3. By the court, /s/ Fredric J. Ammerman, Pres. Judge. 2CC Atty. King	Fredric Joseph Ammerman

3-28-08 Order of Court, dated March 28, 2008

COURT OF COMMON PLEAS, CLEARFIELD COUNTY
PENNSYLVANIA

CASE NO. CP-17-CR-1077-2007

Date of Jury Selection: February 28, 2008
Presiding Judge: Paul F. Cherry, Judge

Commonwealth of Pennsylvania

VS

Raimon Anthony Johnson

Charges: Charges

MEMBERS OF THE JURY

7. Frederick Antes
8. Tracey Rowles
9. John Hryn
10. James Flanagan
11. Donald Foster
12. Kolene Parkes
ALT #2 Alton Dotts

DEFENSE WITNESSES:

1. _____
2. _____
3. _____
4. _____
5. _____

DEF. ATTY: Daniel Bell Esq.

ADDRESS TO JURY: _____

JURY OUT: _____
JURY IN: _____

COMMONWEALTH WITNESSES:

1. _____
2. _____
3. _____
4. _____
5. _____

DIST. ATTY: William A. Shaw Jr. Esq.

District Attorney

ADDRESS TO JURY: _____

JUDGES ADDRESS TO JURY: _____

VERDICT: _____

FOREPERSON: _____

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS, INC.,
assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK,

NO. 07-1800-CD
IN CIVIL ACTION

Plaintiff(s),

-vs-

RAYMOND SHAFFER,

Defendant(s).

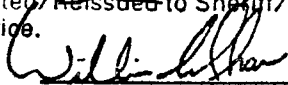
COMPLAINT

CODE-
FILED ON BEHALF OF
PLAINTIFF

COUNSEL OF RECORD
FOR THIS PARTY:

Charles F. Bennett, Esq.
PA I.D. No. 30541
Joel E. Hausman, Esq.
PA I.D. No. 42096
APPLE AND APPLE, P.C.
Firm No. 719
4650 Baum Boulevard
Pittsburgh, PA 15213
Telephone: 412-682-1466
Fax: 412-682-3138

Dec 20, 2007 Document
Reinstated/Reissued to Sheriff/Attorney
for service.


Deputy Prothonotary

FILED *Atty pd. 85.00*
11/30/07
NOV 05 2007
(S) ICC Sheriff
William A. Shaw
Prothonotary/Clerk of Courts

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

**COMMONWEALTH FINANCIAL SYSTEMS, INC.,
assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK,**

**NO.
IN CIVIL ACTION**

Plaintiff(s),

-vs-

RAYMOND SHAFFER,

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, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

Keystone Legal Services
211 1/2 East Locust Street
Clearfield, PA 16830
814-765-9646

COMPLAINT

1. Plaintiff is a corporation having offices at 120 North Keyser Avenue, Scranton, PA 18504, and as the assignee of Unifund CCR Partners, assignee of Citibank, stands in its assignor's stead, and all are hereinafter referred to interchangeably as "Plaintiff".
2. At a specific instance Citibank (South Dakota) NA sold, assigned and transferred to Unifund Partners LLC all of its right, title and interest in, and to the agreement between it and Defendant. Assignor had the right to assign the agreement. A copy of the assignment is attached hereto as Exhibit "A". Thereafter Unifund Partners assigned the account to Plaintiff. A true and correct copy of the assignment is attached hereto as Exhibit "B".
3. All conditions precedent to Assignor's right to be paid under the terms of the contract have occurred.

COUNT ONE

4. Defendant is an individual whose address is 619 Maplewood Road, Du Bois, Clearfield County, Pennsylvania 15801.
5. At a specific instance and request of the Defendant, the Defendant applied for and was granted a credit card account #5424180131573468 by Citibank at the terms and conditions agreed upon by the parties, as is more specifically shown by the Agreement, a true and correct copy of which is attached hereto, marked Exhibit "C" and made a part hereof.

6. The Plaintiff avers that the agreement between the parties was based upon a written agreement which the Defendant accepted by using credit card to make purchases and/or cash advances.
7. Thereafter, in breach of obligations under the Agreement, the Defendant failed to make payments as they became due.
8. Plaintiff avers that the terms of the Agreement provide for acceleration of the entire balance due and owing upon Defendant's breach of the Agreement.
9. Plaintiff avers that the balance due amounts to \$4,591.30, as is more specifically shown by Plaintiff's Statement of Account, a true and correct copy of which is attached hereto, marked Exhibit "D" and made a part hereof.
10. Plaintiff avers that the interest has accrued at the rate of 18.90% per annum on the balance due from July 13, 2006.
11. Per the term of the agreement, the Defendant has agreed to pay to the Plaintiff as liquidated damages, the costs of collection, including all reasonable attorneys' fees incurred in the collection of monies owing, which Plaintiff avers will amount to 25% of the balance due.
12. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and refused to pay the amount due to Plaintiff or any part thereof.

WHEREFORE, Plaintiff demands Judgment against Defendant in Count One of the Complaint in the amount of \$4,591.30, with appropriate additional interest from July 13, 2006, plus attorneys' fees and costs.

COUNT TWO

13. Plaintiff incorporates herein as if restated verbatim paragraphs 1 through 12.
14. At a specific instance and request of the Defendant, the Defendant applied for and was granted a credit card account #5491130313100695 by Plaintiff at the terms and conditions agreed upon by the parties, as is more specifically shown by the Agreement, a true and correct copy of which is attached hereto, marked Exhibit "C" and made a part hereof.
15. The Plaintiff avers that the agreement between the parties was based upon a written agreement which the Defendant accepted by using credit card to make purchases and/or cash advances.
16. Thereafter, in breach of obligations under the Agreement, the Defendant failed to make payments as they became due.
17. Plaintiff avers that the terms of the Agreement provide for acceleration of the entire balance due and owing upon Defendant's breach of the Agreement.
18. Plaintiff avers that the balance due amounts to \$5,872.53, as is more specifically shown by Plaintiff's Statement of Account, a true and correct copy of which is attached hereto, marked Exhibit "E" and made a part hereof.
19. Plaintiff avers that the interest has accrued at the rate of 26.74% per annum on the balance due from July 13, 2006.
20. Per the term of the agreement, the Defendant has agreed to pay to the Plaintiff as liquidated damages, the costs of collection, including all reasonable attorneys'


fees incurred in the collection of monies owing, which Plaintiff avers will amount to 25% of the balance due.

21. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and refused to pay the amount due to Plaintiff or any part thereof.

WHEREFORE, Plaintiff demands Judgment against Defendant in Count Two of the Complaint in the amount of \$5,872.53, with appropriate additional interest from July 13, 2006, plus attorneys' fees and costs.

WHEREFORE, Plaintiff demands Judgment against Defendant in all Counts of the Complaint in the amount of \$10,463.83, with appropriate additional interest from July 13, 2006, plus attorneys' fees and costs.

APPLE AND APPLE, P.C.

By: 

Attorneys for Plaintiff(s)

BILL OF SALE, ASSIGNMENT AND ASSUMPTION AGREEMENT

THIS BILL OF SALE, ASSIGNMENT AND ASSUMPTION AGREEMENT is dated as of January 30, 2002, between Citibank (South Dakota), N.A., a national banking association organized under the laws of the United States, located at 701 East 60th Street North, Sioux Falls, SD 57117 (the "Bank") and Unifund Partners, LLC, located at 11802 Conrey Rd., Suite 200, Cincinnati, OH 45249 ("Buyer").

For value received and subject to the terms and conditions of the Purchase and Sale Agreement dated January 30, 2002, between Buyer and the Bank (the "Agreement"), the Bank does hereby transfer, sell, assign, convey, grant, bargain, set over and deliver to Buyer, and to Buyer's successors and assigns, good and marketable title to the Accounts described in Section 1.2 of the Agreement, free and clear of any encumbrance, equity, lien, pledge, charge, claim or security interest.

This Bill of Sale, Assignment and Assumption Agreement is executed without recourse and without representations or warranties including, without limitation, warranties as to collectibility.

Citibank (South Dakota), N.A.

By: _____

(Signature)

DOUGLAS C. MORRISON, VP

CitiCards

Name: _____

Chief Fin. Officer, C & F Finance

0000391579

Title: _____

Sioux Falls, SD

(605) 331-2855

Unifund Partners, LLC

By: _____

(Signature)

Name: _____

David Rosenberg

Title: _____

President

55 18

unifund

Unifund CCR Partners

BILL OF SALE

Unifund CCR Partners, for value received and in accordance with the terms of the Accounts Receivable Purchase Agreement by and among Unifund CCR Partners and Commonwealth Financial Systems, Inc. ("Purchaser"), dated as of June 28, 2006 (the "Agreement"), does hereby sell, assign, and transfer to Purchaser all of its good and marketable title, free and clean of all liens, claims and encumbrances in and to the Accounts listed in the Account Schedule attached as Appendix A to the Agreement, without recourse and without representation or warranty of collectibility, or otherwise, except to the extent stated in the Agreement.

Executed on June 28, 2006.

UNIFUND CCR PARTNERS

By Joel Rosenthal
Joel Rosenthal
Director, Sales and Marketing

For Unifund Use ONLY

Client #	PID	CID #

EXHIBIT B

Notify Us In Case of Errors or Questions About Your Bill

If you think your billing statement is wrong, or if you need more information about a transaction on your billing statement, write to us (on a separate sheet) at the address shown on the front of your billing statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first billing statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- * Your name and account number.
- * The dollar amount and date of the suspected error.
- * Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.
- * Please sign your letter.

Your Rights and Our Responsibilities After We Receive Your Written Notice. We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe your billing statement was correct. After we receive your letter, we cannot try to collect any amount you question, or report your account as delinquent. We can continue to charge you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your balance that are not in question.

If we find that we made a mistake on your billing statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you tell to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 25 days telling us that you still refuse to pay, we must report that you are disputing your balance. And, we must tell you the name and address of anyone to whom we reported your account information. We must tell anyone to whom we report that the matter has been settled between us when it is finally settled.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your billing statement was correct.

Special Rule for Credit Card Purchases.

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- * You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current address; and
- * The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services. A claim under this special rule may not exceed the amount actually billed to your account and does not apply to purchases made outside the United States.

CITIBANK

© 1996 Citibank (South Dakota), N.A. Member FDIC

3358128 / BD4549D
Rev. 9/96 Pr. 7/97

GP
B

CITIBANK CARD AGREEMENT

This Agreement and the folder containing the card are your Citibank Card Agreement. The folder contains important account information, including the annual percentage rate and an indication whether there is a membership fee. Please read and keep both the folder and this Agreement for your records.

To simplify the rest of this Agreement for you, the following definitions will apply. The words *you*, *your*, and *yours* mean the person responsible for the Agreement, to whom we direct the billing statement. The word *card* means one or more cards which we have issued with your account number. The words *we*, *us*, and *our* mean Citibank (South Dakota), N.A. The words *Citibank checks* mean one or more checks that we may provide to access your Citibank card account. This Agreement is binding on you unless you cancel your account within 30 days after receiving the card and you have not used or authorized use of your account.

Credit Lines:

Your initial credit line appears on the folder containing the card. A portion of your credit line, called the cash advance limit, is available for cash advances. At our discretion and at any time we may change your credit line or cash advance limit. We will notify you if we do, either by mail or through the billing statement. You may request a change to your credit line or cash advance limit by contacting Customer Service by telephone or mail.

Using Your Accounts:

The card must be signed to be used. The full amount of your credit line is available to buy or lease goods or services wherever the card is honored. Your cash advance limit is available for cash at any bank or automated teller machine that accepts the card or by use of Citibank checks. The total amount charged on your account, including purchases, cash advances, finance charges, fees, or other charges, must always remain below your credit line.

Additional Cards:

You may request additional cards on your account for yourself or others and you may permit another person to have access to the card or account number. However, if you do, you are liable for all charges made by those persons. You must notify us to revoke permission for any person you previously authorized to use your account. If you tell us to revoke another person's use of your account, we may close the account and issue a new card or cards with a different account number. You are responsible for the use of each card issued on your account according to the terms of this Agreement.

Membership Fee:

The folder containing the card indicates whether your account is subject to a membership fee. If it is, the fee is added to the purchase balance and is non-refundable unless you notify us to cancel your account within 30 days from the mailing date of the billing statement on which the fee is billed.

Billing:

Each month we will send you a billing statement if there is activity on your account. It shows the balance, any finance charges, fees, the minimum payment, and the payment due date. It also shows your current credit line and cash advance limit, an itemized list of current charges, Citibank checks, payments and credits, a summary showing separately the purchase and cash advance balances, finance charges on each balance, and other important information. You must notify us of a change in your address by contacting Customer Service by telephone or mail. We will mail or deliver the billing statement to only one mailing address.

EXHIBIT C

How We Determine the Balance:

The total outstanding balance (the amount you owe us) appears as the "New Balance" on the billing statement. To determine the New Balance, we begin with the outstanding balance on your account at the beginning of each billing period, called the "Previous Balance" on the billing statement. We add any purchases and cash advances and subtract any payments and credits that we receive. We then add the appropriate finance charges, fees and other applicable adjustments.

Annual Percentage Rate for Purchases and Cash Advances:

Your ANNUAL PERCENTAGE RATE and the corresponding monthly and daily periodic rates appear on the label containing the card. The monthly periodic rate is the applicable annual percentage rate divided by 12. The daily periodic rate is the annual percentage rate divided by 365. The annual percentage rate may be variable. Whether or not the rate varies is indicated on the label containing the card.

Variable Annual Percentage Rate for Purchases and Cash Advances:

If your account has a variable ANNUAL PERCENTAGE RATE, we calculate the rate by adding the fixed percentage amount that appears on the label containing the card to the U.S. Prime Rate published in *The Wall Street Journal* on the first Tuesday of March, June, September, and December of each year. If the first Tuesday is a holiday, we will use the Prime Rate published the next day. If more than one Prime Rate is published, we may choose the highest rate. If *The Wall Street Journal* ceases publication or to publish the Prime Rate, we may use the Prime Rate published in any other newspaper of general circulation, or we may substitute a similar reference rate at our sole discretion.

Any increase or decrease in the variable annual percentage rate takes effect on the first day of the billing period directly following the month in which we calculate the rate. Each time the variable annual percentage rate changes, we will apply it to any existing purchase and cash advance balances, subject to any introductory or promotional rate offer that may apply. The annual percentage rate in effect and any subsequent changes to it will appear on the billing statement. An increase in the variable annual percentage rate means you will pay a higher finance charge and perhaps a higher minimum payment.

If you fail to meet the requirements of this or any other Citibank Card Agreement, we may immediately increase the variable ANNUAL PERCENTAGE RATE (including any introductory rate or promotional rate) on any existing purchase and cash advance balances to a higher rate of 12.9% plus the Prime Rate as determined above. This higher rate will not be lower than 19.9%. Your account may be eligible for the lower variable annual percentage rate on new purchases and cash advances after you have met the terms of this and any other Citibank Card Agreement for six months.

Introductory and Promotional Rate Offers:

At our discretion, we may offer you an introductory annual percentage rate for all or a part of the purchase and/or cash advance balances. The period of time for which the introductory rate applies may be limited. Any introductory rate, the corresponding periodic rates, and the period of time during which it is in effect will appear on the label containing the card. We may also offer you a promotional annual percentage rate to encourage specific transactions, such as transferring balances from accounts you have with other credit card issuers. Any introductory or promotional rate offer will be subject to the terms of the offer and this Agreement.

Finance Charges on Purchases:

We will charge a finance charge for purchases if you did not pay the total

New Balance listed on the last billing statement in full by the payment due date as follows:

- We start with the Previous Balance on purchases at the beginning of the billing period. For finance charge calculation purposes, the billing period begins on the Statement/Closing Date listed on the previous billing statement and varies with the number of days in the billing period.

- On each day of the billing period we subtract payments, add new purchases and fees, and make adjustments. This determines a daily balance. Unless we elect to use a later date, we add a new purchase to the balance as of the date of the purchase.

- We total the daily balances (except for the balance on the Statement/Closing Date listed on the current billing statement) and then divide that amount by the number of days in the billing period. This determines the average daily balance, which is called the "balance subject to finance charge" on the billing statement.

- We multiply the balance subject to finance charge by the applicable daily periodic rate. The resulting amount is your FINANCE CHARGE on purchases.

- If the purchase balance is subject to more than one rate (for example, because of purchases made during a promotional or introductory rate offer), we will separately calculate the balance subject to finance charge and the resulting finance charge in the same manner as described above.

Finance Charges on Cash Advances:

We will charge a finance charge on cash advances from the day you take them until the day we receive payment in full as follows:

- We start with the Previous Balance on cash advances at the beginning of the billing period. For finance charge calculation purposes, the billing period begins on the Statement/Closing Date listed on the previous billing statement and varies with the number of days in the billing period.

- On each day of the billing period we subtract payments, add new cash advances and fees, and make adjustments. This determines a daily balance. Unless we elect to use a later date, we add cash advances to the balance of the day they are taken.

- We total the daily balances (except for the balance on the Statement/Closing Date listed on the current billing statement) and then divide that amount by the number of days in the billing period. This determines the average daily balance, which is called the "balance subject to finance charge" on the billing statement.

- We multiply the balance subject to finance charge by the applicable daily periodic rate and then multiply the resulting amount by the number of days in the billing period. This resulting amount is your FINANCE CHARGE on cash advances.

- If the cash advance balance is subject to more than one rate (for example, because of cash advances made during a promotional or introductory rate offer), we will separately calculate the balance subject to finance charge and the resulting finance charge in the same manner as described above.

Cash Advance Transaction Fees:

For each cash advance obtained at an automated teller machine (ATM), through a Citibank check, or at a financial institution (without using an ATM), we will add an additional FINANCE CHARGE of 2.0% of the advance, or not less than \$2. We will add this fee to the cash advance balance. The cash advance transaction fee may cause the annual percentage rate on the billing statement on which the cash advance first appears to exceed the nominal annual percentage rate.

Minimum Finance Charge:

We assess a minimum FINANCE CHARGE of \$50 if your finance charge

interest
rate

for purchases or cash advances is less than \$50. We add the amount to cover the purchase or cash advance balance at our discretion.

Credit Balance:

You may not maintain a credit balance on your account in excess of your assigned credit limit. We will return to you any credit amount over \$1.00 if the amount has been on your account longer than three months. You may request a refund of a credit balance at any time. We may reduce the amount of any credit balance by the amount of new charges billed to your account.

Security Interest for Secured Accounts:

The folder containing the card indicates if your account is a secured account. If it is, you have given us a security interest in a certificate of deposit or a savings account to secure repayment of your account. If you withdraw your funds from the certificate of deposit or savings account, we will close your card account.

Charges Made in Foreign Currencies:

FOR VISA® ACCOUNTS: If a charge is incurred in a foreign currency, Visa International will convert the charge into a U.S. dollar amount using its most recently published procedures set forth in its Operating Regulations in effect at the time the transaction is processed. Currently, those Regulations provide that the currency conversion rate to be used is either (1) a wholesale market rate or (2) a government-mandated rate in effect one day prior to the processing date, increased by an international reimbursement rate in each case. Visa retains the international reimbursement rate as compensation for performing the currency conversion service. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

FOR MASTERCARD® ACCOUNTS: If a charge is incurred in a foreign currency, MasterCard International, Inc. will convert the charge into a U.S. dollar amount using its most recently published conversion procedures in effect at the time the transaction is processed. Currently, the currency conversion rate used to determine the transaction amount in U.S. dollars is either (1) a wholesale market rate or (2) a government-mandated rate in effect one day prior to the processing date, increased by one percent in each case. MasterCard retains this one percent as compensation for performing the currency conversion service. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

Minimum Amount Due:

Each month you must pay a minimum amount that is the total of two figures. The first is any previous amount that is past due plus any amount in excess of your credit limit. The second is the greater of the amount of your billed finance charges or one of the following:

- The New Balance on the billing statement if it is less than \$50; or
- \$50, if the New Balance is at least \$50 and not greater than \$2,400; or
- If the New Balance exceeds \$2,400, 1/4% of the New Balance (rounded down to the nearest dollar).

You must pay at least the minimum amount due each month, but you may pay more at any time without a penalty. If you pay more than the minimum, we will allocate the excess amount to the purchase or cash advance balance at our discretion. The sooner you pay the New Balance, the less you will pay in finance charges. We may also allow you to skip a payment. If we do, we will notify you on the billing statement. If you choose to skip a payment when alerted, we will continue to assess finance charges.

Payments:

Do not send cash payments. We can accept full or partial payments, as well as payments that reflect "paid in full" or other restrictive endorsements,

without losing any of our rights under this Agreement. There may be a delay of up to five days in crediting a payment if it is received at an address other than the address provided on the billing statement. You must pay us in U.S. dollars drawn on funds on deposit in the United States. However, we reserve the right to accept payments made in foreign currency. If we do, we will charge a currency conversion fee based upon the conversion rates existing at the time of conversion.

Over-the-Credit Line Fee:

We will add a \$20 fee to the purchase balance for each billing period that the New Balance exceeds your credit line.

Late Fee:

We will add a \$20 fee to the purchase balance for each billing period you fail to make the minimum payment by its due date.

Returned Payment Fee:

We will add a \$20 fee to the purchase balance when a payment check or similar instrument is not honored, when we must return it because it cannot be processed, or when an automatic debit is returned unpaid. At our option, we will assess this fee the first time your check is not honored, even if it is paid upon resubmission.

Clitbank Checks:

Clitbank checks may be used to purchase goods and services or to obtain cash up to the amount of your available cash advance limit unless that amount will cause the balance to exceed your credit line. We will treat Clitbank checks as a cash advance and charge them against your cash advance limit. Each Clitbank check must be in the form we have issued and must be used according to any instructions we give you. Clitbank checks may be used only by the person whose name is printed on them. Clitbank checks may not be used to pay any amount owed to us under this or any other Clitbank Card Agreement. We will not cash any Clitbank checks, nor will we return paid Clitbank checks.

Returned Clitbank Check Fee:

We will add a \$20 fee to the cash advance balance if we decline to honor a Clitbank check. Among the reasons for our decline are that the check would cause the balance to exceed your cash advance limit or credit line, that you are in default, that you did not comply with our instructions regarding the check, that your account has been closed, or that the card has expired.

Stop Payment Fee:

We will add a \$20 fee to the cash advance balance when payment of a Clitbank check is stopped at your request. You may stop payment on a Clitbank check by notifying us in writing at P.O. Box 5500, Sioux Falls, South Dakota 57117 or by calling us at the telephone number listed on the billing statement. If you call, you must confirm the call in writing within 14 days. A written stop payment order will remain in effect for six months unless renewed in writing.

Once a charge is made through the use of the card or account number we cannot "stop payment" on the charge. If there is a dispute involving a charge on your account, please refer to the section entitled "What To Do If There's An Error In Your Bill."

Lost or Stolen Cards, Account Numbers or Clitbank Checks:

If any card, account number or Clitbank check is lost or stolen or if you think someone used or may use them without your permission, notify us at once by calling the telephone number shown on the billing statement or the number obtained by calling toll-free or local Directory Assistance. We may require you

to provide certain information in writing to help us find out what happened. Don't use the card or the Citibank checks after we've been notified, even if they are found or returned. You may be liable for unauthorized use of the card, but not for more than \$50. You won't be liable for any unauthorized purchases or cash advances made after we've been notified of the loss or the theft; however, you must notify for us the charges on the billing statement that were not made by you, or someone authorized by you, and from which you received no benefit.

Default

You are in default if you fail to pay the minimum payment listed on each billing statement on time, file for bankruptcy, breach your credit line without our permission, or default on any other Citibank Card Agreement. If you are in default, we may close your account and demand immediate payment of the full balance. If you have given us a security interest in a savings account or certificate of deposit, we may use the deposit amount to pay any amount you owe us. But of course, you don't want this to happen. Call us first and let us try to help you.

* Collection Costs:

If we have to refer collection of your account to a lawyer (who is not our salaried employee), to the extent permitted by law, you will have to pay our attorney's fee plus court costs or any other fees. If we sue to collect and you win, we will pay your reasonable legal fees and court costs.

Customer Privacy:

We will not sell information about you or your account to non-Citibank companies. On occasion, however, we will allow certain companies to offer specially selected products and services to you through the mail or by telephone. These companies will not be allowed to retain any information about you or your account unless you agree to purchase their product or service. If you do not want to receive these offers, write or call us at the address or telephone number listed on the billing statement. Be sure to include your name, address, and account number. We will remind you at least once each year of your right to be excluded from these offers.

Telephone Monitoring:

From time to time we may monitor telephone calls regarding your account with us to assure the quality of our service.

Information Reporting:

We may report your performance under this Agreement to credit reporting agencies including your bills to make minimum payments on time. A negative credit report may significantly harm your ability to obtain credit from other sources. We may also obtain follow-up credit reports on you (for example, when we review your account for a credit line increase). We may exchange information about you or your account with our Citibank affiliates, and our Citibank affiliates may perform certain customer service and payment processing functions for your account. Otherwise, no one else will be given information about your account without your permission or proper legal authority. We will try to notify you by telephone or by mail of any legal process served on us in order to give you an opportunity to object to it, unless the law prohibits the notice.

Correcting Your Credit Report:

If you think we reported erroneous information to a credit reporting agency or wish to learn the names of the agencies we contacted, write us at the address listed on the billing statement. We will promptly investigate the matter, and if our investigation shows you are right, we will contact each credit reporting agency to whom we reported and will request they correct the report. If we disagree with you after our investigation, we will tell you in writing or by telephone and instruct you how to submit a statement of your position to

those agencies. Your statement will become a part of your credit record then.

Closing Your Account:

You may close your account at any time by notifying us in writing. However, you remain responsible to pay the balance according to the terms of this Agreement. We may close your account or suspend your account privileges on Citibank checks at any time without prior notice. We may also release different card, account number, or different checks at any time. You must return the card or the Citibank checks to us upon request.

Refusal of the Card:

We are not responsible if we do not approve a purchase or cash advance on your account, or if a third party refuses to accept or honor the card, even if you have sufficient credit available. We may limit the number of purchases or cash advances which may be approved in one day. If we detect unusual or suspicious activity on your account, we may temporarily suspend your privileges until we can verify the activity. We may approve purchases or advances which cause the balance to exceed your credit line without void any of our rights under this Agreement.

Changing this Agreement:

We can change this Agreement, including all fees and the annual percent rate, at any time. However, if the change will cause a fee, rate or minimum payment to increase, we will mail you written notice at least 15 days before the beginning of the billing period in which the change becomes effective. If you do not agree to the change, you must notify us in writing within 25 days after the effective date of the change and pay us the balance, either in full or under the terms of the unchanged Agreement. Otherwise, the change to the notice is binding on you. Use of the card after the effective date of the change shall be deemed acceptance of the new terms, even if the 25 days have not expired.

Delay in Enforcement:

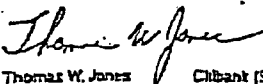
We may need time to look into certain matters and can delay enforcing our rights under this Agreement without losing them.

Applicable Law:

The terms and enforcement of this Agreement shall be governed by federal law and the law of South Dakota, where we are located.

For Further Information:

Call us at the telephone number shown on the front of the billing statement. You can also call toll-free or local Directory Assistance to get our telephone number.



Thomas W. Jones
President & CEO

Citibank (South Dakota), N.A.
P.O. Box 5000
Sioux Falls, SD 57117

1996 Citibank (South Dakota), N.A.

What To Do If There's An Error In Your Bill: Your Billing Rights. Keep This Notice For Future Use.

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Collector Window

Debtor ID: 4364775 Type: Consumer Sts: 311 Acty handling for C: 03/20/2007
Name: RAYMOND SHAFFER

Phone: ACRT A Home 814-371-7930

Address: 619 MAPLEDALE RD
DU BOIS PA 15801
Warning: 814-371-7930

Account Details (Gross-Net)

Name: Commonwealth Financial Serv Date: 04/19/2001 Princ Bal: \$3,171.74 Int Bal: \$1,419.55

Show Acct: Edit ECDA View Assoc 1 accounts \$3,171.74 \$1,419.55

Activity History

ACT DATE	ACT TIME	USER ID	COMMENTS
12/01/2006	4:27:38 PM	101	Changed collector from 121 to 155
12/04/2006	5:58:42 PM	121	Changed collector from 155 to 121
02/21/2007	11:14:40 AM	101	Automatic Debtor status change fr
03/08/2007	8:52:13 AM	061	Email Assist from 061 to 203
03/08/2007	12:46:31 PM	203	Automatic Debtor status change fr
03/20/2007	11:23:33 AM	219	Automatic Debtor status change fr

Account Details Window

ID: 4364775 Status: 311 Acty handling for CFS
Date: 03/20/2007
Clt ID: 5511
Orig Crt: CITIBANK
Clt Ref No: CIT0583
Bureau Report: 12/25/2006
Debt Descr: 04/30/2008, SOMERSET
Comments: 5424180131573468

Debt Type	PCD	Service Date	04/19/2001
Coll Plan	007	Last Charge Date	
Fee Plan	AAA	First Delinquency	11/09/2004
Cont Plan	UNI	Charge Off Date	
Sales Rep		List Date	07/12/2006
Int Rate	18.90	Int Calc Date	07/12/2006
Last Pmt		Last Pmt Date	04/30/2004
Statute Date			

	Original	Accrued	Adjustments	Paid	Balance
Principal	\$3,171.74		\$0.00	\$0.00	\$3,171.74
Interest	\$1,007.33	\$412.23	\$0.00	\$0.00	\$1,419.56
Court Cost	\$0.00		\$0.00	\$0.00	\$0.00
Check Fee	\$0.00		\$0.00	\$0.00	\$0.00
Attorney Fee	\$0.00		\$0.00	\$0.00	\$0.00
Service Fee	\$0.00		\$0.00	\$0.00	\$0.00
Misc. Fees	\$0.00		\$0.00	\$0.00	\$0.00
				Balance	\$4,591.30

EXHIBIT D

Report Menu

AFFIDAVIT

I, Patricia Cobb, Esquire, of Commonwealth Financial Systems, Inc.,
Plaintiff herein, verify that the statements of fact contained in the foregoing
Complaint 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.

8-6-07
Date:

Patricia A Cobb
PATRICIA COBB

Executive Vice President

120 North Keyser Avenue

Scranton, PA 18504

Apple & Apple File No. 107536

CFSI File No. 4368775 &
4368922

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket # **103401**

COMMONWEALTH FINANCIAL SYSTEMS, INC. assignee

Case # 07-1800-CD

vs.

RAYMOND SHAFFER

TYPE OF SERVICE COMPLAINT

SHERIFF RETURNS

NOW December 10, 2007 RETURNED THE WITHIN COMPLAINT "NOT SERVED, TIME EXPIRED" AS TO RAYMOND SHAFFER, DEFENDANT. NO ATTEMPTS

SERVED BY: /

Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	APPLE	17097	10.00
SHERIFF HAWKINS	APPLE	17097	9.00

FILED

0/8:30 um

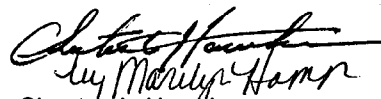
DEC 10 2007

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before me This

_____ Day of _____ 2007

So Answers,


Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS, INC.,
assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK,

NO. 07-1800-CD
IN CIVIL ACTION

Plaintiff(s),

-vs-

RAYMOND SHAFFER,

Defendant(s).

COMPLAINT

CODE-
FILED ON BEHALF OF
PLAINTIFF

COUNSEL OF RECORD
FOR THIS PARTY:

Charles F. Bennett, Esq.
PA I.D. No. 30541
Joel E. Hausman, Esq.
PA I.D. No. 42096
APPLE AND APPLE, P.C.
Firm No. 719
4650 Baum Boulevard
Pittsburgh, PA 15213
Telephone: 412-682-1466
Fax: 412-682-3138

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

NOV 05 2007

Attest.

William A. Brown
Prothonotary/
Clerk of Courts

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

**COMMONWEALTH FINANCIAL SYSTEMS, INC.,
assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK,**

**NO.
IN CIVIL ACTION**

Plaintiff(s),

-vs-

RAYMOND SHAFFER,

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, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

Keystone Legal Services
211 1/2 East Locust Street
Clearfield, PA 16830
814-765-9646

COMPLAINT

1. Plaintiff is a corporation having offices at 120 North Keyser Avenue, Scranton, PA 18504, and as the assignee of Unifund CCR Partners, assignee of Citibank, stands in its assignor's stead, and all are hereinafter referred to interchangeably as "Plaintiff".
2. At a specific instance Citibank (South Dakota) NA sold, assigned and transferred to Unifund Partners LLC all of its right, title and interest in, and to the agreement between it and Defendant. Assignor had the right to assign the agreement. A copy of the assignment is attached hereto as Exhibit "A". Thereafter Unifund Partners assigned the account to Plaintiff. A true and correct copy of the assignment is attached hereto as Exhibit "B".
3. All conditions precedent to Assignor's right to be paid under the terms of the contract have occurred.

COUNT ONE

4. Defendant is an individual whose address is 619 Maplewood Road, Du Bois, Clearfield County, Pennsylvania 15801.
5. At a specific instance and request of the Defendant, the Defendant applied for and was granted a credit card account #5424180131573468 by Citibank at the terms and conditions agreed upon by the parties, as is more specifically shown by the Agreement, a true and correct copy of which is attached hereto, marked Exhibit "C" and made a part hereof.

6. The Plaintiff avers that the agreement between the parties was based upon a written agreement which the Defendant accepted by using credit card to make purchases and/or cash advances.
7. Thereafter, in breach of obligations under the Agreement, the Defendant failed to make payments as they became due.
8. Plaintiff avers that the terms of the Agreement provide for acceleration of the entire balance due and owing upon Defendant's breach of the Agreement.
9. Plaintiff avers that the balance due amounts to \$4,591.30, as is more specifically shown by Plaintiff's Statement of Account, a true and correct copy of which is attached hereto, marked Exhibit "D" and made a part hereof.
10. Plaintiff avers that the interest has accrued at the rate of 18.90% per annum on the balance due from July 13, 2006.
11. Per the term of the agreement, the Defendant has agreed to pay to the Plaintiff as liquidated damages, the costs of collection, including all reasonable attorneys' fees incurred in the collection of monies owing, which Plaintiff avers will amount to 25% of the balance due.
12. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and refused to pay the amount due to Plaintiff or any part thereof.

WHEREFORE, Plaintiff demands Judgment against Defendant in Count One of the Complaint in the amount of \$4,591.30, with appropriate additional interest from July 13, 2006, plus attorneys' fees and costs.

COUNT TWO

13. Plaintiff incorporates herein as if restated verbatim paragraphs 1 through 12.
14. At a specific instance and request of the Defendant, the Defendant applied for and was granted a credit card account #5491130313100695 by Plaintiff at the terms and conditions agreed upon by the parties, as is more specifically shown by the Agreement, a true and correct copy of which is attached hereto, marked Exhibit "C" and made a part hereof.
15. The Plaintiff avers that the agreement between the parties was based upon a written agreement which the Defendant accepted by using credit card to make purchases and/or cash advances.
16. Thereafter, in breach of obligations under the Agreement, the Defendant failed to make payments as they became due.
17. Plaintiff avers that the terms of the Agreement provide for acceleration of the entire balance due and owing upon Defendant's breach of the Agreement.
18. Plaintiff avers that the balance due amounts to \$5,872.53, as is more specifically shown by Plaintiff's Statement of Account, a true and correct copy of which is attached hereto, marked Exhibit "E" and made a part hereof.
19. Plaintiff avers that the interest has accrued at the rate of 26.74% per annum on the balance due from July 13, 2006.
20. Per the term of the agreement, the Defendant has agreed to pay to the Plaintiff as liquidated damages, the costs of collection, including all reasonable attorneys'


fees incurred in the collection of monies owing, which Plaintiff avers will amount to 25% of the balance due.

21. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and refused to pay the amount due to Plaintiff or any part thereof.

WHEREFORE, Plaintiff demands Judgment against Defendant in Count Two of the Complaint in the amount of \$5,872.53, with appropriate additional interest from July 13, 2006, plus attorneys' fees and costs.

WHEREFORE, Plaintiff demands Judgment against Defendant in all Counts of the Complaint in the amount of \$10,463.83, with appropriate additional interest from July 13, 2006, plus attorneys' fees and costs.

APPLE AND APPLE, P.C.

By: 
Attorneys for Plaintiff(s)

BILL OF SALE, ASSIGNMENT AND ASSUMPTION AGREEMENT

THIS BILL OF SALE, ASSIGNMENT AND ASSUMPTION AGREEMENT is dated as of January 30, 2002, between Citibank (South Dakota), N.A., a national banking association organized under the laws of the United States, located at 701 East 60th Street North, Sioux Falls, SD 57117 (the "Bank") and Unifund Partners, LLC, located at 11802 Conrey Rd., Suite 200, Cincinnati, OH 45249 ("Buyer").

For value received and subject to the terms and conditions of the Purchase and Sale Agreement dated January 30, 2002, between Buyer and the Bank (the "Agreement"), the Bank does hereby transfer, sell, assign, convey, grant, bargain, set over and deliver to Buyer, and to Buyer's successors and assigns, good and marketable title to the Accounts described in Section 1.2 of the Agreement, free and clear of any encumbrance, equity, lien, pledge, charge, claim or security interest.

This Bill of Sale, Assignment and Assumption Agreement is executed without recourse and without representations or warranties including, without limitation, warranties as to collectibility.

Citibank (South Dakota), N.A.

By: _____

(Signature)

Name: _____

DOUGLAS C. MORRISON, VP
CitiCards
Chief Fin. Officer/C & T Finance
0000391579
Sioux Falls, SD
(605) 331-2855

Title: _____

Unifund Partners, LLC

By: _____

(Signature)

Name: _____

Title: _____

EXHIBIT A

55 18

unifund

Unifund CCR Partners

BILL OF SALE

Unifund CCR Partners, for value received and in accordance with the terms of the Accounts Receivable Purchase Agreement by and among Unifund CCR Partners and Commonwealth Financial Systems, Inc. ("Purchaser"), dated as of June 28, 2006 (the "Agreement"), does hereby sell, assign, and transfer to Purchaser all of its good and marketable title, free and clean of all liens, claims and encumbrances in and to the Accounts listed in the Account Schedule attached as Appendix A to the Agreement, without recourse and without representation or warranty of collectibility, or otherwise, except to the extent stated in the Agreement.

Executed on June 28, 2006.

UNIFUND CCR PARTNERS

By Joel Rosenthal
Joel Rosenthal
Director, Sales and Marketing

For Unifund Use ONLY

Client #	PID	CID #

EXHIBIT B

Notify Us In Case of Errors or Questions About Your Bill

If you think your billing statement is wrong, or if you need more information about a transaction on your billing statement, write to us (on a separate sheet) at the address shown on the front of your billing statement. Write to us as soon as possible. We must hear from you no later than 60 days after we send you the first billing statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- * Your name and account number.
- * The dollar amount and date of the suspected error.
- * Describe the error and explain, if you can, why you believe there is an error.
- * If you need more information, describe the item you are not sure about.
- * Please sign your letter.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe your billing statement was correct. After we receive your letter, we cannot try to collect any amount you question, or report your account as delinquent. We can continue to charge you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your balance that are not in question.

If we find that we made a mistake on your billing statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 25 days telling us that you still refuse to pay, we must report that you are disputing your balance. And, we must tell you the name and address of anyone to whom we reported your account information. We must tell anyone to whom we report that the matter has been settled between us when it is finally settled.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your billing statement was correct.

Special Rules for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- * You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current address; and
- * The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services. A claim under this special rule may not exceed the amount actually billed to your account and does not apply to purchases made outside the United States.

CITIBANK®

© 1996 Citibank (South Dakota), N.A. Member FDIC

3358128 / BD4949D
Rev. 9/96 Pr.7/97

GP
8

CITIBANK CARD AGREEMENT

This Agreement and the folder containing the card are your Citibank Card Agreement. The folder contains important account information, including the annual percentage rate and an indication whether there is a membership fee. Please read and keep both the folder and this Agreement for your records.

To simplify the rest of this Agreement for you, the following definitions will apply. The words you, your, and yours mean the person responsible for this Agreement, to whom we direct the billing statement. The word card means one or more cards which we have issued with your account number. The words we, us, and our mean Citibank (South Dakota), N.A. The words Citibank cards mean one or more checks and we may provide to access your Citibank card account. This Agreement is binding on you unless you cancel your account within 30 days after receiving the card and you have not used or authorized use of your account.

Credit Line

Your initial credit line appears on the folder containing the card. A portion of your credit line, called the cash advance limit, is available for cash advances. At our discretion and at any time we may change your credit line or cash advance limit. We will notify you if we do, either by mail or through the billing statement. You may request a change to your credit line or cash advance limit by contacting Customer Service by telephone or mail.

Using Your Account

The card must be signed to be used. The full amount of your credit line is available to buy or lease goods or services wherever the card is honored. Your cash advance limit is available for cash at any bank or automated teller machine that accepts the card or by use of Citibank checks. The total amount charged on your account, including purchases, cash advances, finance charges, fees, or other charges, must always remain below your credit line.

Additional Cards

You may request additional cards on your account for yourself or others and you may permit another person to have access to the card or account number. However, if you do, you are liable for all charges made by those persons. You must notify us to revoke permission for any person you previously authorized to use your account. If you tell us to revoke another person's use of your account, we may close the account and issue a new card or cards with a different account number. You are responsible for the use of each card issued on your account according to the terms of this Agreement.

Membership Fee

The folder containing the card indicates whether your account is subject to a membership fee. If it is, the fee is added to the purchase balance and is non-refundable unless you notify us to cancel your account within 30 days from the mailing date of the billing statement on which the fee is billed.

Billing

Each month we will send you a billing statement if there is activity on your account. It shows the balance, any finance charges, fees, the minimum payment, and the payment due date. It also shows your current credit line and cash advance limit, an itemized list of current charges, Citibank checks, payments and credits, a summary showing separately the purchase and cash advance balances, finance charges on each balance, and other important information. You must notify us of a change in your address by contacting Customer Service by telephone or mail. We will mail or deliver the billing statement to only one mailing address.

EXHIBIT C

How We Determine the Balance:

The total outstanding balance (the amount you owe us) appears as the "New Balance" on the billing statement. To determine the New Balance, we begin with the outstanding balance on your account at the beginning of each billing period, called the "Previous Balance" on the billing statement. We add any purchases and cash advances and subtract any payments and credits that we receive. We then add the appropriate finance charges, fees and other applicable adjustments.

Annual Percentage Rate for Purchases and Cash Advances:

Your ANNUAL PERCENTAGE RATE and the corresponding monthly and daily periodic rates appear on the label containing the card. The monthly periodic rate is the applicable annual percentage rate divided by 12. The daily periodic rate is the annual percentage rate divided by 365. The annual percentage rate may be variable. Whether or not the rate varies is indicated on the label containing the card.

Variable Annual Percentage Rate for Purchases and Cash Advances:

If your account has a variable ANNUAL PERCENTAGE RATE, we calculate the rate by adding the fixed percentage amount that appears on the label containing the card to the U.S. Prime Rate published in *The Wall Street Journal* on the first Tuesday of March, June, September, and December of each year. If the first Tuesday is a holiday, we will use the Prime Rate published the next day. If more than one Prime Rate is published, we may choose the highest rate. If *The Wall Street Journal* ceases publication or to publish the Prime Rate, we may use the Prime Rate published in any other newspaper of general circulation, or we may substitute a similar reference rate at our sole discretion.

Any increase or decrease in the variable annual percentage rate takes effect on the first day of the billing period directly following the month in which we calculate the rate. Each time the variable annual percentage rate changes, we will apply it to any existing purchase and cash advance balances, subject to any introductory or promotional rate offer that may apply. The annual percentage rate in effect and any subsequent changes to it will appear on the billing statement. An increase in the variable annual percentage rate means you will pay a higher finance charge and perhaps a higher minimum payment.

If you fail to meet the requirements of this or any other Citibank Card Agreement, we may immediately increase the variable ANNUAL PERCENTAGE RATE (including any introductory rate or promotional rate) on any existing purchase and cash advance balances to a higher rate of 12.9% plus the Prime Rate as determined above. This higher rate will not be lower than 19.9%. Your account may be eligible for the lower variable annual percentage rate on new purchases and cash advances after you have met the terms of this and any other Citibank Card Agreement for six months.

Introductory and Promotional Rate Offers:

At our discretion, we may offer you an introductory annual percentage rate for all or a part of the purchase and/or cash advance balances. The period of time for which the introductory rate applies may be limited. Any introductory rate, the corresponding periodic rates, and the period of time during which it is in effect will appear on the label containing the card. We may also offer you a promotional annual percentage rate to encourage specific transactions, such as transferring balances from accounts you have with other credit card issuers. Any introductory or promotional rate offer will be subject to the terms of the offer and this Agreement.

Finance Charges on Purchases:

We will charge a finance charge for purchases if you did not pay the total

New Balance listed on the last billing statement in full by the payment date as follows:

• We start with the Previous Balance on purchases at the beginning of the billing period. For finance charge calculation purposes, the billing period begins on the Statement/Closing Date listed on the previous billing statement and varies with the number of days in the billing period.

• On each day of the billing period we subtract payments, add new purchases and fees, and make adjustments. This determines a daily balance. Unless we elect to use a later date, we add a new purchase to the balance as of the date of the purchase.

• We total the daily balances (except for the balance on the Statement/Closing Date listed on the current billing statement) and then divide the amount by the number of days in the billing period. This determines the average daily balance, which is called the "balance subject to finance charge" on the billing statement.

• We multiply the balance subject to finance charge by the applicable daily periodic rate. The resulting amount is your FINANCE CHARGE on purchases.

• If the purchase balance is subject to more than one rate (for example, because of purchases made during a promotional or introductory rate offer), we will separately calculate the balance subject to finance charge and the resulting finance charge in the same manner as described above.

Finance Charges on Cash Advances:

We will charge a finance charge on cash advances from the day you take them until the day we receive payment in full as follows:

• We start with the Previous Balance on cash advances at the beginning of the billing period. For finance charge calculation purposes, the billing period begins on the Statement/Closing Date listed on the previous billing statement and varies with the number of days in the billing period.

• On each day of the billing period we subtract payments, add new cash advances and fees, and make adjustments. This determines a daily balance. Unless we elect to use a later date, we add cash advances to the balance of the day they are taken.

• We total the daily balances (except for the balance on the Statement/Closing Date listed on the current billing statement) and then divide that amount by the number of days in the billing period. This determines the average daily balance, which is called the "balance subject to finance charge" on the billing statement.

• We multiply the balance subject to finance charge by the applicable daily periodic rate and then multiply the resulting amount by the number of days in the billing period. This resulting amount is your FINANCE CHARGE on cash advances.

• If the cash advance balance is subject to more than one rate (for example, because of cash advances made during a promotional or introductory rate offer), we will separately calculate the balance subject to finance charge and the resulting finance charge in the same manner as described above.

Cash Advance Transaction Fee:

For each cash advance obtained at an automated teller machine (ATM), through a Citibank check, or at a financial institution (without using an ATM), we will add an additional FINANCE CHARGE of 2.0% of the advance, but not less than \$2. We will add this fee to the cash advance balance. The cash advance transaction fee may cause the annual percentage rate on the billing statement on which the cash advance first appears to exceed the nominal annual percentage rate.

Minimum Finance Charge:

We assess a minimum FINANCE CHARGE of \$50 if your finance charge

interest
rate

for purchases or cash advances is less than \$50. We add the amount to either the purchase or cash advance balance at our discretion.

Credit Balance:

You may not maintain a credit balance on your account in excess of your assigned credit limit. We will return to you any credit amount over \$1.00 if this amount has been on your account longer than three months. You may request a refund of a credit balance at any time. We may reduce the amount of any credit balance by the amount of new charges billed to your account.

Security Interest for Secured Accounts:

The holder containing the card indicates if your account is a secured account. If it is, you have given us a security interest in a certificate of deposit or a savings account to secure repayment of your account. If you withdraw your funds from the certificate of deposit or savings account, we will close your card account.

Charges Made in Foreign Currencies:

FOR VISA® ACCOUNTS: If a charge is incurred in a foreign currency, Visa International will convert the charge into a U.S. dollar amount using its most recently published procedures set forth in its Operating Regulations in effect at the time the transaction is processed. Currently, those Regulations provide that the currency conversion rate to be used is either (1) a wholesale market rate or (2) a government-mandated rate in effect one day prior to the processing date, increased by an international reimbursement rate in each case. Visa retains this international reimbursement rate as compensation for performing the currency conversion service. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

FOR MASTERCARD ACCOUNTS: If a charge is incurred in a foreign currency, MasterCard International, Inc. will convert the charge into a U.S. dollar amount using its most recently published conversion procedures in effect at the time the transaction is processed. Currently, the currency conversion rate used to determine the transaction amount in U.S. dollars is either (1) a wholesale market rate or (2) a government-mandated rate in effect one day prior to the processing date, increased by one percent in each case. MasterCard retains this one percent as compensation for performing the currency conversion service. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

Minimum Amount Due:

Each month you must pay a minimum amount that is the total of two figures. The first is any previous amount that is past due plus any amount in excess of your credit limit. The second is the greater of the amount of your billed finance charges or one of the following:

- The New Balance on the billing statement if it is less than \$50; or
- \$50, if the New Balance is at least \$50 and not greater than \$2,400; or
- If the New Balance exceeds \$2,400, 1% of the New Balance (rounded down to the nearest dollar).

You must pay at least the minimum amount due each month, but you may pay more at any time without a penalty. If you pay more than the minimum, we will allocate the excess amount to the purchase or cash advance balance at our discretion. The sooner you pay the New Balance, the less you will pay in finance charges. We may also allow you to skip a payment. If we do, we will notify you on the billing statement. If you choose to skip a payment when offered, we will continue to assess finance charges.

Payments:

Do not send cash payments. We can accept full or partial payments, as well as payments that reflect "paid in full" or other restrictive endorsements.

without losing any of our rights under this Agreement. There may be a delay of up to five days in crediting a payment if it is received at an address other than the address provided on the billing statement. You must pay us in U.S. dollars drawn on funds on deposit in the United States. However, we reserve the right to accept payments made in foreign currency. If we do, we will charge a currency conversion fee based upon the conversion rates existing at the time of conversion.

Over-the-Credit Line Fee:

We will add a \$20 fee to the purchase balance for each billing period that the New Balance exceeds your credit limit.

Late Fee:

We will add a \$20 fee to the purchase balance for each billing period you fail to make the minimum payment by its due date.

Returned Payment Fee:

We will add a \$20 fee to the purchase balance when a payment check or similar instrument is not honored, when we must return it because it cannot be processed, or when an automatic debit is returned unpaid. At our option, we will assess this fee the first time your check is not honored, even if it is paid upon resubmission.

Chitbank Checks:

Chitbank checks may be used to purchase goods and services or to obtain cash up to the amount of your available cash advance limit under that amount will cause the balance to exceed your credit line. We will treat Chitbank checks as a cash advance and charge them against your cash advance limit. Each Chitbank check must be in the form we have issued and must be used according to any instructions we give you. Chitbank checks may be used only by the person whose name is printed on them. Chitbank checks may not be used to pay any amount owed to us under this or any other Chitbank Card Agreement. We will not certify any Chitbank checks, nor will we return paid Chitbank checks.

Returned Chitbank Check Fee:

We will add a \$20 fee to the cash advance balance if we decline to honor a Chitbank check. Among the reasons for our decline are that the check would cause the balance to exceed your cash advance limit or credit line, that you are in default, that you did not comply with our instructions regarding the check, that your account has been closed, or that the card has expired.

Stop Payment Fee:

We will add a \$20 fee to the cash advance balance when payment of a Chitbank check is stopped at your request. You may stop payment on a Chitbank check by notifying us in writing at P.O. Box 5500, Sioux Falls, South Dakota 57117 or by calling us at the telephone number listed on the billing statement. If you call, you must confirm the call in writing within 14 days. A written stop payment order will remain in effect for six months unless renewed in writing.

Once a charge is made through the use of the card or account number we cannot "stop payment" on the charge. If there is a dispute involving a charge on your account, please refer to the section entitled "What To Do If There's An Error in Your Bill."

Lost or Stolen Cards, Account Numbers or Chitbank Checks:

If any card, account number or Chitbank check is lost or stolen or if you think someone used or may use them without your permission, notify us at once by calling the telephone number shown on the billing statement or the number obtained by calling toll-free or local Directory Assistance. We may require you

to provide certain information in writing to help us find out what happened. Don't use the card or the Citibank checks after we've been notified, even if they are found or returned. You may be liable for unauthorized use of the card, but not for more than \$50. You won't be liable for any unauthorized purchases or cash advances made after we've been notified of the loss or the theft; however, you must identify for us the charges on the billing statement that were not made by you, or someone authorized by you, and from which you received no benefit.

Default:

You are in default if you fail to pay the minimum payment listed on each billing statement on time, file for bankruptcy, breach your credit line without our permission, or default on any other Citibank Card Agreement. If you are in default, we may close your account and demand immediate payment of the full balance. If you have given us a security interest in a savings account or certificate of deposit, we may use the deposit amount to pay any amount you owe us. But of course, you don't want this to happen. Call us first and let us try to help you.

Collection Costs:

If we have to refer collection of your account to a lawyer (who is not our salaried employee), to the extent permitted by law, you will have to pay our attorney's fee plus court costs or any other fees. If we sue to collect and you win, we will pay your reasonable legal fees and court costs.

Customer Privacy:

We will not sell information about you or your account to non-Citibank companies. On occasion, however, we will allow certain companies to offer specially selected products and services to you through the mail or by telephone. These companies will not be allowed to retain any information about you or your account unless you agree to purchase their product or service. If you do not want to receive these offers, write or call us at the address or telephone number listed on the billing statement. Be sure to include your name, address, and account number. We will remind you at least once each year of your right to be excluded from these offers.

Telephone Monitoring:

From time to time we may monitor telephone calls regarding your account with us to assure the quality of our service.

Information Reporting:

We may report your performance under this Agreement to credit reporting agencies including your bills to make minimum payments on time. A negative credit report may significantly harm your ability to obtain credit from other sources. We may also obtain follow-up credit reports on you (for example, when we renew your account for a credit line increase). We may exchange information about you or your account with our Citicorp affiliates, and our Citicorp affiliates may perform certain customer service and payment processing functions for your account. Otherwise, no one else will be given information about your account without your permission or proper legal authority. We will try to notify you by telephone or by mail of any legal process served on us in order to give you an opportunity to object to it, unless the law prohibits the notice.

Correcting Your Credit Report:

If you think we reported inaccurate information to a credit reporting agency or wish to learn the names of the agencies we contacted, write us at the address listed on the billing statement. We will promptly investigate the matter, and if our investigation shows you are right, we will contact each credit reporting agency to whom we reported and will request they correct the report. If we disagree with you after our investigation, we will tell you in writing or by telephone and instruct you how to submit a statement of your position to

those agencies. Your statement will become a part of your credit record then.

Closing Your Account:

You may close your account at any time by notifying us in writing. However, you remain responsible to pay the balance according to the terms of the Agreement. We may close your account or suspend your account privilege or Citibank checks at any time without prior notice. We may also release different card, account number, or different checks at any time. You must return the card or the Citibank checks to us upon request.

Refusal of the Card:

We are not responsible if we do not approve a purchase or cash advance your account, or if a third party refuses to accept or honor the card, even if you have sufficient credit available. We may limit the number of purchases or cash advances which may be approved in one day. If we detect unusual suspicious activity on your account, we may temporarily suspend your privileges until we can verify the activity. We may approve purchases or advances which cause the balance to exceed your credit line without void any of our rights under this Agreement.

Changing this Agreement:

We can change this Agreement, including all fees and the annual percent rate, at any time. However, if the change will cause a fee, rate or minimum payment to increase, we will mail you written notice at least 15 days before the beginning of the billing period in which the change becomes effective. If you do not agree to the change, you must notify us in writing within 25 days after the effective date of the change and pay us the balance, either in full or under the terms of the unchanged Agreement. Otherwise, the change the notice is binding on you. Use of the card after the effective date of the change shall be deemed acceptance of the new terms, even if the 25 days have not expired.

Delay in Enforcement:

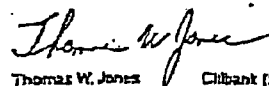
We may need time to look into certain matters and can delay enforcing our rights under this Agreement without losing them.

Applicable Law:

The terms and enforcement of this Agreement shall be governed by federal law and the law of South Dakota, where we are located.

For Further Information:

Call us at the telephone number shown on the front of the billing statement. You can also call toll-free or local Directory Assistance to get our telephone number.



Thomas W. Jones
President & CEO

Citibank (South Dakota), N.A.
P.O. Box 5000
Sioux Falls, SD 57117

1996 Citibank (South Dakota), N.A.

What To Do If There's An Error In Your Bill:

Your Billing Rights. Keep This Notice For Future Use.

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Debtmaster Enterprise

File Edit Tasks Task Options Window Help



Collector Window



Debtor ID: 4364775 Type: Consumer Status: 011 Atty handling for C

Name: RAYMOND SHAFFER

Phone: ACRT A Home 814-371-7930

Address: 619 MAPLEDALE RD

City: DU BOIS PA 15801

Worklist: Priority 01

Mail: Pnd

Warning: 15801 4364775

Account Details (Cross-Ref)

Name: Commonwealth Financia ATY :04/19/2001

Principal: \$3,171.74

Int Bal: \$1,419.56

Activity History

Display activity time as: Local User time Debtor time

ACT DATE ACT TIME USER ID COMMENTS

12/01/2006 4:27:38 PM 101 Changed collector from 121 to 155

12/04/2006 5:58:42 PM 121 Changed collector from 155 to 121

02/21/2007 11:14:40 AM 101 Automatic Debtor status change fr

03/08/2007 8:52:13 AM 061 Email Assist from 061 to 203

03/08/2007 12:46:31 PM 203 Automatic Debtor status change fr

03/20/2007 11:23:33 AM 219 Automatic Debtor status change fr

Report Man

Start

Debtmaster

Inbox Mail

Turbosnap

FW: cover let

FW: Retainer L

Relainer Let

11:36 AM

Connections Results

API Descr

Report Date

Post Date

Post Amount

\$0.00

Del Past

Schedule

Post-Dated Checks

Account Details Window

ID

Status

Debt Type

Coll Plan

Fee Plan

Cont Plan

Sales Rep

Int Rate

Last Pmt

Service Date

Last Charge Date

First Delinquency

Charge Off Date

List Date

Int Calc Date

Last Pmt Date

Statute Date

Original

Accrued

Adjustments

Paid

Balance

Principal

Interest

Court Cost

Check Fee

Attorney Fee

Service Fee

Misc Fees

Balance

\$3,171.74

\$1,007.33

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

Collector Window



Debtor ID 4364922 Type Consumer Status [B] 1-Atty handling for C 03/20/2007

Name RAYMOND SHAFFER

Phone

Home Poss A

814-371-8474

Address

619 MAPLEDALE RD

Warning

DU BOIS PA 15801

Account Details Cross Ref

Name	Status	Serv Date	Princ Bal	Int Bal
Commonwealth Financial	ATY	08/08/2001	\$3,552.48	\$2,320.00

Show Acct Edit EOD View Assoc 1 accounts \$3,552.48 \$2,320.00

Activity History

Display activity time as: Local User time Debtor time

ACT DATE	ACT TIME	USER ID	COMMENTS
02/20/2007	8:55:57 AM	101	Letter AA3 sent for Account 4364922
03/06/2007	10:52:46 AM	062	Email Assist from 052 to 121.
03/06/2007	10:52:46 AM	062	Email message: REC'D SIGNED C
03/08/2007	8:50:50 AM	061	Email Assist from 051 to 203.
03/08/2007	12:47:28 PM	203	Automatic Debtor status change fr
03/20/2007	11:30:54 AM	219	Automatic Debtor status change fr

Report Menu

Start

Debtmaster

Inbox Micro

Tuboshap L

PW cover let

Cover Letter

PW retainer

Refainer Cell

11:51 AM

Account Details Window

ID 4364922

Status [B] 1-Atty handling for CFS

Date 03/20/2007

CID 5511

Orig Cit CITIBANK

Cik Ref No CIT0566

Bureau Report [X] Last Report 12/25/2006

Debit Descr 04/05/2008. SOMERSET

Comments 5491130313100695

Principal \$3,552.48

Interest \$1,666.81

Court Cost \$0.00

Check Fee \$0.00

Attorney Fee \$0.00

Service Fee \$0.00

Misc Fees \$0.00

Original \$3,552.48

Accrued \$653.24

Adjustments \$0.00

Paid \$0.00

Balance \$3,552.48

Balance \$2,320.05

Balance \$0.00

Balance \$0.00

Balance \$0.00

Balance \$0.00

Balance \$0.00

Balance \$0.00

Balance \$5,872.53

Balance \$5,872.53

Balance \$5,872.53

Balance \$5,872.53

Balance \$5,872.53

Balance \$5,872.53

Balance \$5,872.53

Balance \$5,872.53

Balance \$5,872.53

Balance \$5,872.53

Balance \$5,872.53

Connections Results

API Descr

Report Date

Post Date

Post Amount \$0.00

Del Post

Schedule

Post-Dated Checks

Del Post

Schedule

Post Date

Post Amount \$0.00

Del Post

Schedule

AFFIDAVIT

I, Patricia Cobb, Esquire, of Commonwealth Financial Systems, Inc., Plaintiff herein, verify that the statements of fact contained in the foregoing Complaint 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.

8-6-07
Date:

Patricia A Cobb
PATRICIA COBB

Executive Vice President

120 North Keyser Avenue

Scranton, PA 18504

Apple & Apple File No. 107536

CFSI File No. 4364775 &
4364922

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS, INC.,
assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK,

NO.2007-01800-CD
IN CIVIL ACTION

Plaintiff(s),

-vs-

RAYMOND SHAFFER,

Defendant(s).

PRAECIPE TO REINSTATE
COMPLAINT

CODE-
FILED ON BEHALF OF
PLAINTIFF

COUNSEL OF RECORD
FOR THIS PARTY:

Charles F. Bennett, Esq.

PA I.D. No. 30541

Joel E. Hausman, Esq.

PA I.D. No. 42096

APPLE AND APPLE, P.C.

Firm No. 719

4650 Baum Boulevard

Pittsburgh, PA 15213-1237

Telephone: 412-682-1466

Fax: 412-682-3138

FILED *Atty pd. 7.00*
m/1:05/30
DEC 20 2007 *1 Compl. Reinstated*
to Sheriff

William A. Shaw
Prothonotary/Clerk of Courts

(GK)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS, INC.,
assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK,

NO.2007-01800-CD
IN CIVIL ACTION

Plaintiff(s),

-vs-

RAYMOND SHAFFER,

Defendant(s).

PRAECIPE TO REINSTATE COMPLAINT

TO THE PROTHONOTARY

SIR:

Kindly reinstate the Complaint in the above-captioned matter.

APPLE AND APPLE, P.C.

Dated: Dec. 17, 2007

By: 
Attorneys for Plaintiff(s)

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

COMMONWEALTH FINANCIAL
SYSTEMS, INC., assignee of
UNIFUND CCR PARTNERS,
assignee of CITIBANK,
Plaintiff

vs.

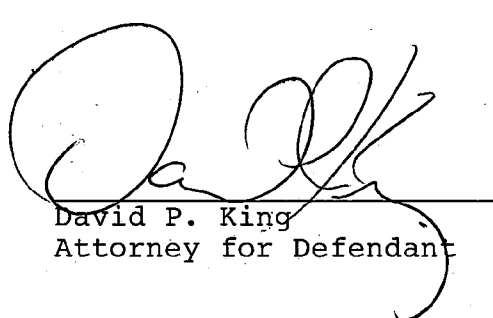
RAYMOND SHAFFER,
Defendant

NO. 07-1800-C.D.

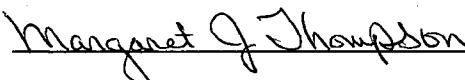
CERTIFICATE OF SERVICE

The undersigned, David P. King, Esquire, Attorney for the Defendant in the above matter hereby does swear and affirm that on February 7, 2008, we did serve Plaintiff's Counsel in this matter, a certified copy of the Preliminary Objections filed on behalf of the Defendant. Service was made by mailing a certified copy of such Preliminary Objections by first class mail, postage paid, to the following Counsel for Plaintiff:

Charles F. Bennett, Esquire
Apple and Apple, P.C.
Firm No. 719
4650 Baum Boulevard
Pittsburgh, PA 15213


David P. King
Attorney for Defendant

Sworn to and subscribed before me
this 7th day of February, 2008.



NOTARIAL SEAL
Margaret J. Thompson, Notary Public
City of Dubois, Clearfield County
My commission expires October 31, 2010

FILED
FEB 08 2008
cc

William A. Shaw
Prothonotary/Clerk of Courts

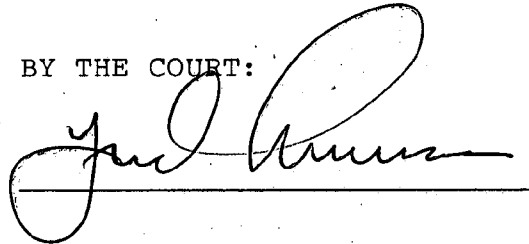
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

COMMONWEALTH FINANCIAL :
SYSTEMS, INC., assignee of :
UNIFUND CCR PARTNERS, assignee :
OF CITIBANK, :
Plaintiff :
vs. : NO. 07-1800-C.D.
RAYMOND SHAFFER, :
Defendant :

ORDER FOR ARGUMENT

AND NOW, this 11 day of Feb, 2008, with
Preliminary Objections in this matter having been filed on
February 7, 2008, and with no amended Complaint appearing
thereafter, it is hereby ORDERED that Argument on Defendant's
Preliminary Objections shall be held on the 28th day of
March, 2008, at 11:00 o'clock A.M., in Courtroom
No. 3, of the Clearfield County Courthouse, Clearfield, PA.

BY THE COURT:



FILED ^{2cc}
01/31/03 BD
FEB 11 2008

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 2/1/08

X You are responsible for serving all appropriate parties.

 The Prothonotary's office has provided service to the following parties:

 Plaintiff(s) Plaintiff(s) Attorney Other

 Defendant(s) Defendant(s) Attorney

 Special Instructions:

FILED

FEB 1 1 2008

William A. Shaw
Prothonotary/Clerk of Courts

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

COMMONWEALTH FINANCIAL
SYSTEMS, INC., assignee of
UNIFUND CCR PARTNERS,
assignee of CITIBANK,
Plaintiff

vs.

RAYMOND SHAFFER,
Defendant

NO. 07-1800-C.D.

Type of Case: Civil

Type of Pleading: Preliminary
Objections

Filed on behalf of: Defendant

Counsel of Record for this Party:
David P. King, Esquire
23 Beaver Drive
P. O. Box 1016
DuBois, PA 15801
(814) 371-3760

Supreme Court No. 22980

FILED *dec*
012 37601
FEB 07 2008 *Any King*
William A. Shaw
Prothonotary/Clerk of Courts *(6K)*

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

COMMONWEALTH FINANCIAL	:	
SYSTEMS, INC., assignee of	:	
UNIFUND CCR PARTNERS, assignee	:	
of CITIBANK,	:	
Plaintiff	:	
vs.	:	NO. 07-1800-C.D.
RAYMOND SHAFFER,	:	
Defendant	:	

PRELIMINARY OBJECTIONS

AND NOW, comes the Defendant, RAYMOND SHAFFER, through his Attorney, David P. King, and files the following Preliminary Objections which appear hereafter, to Plaintiff's "COUNT ONE" and "COUNT TWO", and in support thereof states as follows:

1. The Plaintiff's COUNT ONE and COUNT TWO are based in whole or in part on a Bill of Sale, Assignment and Assumption Agreement from CITIBANK to UNIFUND PARTNERS, LLC, and a Bill of Sale from UNIFUND CCR PARTNERS to the Plaintiff.

2. In the Bill of Sale, Assignment and Assumption Agreement from CITIBANK to UNIFUND PARTNERS, LLC, a general reference is made to certain accounts described in "... Section 1.2 of the Agreement ..." which presumptively identifies which accounts were sold.

3. Notwithstanding, that Agreement is not attached, or at least the pertinent part, to the Plaintiff's Complaint.

4. Further, in the Bill of Sale from UNIFUND CCR PARTNERS

to the Plaintiff (Exhibit "B"), presumptively various accounts are sold to the Plaintiff as listed in "...the Account Schedule attached as Appendix A to the Agreement...".

5. Nevertheless, such Bill of Sale does not identify the account of the Defendant again, which presumptively was owed to CITIBANK. No copy of such Schedule or Agreement is attached to the pleadings.

6. The Rules of Procedure clearly require that if the cause of action is based in whole or in part on a written agreement or document, the same must be attached to the Complaint.

7. Further, the Bill of Sale, Assignment and Assumption Agreement from CITIBANK was to UNIFUND PARTNERS, LLC.

8. The Bill of Sale into the Plaintiff was from UNIFUND CCR PARTNERS.

PRELIMINARY OBJECTION I

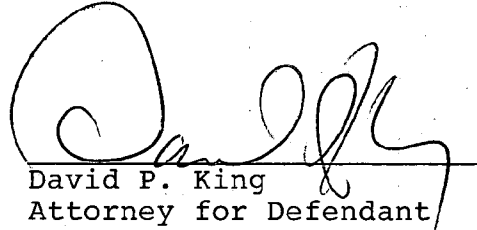
For failure to attach to the Complaint the appropriate contract or other document, the Plaintiff's Complaint lacks conformity to Law and Rules.

WHEREFORE, Defendant prays your Honorable Court to strike Plaintiff's Complaint accordingly.

PRELIMINARY OBJECTION II

By the pleadings, the Plaintiff lacks standing and otherwise legal capacity to sue in this matter.

WHEREFORE, Defendant respectfully demurs to the Complaint, and asks that the Court strike or dismiss the same as may be appropriate.



David P. King
Attorney for Defendant

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS, INC.,
CD

assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK,

NO.2007-01800-

IN CIVIL ACTION

Plaintiff(s),

-VS-

RAYMOND SHAFFER,

Defendant(s).

ORDER OF COURT

AND NOW, to-wit; this 28 day of *March*, 2008, after review and consideration, Defendant's Preliminary Objections are *Sustained*, and Plaintiff's Complaint is stricken for lack of conformity to law or rules of court.

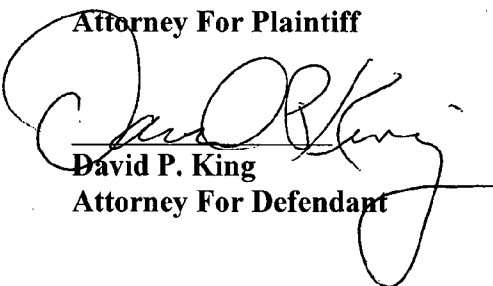
It is therefore **ORDERED, ADJUDGED, and DECREED** that within **60 days** of this date Plaintiff shall file an Amended Complaint in conformity to Pa. R.C.P. No. 1019(a) and Pa. R.C.P. No. 1019(i), or Plaintiff shall discontinue the instant action against the Defendant.

CONSENTED TO:


BY THE COURT:



Charles F. Bennett
Attorney For Plaintiff



David P. King
Attorney For Defendant



FILED

MAR 28 2008

William A. Shaw
Prothonotary/Clerk of Courts

2 sent to App

King

(Col)

DATE: 3-28-05

☒ You are responsible for serving all appropriate parties.

☐ The Probationary's office has provided service to the following parties:
☐ Plaintiff(s) ☐ Plaintiff(s) Attorney ☐ Other
☐ Defendant(s) ☐ Defendant(s) Attorney ☐ Other
☐ Special Instructions:

FILED
MAR 28 2005
William A. Shaw
Probationary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103556
NO: 07-1800-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: COMMONWEALTH FINANCIAL SYSTEMS, INC. assignee
vs.
DEFENDANT: RAYMOND SHAFFER

SHERIFF RETURN

NOW, January 11, 2008 AT 9:19 AM SERVED THE WITHIN COMPLAINT ON RAYMOND SHAFFER DEFENDANT AT 619 MAPLEDALE ROAD, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO RAYMOND SHAFFER, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING /

PURPOSE

VENDOR
NO COSTS

CHECK #

AMOUNT

FILED

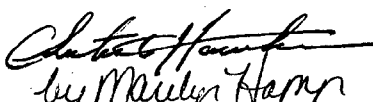
9/3:00 LM
APR 28 2008

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2008

So Answers,


by Marilyn Hamer
Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

COMMONWEALTH FINANCIAL SYSTEMS, INC.,
assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK,

NO.2007-01800-CD
IN CIVIL ACTION

Plaintiff(s),

-vs-

RAYMOND SHAFFER,

Defendant(s).

FILED 2cc + 2 Cert
m/11:30 am of disc issues
AUG 15 2008 to Atty
(LN) Bennett
William A. Shaw
Prothonotary/Clerk of Courts copy to c/A

**PRAECIPE TO DISCONTINUE
WITHOUT PREJUDICE**

CODE-
FILED ON BEHALF OF
PLAINTIFF

**COUNSEL OF RECORD
OF THIS PARTY:**

Charles F. Bennett, Esq.

PA I.D. No. 30541

Joel E. Hausman, Esq.

PA I.D. No. 42096

APPLE AND APPLE, P.C.

Firm No. 719

4650 Baum Boulevard

Pittsburgh, PA 15213-1237

Telephone: 412-682-1466

Fax: 412-628-3138

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

**COMMONWEALTH FINANCIAL SYSTEMS, INC.,
assignee of UNIFUND CCR PARTNERS,
assignee of CITIBANK,**

**NO.2007-01800-CD
IN CIVIL ACTION**

Plaintiff(s),

-vs-

RAYMOND SHAFFER,

Defendant(s).

**PRAECIPE TO DISCONTINUE
WITHOUT PREJUDICE**

TO THE PROTHONOTARY

SIR:

Kindly discontinue without prejudice the above-captioned matter upon the records
of the Court.

SWORN TO AND SUBSCRIBED

APPLE AND APPLE, P.C.

BEFORE ME THIS _____ DAY OF

_____, 20____

By: 

Attorneys for Plaintiff(s)

NOTARY PUBLIC

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

Commonwealth Financial Systems, Inc.
Unifund CCR Partners
Citibank

Vs.
Raymond Shaffer

No. 2007-01800-CD

CERTIFICATE OF DISCONTINUATION

Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on August 15, 2008, marked:

Discontinued without prejudice

Record costs in the sum of \$92.00 have been paid in full by Charles F. Bennett Esq.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 15th day of August A.D. 2008.



Lm

William A. Shaw, Prothonotary