

07-1923-CD

Discover Bank vs Kenny Wisor

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

DISCOVER BANK

Plaintiff

No: 07-1923-CD

vs.

COMPLAINT IN CIVIL ACTION

KENNY WISOR

Defendant

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

James C. Warmbrodt, 42524  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
436 Seventh Avenue, Suite 2718  
Pittsburgh, PA 15219  
(412) 434-7955  
FAX: 412-338-7130  
06258667 C A Pit WLG

FILED Atty pd.  
11/4/00 BY 85.00  
NOV 26 2000  
CM DCC Sheriff

William A. Shaw  
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff  
vs. Civil Action No  
KENNY WISOR  
Defendant

COMPLAINT AND 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 an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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.

COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
230 EAST MARKET ST., SUITE 228  
CLEARFIELD, PA 16830  
(814) 765-2641, ext 1300-1301

COMPLAINT

1. Plaintiff, is a corporation with offices at 6500 New Albany Rd, New Albany, OH 43054.

2. Defendant is adult individual(s) residing at the address listed below:

KENNY WISOR  
1341 TURNPIKE AVE  
CLEARFIELD, PA 16830

3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 6011002670298801 . A copy of Plaintiff's Statement of Account is attached hereto, marked as Exhibit "A" and made a part hereof.

4. Defendant made use of said credit card and currently has a balance due and owing to Plaintiff, as of October 31, 2007 , in the amount of \$2557.71 .

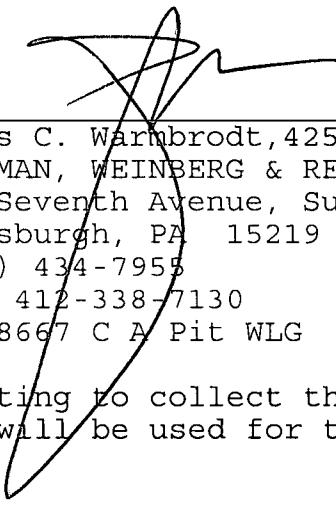
5. Defendant is in default by failing to make payments when due.

6. Plaintiff avers that the Agreement between the parties provides that Defendant will pay Plaintiff's attorneys' fees.

7. Plaintiff avers that such attorneys' fees will amount to \$500.00 .

8. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the balance due to Plaintiff.

Wherefore, the Plaintiff prays for Judgment in its favor and against Defendant , KENNY WISOR , INDIVIDUALLY , in the amount of \$2557.71 with interest at the legal rate of 6.000% per annum from date of judgment plus attorneys' fees of \$500.00 , and costs.

  
James C. Warmbrodt, 42524  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
436 Seventh Avenue, Suite 2718  
Pittsburgh, PA 15219  
(412) 434-7955  
FAX: 412-338-7130  
06258667 C A Pit WLG

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

Payment Due Date  
DUE IMMEDIATELY

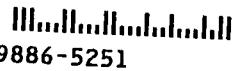
\$

08 SDSN6A01 0008118  
**KENNY WISOR**  
**1341 TURNPIKE AVE**  
**CLEARFIELD PA 16830-7236**

6857-71  
 31M2

Manage your budget, track your spending  
 and avoid fees with FREE timely e-mail  
 reminders. To find out more, visit  
 Discovercard.com/reminders

Address, e-mail or telephone change? Print change in space  
 above, or go to Discovercard.com. Print your e-mail address to  
 receive important Account information and special offers.

PO BOX 15251   
**WILMINGTON DE 19886-5251**  


000006011002670298801025577100000000255771

## Discover More Card Account Summary

Account number ending in 8801  
 Payment Due Date September 7, 2007  
 Minimum Payment Due \$2,557.71  
 Credit Limit \$1,750.00  
 Credit Available \$0.00  
 Cash Credit Limit \$0.00  
 Cash Credit Available \$0.00

**Closing Date: August 8, 2007**

page 1 of 1

Previous Balance	\$ 2,557.71
Payments And Credits	0.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
<b>Finance Charges</b>	+ 0.00
<b>New Balance</b>	= \$ 2,557.71

**EXHIBIT**

A

## Cashback Bonus®

Cashback Bonus® Anniversary  
 Date: September 8

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
<b>Cashback Bonus Balance Available to Redeem</b>	\$ 0.00
	\$ 0.00

## How Can We Help You?

Please have your Discover Card available.  
 Manage your account online at Discovercard.com  
 Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
 Discover More Card, PO Box 30943  
 Salt Lake City, UT 84130  
 TDD (Telecommunications Device for the Deaf):  
 For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

## Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

## Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$0	\$0
previous billing period: 6 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 P.A.C.S. §4904 relating to  
unsworn falsifications to authorities, that he/she is Robert Adkins,  
(Name)

Accounts Manager of DFS Services, LLC, plaintiff herein, that  
(Title) (Company)

he/she is duly authorized to make this Verification, and that the facts set forth in the foregoing Complaint  
in Civil Action are true and correct to the best of his/her knowledge, information and belief.

Robert Adkins  
(Signature)

WWR # 6258667  
KENNY WISOR  
6011002670298801

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103477  
NO. 07-1923-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: DISCOVER BANK  
VS.  
DEFENDANT: KENNY WISOR

**SHERIFF RETURN**

NOW, December 06, 2007 AT 1:23 PM SERVED THE WITHIN COMPLAINT ON KENNY WISOR DEFENDANT AT 1341 TURNPIKE AVE., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KEVIN WISOR, BROTHER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER /

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	8554274	10.00
SHERIFF HAWKINS	WELTMAN	8554274	20.00

**FILED**  
01:35 pm  
APR 11 2008  
LAW

William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

Day of 2008 2007

So Answers,

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

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

DISCOVER BANK

Plaintiff No. 07-1923-CD

vs. PRAECIPE FOR DEFAULT JUDGMENT

KENNY WISOR

Defendant

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

William T. Molczan, Esquire  
PA I.D.#47437  
Weltman, Weinberg & Reis Co., L.P.A.  
1400 Koppers Bldg.  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#06258667  
Judgment Amount \$ 3,057.71

**THIS LAW FIRM IS ATTEMPTING TO COLLECT THIS DEBT FOR ITS CLIENT AND ANY  
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

FILED Atty pd.  
MAY 23 2008 \$20.00  
MAY 29 2008 ICC Notice  
William A. Shaw to Def.  
Prothonotary/Clerk of Courts Statement to Atty  
CR

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

CO  
PY

Discover Bank  
Plaintiff(s)

No.: 2007-01923-CD

Real Debt: \$3,057.71

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

Kenny Wisor  
Defendant(s)

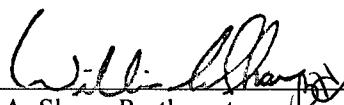
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: May 29, 2008

Expires: May 29, 2013

Certified from the record this 29th day of May, 2008.

  
\_\_\_\_\_  
William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

\_\_\_\_\_  
Plaintiff/Attorney