

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

DISCOVER BANK

Plaintiff

vs.

KENNY WISOR

Defendant

No: 07-1923-CD

COMPLAINT IN CIVIL ACTION

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 Any pd.
174.00/85.00
NOV 26 2007
Wm 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 s 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 .

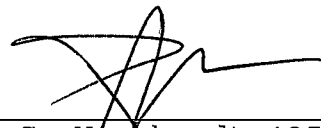
5. Defendant is in default by failing to make payments when due.

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.



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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.

CARD

Payment Due Date
DUE IMMEDIATELY

Enter Amount Enclosed Below

08 SDSN6A01 0008118

KENNY WISOR
1341 TURNPIKE AVE
CLEARFIELD PA 16830-7236

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

PO BOX 15251
WILMINGTON DE 19886-5251

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.

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 | - |
| Purchases | + 0.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 0.00 |
| New Balance | = \$2,557.71 |

EXHIBIT

A

Cashback Bonus®

| | |
|--------------------------------|---------|
| Opening Cashback Bonus Balance | \$ 0.00 |
| New Cashback Bonus Earned | + 0.00 |

Cashback Bonus® Anniversary
Date: September 8

| | |
|---|---------|
| Cashback Bonus Balance Available to Redeem | \$ 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 PA.C.S. §4904 relating to unsworn falsifications to authorities, that he/she is Robert Atkins,
(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 Atkins
(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

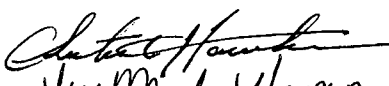
0/1:35 am
APR 11 2008

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2008
2007

So Answers,


Chester A. Hawkins
Sheriff

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

DISCOVER BANK

Plaintiff

vs.

KENNY WISOR

Defendant

No. 07-1923-CD

PRAECIPE FOR DEFAULT JUDGMENT

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

MAY 29 2008

William A. Shaw
Prothonotary/Clerk of Courts

Atty pd. \$20.00
ICC Notice
to Def.

Statement to Atty

CR

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

COPY

Discover Bank
Plaintiff(s)

No.: 2007-01923-CD

Real Debt: \$3,057.71

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Kenny Wisor
Defendant(s)

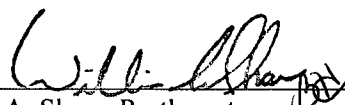
Entry: \$20.00

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