

07-1949-CD

Target Nat'l Bank vs S. Izyk

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

TARGET NATIONAL BANK/TARGET VISA)

Plaintiff)

) NO. 07-1949-CD

v.)

STEPHEN C IZYK)

Defendant(s))

)

**COMPLAINT IN CIVIL
ACTION**

Filed on behalf of:
TARGET NATIONAL
BANK/TARGET VISA

Counsel of Record for This Party:

Gregg L. Morris, Esquire
Pa I.D. #69006

Patenaude & Felix, A.P.C.
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

FILED Atty pd.
m/12/46/84 85.00
NOV 30 1987
JM
William A. Shaw
Prothonotary/Clerk of Courts
1CC Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

TARGET NATIONAL BANK/TARGET VISA)
Plaintiff) NO.
v.)
STEPHEN C IZYK)
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 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.

Usted ha sido demandado en corte. Si usted desea defenderse de las demandas que se presentan mas adelante en las siguientes paginas, debe tomar accion dentro de los proximos veinte (20) dias despues de la notificacion de esta Demanda y Aviso radicando personalmente o por medio de un abogado una comparecencia escrita y radicando en la Corte por escrito sus defensas de, y objeciones a, las demandas presentadas aqui en contra suya. Se le advierte de que si usted fall de tomar accion como se describe anteriormente, el caso pude proceder sin usted y un fallo por cualquier suma de dinero reclamada en la demanda o cualquier reclamacion o remedio solicitado por el demandante puede ser dictado en contra suya por la Corte sin mas aviso adicional. Usted puede perder dinero o propiedad au otros derechos importantes para usted.

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.

USTED DEBE LLEVAR ESTE DOCUMENTO A SU ABOGADO INMEDIATAMENTE. SI USTED NO TIENE UN ABOGADO, LLAME O VAYA A LA SIGUIENTE OFICINA. ESTA OFICINA PUEDE PROVEERLE INFORMACION A CERCA DE COMO CONSEGUIR UN ABOGADO

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.

SI USTED NO PUEDE PAGAR POR LOS SERVICIOS DE UN ABOGADO, ES POSIBLE QUE ESTA OFICINA LE PUEDA PROVEER INFORMACION SOBRE AGENCIAS QUE OFREZCAN SERVICIOS LEGALES SIN CARGO O BAJO COSTO A PERSONAS QUE CALIFICAN.

CLEARFIELD COUNTY COURTHOUSE
DAVID S. MEHOLICK, COURT
ADMINISTRATOR
230 EAST MARKET STREET
CLEARFIELD, PA 16830
814-765-2641

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
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Defendant(s))

COMPLAINT IN CIVIL ACTION

AND NOW, comes Plaintiff, TARGET NATIONAL BANK/TARGET VISA , by and through its attorney, GREGG MORRIS, ESQUIRE and the law offices of PATENAUDE & FELIX, A.P.C. and files the following **Complaint in Civil Action**, and in support thereof aver as follows:

1. Plaintiff, TARGET NATIONAL BANK/TARGET VISA , is a corporation and for the purpose of this litigation, maintaining a place of business c/o PATENAUDE AND FELIX, A.P.C., 213 East Main St Carnegie, Pennsylvania 15106.
2. Defendant is STEPHEN C IZYK, an adult individual, believed to currently reside at 824 W WASHINGTON AVE DU BOIS, PA 15801-1622.
3. Heretofore, the Defendant(s) opened a account with Plaintiff being Account No. 4352376715151791, for the purchase of good and services.
4. The Defendant(s) has/have made or authorized a number of purchases and as of September 25, 2007, Defendant(s) owes \$4,871.94 on said account plus interest at 0.00 %.
5. Plaintiff maintains accurate books of account recording all credits and debits for

this account.

6. The Defendant(s) have/has received monthly billing statements from Plaintiff setting forth the nature and amount of all charges made by Defendant(s), and the transactions between Plaintiff and Defendant(s) give rise to an account stated, upon which Plaintiff has relied.

7. The Defendant(s) made payments, but have/has refused to pay, and now refuses to pay the balance due and owing on the aforesaid account in the sum of \$4,871.94, plus interest and costs.

8. By failing to object or dispute the statements, Defendant(s) have/has assented to and agreed to the correctness of the balance due on the credit card account so as to constitute and account stated.

9. Despite repeated demands, Defendant(s) have/has failed to make the required installment payments when due and therefore the full amount of the account is now due and payable.

WHEREFORE, Plaintiff demands Judgment in its favor, and against Defendant(s), in the amount of \$4,871.94, plus legal interest from the date of breach, with continuing interest at the legal rate thereon from the date of Judgment plus costs. The damages requested are less than the maximum amount for compulsory arbitration as set by the Court.

Respectfully submitted:
Paterno & Felix, A.P.C.

Date: _____

Gregg L. Morris, Esquire
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675



TARGET



#00000*

Account Number: 4352-3767-1515-1791
 STEPHEN C IZYK

Statement Closing Date: September 25, 2007
 Page 1 of 2

Target Visa Credit Card Account Summary

Total Credit Limit \$0
 Cash Limit \$0
 Available Credit \$0
 Portion Available for Cash \$0

The Cash Limit is a portion of the Total Credit Limit

Questions? Call Us:

Target Credit Services 1-888-755-5856
 TDD/TDY 1-800-347-5842
 Outside the U.S. 11-612-307-8622 (Call Collect)

Calling will not preserve your billing-error rights

Previous Balance	\$4,836.94
Payments & Credits	0.00
Purchases & Advances	0.00
Other Charges	35.00
FINANCE CHARGES	0.00
New Balance	\$4,871.94
Amount Past Due	\$1,179.75
Minimum Payment Due	\$4,871.94
(includes any Amount Past Due)	
Payment Due Date	October 20, 2007

Payments & Credits

No payments or credits were received last month.

Other Charges

Sep. 19 LATE PAYMENT FEE	\$35.00
Total Other Charges	\$35.00

Target National Bank, an affiliate of Target Stores

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

INCLUDE THIS PORTION WITH YOUR PAYMENT MADE PAYABLE TO TARGET NATIONAL BANK



Account Number 4352-3767-1515-1791
 New Balance \$4,871.94
 Minimum Payment Due \$4,871.94
 Payment Due Date October 20, 2007



NEW PHONE, HOME OR
 E-MAIL ADDRESS?
 PLEASE UPDATE ON
 REVERSE SIDE.

TARGET NATIONAL BANK
 P.O. BOX 59317
 MINNEAPOLIS, MN 55459-0317

Amount Enclosed \$

OFFICE COPY

STATEMENT PAGE NOT PRINTED

STEPHEN C IZYK
 824 W WASHINGTON AVE
 DU BOIS, PA 15801-1622

3001600487194048719490435237671515179171



TARGET



00000

Account Number: 4352-3767-1515-1791
STEPHEN C IZYK

Statement Closing Date: September 25, 2007
Page 2 of 2

Finance Charges

Days in Billing Period: 31

Balance Type	Daily Periodic Rate	Corresponding Annual Percentage Rate	Average Daily Balance	Periodic FINANCE CHARGE	Transaction FINANCE CHARGE
Purchases	0.07736%	28.24%	\$0.00	\$0.00	\$0.00
Cash	0.07736%	28.24%	\$0.00	\$0.00	\$0.00
Total FINANCE CHARGES:					\$0.00
Actual ANNUAL PERCENTAGE RATE:					0.00%

There is a minimum **FINANCE CHARGE** of **\$1.00** for any billing period in which a Finance Charge is imposed.

In _____ Court

Judicial (Circuit/District)

Original Creditor Name: TARGET NATIONAL BANK
Debtor Name: IZYK, STEPHEN C
Co-Debtor Name:
Account Number: 4352376715151791

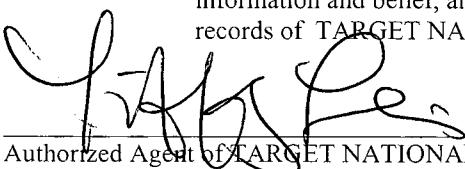
AFFIDAVIT OF ACCOUNT

STATE OF MINNESOTA
COUNTY OF HENNEPIN ss:

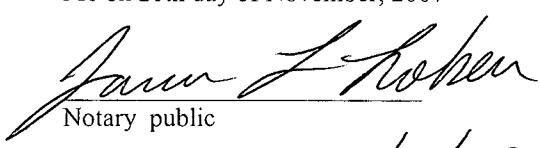
The undersigned, TIFFANY LEWIS states that:

1. I am a representative of TARGET NATIONAL BANK and am authorized to Verify current balances due and owing to TARGET NATIONAL BANK on credit card accounts.
2. As of the date of this affidavit I have reviewed the records of the above listed person and account, and that the amount due and owing to TARGET NATIONAL BANK on this account, over and above all known legal set offs is \$4871.94.
3. That reasonable inquiry has been made to determine if the defendant is in the military service of the United States of America, and to the best of my knowledge that defendant is not in such military service and is therefore not entitled to the rights and privileges provided under the Soldiers and Sailors Civil Relief Act of 1940, as amended.

That the above information is true to the best of my knowledge, information and belief, and based upon the books and business records of TARGET NATIONAL BANK.

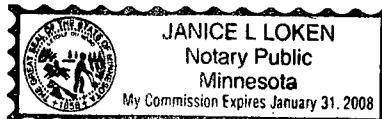

Authorized Agent of TARGET NATIONAL BANK

Subscribed and sworn to before
Me on 20th day of November, 2007


Notary public

My commission expires: 1/31/08

4352376715151791
A144 PATENAUME & FELIX, A.P.C



The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that she is, Tiffany Lewis, Assistant Secretary, of Target National Bank, Plaintiff Herein, that she is duly authorized to make this Declaration, and hat the facts set forth in the foregoing Complaint in Civil Action are true and correct to the best of her knowledge, information and belief.



Tiffany Lewis
Authorized Agent of Target National Bank/Target Visa

4352376715151791
A144
PATENAUX & FELIX, A.P.C

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103487
NO. 07-1949-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: TARGET NATIONAL BANK/TARGET VISA
vs.
DEFENDANT: STEPHEN C. IZYK

SHERIFF RETURN

NOW, December 11, 2007 AT 12:05 PM SERVED THE WITHIN COMPLAINT ON STEPHEN C. IZYK DEFENDANT AT 824 W WASHINGTON AVE., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO STEPHEN IZYK, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET /

FILED
01/13/2008
APR 11 2008
William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	PATENAUME	17295	10.00
SHERIFF HAWKINS	PATENAUME	17295	73.29

Sworn to Before Me This

Day of 2008
2007

So Answers,

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

FILED No cc.

1/313cm

APR 29 2010

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

TARGET NATIONAL BANK

Plaintiff

) NO. 07-1949-CD

v.

STEPHEN C IZYK

Defendant(s)

**PRAECIPE TO
DISCONTINUE WITHOUT
PREJUDICE**

Filed on behalf of:
TARGET NATIONAL BANK

Counsel of Record for This Party:

Gregg L. Morris, Esquire
Pa I.D. #69006

Patenaude & Felix, A.P.C.
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

TARGET NATIONAL BANK

Plaintiff

NO. 07-1949-CD

V.

STEPHEN C IZYK

Defendant(s)

PRAECIPE TO DISCONTINUE WITHOUT PREJUDICE

TO: Prothonotary

Please discontinue the matter captioned above without prejudice upon payment of costs only. Thank you.

Respectfully submitted:
Patenaude & Felix, A.P.C.

Date: April 27, 2010

Gregg L. Morris, Esquire
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

Sworn to and subscribed before me this

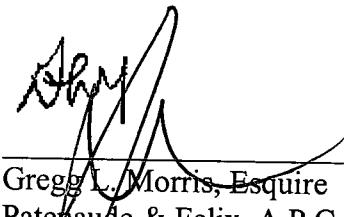
27 day of April, 2010.

Notary Public

I, GREGG MORRIS, attorney for Plaintiff, TARGET NATIONAL BANK , hereby certify that a true and correct copy of foregoing document was served this date by ordinary mail upon the following:

Stephen C Izyk
824 W Washington Ave
Du Bois PA 15801-1622

Date: April 27, 2010



Gregg L. Morris, Esquire
Paternoade & Felix, A.P.C.
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675