

08-183-CD

LVNV vs Natalie Barac

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

LVNV FUNDING, LLC ASSIGNEE OF SHERMAN
ACQUISITION ASSIGNEE OF SEARS

No. 08-183-CD

C/O WOLPOFF & ABRAMSON, L.L.P.
4660 TRINDLE ROAD, 3rd FLOOR
CAMP HILL, PA 17011

Plaintiff

Type of Case: Contract

VS.

NATALIE T BARAC
149 TREASURE LK
DU BOIS PA 15801

Type of Pleading:

Filed on Behalf of: Plaintiff

Defendant(s)

Date: 1/10/08

Amy Doyle
Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholic #86341 / David R. Galloway #87326
Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469
Robert N. Polas, Jr. #201259
Wolpoff & Abramson, L.L.P.
Attorneys in the Practice of Debt Collection
4660 Trindle Road, Suite 300
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

LVNV FUNDING, LLC :
ASSIGNEE OF SHERMAN ACQUISITION : No.
ASSIGNEE OF SEARS :
Plaintiff :
vs : CIVIL ACTION - LAW
NATALIE T BARAC :
Defendant(s) :

NOTICE

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 or any other claim or relief requested by the Plaintiff. You may lose money or property 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 HELP. 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.

Clearfield County Courthouse
David S. Meholic, Court Administrator 230 East Market Street
Clearfield, PA 16830
814-765-2641

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

LVNV FUNDING, LLC :
ASSIGNEE OF SHERMAN ACQUISITION : No.
ASSIGNEE OF SEARS :
Plaintiff :
vs : CIVIL ACTION - LAW
NATALIE T BARAC :
Defendant(s) :

NOTICIA

USTED HA SIDO DEMANDADO/A EN LA CORTE. Si usted desea defender conta la demanda puestas en las siguientes paginas, usted tienen que tomar acción dentro veinte (20) dias después que esta Demanda y Aviso es servido, con entrando por escrito una apariencia personalmente o por un abogado y archivando por escrito con la Corte sus defensas o objeciones a las demandas puestas en esta contra usted. Usted es advertido que si falla de hacerlo el caso puede proceder sin usted y un juzgamiento puede ser entrado conta usted por la Corte sin mas aviso por cualquier dinero reclamado en la Demanda o por cualquier otro reclamo o alivio solicitado por Demandante. Usted puede perder dinero o propiedad o otros derechos importante para usted.

USTED DEBE LLEVAR ESTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELEFONO LA OFICINA FIJADA AQUI ABAJO. ESTA OFICINA PUEDE PROVEERE CON INFORMACION DE COMO CONSEGUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ESTA OFICINA PUEDE PROVEERE INFORMACION ACERCA AGENCIAS. QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE A UN HONORARIO REDUCIDO O GRATIS.

Clearfield County Courthouse
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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

LVNV FUNDING, LLC
ASSIGNEE OF SHERMAN ACQUISITION
ASSIGNEE OF SEARS

Plaintiff

: No.

: :

: :

: CIVIL ACTION - LAW

vs

NATALIE T BARAC
Defendant(s)

COMPLAINT

AND NOW, comes the Plaintiff, by and through its attorneys and the law firm of Wolpoff & Abramson, LLP, and files this Complaint and in support avers as follows:

1. Plaintiff is LVNV FUNDING, LLC ASSIGNEE OF SHERMAN ACQUISITION ASSIGNEE OF SEARS , located at 15 South Main Street Greenville, SC 29601.
2. Defendant, NATALIE T BARAC, is an adult individual with a last known address of 149 Treasure Lk Du Bois, Clearfield County, PA 15801.
3. It is averred that Defendant was issued an open end credit account (hereinafter "Account").

4. At all relevant times material hereto, Defendant has been a regular user of said Account for the purchase of products, goods and/or for obtaining services.

5. Defendant was provided with copies of the Statement of Accounts showing all debits and credits for transactions on the aforementioned credit card account to which there was no bona fide objection by Defendant. A true and correct copy of the Statement of Account is attached hereto, incorporated herein and marked as Exhibit "A".

6. Defendant did not object to the above-mentioned statements submitted by Plaintiff and/or its assignors to Defendant.

7. As of the date of this Complaint, the remaining balance due, owing and unpaid on Defendant's credit card account as a result of the charges made by said Defendant and/or any authorized users is the sum of \$11,220.60.

8. Interest has accrued from the charge off date at a rate of 6 %.

9. As of the date of the filing of this Complaint, the amount of interest which has accrued is the sum of \$1,147.17.

10. Despite reasonable and repeated demands for payment, Defendant has refused and continues to refuse to pay all sums due and owing on the aforementioned account balance, all to the damage and detriment of the Plaintiff.

11. Plaintiff performed any and all conditions precedent to the bringing of this action.

12. The amount in controversy is within the jurisdictional amount requiring compulsory arbitration.

WHEREFORE, Plaintiff respectfully requests this Honorable Court enter Judgment in favor of the Plaintiff and against Defendant in the amount of \$11,220.60, plus interest in the amount of \$1,147.17, plus costs of this action and any other relief as this Court deems just and reasonable.

Respectfully Submitted,

Date: 1/24/08



Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholic #86341 / David R. Galloway #87326
Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469
Robert N. Polas, Jr. #201259
Wolpoff & Abramson, L.L.P.
Attorneys in the Practice of Debt Collection
4660 Trindle Road, Suite 300
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

VERIFICATION

The undersigned hereby states that they are the attorney for the Plaintiff who is located outside of this jurisdiction and in order to file the within document in an expedient and timely manner, they are authorized to take this verification on behalf of said Plaintiff in the within action and verifies that the statements made in the foregoing Pleading are true and correct to the best of their knowledge, information, and belief, based upon information provided by the Plaintiff.

The undersigned understands that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsification to authorities.

Date: 1/24/08


Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholic #86341 / David R. Galloway #87326
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Attorneys in the Practice of Debt Collection
4660 Trindle Road, Suite 300
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

Exhibit "A"

••FICHINFO1 •• Date 11/21/07 Account 5121079719590918 Mode L ••Nxt + •
ACCT#5121079719590918 BAL 11220.6 LPYMT DT 05/06/2006
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11/19/2007 11220.6
*ABL-PRIN-COLLECTED*ABL-PRIN-OWING*ABL-PRIN-BAL*ABL-ATTYFEE-COLLECTED
0.00 11220.6 11220.6 0.00
*ABL-ATTYFEE-OWING*ABL-FEE-BAL*ABL-INT-COLLECTED*ABL-INT-OWING*ABL-INT-BAL
0.00 0.00 0.00 0.00 0.00
*ABL-COST-COLLECTED*ABL-COST-OWING*ABL-COST-BAL*ABL-CUR-INT-RATE*ABL-INT-ACCRUAL
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*ABL-SUSPEND-INT*ABL-LAST-PYMT-DT*ABL-LAST-PYMT-AMT*ABL-LAST-NSF-DT
0.00 05/06/2006 100.00
*ABL-LAST-NSF-AMT*ABL-ACCRUAL-METHOD*PLA-ACCT-ID*PLA-ACCT-NO
2

--
*ADL-ACCT-NO *ADL-MERCHANT *ADL-CBR
Y

*ADL-CHGOFF-BAL*ADL-CHGOFF-DT*ADL-ORG-NAME
11409.4 12/27/2006 LVNV FUNDING LLC
*ADL-LAST-PURCH-AMT*ADL-MISC1
24.95 SEARS GOLD MASTERCARD
*ADL-MISC2
5121079719590918

•MODE L=LFT R=RGT W=WRP Next File •

••FICHINFO1 •• Date 11/21/07 Account 5121079719590918 Mode L ••Nxt + •
*ADL-MISC3 *ADL-ORG-DT*ADL-PORTFOLIO-ID
12/01/1969 7403

*ADL-SELLER-NAME *ADL-TELECOMM-PHONE*ALT-ACCT-ID
SEARS

--
*BWR-TYPE*BWR-SSN *BWR-FIR-NAME
01 XXXXX2837 NATALIE T

*BWR-LAST-NAME
BARAC

*BWR-ADDR
149 TREASURE LK

*BWR-ADDR2 *BWR-CITY *BWR-ST*BWR-ZIP
DU BOIS PA 15801

*BWR-DOB *BWR-HMPHONE*BWR-WKPHONE*BWR-OTPHONE*BWR-LANG-CODE
8143717533 0

*BWR-BANK-NAME *BWR-EMPLOYED*BWR-HOME-OWNER
FT N

--
*PLA-COMM-RATE*PLA-BATCH-ID*PLA-TRUST-ACCTID*PLA-DEADLINE*PLA-SIF*BKY-ACCT-ID
0.270 106749 1

•MODE L=LFT R=RGT W=WRP Next File •

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket # **103715**

LVNV FUNDING, LLC, Assignee

Case # 08-183-CD

vs.

NATALIE T. BARAC

TYPE OF SERVICE COMPLAINT

SHERIFF RETURNS

NOW May 28, 2008 RETURNED THE WITHIN COMPLAINT "NOT SERVED, TIME EXPIRED" AS TO NATALIE T. BARAC, DEFENDANT. DEFENDANT IS IN DUBOIS NURSING HOME & HAS DEMENSIA

SERVED BY: /

FILED

03:31 AM
MAY 28 2008
10

William A. Shaw
Prothonotary/Clerk of Courts

Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WOLPOFF	00257198	10.00
SHERIFF HAWKINS	WOLPOFF	00257198	33.60

Sworn to Before me This

____ Day of _____ 2008

So Answers,


by Marilyn Hamer
Chester A. Hawkins
Sheriff

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

LVNV FUNDING, LLC ASSIGNEE OF SHERMAN
ACQUISITION ASSIGNEE OF SEARS

No. *08-183-CD*

C/O WOLPOFF & ABRAMSON, L.L.P.
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Plaintiff

Type of Case: Contract

VS.

NATALIE T BARAC
149 TREASURE LK
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Type of Pleading:

Filed on Behalf of: Plaintiff

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Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

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

FEB 04 2008

Attest.

Cover - CLEARFIELD

William E. Chan
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

LVNV FUNDING, LLC : No.
ASSIGNEE OF SHERMAN ACQUISITION :
ASSIGNEE OF SEARS :
Plaintiff :
vs : CIVIL ACTION - LAW
NATALIE T BARAC :
Defendant(s) :
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LVNV FUNDING, LLC	:	
ASSIGNEE OF SHERMAN ACQUISITION	:	: No.
ASSIGNEE OF SEARS	:	
Plaintiff	:	
vs	:	
NATALIE T BARAC	:	
Defendant(s)	:	

: CIVIL ACTION - LAW

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ASSIGNEE OF SHERMAN ACQUISITION
ASSIGNEE OF SEARS
Plaintiff

: No.

: :

: :

: CIVIL ACTION - LAW

: :

: :

vs
NATALIE T BARAC
Defendant(s)

COMPLAINT

AND NOW, comes the Plaintiff, by and through its attorneys and the law firm of Wolpoff & Abramson, LLP, and files this Complaint and in support avers as follows:

1. Plaintiff is LVNV FUNDING, LLC ASSIGNEE OF SHERMAN ACQUISITION ASSIGNEE OF SEARS , located at 15 South Main Street Greenville, SC 29601.
2. Defendant, NATALIE T BARAC, is an adult individual with a last known address of 149 Treasure Lk Du Bois, Clearfield County, PA 15801.
3. It is averred that Defendant was issued an open end credit account (hereinafter "Account").

4. At all relevant times material hereto, Defendant has been a regular user of said Account for the purchase of products, goods and/or for obtaining services.

5. Defendant was provided with copies of the Statement of Accounts showing all debits and credits for transactions on the aforementioned credit card account to which there was no bona fide objection by Defendant. A true and correct copy of the Statement of Account is attached hereto, incorporated herein and marked as Exhibit "A".

6. Defendant did not object to the above-mentioned statements submitted by Plaintiff and/or its assignors to Defendant.

7. As of the date of this Complaint, the remaining balance due, owing and unpaid on Defendant's credit card account as a result of the charges made by said Defendant and/or any authorized users is the sum of \$11,220.60.

8. Interest has accrued from the charge off date at a rate of 6 %.

9. As of the date of the filing of this Complaint, the amount of interest which has accrued is the sum of \$1,147.17.

10. Despite reasonable and repeated demands for payment, Defendant has refused and continues to refuse to pay all sums due and owing on the aforementioned account balance, all to the damage and detriment of the Plaintiff.

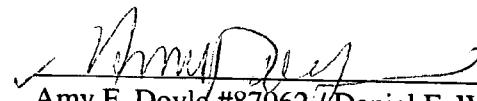
11. Plaintiff performed any and all conditions precedent to the bringing of this action.

12. The amount in controversy is within the jurisdictional amount requiring compulsory arbitration.

WHEREFORE, Plaintiff respectfully requests this Honorable Court enter Judgment in favor of the Plaintiff and against Defendant in the amount of \$11,220.60, plus interest in the amount of \$1,147.17, plus costs of this action and any other relief as this Court deems just and reasonable.

Respectfully Submitted,

Date: 1/24/08


Amy F. Doyle #87062 / Daniel F. Wolfson #20617
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Counsel for Plaintiff

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The undersigned understands that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsification to authorities.

Date: 1/24/08


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Wolpoff & Abramson, L.L.P.
Attorneys in the Practice of Debt Collection
4660 Trindle Road, Suite 300
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

Exhibit "A"

••FICHINFO1 •• Date 11/21/07 Account 5121079719590918 Mode L ••Nxt + •
 ACCT#5121079719590918 BAL 11220.6 LPYMT DT 05/06/2006
 *ABL-ACCT-ID*ABL-ACCT-NO *ABL-EFF-DATE*ABL-CUR-BALANCE
 *ABL-PRIN-COLLECTED*ABL-PRIN-OWING*ABL-PRIN-BAL*ABL-ATTYFEE-COLLECTED
 0.00 11220.6 11220.6 0.00
 *ABL-ATTYFEE-OWING*ABL-FEE-BAL*ABL-INT-COLLECTED*ABL-INT-OWING*ABL-INT-BAL
 0.00 0.00 0.00 0.00 0.00
 *ABL-COST-COLLECTED*ABL-COST-OWING*ABL-COST-BAL*ABL-CUR-INT-RATE*ABL-INT-ACCRUAL
 0.00 0.00 0.00 0.060 1.84
 *ABL-SUSPEND-INT*ABL-LAST-PYMT-DT*ABL-LAST-PYMT-AMT*ABL-LAST-NSF-DT
 0.00 05/06/2006 100.00
 *ABL-LAST-NSF-AMT*ABL-ACCRUAL-METHOD*PLA-ACCT-ID*PLA-ACCT-NO
 2

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 *ADL-ACCT-NO *ADL-MERCHANT *ADL-CBR
 Y
 *ADL-CHGOFF-BAL*ADL-CHGOFF-DT*ADL-ORG-NAME
 11409.4 12/27/2006 LVNV FUNDING LLC
 *ADL-LAST-PURCH-AMT*ADL-MISC1
 24.95 SEARS GOLD MASTERCARD
 *ADL-MISC2
 5121079719590918

•MODE L=LFT R=RGT W=WRP Next File •

••FICHINFO1 •• Date 11/21/07 Account 5121079719590918 Mode L ••Nxt + •
 *ADL-MISC3 *ADL-ORG-DT*ADL-PORTFOLIO-ID
 12/01/1969 7403

*ADL-SELLER-NAME *ADL-TELECOMM-PHONE*ALT-ACCT-ID
 SEARS

--
 *BWR-TYPE*BWR-SSN *BWR-FIR-NAME
 01 XXXXX2837 NATALIE T

*BWR-LAST-NAME
 BARAC
 *BWR-ADDR
 149 TREASURE LK
 *BWR-ADDR2

*BWR-CITY *BWR-ST*BWR-ZIP
 DU BOIS PA 15801
 *BWR-DOB *BWR-HMPHONE*BWR-WKPHONE*BWR-OTPHONE*BWR-LANG-CODE
 8143717533 0
 *BWR-BANK-NAME *BWR-EMPLOYED*BWR-HOME-OWNER
 FT N

--
 *PLA-COMM-RATE*PLA-BATCH-ID*PLA-TRUST-ACCTID*PLA-DEADLINE*PLA-SIF*BKY-ACCT-ID
 0.270 106749 1

•MODE L=LFT R=RGT W=WRP Next File •

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

LVNV FUNDING, LLC : No. 08-183-CD
ASSIGNEE OF SHERMAN ACQUISITION :
ASSIGNEE OF SEARS :
15 SOUTH MAIN STREET :
GREENVILLE S.C. 29601 :

Plaintiff :
vs. :
NATALIE T BARAC :
149 TREASURE LK :
DU BOIS PA 15801 :

Defendant(s) :
:

PRAECIPE TO DISCONTINUE

PLEASE MARK THE ABOVE-ENTITLED CASE AS DISCONTINUED WITHOUT PREJUDICE.

Respectfully submitted,

By:

Philip C. Warholic

David R. Galloway #87326 / Philip C. Warholic #86341
Sarah E. Ehasz #86469 / Robert N. Polas, Jr. #201259
Amy F. Doyle #87062
Mann Bracken LLP / Counsel for Plaintiff
The Successor by Merger to Wolpoff & Abramson, LLP
and Eskanos & Adler, P. C.
4660 Trindle Road, Suite 300, Camp Hill, PA 17011
Telephone: (717) 303-6700 Fax: (717) 737-9051

cc:

S FILED 1cc & 1cert of
in 12:29pm disc issued to
MAR 18 2009 *Att'y Warholic*
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

QC
CIV
DL

**LVNV Funding, LLC
Sherman Acquisition
Sears**

Vs.
Natalie T. Barac

No. 2008-00183-CD

CERTIFICATE OF DISCONTINUATION

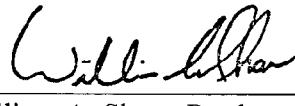
Commonwealth of PA
County of Clearfield

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 March 18, 2009, marked:

Discontinued without prejudice

Record costs in the sum of \$95.00 have been paid in full by Amy F. Doyle Esq.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 18th day of March A.D. 2009.



William A. Shaw, Prothonotary