

03-226-CD

Midland Credit vs Brian Stiner et al

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

MIDLAND CREDIT MANAGEMENT, INC. AS  
SERVICER FOR MIDLAND FUNDING LLC ASSIGNEE  
OF WELLS FARGO BANK

No. 2008-226-CD

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

Plaintiff

Type of Case: Contract

VS.

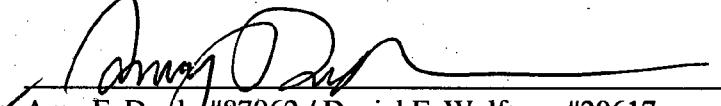
Type of Pleading:

BRIAN L STINER  
8455 GILLINGHAM RD  
FRENCHVILLE PA 16836

Filed on Behalf of: Plaintiff

PEARL D STINER  
8455 GILLINGHAM RD  
FRENCHVILLE PA 16836  
Defendant(s)

Date: 1/23/08

  
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

FILED  
m 1:27 p.m. GK  
FEB 08 2008

William A. Shaw  
Prothonotary/Clerk of Courts

1CC ATTY  
2CC Sheriff

Atty Paid 95.00

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MIDLAND CREDIT MANAGEMENT, INC.  
AS SERVICER FOR MIDLAND FUNDING LLC  
ASSIGNEE OF WELLS FARGO BANK

Plaintiff

: No.

: :

: CIVIL ACTION - LAW

vs

BRIAN L STINER  
PEARL D STINER

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

MIDLAND CREDIT MANAGEMENT, INC.  
AS SERVICER FOR MIDLAND FUNDING LLC  
ASSIGNEE OF WELLS FARGO BANK

Plaintiff

: No.

: CIVIL ACTION - LAW

VS

BRIAN L STINER  
PEARL D STINER

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

David S. Meholick, Court Administrator 230 East Market Street

Clearfield, PA 16830

814-765-2641

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MIDLAND CREDIT MANAGEMENT, INC.  
AS SERVICER FOR MIDLAND FUNDING LLC  
ASSIGNEE OF WELLS FARGO BANK

Plaintiff

No. 2008-226-CD

vs

BRIAN L STINER  
PEARL D STINER

Defendant(s)

CIVIL ACTION - LAW

**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:

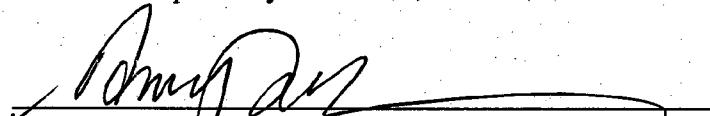
1. Plaintiff is MIDLAND CREDIT MANAGEMENT, INC. AS SERVICER FOR MIDLAND FUNDING LLC ASSIGNEE OF WELLS FARGO BANK , 8875 Aero Drive San Diego, CA 92123.
2. Defendant, BRIAN L STINER, is an adult individual with a last known address of 8455 Gillingham Rd Frenchville, Clearfield County, PA 16836.
3. Defendant, PEARL D STINER, is an adult individual with a last known address of 8455 Gillingham Rd Frenchville, Clearfield County, PA 16836.
4. An installment loan was issued to Defendant(s) for the purchase of an automobile.

5. The Defendant(s) agreed to be responsible for payment of interest and all court and collection costs incurred in the event of default.
6. That the Defendant(s) defaulted under the terms of the loan.
7. As of the date of this Complaint, the remaining balance due, owing and unpaid on Defendant's loan balance is the sum of \$8,143.87. A true and correct copy of a Statement of Account identifying the balance due and owing is attached hereto, incorporated herein, and marked as Exhibit "A".
8. Pursuant to the applicable Pennsylvania law, any unpaid or delinquent balance on said account shall continue to bear interest at the rate of 6 %.
9. As of the date of the within Complaint, the amount of interest which has accrued is the sum of \$813.93.
10. Despite reasonable and repeated demands for payment, Defendant(s) has/have refused and continue to refuse to pay all sums due and owing on the aforementioned account balance, all to the damage and detriment of the Plaintiff.
11. 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(s) in the amount of \$8,143.87, plus interest in the amount of \$813.93, plus costs of this action and any other relief as this Court deems just and reasonable.

Respectfully Submitted,

Date: 1/23/08

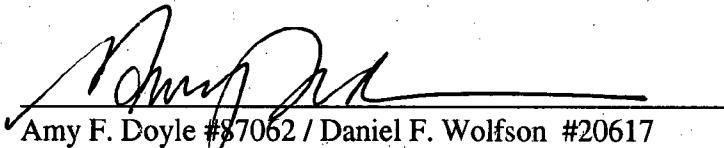
  
Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholic #86341 / David R. Galloway #87326  
Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469  
Robert N. Polas, Jr. #201259  
Wolpoff & Abramson, L.L.P.  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, Suite 300  
Camp Hill, 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: 1/23/08

  
Amy F. Doyle #87062 / Daniel F. Wolfson #20617  
Philip C. Warholic #86341 / David R. Galloway #87326  
Tonilyn M. Chippie #87852 / Sarah E. Ehasz #86469  
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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 02/07/07 Account 6400220 Mode L ••Nxt + •  
 ACCOUNT# 6400220 CLIENT# 001846 ACCT BALANCE \$8,143.87  
 LPYMT DT 12/03/05 CLIENT NAME MIDLAND C/O DT OPLAINTIFF# 000000000  
 \*CC2-DEBT-NAME \*CC2-DEBT-SALUT\*CC2-DEBT-ALIAS  
 STINER/BRIAN L  
 \*CC2-DEBT-ADDR \*CC2-DEBT-CITY-ST \*CC2-DEBT-ZIP\*CC2-DEBT-PHONE  
 8455 GILLINGHAM RD FRENCHVILLE, PA 16836  
 \*CC2-DEBT-FAX\*CC2-DEBT-SSN \*CC2-RFILE-NR\*CC2-DEBT-DOB\*CC2-DEBT-DRIVERS-LIC  
 XXX-XX-9246  
 \*CC4-EMPL-NAME  
 \*CC4-EMPL-ADDR  
 \*CC4-EMPL-PO-BOX \*CC4-EMPL-CITY-ST  
 \*CC4-EMPL-ZIP\*CC4-EMPL-PHONE \*CC4-EMPL-FAX  
 8143421681  
 \*CC4-EMPL-ATTN  
 \*CC4-EMPL-PAYR-DEPT \*CC4-EMPL-NR\*CC5-FILLER  
 1  
 \*CC-REC-TYPE\*CC-FILENO \*CC-FORW-FILE \*CC-MASCO-FILE \*CC-FORW-ID  
 01 8520636386 6400220 CA20.CAR1  
 \*CC-FIRM-ID\*CC1-DATE-FORW\*CC1-LIST-FORW\*CC1-COMM\*CC1-SUIT-FEE\*CC1-ORIG-AMT-OUT  
 MD16.LAW 02/03/07 35.0 \$.00 \$8,143.87  
 \*CC1-INT-AMT-OUT\*CC1-ORIG-INT-DATE\*CC1-CRED-NAME  
 \$.00 WELLS FARGO FINANCIAL, IN  
 •MODE L=LFT R=RGT W=WRP Next File •  
 ••FICHINFO1 •• Date 02/07/07 Account 6400220 Mode L ••Nxt + •  
 \*CC1-CRED-NAME2 \*CC1-CRED-ADDR \*CC1-CRED-CITY-ST  
 WELLS FARGO FINANCIAL, IN  
 \*CC1-CRED-ZIP\*CC1-BAL-AMT-OUT\*CC1-TYPE\*CC1-LPAY-DATE\*CC1-LPAY-AMT-OUT  
 0000000814387 12/03/05 \$.00  
 CHARGE OFF DATE 05/17/06 OPEN DATE 06/05/03  
 \*CC3-DEBT2-NAME \*CC3-DEBT2-ADDR \*CC3-DEBT2-CITY-ST-ZIP  
 STINER/PEARL D  
 \*CC3-DEBT2-PHONE\*CC3-DEBT2-SSN \*CC3-DEBT3-NAME  
 XXX-XX-4677  
 \*CC3-DEBT3-ADDR \*CC3-DEBT3-CITY-ST-ZIP \*CC3-DEBT3-PHONE  
 \*CC3-DEBT3-SSN \*CC3-DEBT2-DOB\*CC3-DEBT3-DOB\*CC3-DEBT2-DRIVERS-LIC  
 XXX-XX-0000  
 \*CC3-DEBT3-DRIVERS-LIC

•MODE L=LFT R=RGT W=WRP Next File •

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103737  
NO. 08-226-CD  
SERVICE # 1 OF 2  
COMPLAINT

PLAINTIFF: MIDLAND CREDIT MANAGEMENT, INC.  
VS.  
DEFENDANT: BRIAN L. STINER and PEARL D. STINER

**SHERIFF RETURN**

---

NOW, February 13, 2008 AT 7:58 AM SERVED THE WITHIN COMPLAINT ON BRIAN L. STINER DEFENDANT AT RESIDENCE 8455 GILLINGHAM ROAD, FRENCHVILLE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO PEARL STINER, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / DEHAVEN

**FILED**  
01/13/12 BOL  
JUN 04 2008  
WAM  
William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103737  
NO: 08-226-CD  
SERVICE # 2 OF 2  
COMPLAINT

PLAINTIFF: MIDLAND CREDIT MANAGEMENT, INC.  
vs.  
DEFENDANT: BRIAN L. STINER and PEARL D. STINER

**SHERIFF RETURN**

---

NOW, February 13, 2008 AT 7:58 AM SERVED THE WITHIN COMPLAINT ON PEARL D. STINER DEFENDANT AT RESIDENCE 8455 GILLINGHAM ROAD, FRENCHVILLE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO PEARL D. STINER, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / DEHAVEN

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103737  
NO: 08-226-CD  
SERVICES 2  
COMPLAINT

PLAINTIFF: MIDLAND CREDIT MANAGEMENT, INC.  
VS.  
DEFENDANT: BRIAN L. STINER and PEARL D. STINER

SHERIFF RETURN

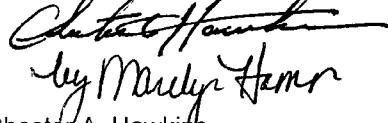
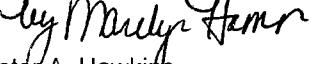
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	WOLPOFF	00256097	20.00
SHERIFF HAWKINS	WOLPOFF	00256097	40.57

Sworn to Before Me This

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2008

  
by   
Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MIDLAND FUNDING LLC  
ASSIGNEE OF WELLS FARGO BANK  
Plaintiff

VS

BRIAN L STINER  
PEARL D STINER  
Defendant(s)

No. 08-226-CD

CIVIL ACTION - LAW

pd \$20.00  
**FILED**  
m/1.45cm 1cc& notice  
JUL 14 2008 to def'ts  
WM  
William A. Shaw 1cc& statement  
Prothonotary/Clerk of Courts b/Atty

PRAECIPE FOR JUDGMENT

Please enter Judgment in favor of Plaintiff and against Defendant(s), BRIAN L STINER and PEARL D STINER, for failure to answer the Complaint.

( X )	Amount due	\$8,957.80
	TOTAL	\$8,957.80, plus interest and costs

( X ) I certify that the foregoing assessment of damages is for specified amounts alleged to be due in the complaint and is calculable as a sum certain from the complaint.

( X ) Pursuant to Pa.R.C.P. 237 (Notice of Praecept for final judgment or decree), I certify that a copy of this praecipe has been mailed to each other party who has appeared in the action or to his/her Attorney of Record.

( X ) Pursuant to Pa.R.C.P. 237.1, I certify that written notice of the intention to file this praecipe was mailed or delivered to the party against whom judgment is to be entered and to his/her Attorney of Record, if any, after the default occurred and at least ten days prior to the date of the filing of this praecipe and a copy of the notice is attached.

Date: 7/7/08

Amy F. Doyle

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

NOW, 14th July, 2008, JUDGMENT IS ENTERED AS ABOVE.

William A. Shaw cm  
Prothonotary/Clerk, Civil Division

By: \_\_\_\_\_  
Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MIDLAND FUNDING LLC  
ASSIGNEE OF WELLS FARGO BANK  
Plaintiff

No. 08-226-CD

vs.

CIVIL ACTION - LAW

BRIAN L STINER  
PEARL D STINER  
Defendant(s)

NOTICE OF JUDGMENT

( x ) Notice is hereby given that a Judgment in the above-captioned matter has been entered against you in the amount of \$8,957.80, plus interest, on July 14, 2008.

( x ) A copy of all documents filed with the Prothonotary in support of the within judgment is/are attached.

By: Willie L. Stiner

If you have any questions regarding this Notice, please contact the filing party.

Date: 7/7/08

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

This Notice is given in accordance with Pa.R.C.P. 236.)

NOTICE SENT TO: Brian L Stiner  
8455 Gillingham Rd  
Frenchville PA 16836

Pearl D Stiner  
8455 Gillingham Rd  
Frenchville PA 16836

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MIDLAND FUNDING LLC  
ASSIGNEE OF WELLS FARGO BANK  
Plaintiff

No. 08-226-CD

VS

CIVIL ACTION - LAW

BRIAN L STINER  
PEARL D STINER  
Defendant(s)

AFFIDAVIT OF NON-MILITARY SERVICE

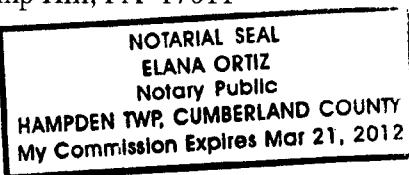
COMMONWEALTH OF PENNSYLVANIA :

COUNTY OF CLEARFIELD :

The undersigned counsel, being duly sworn according to law, depose and say that I am the Attorney for the Plaintiff in the above-captioned matter, and that to the best of my knowledge, information and belief Defendant, PEARL D STINER, above-named, is over 21 years of age; is last known to reside at 8455 GILLINGHAM RD FRENCHVILLE, County of CLEARFIELD, Pennsylvania is not in the military service of the United States or its Allies, or otherwise within the provisions of the Servicemembers Civil Relief Act and its Amendments.

Date: 7/7/08

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



SWORN and SUBSCRIBED to before me this 7<sup>th</sup> day of July, 2008.

*Elana O*  
Notary Public

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MIDLAND FUNDING LLC  
ASSIGNEE OF WELLS FARGO BANK

Plaintiff

No. 08-226-CD

vs.

BRIAN L STINER  
PEARL D STINER  
Defendant(s)

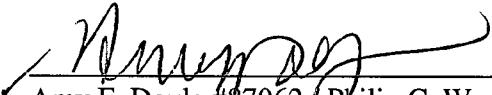
CIVIL ACTION - LAW

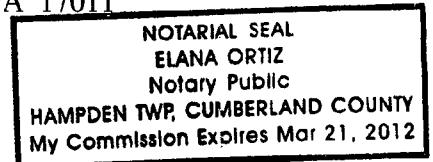
AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA :  
: :  
COUNTY OF CLEARFIELD : :

The undersigned counsel, being duly sworn according to law, depose and say that I am the Attorney for the Plaintiff in the above-captioned matter, and that to the best of my knowledge, information and belief Defendant, Brian L Stiner, above-named, is over 21 years of age; is last known to reside at 8455 Gillingham Rd, Frenchville, County of Clearfield, Pennsylvania; is not in the military service of the United States or its Allies, or otherwise within the provisions of the Servicemembers Civil Relief Act and its Amendments.

Date: 7/7/08

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



SWORN and SUBSCRIBED to before me this 7th day of July, 2008.

  
Notary Public

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MIDLAND FUNDING LLC  
ASSIGNEE OF WELLS FARGO BANK  
Plaintiff

No.

VS

CIVIL ACTION - LAW

BRIAN L STINER  
PEARL D STINER  
Defendant(s)

CERTIFICATE OF RESIDENCE  
PA. R.C.P. 236

I hereby certify that the precise address of Plaintiff is:

Midland Funding Llc  
8875 Aero Drive  
San Diego CA 92123

and certify that the last known address of the within Defendant(s) is:

Brian L Stiner  
8455 Gillingham Rd  
Frenchville PA 16836

Pearl D Stiner  
8455 Gillingham Rd  
Frenchville PA 16836

Date: 7/7/08

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

101 IRVINGTON CENTRE  
2 KING FARM BLVD., ROCKVILLE, MD 20850

REGIONAL OFFICES

505 JUDICIAL DR., BLDG. A-5, FAIRFAX, VA 22303

WEST CARY STREET, RICHMOND, VA 23220

22 GREENWICH RD., VIRGINIA BEACH, VA 23462

9 N. MARKET ST., STE. 1300, WILMINGTON, DE 19899

ALLEY BANK BLDG. BOX 1226, CLARKSBURG, WV 26302

50 TRINDEL ROAD, 3RD FLOOR, CAMP HILL, PA 17011

1 GRANT ST., STE. 4300, PITTSBURGH, PA 15219

302 ROADSIDE DR., STE. 265, AGOURA HILLS, CA 91301

500 HIGH POINTE BLVD., ROCHESTER, NY 14623

15 N. O'CONNOR BLVD., STE. 1060, IRVING, TX 75039

50 SOUTHWEST FREEWAY, STE. 3300, HOUSTON, TX 77027

1 SOLEDAD ST., STE. 300, SAN ANTONIO, TX 78205

31 PEACHTREE STREET, STE. 1717, ATLANTA, GA 30361

1 CARLSON PKWY., STE. 303, MINNETONKA, MN 55305

43 S. ULSTER ST., STE. 800, DENVER, CO 80237

55 TOWN CENTER RD., STE. 1002, BOCA RATON, FL 33486

## WOLPOFF & ABRAMSON, L.L.P.

Attorneys in the Practice of Debt Collection  
(A National Collection Attorney Network Firm)

4660 TRINDEL ROAD

SUITE 300

CAMP HILL, PA 17011

(TOLL FREE)

(800) 830-2793

FACSIMILE (866) 281-9028

PLEASE DIRECT ALL INQUIRIES TO THE CAMP HILL OFFICE

June 15, 2008

BRIAN L STINER  
8455 GILLINGHAM RD  
FRENCHVILLE, PA 16836

## AFFILIATED FIRM LOCATIONS NOT REGIONAL

### OFFICES OF WOLPOFF & ABRAMSON, L.L.P.\*

BIRMINGHAM, ALABAMA

FARGO, NORTH DAKOTA

ANCHORAGE, ALASKA

CLEVELAND, OHIO

OKLAHOMA CITY, OKLAHOMA

EUGENE, OREGON

PROVIDENCE, RHODE ISLAND

COLUMBIA, SOUTH CAROLINA

KNOXVILLE, TENNESSEE

SANDY, UTAH

MILWAUKEE, WISCONSIN

HAWLINS, WYOMING

SEATTLE, WASHINGTON

\* The National Collection  
Attorney Network is an  
affiliation of separate law firm.

W&A Hours of Operation:  
8 a.m. - 6 p.m. M-F

File No. 172319679

RE: MIDLAND FUNDING LLC ASSIGNEE OF WELLS FARGO BANK  
vs. BRIAN L STINER and PEARL D STINER

Dear Brian L Stiner:

Enclosed herein please find a 10-Day Notice pursuant to Rule 237.1 of the  
Pennsylvania Rules of Civil Procedure.

Sincerely,

  
Amy F. Doyle #87062 / Philip C. Warholic #86341 /  
David R. Galloway #87326 / Sarah E. Ehasz #86469 /

Robert N. Polas, Jr. #201259

Wolpoff & Abramson, L.L.P.  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, Wolpoff & Abramson, L.L.P.  
Camp Hill, PA 17011  
Telephone: (800) 830-2793  
Counsel for Plaintiff

Enclosure

cc:

COPY

This is an attempt by a debt collector to collect a debt and any information obtained will  
be used for that purpose.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

MIDLAND FUNDING LLC  
ASSIGNEE OF WELLS FARGO BANK  
Plaintiff

vs.

BRIAN L STINER  
PEARL D STINER  
Defendant(s)

NO.

CIVIL ACTION - LAW

TO: BRIAN L STINER  
8455 GILLINGHAM RD  
FRENCHVILLE PA. 16836

DATE OF NOTICE: June 16, 2008

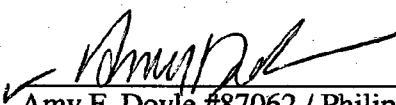
IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

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.

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

  
Amy F. Doyle #87062 / Philip C. Warholic #86341 /  
David R. Galloway #87326 / 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

COPY

10 IRVINGTON CENTRE  
2 KING FARM BLVD., ROCKVILLE, MD 20850

REGIONAL OFFICES

605 JUDICIAL DR., BLDG. A-5, FAIRFAX, VA 22030  
WEST CARY STREET, RICHMOND, VA 23220  
22 GREENWICH RD., VIRGINIA BEACH, VA 23462  
9 N. MARKET ST., STE. 1300, WILMINGTON, DE 19899  
'ALLEYBANK BLDG., BOX 1226, CLARKSBURG, WV 26302  
60 TRINDE ROAD, 3RD FLOOR, CAMP HILL, PA 17011  
1 GRANT ST., STE. 4300, PITTSBURGH, PA 15219  
632 ROADSIDE DR., STE. 265, AGOURA HILLS, CA 91301  
500 HIGH POINTE BLVD., STE. 250, NOVI, MI 48375  
0 CANAL VIEW BLVD., ROCHESTER, NY 14623  
15 N. O'CONNOR BLVD., STE. 1060, IRVING, TX 75039  
00 SOUTHWEST FREEWAY, STE. 3300, HOUSTON, TX 77027  
1 SOLEDAD ST., STE. 300, SAN ANTONIO, TX 78205  
01 PEACHTREE STREET, STE. 1717, ATLANTA, GA 30361  
1 CARLSON PKWY., STE. 303, MINNETONKA, MN 55305  
43 S. ULSTER ST., STE. 800, DENVER, CO 80237  
55 TOWN CENTER RD, STE. 1002, BOCA RATON, FL 33486

**WOLPOFF & ABRAMSON, L.L.P.**

Attorneys in the Practice of Debt Collection

(A National Collection Attorney Network Firm)

4660 TRINDE ROAD

SUITE 300

CAMP HILL, PA 17011

(TOLL FREE)

(800) 830-2793

FACSIMILE (866) 281-9028

PLEASE DIRECT ALL INQUIRIES TO THE CAMP HILL OFFICE

June 16, 2008

PEARL D STINER  
8455 GILLINGHAM RD  
FRENCHVILLE PA 16836

File No. 172319679

AFFILIATED FIRM LOCATIONS (NOT REGIONAL  
OFFICES OF WOLPOFF & ABRAMSON, L.L.P.)

BIRMINGHAM, ALABAMA  
ANCHORAGE, ALASKA  
PHOENIX, ARIZONA  
LITTLE ROCK, ARKANSAS  
EAST HARFORD, CONNECTICUT  
HONOLULU, HAWAII  
BOISE, IDAHO  
CHICAGO, ILLINOIS  
MERRILLVILLE, INDIANA  
KANSAS CITY, KANSAS  
LEXINGTON, KENTUCKY  
METAIRIE, LOUISIANA  
WORCESTER, MASSACHUSETTS  
ST. LOUIS, MISSOURI  
GREAT FALLS, MONTANA  
OMAHA, NEBRASKA  
LAS VEGAS, NEVADA  
MANCHESTER, NEW HAMPSHIRE  
CEDAR KNOLLS, NEW JERSEY  
RALEIGH, NORTH CAROLINA

FARGO, NORTH DAKOTA  
CLEVELAND, OHIO  
OKLAHOMA CITY, OKLAHOMA  
EUGENE, OREGON  
PROVIDENCE, RHODE ISLAND  
COLUMBIA, SOUTH CAROLINA  
KNOXVILLE, TENNESSEE  
SANDY, UTAH  
MILWAUKEE, WISCONSIN  
RAWLINS, WYOMING  
SEATTLE, WASHINGTON

\* The National Collection  
Attorney Network is an  
affiliation of separate law firms.

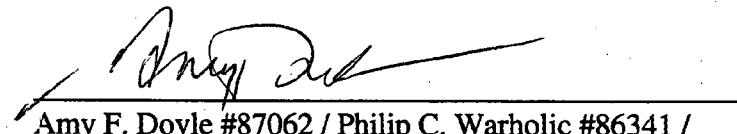
W&A Hours of Operation:  
8 a.m. - 6 p.m. M-F

RE: MIDLAND FUNDING LLC ASSIGNEE OF WELLS FARGO BANK  
vs. BRIAN L STINER and PEARL D STINER.

Dear PEARL D STINER:

Enclosed herein please find a 10-Day Notice pursuant to Rule 237.1 of the  
Pennsylvania Rules of Civil Procedure.

Sincerely,

  
Amy F. Doyle #87062 / Philip C. Warholic #86341 /  
David R. Galloway #87326 / Sarah E. Ehasz #86469 /

Robert N. Polas, Jr. #201259

Wolpoff & Abramson, L.L.P.  
Attorneys in the Practice of Debt Collection  
4660 Trindle Road, Wolpoff & Abramson, L.L.P.  
Camp Hill, PA 17011  
Telephone: (800) 830-2793  
Counsel for Plaintiff

Enclosure

cc:

COPY

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be used for that purpose.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

MIDLAND FUNDING LLC  
ASSIGNEE OF WELLS FARGO BANK  
Plaintiff

vs.

NO.

CIVIL ACTION - LAW

BRIAN L STINER  
PEARL D STINER

Defendant(s)

TO: PEARL D STINER  
8455 GILLINGHAM RD  
FRENCHVILLE PA 16836

DATE OF NOTICE: 06/16/2008

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YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

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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 ELEGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

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

*Amy F. Doyle*  
✓Amy F. Doyle #87062 / Philip C. Warholic #86341 /  
David R. Galloway #87326 / 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

COPY

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

Midland Credit Management, Inc.  
Midland Funding LLC  
Wells Fargo Bank  
Plaintiff(s)

No.: 2008-00226-CD

*COPY*

Real Debt: \$8,957.80

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

Brian L. Stiner  
Pearl D. Stiner  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: July 14, 2008

Expires: July 14, 2013

Certified from the record this July 14, 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

PRAECIPE FOR WRIT OF EXECUTION (MONEY JUDGMENT)  
P.R.C.P. 3101 to 3149

FILED

AUG 22 2008

~12:30/a  
William A. Shaw  
Prothonotary/Clerk of Courts

MIDLAND FUNDING LLC  
ASSIGNEE OF WELLS FARGO BANK  
Plaintiff  
vs.

BRIAN L STINER  
PEARL D STINER  
Defendant(s)

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

JUDGMENT NO. 08-226-CD

PRAECIPE FOR WRIT OF EXECUTION  
(MONEY JUDGMENT)

To the Prothonotary: Please issue the Writ of Execution in the above-captioned matter, in the amount of \$8,957.80.

- (1) Directed to the Sheriff of CLEARFIELD County, Pennsylvania;
- (2) against, BRIAN L STINER and PEARL D STINER located at 8455 GILLINGHAM RD, FRENCHVILLE, PA 16836, Defendant(s)
- (3) and against, COUNTY NATIONAL BANK located at 1 S 2ND ST, CLEARFILED, PA 16830-6017, Garnishee(s);
- (4) and index this writ
  - (a) against, BRIAN L STINER and PEARL D STINER, Defendant(s) and
  - (b) against, COUNTY NATIONAL BANK, Garnishee(s),

as a lis pendens against the real property of the Defendant(s) in the name of the Garnishee(s) as follows:  
(Specifically describe property) \*\*\*GARNISH ONLY\*\*\*

You are directed to attach the property of the Defendant(s) not levied upon in the possession of  
COUNTY NATIONAL BANK located at 1 S 2ND ST, CLEARFILED, PA 16830-6017, Garnishee(s).

All accounts including but not limited to all savings, checking and other accounts, certificates of deposit, notes receivables, collateral, pledges, documents of title, securities, coupons and safe deposit boxes.

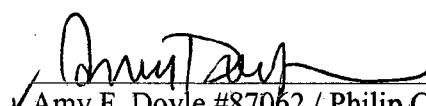
Amount due	\$8,957.80
Interest from 07/14/2008	To Be Determined
At an interest rate of 6% per year	

Total \$8,957.80 Plus costs & interest

Prothonotary costs

\$135--

Date: 8/18/08

  
✓Amy F. Doyle #87062 / Philip C. Warholic #86341 /  
David R. Galloway #87326 / Sarah E. Ehasz #86469 /  
Robert N. Polas, Jr. #201259  
Mann Bracken LLC  
The Successor by Merger to Wolpoff & Abramson, L.L.P.  
and Eskanos & Adler, P.C.  
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

MIDLAND FUNDING LLC  
ASSIGNEE OF WELLS FARGO BANK  
Plaintiff

No. 08-226-CD

VS

CIVIL ACTION - LAW

BRIAN L STINER  
PEARL D STINER  
Defendant(s)

INTERROGATORIES TO GARNISHEE

TO: COUNTY NATIONAL BANK  
1 S 2ND ST  
CLEARFIELD, PA 16830-6017

PURSUANT TO RULE 3253 OF THE RULES OF CIVIL PROCEDURE, THE FOLLOWING  
INTERROGATORIES HAVE BEEN SERVED UPON YOUR INSTITUTION. GARNISHEE IS HEREBY REQUIRED  
TO ANSWER EACH OF THE FOLLOWING INTERROGATORIES SEPARATELY AND FULLY. PLEASE  
COMPLETE THE FOLLOWING INTERROGATORIES TO ASSIST THE CREDITOR'S EFFORTS TO SATISFY  
THE LAWFUL OBLIGATION OF THE ABOVE REFERENCED DEBTOR(S).

IMPORTANT NOTICES AND INSTRUCTIONS TO GARNISHEE

- A. You are required to file answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in judgment against you.
- B. The term "Defendant(s)" means the individual(s) or entity against whom the Writ of Execution was issued.
- C. "You" means the main office and all branch offices, representatives, employees, and agents of your organization.
- D. By service of the Writ of Execution upon you, all property of the Defendant(s) subject to attachment which is in your possession, custody or control is attached, including all property of the Defendant(s) which comes into your possession thereafter.
- E. These Interrogatories are considered to be continuing and therefore should be modified or supplemented as you receive further or additional information.
- F. Where exact information cannot be furnished, estimated information is to be supplied. When an estimate is to be used, it should be identified as such, and an explanation should be given as to the basis on which the estimate is made, and the reason the exact information cannot be furnished.
- G. Where knowledge or information in possession of a party is requested, such request includes knowledge of the party's agents, representatives, and attorneys.

INTERROGATORIES TO GARNISHEE  
DEFENDANT(S) - BRIAN L STINER  
PEARL D STINER

1. DEPOSITORY ACCOUNTS: At the time you were served or at any subsequent time, state whether or not the Defendant(s) maintains any checking, savings, lines of credit, certificate of deposit's or other depository accounts with your institution. If so, state the identification numbers of those accounts, and the amount or amounts the Defendant(s) has in each account. If the Defendant(s) maintains any of these jointly with any other person, or persons, give their name and address.

1A. DIRECT DEPOSIT ACCOUNTS: Are any of the accounts you have listed above direct deposit accounts? If yes, please state the identification numbers of those accounts.

2. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption, the amount being withheld under each exemption and the entity electronically depositing those funds on a recurring basis.

3. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. 8123? If so, identify each account.

4. TRANSFER OF PROPERTY: At any time after you were served did you pay, transfer or deliver any money or property to the defendant or to any person or place pursuant to the defendant's direction or otherwise discharge any claim of the defendant against you?

5. SAFE DEPOSIT BOXES: At the time you were served or at any subsequent time, state whether or not the Defendant(s) maintains any safe deposit box or boxes. If so, include the identification number or other designation of the box or boxes. Include a full description of the contents and also the amount of cash among those contents. If the Defendant(s) maintains any of these jointly with any other person or persons give their full name and address.

6. REAL OR PERSONAL PROPERTY: At the time you were served or at any subsequent time, state whether or not Defendant(s) owns any personal property that was in your possession and/or control. If so, include a full description of all personal property giving full value and present location. State also whether or not there are any encumbrances or liens holders, the present balance of the encumbrance. State where and when the encumbrances or liens was recorded. If the Defendant(s) owns any personal property jointly with any person or persons, give names and address.

7. OTHER ASSETS: At the time you were served or at any subsequent time, did you know of the existence of any other asset(s) of the Defendant(s) which are not disclosed in the preceding Interrogatories. If so, please set forth all details concerning those asset.

8. PROPERTY HELD AS A FIDUCIARY: At the time you were served or at any subsequent time, did you hold as a fiduciary any property in which any Defendant(s) had an interest? If so, please describe for each Defendant(s) the nature of the property including its value and the interest of Defendant(s).

9. FEES OUTSTANDING TO GARNISHEE: Are there any attorneys fees or processing fees charged by you against the Defendant(s) or account(s) of the Defendant(s) for the completion of this Answer. If yes, outline the exact amount of any fees due and owing to the garnishee or the attorney for the garnishee for the preparation of the Answer.

Date: 8/18/08

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

**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW**

Midland Funding LLC, assignee of  
Wells Fargo Bank,

Vs.

NO.: 2008-00226-CD

Brian L. Stiner,  
Pearl D. Stiner,

County National Bank  
Garnishee

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the judgment, interest and costs against MIDLAND FUNDING LLC, assignee WELLS FARGO BANK, Plaintiff(s) from BRIAN L. STINER, PEARL D. STINER, , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell defendant's interest(s) therein:
- (0) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:  
County National Bank  
as garnishee(s):  
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) except as provided in paragraph (c), the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof; (c) the attachment shall not include any funds in an account of the defendant with a bank or other financial institution (i) in which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or (ii) that total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.
- (2) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify such other person that he or she has been added as a garnishee and is enjoined as above stated.
- (3) **If Social Security or Supplemental Income funds are directly deposited into an account of the defendant, the levy and attachment shall not include any funds that may be traced to Social Security direct deposits. In addition, the levy and attachment shall not include \$300.00 in the account of the defendant.**

AMOUNT DUE/PRINCIPAL: \$8,957.80

PROTH. COSTS PAID: \$135.00

INTEREST FROM: \$07/14/2008 at an interest rate of 6% per

SHERIFF: \$

year

OTHER COSTS: \$

ATTY'S COMM: \$

DATE: 8/22/2008

  
\_\_\_\_\_  
William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this \_\_\_\_\_ day  
of \_\_\_\_\_ A.D.  
At \_\_\_\_\_ A.M./P.M.

Requesting Party: Amy F. Doyle  
4660 Trindle Road, Suite 300  
Camp Hill, PA 17011  
717-303-6700

Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
NO: 08-226-CD

MIDLAND FUNDING LLC Assignee

vs

BRIAN L. STINER & PEARL D. STINER

TO: COUNTY NATIONAL BANK, Garnishee

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

SERVE BY: 09/04/2008 Asap HEARING: PAGE: 104562

DEFENDANT: COUNTY NATIONAL BANK, Garnishee  
ADDRESS: 1 S. 2ND ST.  
CLEARFIELD, PA 16830

FILED

07/30/2008  
AUG 29 2008

William A. Shaw  
Prothonotary/Clerk of Courts

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS

SHERIFF'S RETURN

NOW, This 29th day of Aug, 2008 AT 1:25 AM PM SERVED THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON COUNTY NATIONAL BANK, Garnishee,  
DEFENDANT

BY HANDING TO Cindy Persic, RECP

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS  
THEREOF.

ADDRESS SERVED 1 S 2nd St CHPD

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM POSTED THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE FOR COUNTY NATIONAL BANK, Garnishee

AT (ADDRESS) \_\_\_\_\_

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO COUNTY NATIONAL BANK, Garnishee

REASON UNABLE TO LOCATE \_\_\_\_\_

SWORN TO BEFORE ME THIS

\_\_\_\_\_  
\_\_\_\_\_  
DAY OF \_\_\_\_\_ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: Dee George F. DeHaven  
Deputy Signature

Dee George F. DeHaven  
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104562  
NO. 08-226-CD  
SERVICES 1  
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: MIDLAND FUNDING LLC Assignee

vs.

DEFENDANT: BRIAN L. STINER & PEARL D. STINER  
TO: COUNTY NATIONAL BANK, Garnishee

**SHERIFF RETURN**

---

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	MANN	011513	10.00
SHERIFF HAWKINS	MANN	011513	22.00

**FILED**  
03:17 PM  
SEP 12 2008  
CLERK  
WAS  
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2008



Chester A. Hawkins  
Sheriff

**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW**

Midland Funding LLC, aggisnee of  
Wells Fargo Bank,

Vs.

NO.: 2008-00226-CD

Brian L. Stiner,  
Pearl D. Stiner,

County National Bank  
Garnishee

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To satisfy the judgment, interest and costs against MIDLAND FUNDING LLC, assignee WELLS FARGO BANK, Plaintiff(s) from BRIAN L. STINER, PEARL D. STINER, , Defendant(s):

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County National Bank  
as garnishee(s):  
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) except as provided in paragraph (c), the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof; (c) the attachment shall not include any funds in an account of the defendant with a bank or other financial institution (i) in which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or (ii) that total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.
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AMOUNT DUE/PRINCIPAL: \$8,957.80  
INTEREST FROM: \$07/14/2008 at an interest rate of 6% per  
year  
ATTY'S COMM: \$  
DATE: 8/22/2008

PROTH. COSTS PAID: \$135.00  
SHERIFF: \$

OTHER COSTS: \$

  
\_\_\_\_\_  
William A. Shaw

Prothonotary/Clerk Civil Division

Received this writ this 22 day  
of Aug A.D. 2008  
At 3:00 A.M./P.M.

Requesting Party: Amy F. Doyle  
4660 Trindle Road, Suite 300  
Camp Hill, PA 17011  
717-303-6700

Sheriff  
Chesler A. Hamer  
by Marilyn Hamer

**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW**

Midland Funding LLC, assignee of  
Wells Fargo Bank,

Vs.

NO.: 2008-00226-CD

Brian L. Stiner,  
Pearl D. Stiner,

County National Bank  
Garnishee

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the judgment, interest and costs against MIDLAND FUNDING LLC, assignee WELLS FARGO BANK, Plaintiff(s) from BRIAN L. STINER, PEARL D. STINER, , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell defendant's interest(s) therein:
- (0) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:  
County National Bank  
as garnishee(s):  
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) except as provided in paragraph (c), the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof; (c) the attachment shall not include any funds in an account of the defendant with a bank or other financial institution (i) in which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or (ii) that total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.
- (2) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify such other person that he or she has been added as a garnishee and is enjoined as above stated.
- (3) **If Social Security or Supplemental Income funds are directly deposited into an account of the defendant, the levy and attachment shall not include any funds that may be traced to Social Security direct deposits. In addition, the levy and attachment shall not include \$300.00 in the account of the defendant.**

AMOUNT DUE/PRINCIPAL: \$8,957.80

PROTH. COSTS PAID: \$135.00

INTEREST FROM: \$07/14/2008 at an interest rate of 6% per  
year

SHERIFF: \$

ATTY'S COMM: \$

OTHER COSTS: \$

DATE: 8/22/2008



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 22 day  
of Aug A.D. 2008  
At 3:00 A.M./P.M.

Requesting Party: Amy F. Doyle  
4660 Trindle Road, Suite 300  
Camp Hill, PA 17011  
717-303-6700

Sheriff Chesler A. Haubus  
by Mary Haubus

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

MIDLAND FUNDING LLC.

Plaintiff

NO. 08-226-CD

vs.

CIVIL ACTION - LAW

BRIAN STINER  
PEARL STINER

Defendant(s)

**PRAECIPE TO DISCONTINUE ATTACHMENT EXECUTION**

To the Prothonotary:

Kindly mark the attachment against the Garnishee, CNB/FORMERLY COUNTY  
NATIONAL BANK, discontinued, upon payment of your costs only.

Dated: 9/17/08

Respectfully Submitted,



Amy F. Doyle #87062  
Philip C. Warholic #86341  
David R. Galloway #87326  
Sarah E. Ehasz #86469  
Robert N. Polas, Jr. #201259  
MANN BRACKEN LLC  
The Successor by Merger to Wolpoff & Abramson, LLP  
and Eskanos & Adler, PC  
Attorneys in the Practice of Debt Collection  
4660 Trindle Rd., Suite 300  
Camp Hill, PA 17011  
(717) 303-6700

MB File No. 172319679

FILED *2cc Atty*  
*m 11:50am 1cc CNB*  
*SEP 29 2008*  
*(U) (envelopes provided)*  
William A. Shaw  
Prothonotary/Clerk of Courts

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

MIDLAND FUNDING LLC,  
ASSIGNEE OF WELLS FARGO BANK  
Plaintiff

No. 08-226-CD

vs.

BRIAN L. STINER  
PEARL D. STINER,

Defendants  
and

CNB Bank, formerly  
County National Bank,

Garnishee

~~FILE~~  
~~OCT 2~~  
William A. Shaw  
Prothonotary/Clerk

GARNISHEE'S ANSWERS TO INTERROGATORIES

COMES NOW, CNB Bank, formerly County National Bank, by its attorney, Peter F. Smith, who answers the Interrogatories as follows:

1. Yes. Now account number 168599 jointly held by the defendants' Brian L. Stiner and Pearl D. Stiner. The balance in this account after deduction of the CNB's \$150 fee for responding to this garnishment was \$108.70.
- 1A. Yes. Preauthorized deposits by the Commonwealth of Pennsylvania UCD of UCBenefits.
2. Plaintiff should consult its own counsel concerning CNB's response to Interrogatory 1A.
3. See answer 1.
4. No.
5. No.
6. No.

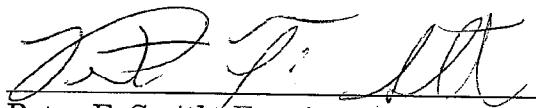
**FILED**  
03:35 p.m. 6K  
**OCT 29 2008** No cc  
S William A. Shaw  
Prothonotary/Clerk of Courts

7. No.

8. No.

9. Yes. See answer 1.

Date: 9/3/08



Peter F. Smith, Esquire  
Attorney for the Garnishee  
Attorney I.D. # 34291  
30 South Second Street  
P.O. Box 130  
Clearfield, PA 16830  
(814) 765-5595

## VERIFICATION

I verify that the statements made in these Answers to Interrogatories 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.

CNB Bank

Dated: 9-5-08

By: Kimberly M. Olson  
Kimberly M. Olson,  
Records and Research

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

MIDLAND FUNDING LLC, :  
ASSIGNEE OF WELLS FARGO BANK :  
Plaintiff :  
vs. : No. 08-226-CD  
BRIAN L. STINER :  
PEARL D. STINER, :  
Defendants :  
and :  
CNB Bank, formerly :  
County National Bank, :  
Garnishee :

**GARNISHEE CNB BANK'S CERTIFICATE OF SERVICE**

I, Peter F. Smith, attorney for CNB Bank, Garnishee in the above captioned matter certify that I sent true and correct copies of Answers to Interrogatories in aid of execution by U.S. First Class Mail to the Plaintiff and by U.S. Certified Mail on September 9, 2008 to the Defendant as follows:

U. S. FIRST CLASS MAIL  
Amy Doyle, Esquire  
4660 Trindle Road, Suite 300  
Camp Hill, PA 17011

CERTIFIED MAIL  
Brian L. Stiner  
8455 Gillingham Road  
Frenchville, PA 16836-8112

CERTIFIED MAIL  
Pearl D. Stiner  
8455 Gillingham Road  
Frenchville, PA 16836-8112

True and correct copies of the U.S. Mail receipts and signed green cards for the Certified Mail are attached hereto and incorporated herein and by reference as Exhibit A.

Respectfully submitted,

Date: 10/29/08

  
Peter F. Smith, Esquire  
Attorney for the Garnishee  
P.O. Box 130, 30 South Second Street  
Clearfield, PA 16830  
(814) 765-5595

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

**1. Article Addressed to:**

Pearl D. Stiner  
8455 Gillingham Road  
Frenchville, PA 16836-8112

**COMPLETE THIS SECTION ON DELIVERY****A. Signature**

**X** *Kathy Stiner*

Agent  
 Addressee

**B. Received by (Printed Name)**

**Pearl Stiner**

**C. Date of Delivery**  
9-10-08

**D. Is delivery address different from item 1?  Yes**  
If YES, enter delivery address below:  No

**3. Service Type**

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

**4. Restricted Delivery? (Extra Fee)  Yes****2. Article Number**

(Transfer from service label)

7006 0810 0001 4503 5365

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

**1. Article Addressed to:**

Brian L. STiner  
8455 Gillingham Road  
Frenchville, PA 16836-8112

**COMPLETE THIS SECTION ON DELIVERY****A. Signature**

**X** *Pearl D Stiner*

Agent  
 Addressee

**B. Received by (Printed Name)**

**Pearl Stiner**

**C. Date of Delivery**  
9-10-08

**D. Is delivery address different from item 1?  Yes**  
If YES, enter delivery address below:  No

**3. Service Type**

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

**4. Restricted Delivery? (Extra Fee)  Yes****2. Article Number**

(Transfer from service label)

7006 0810 0001 4503 5105

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

**U.S. Postal Service™  
CERTIFIED MAIL™ RECEIPT  
(Domestic Mail Only; No Insurance Coverage Provided)**

For delivery information visit our website at [www.usps.com](http://www.usps.com)

FRENCHVILLE, PA 16836

**OFFICIAL USE**

7006 0810 0001 4503 5365

Postage  
Certified Fee

\$ 0.42

\$ 2.70

\$ 2.20

\$ 0.00

\$ 5.32



Sent To  
Pearl D. stiner

Street, Apt. No.;  
or PO Box No. 8455 Gillingham Road  
City, State, ZIP+4 Frenchville, PA 16836-8112

PS Form 3800, June 2002

See Reverse for Instructions

**U.S. Postal Service™  
CERTIFIED MAIL™ RECEIPT  
(Domestic Mail Only; No Insurance Coverage Provided)**

For delivery information visit our website at [www.usps.com](http://www.usps.com)

FRENCHVILLE, PA 16836

**OFFICIAL USE**

7006 0810 0001 4503 5105

Postage  
Certified Fee

\$ 0.42

\$ 2.70

\$ 2.20

\$ 0.00

\$ 5.32



Sent To  
Brian L. Stiner

Street, Apt. No.;  
or PO Box No. 8455 Gillingham Road  
City, State, ZIP+4 Frenchville, PA 16836-8112

See Reverse for Instructions

**EXHIBIT**

A

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

**Midland Funding LLC  
assignee of WELLS FARGO FINANCIAL, INC.**

**Plaintiff**

**NO. 08-226-CD**  
**CIVIL ACTION - LAW**

BRIAN L STINER

## PEARL D STINER

**Defendant(s)**

**ENTRY OF APPEARANCE**

TO THE PROTHONOTARY:

Kindly enter the undersigned as counsel for Plaintiff in the captioned matter.

Respectfully Submitted,

By: \_\_\_\_\_  
David R. Galloway #87326  
Fulton Friedman & Gullace, LLP  
Counsel for Plaintiff  
Attorneys in the Practice of Debt Collection  
130B Gettysburg Pike  
Mechanicsburg, PA 17055  
Tel: (866) 563-0809 Fax: (585) 546-4241

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Praeclipe was served this date by depositing same in the Post Office, first class mail, postage prepaid, addressed as follows:

BRIAN L STINER  
8455 GILLINGHAM RD  
FRENCHVILLE PA 16836

PEARL D STINER

David R. Galloway  
Attorney ID #87326

Date

FFG File #: 149274



### PA/PA EOA

4 **FILED**  
M 11:30 a.m. 6/6  
APR 19 2010 **NO CC**  
6/6  
William A. Shaw  
Prothonotary/Clerk of County

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MIDLAND FUNDING LLC  
assignee of WELLS FARGO FINANCIAL, INC.

Plaintiff NO. 08-226-CD  
v. CIVIL ACTION - LAW  
BRIAN L STINER PEARL D STINER  
Defendant(s)

5 **FILED** 6  
2 AUG 17 2011  
WILLIAMS  
William A. Shaw  
Prothonotary/Clerk

## **PRAECLP TO SATISFY JUDGMENT**

TO THE PROTHONOTARY:

Please mark the above referenced judgment and case as satisfied.

Respectfully Submitted,

Bv<sup>a</sup>

David R. Galloway #87326  
Fulton Friedman & Gullace, LLP  
Counsel for Plaintiff  
130B Gettysburg Pike  
Mechanicsburg, PA 17055  
(856) 563-0809

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Praeclipe was served this date by depositing same in the Post Office, first class mail, postage prepaid, addressed as follows:

John Lhota, Esquire  
110 N Second St  
Clearfield, PA 16830

David R. Galloway  
Attorney ID #87326

FFG file # 149274



FILED  
AUG 17 2012  
WILLIAM A. SHAW  
PROTHONOTARY/CLERK OF COURTS