



# CIVIL COVER SHEET AND ENTRY OF APPEARANCE

## Clearfield County Court of Common Pleas

### 1. Case Caption:

FORD MOTOR CREDIT COMPANY  
v.  
KYLE KIPER

2a. Plaintiff (s)  
(Name and address)

FORD MOTOR CREDIT COMPANY  
P.O. Box 6058  
Mesa, AZ 85216

Court Term & No.

08-251-CD

Jury  
 Non Jury  
 Arbitration  
(\$0-\$50,000)

2b. Defendant(s)  
(Name and address)

KYLE KIPER  
103 East Dubois Ave  
Dubois, PA 15801

7/11/32/04 Atty pd  
ICC Atty  
ICC Sheriff

3a- Related Cases?  Yes  No  
If yes, show Caption and Case Numbers

3b. Case Subject to Coordination Order?  Yes  No  
If yes, show Caption and Date of Order

### 4. Entry of Appearance

To the Office of Judicial Support:

Kindly enter my appearance on behalf of FORD MOTOR CREDIT COMPANY (a) plaintiff in this action. Papers may be served at the address set forth below.

Charlene A. Taylor, Esq.

Attorney for party named above (Please print)

203920

Attorney I.D. Number

Address: Maurice & Needleman, P.C.

935 One Penn Center

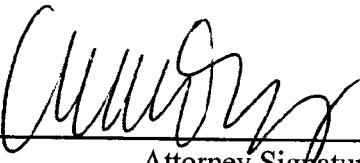
Philadelphia, PA 19103

Telephone: ( 215 ) 789-7161 Fax: ( 215 ) 563-8970

E-mail: [jmercedes@mnlawpc.com](mailto:jmercedes@mnlawpc.com)

01/14/2008

Date

  
Attorney Signature

Reverse side must be completed

Choose only the one description which best reflects the principal type, of case or relief sought from the list.

### Case Description

APPEAL		Intentional Tort	
<b>Minor Court</b>			
Money Judgment	_____	Assault and Battery	_____
Landlord and Tenant	_____	Libel and Slander	_____
Code Enforcement	_____	Defamation	_____
Personal Injury	_____	Employment/Wrongful. Discharge	_____
Breach of Contract	_____	False Imprisonment	_____
Other _____	_____	Fraud	_____
		Malicious Prosecution	_____
<b>Local Agency</b>		Negligence	
Civil Service	_____	Motor Vehicle	_____
Motor Vehicle	_____	Real Property	_____
Licenses and Inspections	_____	Premises Liability	_____
Liquor Control Board	_____	Product Liability	_____
Tax Assessment Boards	_____	Toxic Tort	_____
Zoning Board	_____	Asbestos	_____
Other _____	_____	DES	_____
		Implant	_____
Proceedings Commenced by Petition		Toxic Waste	_____
Appointment of Arbitrators	_____	Other _____	_____
Change of Name	_____	Professional Malpractice	_____
Compel Medical Examination	_____	Dental	_____
Election Matters	_____	Legal	_____
Eminent Domain	_____	Medical	_____
Leave to Issue Subpoena	_____	Other _____	_____
Mental Health Proceedings .	_____	Equity	
Other _____	_____	Real Property	_____
CIVIL ACTIONS COMMENCED BY		Stockholders Derivative Action	_____
WRIT OF SUMMONS OR COMPLAINT		Waste Prevention	_____
Abuse of Process	_____	Other _____	_____
Action for Wrongful Death	_____	Declaratory Judgment	_____
Class Action	_____	Ground Rent	_____
Confession of Judgment/Money	_____	Mandamus	_____
Confession of Judgment/		Real Property	
Real Property	_____	Ejectment	_____
Contract	x	Quiet Title	_____
Construction	_____	Mortgage Foreclosure	_____
Insurance/Bad Faith	_____	Mechanics Lien	_____
Negotiable Instruments	_____	Partition	_____
Other _____	_____	Prevent Waste	_____
		Replevin	_____
		Saving Action Um/Uim,	_____
		Quo Warranto	_____
		Other _____	_____

**ARBITRATION MATTER  
ASSESSMENT OF DAMAGES  
HEARING NOT REQUIRED**

MAURICE & NEEDLEMAN, P.C.  
BY: Joann Needleman, Esq.  
Identification No. 74276  
Charlene A. Taylor, Esq.  
Identification No. 203920  
935 One Penn Center  
1617 John F. Kennedy Blvd  
Philadelphia, PA 19103  
(215) 789-7161

Attorneys for Plaintiff

<p>FORD MOTOR CREDIT COMPANY LLC, A DELAWARE LIMITED LIABILITY COMPANY P.O. Box 6508 Mesa, Az 85216-6508</p> <p>Plaintiff, v. KYLE KIPER 103 East Dubois Ave Dubois, Pa 15801</p> <p>Defendant(s).</p>	<p>CLEARFIELD COUNTY COURT OF COMMON PLEAS</p> <p>Case No.</p>
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**CIVIL ACTION COMPLAINT**

**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 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.

**AVISO**

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparecencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se defiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademas, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

LLEVE ESTA DEMANDA A UN ABOGADO IMMEDIATAMENTE.  
SI NO TIENE ABOGADO O SI NO TIENE EL DINERO  
SUFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA  
O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION  
SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE  
SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

PENNSYLVANIA BAR ASSOCIATION  
Lawyer Referral Service  
P.O. Box 186, Harrisburg, PA 17108  
(717) 238-6807 or (800) 692-7375

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**CIVIL ACTION COMPLAINT**

1. Plaintiff, FORD MOTOR CREDIT COMPANY LLC, A Delaware Limited Liability Company, is a Corporation with its principal place of business at P.O. Box 6508, Mesa, State of Arizona.

2. Defendant, Kyle Kiper, is an individual who resides at 103 East Dubois Ave Dubois, Pa 15801.

3. At all times relevant, the Plaintiff was in the business of loaning money on motor vehicle installment sales contracts, including but not limited to the note signed by Defendant(s), hereinafter more fully described.

4. On or about July 13, 2002, the Defendant(s) entered into a written Motor Vehicle Retail Installment Contract, (hereinafter referred to as the "Contract"), for the purpose of obtaining

financing in the amount of \$16406.75, at an annual percentage rate of 6.250%, in order to purchase a certain motor vehicle, a 2002 Ford Focus, more particularly described in the Contract (hereinafter referred to as the "Vehicle"). *A copy of the Contract is attached and marked as Exhibit A.*

5. Pursuant to the Contract, Defendant(s) was required to make monthly payments in the amount of \$224.19 for a period of 60 months until the loan was paid in full all as is more fully set forth in the Contract.

6. Defendant(s) made payments until February 21, 2007, but has failed to make any further payments thereafter, and are therefore in default of the Contract.

7. As a result of the default by Defendant(s), and pursuant to the terms of the Contract, all balances due on the Contract are subject to finance charges in the amount of 6.250% until such time that the balance is paid in full.

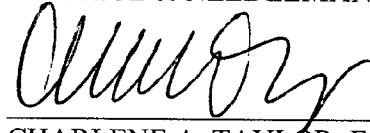
8. By reason of the default, the Defendant(s) is indebted to Plaintiff for the balance of \$2991.26.

9. In addition to the foregoing, there is due from the Defendant(s) interest in the amount of \$114.73.

10. The total amount due and owing is \$3105.99.

WHEREFORE, Plaintiff, requests judgment in its favor and against the Defendant(s), in the amount of \$3105.99 as well as additional interest that may accrue and such other and further relief as this Court may deem equitable and just.

Respectfully submitted,  
MAURICE & NEEDLEMAN, P.C.



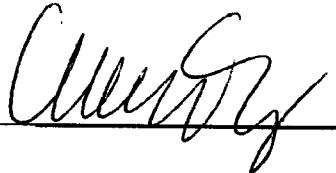
CHARLENE A. TAYLOR, ESQUIRE  
Attorney for Plaintiff

Date: January 14, 2008

**VERIFICATION**

I, CHARLENE A. TAYLOR, ESQUIRE, verify that I am the Attorney of record for Plaintiff, FORD MOTOR CREDIT COMPANY LLC, A DELAWARE LIMITED LIABILITY COMPANY, and duly authorized to make this verification on its behalf; that statements made in the foregoing Complaint are true and correct to the best of my knowledge, information and belief.

These statements are made subject to the penalties of 18 Pa.C.S.A. §4904 relating to unsworn falsification to authorities.

BY: 

CHARLENE A. TAYLOR ESQUIRE

DATED: January 14, 2008

## ARKANSAS SIMPLE INTEREST VEHICLE RETAIL INSTALMENT CONTRACT DEAL # 00126980 DATE 07/13/2002

Buyer (and Co-Buyer) Name and Address (Include County and Zip Code)	CREDITOR (Seller Name and Address)
KYLE KIPER 1716 N GARLAND AVE FAYETTEVILLE WASHINGTON	LEWIS FORD SALES P O BOX 8430 FAYETTEVILLE AR 72703

You, the Buyer (and Co-Buyer, if any), may buy the vehicle described below for cash or on credit. The cash price is shown below as "Cash Price." The credit price is shown below as "Total Sale Price." By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract.

New/Used	Year and Make	Model	GVW if Truck (lbs.)	Vehicle Identification Number	Use For Which Purchased
NEW	2002 FORD	FOCUS		1FADP33P72W11111	<input type="checkbox"/> Personal <input type="checkbox"/> Agricultural <input type="checkbox"/> Commercial

Trade-in 1993 CHEVROLET \$ 3000.00 2044.64  
Year and Make Gross Allowance Amount Owning

## ITEMIZATION OF AMOUNT FINANCED

1. Cash Price	\$ 13988.36
2. Down Payment	
Third Party Rebate Assigned to Creditor	\$ 2000.00
Cash Down Payment	\$ N/A
Trade-In (description above)	\$ 955.36
Total Down Payment	\$ 2955.36
3. Unpaid Balance of Cash Price (1 minus 2)	\$ 11033.00
4. Amounts paid on your behalf (Seller may be retaining a portion of these amounts)	
To Public Officials	
(i) for license, title & registration fees \$ 1.00	
(ii) for filing fees \$ N/A	
(iii) for taxes (not in Cash Price) \$ N/A \$ 1.00	
To Insurance Companies for:	
Credit Life Insurance	\$ N/A
Credit Disability Insurance	\$ N/A
To _____ for _____	\$ N/A
To _____ for _____	\$ N/A
To _____ for _____	\$ N/A
To LEWIS FORD SALE for WDS GAP	\$ 465.00
Total	\$ 466.00
5. Amount Financed (3 plus 4)	\$ 11499.00

## FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid when you have made all scheduled payments	The total cost of your purchase on credit, including your downpayment of \$ 2955.36
6.25 %	\$ 1952.40	\$ 11499.00	\$ 13451.40	\$ 16406.76

Payment Schedule -	<input type="checkbox"/> Number of Payments	Amount of Each Payment	When Payments are due
Your payment schedule will be:	5.9	\$ 224.19	monthly starting
	<input type="checkbox"/> 1 final	\$ 224.19	AUG 27TH 2002

Prepayment: If you pay off your debt early, you will not have to pay a penalty.  
Late Payment: You must pay a late charge on the portion of each payment received more than 10 days late. The charge is 7.5% of the late amount or \$50.00, whichever is less.  
Security Interest: You are giving a security interest in the vehicle being purchased.  
Contract: Please see this contract for additional information on security interest, nonpayment, default, the right to require repayment of your debt in full before the scheduled date, and prepayment penalty.

Any change in this contract must be in writing and signed by you and the Creditor.

BUYER *Kyle Kiper* CO-BUYER \_\_\_\_\_

NOTICE TO THE BUYER	
Do not sign this contract before you read it or if it contains any blank spaces. You are entitled to an exact copy of the contract you sign.	
Buyer acknowledges receipt of a true and completely filled in copy of this contract at the time of signing.	
Buyer Signs	(Co) Buyer Signs

By signing below, the Seller accepts this contract. If no other Assignee is named in a separate assignment attached to this contract the Seller assigns it to Ford Motor Credit Company.	
LEWIS FORD SALES	
Seller	By <i>Leanne E. Bushy</i>

## INSURANCE

VEHICLE INSURANCE MAY BE OBTAINED FROM A PERSON OF YOUR CHOICE. THE BUYER MAY PROVIDE SUCH INSURANCE THROUGH AN EXISTING POLICY OR A POLICY INDEPENDENTLY OBTAINED AND PAID FOR BY THE BUYER.

INSURANCE DOES NOT COVER PERSONAL LIABILITY AND PROPERTY DAMAGE CAUSED TO OTHERS.

CREDIT LIFE, CREDIT DISABILITY AND OTHER OPTIONAL INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE PREMIUM.

Credit Life Insurer  
\$ N/A Premium Insured(s)

Signature(s)

Disability Insurer  
\$ N/A Premium Insured

Signature

Type of Insurance Term  
Insurer \$ N/A Premium

Signature

Credit Life and Credit Disability Insurance are for the term of the contract. The amount and coverages are shown in a notice or agreement given to you on this date.

You are required to insure the vehicle. If a charge is shown below, the Creditor will try to buy the coverages checked for the term shown. Coverages will be based on the cash value of the vehicle at time of loss, but not more than the limits of the policy.

Comprehensive  \$ N/A Deductible Collision

Fire-Theft-Combined Additional Coverage

Towing and Labor

Term N/A Months (Estimate). Premium \$ N/A

## QUESTIONS?

Ford Credit



PLEASE CALL US AT 1-800-727-7000

SEE BACK FOR ADDITIONAL AGREEMENTS  
00-002

ORIGINAL

EXHIBIT

A

**In The Court of Common Pleas of Clearfield County, Pennsylvania**

Service # 1 of 1 Services

Sheriff Docket #

**103756**

FORD MOTOR CREDIT COMPANY

Case # 08-251-CD

vs.

KYLE KIPER

TYPE OF SERVICE CIVIL COVER SHEET, ENTRY OF APPEARANCE & COMPL

**SHERIFF RETURNS**

NOW June 20, 2008 RETURNED THE WITHIN CIVIL COVER SHEET, ENTRY OF APPEARANCE & COMPLAINT  
"NOT SERVED, TIME EXPIRED" AS TO KYLE KIPER, DEFENDANT. SEVERAL ATTEMPTS, NOT HOME

SERVED BY: /

**Return Costs**

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	MAURICE	10106	10.00
SHERIFF HAWKINS	MAURICE	10106	52.38

013:00pm  
JUN 20 2008  
LM  
William A Shaw  
Prothonotary/Clerk of Courts

Sworn to Before me This

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

So Answers,

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

# CIVIL COVER SHEET AND ENTRY OF APPEARANCE

## Clearfield County Court of Common Pleas

### 1. Case Caption:

Court Term & No.

08-251-CD

FORD MOTOR CREDIT COMPANY  
v.  
KYLE KIPER

Jury  
 Non Jury  
 Arbitration  
(\$0-\$50,000)

2a. Plaintiff(s)  
(Name and address)

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103 East Dubois Ave  
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3a- Related Cases?  Yes  No  
If yes, show Caption and Case Numbers

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Attorney Signature

01/14/2008

Date

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<b>Minor Court</b>			
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Landlord and Tenant	_____	Libel and Slander	_____
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Breach of Contract	_____	False Imprisonment	_____
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Leave to Issue Subpoena	_____	Legal	_____
Mental Health Proceedings	_____	Medical	_____
Other _____	_____	Other _____	_____
<b>CIVIL ACTIONS COMMENCED BY WRIT OF SUMMONS OR COMPLAINT</b>		Equity	
Abuse of Process	_____	Real Property	_____
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		Quo Warranto	_____
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HEARING NOT REQUIRED**

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Attorneys for Plaintiff

FORD MOTOR CREDIT COMPANY LLC,  
A DELAWARE LIMITED LIABILITY  
COMPANY  
P.O. Box 6508  
Mesa, Az 85216-6508

CLEARFIELD COUNTY COURT OF  
COMMON PLEAS

Case No.

Plaintiff,

v.

KYLE KIPER  
103 East Dubois Ave  
Dubois, Pa 15801

Defendant(s).

**CIVIL ACTION COMPLAINT**

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Attorneys for Plaintiff

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2. Defendant, Kyle Kiper, is an individual who resides at 103 East Dubois Ave Dubois, Pa 15801.

3. At all times relevant, the Plaintiff was in the business of loaning money on motor vehicle installment sales contracts, including but not limited to the note signed by Defendant(s), hereinafter more fully described.

4. On or about July 13, 2002, the Defendant(s) entered into a written Motor Vehicle Retail Installment Contract, (hereinafter referred to as the "Contract"), for the purpose of obtaining

financing in the amount of \$16406.75, at an annual percentage rate of 6.250%, in order to purchase a certain motor vehicle, a 2002 Ford Focus, more particularly described in the Contract (hereinafter referred to as the "Vehicle"). *A copy of the Contract is attached and marked as Exhibit A.*

5. Pursuant to the Contract, Defendant(s) was required to make monthly payments in the amount of \$224.19 for a period of 60 months until the loan was paid in full all as is more fully set forth in the Contract.

6. Defendant(s) made payments until February 21, 2007, but has failed to make any further payments thereafter, and are therefore in default of the Contract.

7. As a result of the default by Defendant(s), and pursuant to the terms of the Contract, all balances due on the Contract are subject to finance charges in the amount of 6.250% until such time that the balance is paid in full.

8. By reason of the default, the Defendant(s) is indebted to Plaintiff for the balance of \$2991.26.

9. In addition to the foregoing, there is due from the Defendant(s) interest in the amount of \$114.73.

10. The total amount due and owing is \$3105.99.

WHEREFORE, Plaintiff, requests judgment in its favor and against the Defendant(s), in the amount of \$3105.99 as well as additional interest that may accrue and such other and further relief as this Court may deem equitable and just.

Respectfully submitted,  
MAURICE & NEEDLEMAN, P.C.



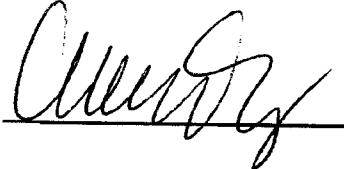
CHARLENE A. TAYLOR, ESQUIRE  
Attorney for Plaintiff

Date: January 14, 2008

VERIFICATION

I, CHARLENE A. TAYLOR, ESQUIRE, verify that I am the Attorney of record for Plaintiff, FORD MOTOR CREDIT COMPANY LLC, A DELAWARE LIMITED LIABILITY COMPANY, and duly authorized to make this verification on its behalf; that statements made in the foregoing Complaint are true and correct to the best of my knowledge, information and belief.

These statements are made subject to the penalties of 18 Pa.C.S.A. §4904 relating to unsworn falsification to authorities.

BY:   
CHARLENE A. TAYLOR ESQUIRE

DATED: January 14, 2008

## ARKANSAS SIMPLE INTEREST VEHICLE RETAIL INSTALMENT CONTRACT DEAL # 00126980 DATE 07/13/2002

Buyer (and Co-Buyer) Name and Address (Include County and Zip Code)		CREDITOR (Seller Name and Address)	
KYLE KIPER 1716 N GARLAND AVE FAYETTEVILLE WASHINGTON AR 72703		LEWIS FORD SALES P O BOX 8430 FAYETTEVILLE AR 72703	

You, the Buyer (and Co-Buyer, if any), may buy the vehicle described below for cash or on credit. The cash price is shown below as "Cash Price." The credit price is shown below as "Total Sale Price." By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract.

New/Used	Year and Make	Model	GVW if Truck (lbs.)	Vehicle Identification Number	Use For Which Purchased
NEW	2002 FORD	FOCUS		1FAPF33P72W11111	<input type="checkbox"/> Personal <input type="checkbox"/> Agricultural <input type="checkbox"/> Commercial

Trade-in, 1993 CHEVROLET \$ 3000.00 2044.64  
Year and Make Gross Allowance Amount Owing

ITEMIZATION OF AMOUNT FINANCED					
1. Cash Price	\$ 13988.36				
2. Down Payment	\$ 2000.00				
Third Party Rebate Assigned to Creditor	\$ N/A				
Cash Down Payment	\$ N/A				
Trade-In (description above)	\$ 955.36				
Total Down Payment	\$ 2955.36				
3. Unpaid Balance of Cash Price (1 minus 2)	\$ 11033.00				
4. Amounts paid on your behalf (Seller may be retaining a portion of these amounts)					
To Public Officials					
(i) for license, title & registration fees \$ 1.00	\$ N/A				
(ii) for filing fees \$ N/A	\$ N/A				
(iii) for taxes (not in Cash Price) \$ N/A	\$ 1.00				
To Insurance Companies for:					
Credit Life Insurance	\$ N/A				
Credit Disability Insurance	\$ N/A				
To _____ for _____	\$ N/A				
To _____ for _____	\$ N/A				
To _____ for _____	\$ N/A				
To LEWIS FORD SALE for WDS GAP	\$ 465.00				
Total	\$ 466.00				
5. Amount Financed (3 plus 4)	\$ 11499.00				

FEDERAL TRUTH-IN-LENDING DISCLOSURES					
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price	
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid when you have made all scheduled payments	The total cost of your purchase on credit, including your downpayment of \$ 2955.36	\$ 16406.75
6.25 %	\$ 1952.40	\$ 11499.00	\$ 13451.40	\$ 2955.36	\$ 16406.75

Payment Schedule -	<input type="checkbox"/> Number of Payments	Amount of Each Payment	When Payments are due
Your payment schedule will be:	5.9	\$ 224.19	monthly starting
	<input type="checkbox"/> 1 final	\$ 224.19	AUG 27TH 2002

Prepayment: If you pay off your debt early, you will not have to pay a penalty.  
Late Payments: You must pay a late charge on the portion of each payment received more than 10 days late. The charge is 7.5% of the late amount or \$50.00, whichever is less.  
Security Interest: You are giving a security interest in the vehicle being purchased.  
Contract: Please see this contract for additional information on security interest, nonpayment, default, the right to require repayment of your debt in full before the scheduled date, and prepayment penalty.

Any change in this contract must be in writing and signed by you and the Creditor.

BUYER <i>[Signature]</i>	CO-BUYER <i>[Signature]</i>
NOTICE TO THE BUYER	
Do not sign this contract before you read it or if it contains any blank spaces. You are entitled to an exact copy of the contract you sign.	
Buyer acknowledges receipt of a true and completely filled in copy of this contract at the time of signing.	
<i>[Signature]</i>	
Buyer Signs	(Co) Buyer Signs

By signing below, the Seller accepts this contract. If no other Assignee is named in a separate assignment attached to this contract the Seller assigns it to Ford Motor Credit Company.	
LEWIS FORD SALES	
Seller <i>[Signature]</i>	By <i>[Signature]</i>

FC 17603-51 Oct 00 (Previous editions may NOT be used.)

**INSURANCE**

VEHICLE INSURANCE MAY BE OBTAINED FROM A PERSON OF YOUR CHOICE. THE BUYER MAY PROVIDE SUCH INSURANCE THROUGH AN EXISTING POLICY OR A POLICY INDEPENDENTLY OBTAINED AND PAID FOR BY THE BUYER.

INSURANCE DOES NOT COVER PERSONAL LIABILITY AND PROPERTY DAMAGE CAUSED TO OTHERS.

CREDIT LIFE, CREDIT DISABILITY AND OTHER OPTIONAL INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE PREMIUM.

<input type="checkbox"/> Credit Life	Insurer
\$ N/A	Premium Insured(s)
Signature(s)	
Credit	
<input type="checkbox"/> Disability	Insurer
\$ N/A	Premium Insured
Signature	
<input type="checkbox"/> Type of Insurance	Term N/A
Insurer	Premium
Signature	

Credit Life and Credit Disability Insurance are for the term of the contract. The amount and coverages are shown in a notice or agreement given to you on this date.

You are required to insure the vehicle. If a charge is shown below, the Creditor will try to buy the coverages checked for the term shown. Coverages will be based on the cash value of the vehicle at time of loss, but not more than the limits of the policy.

<input type="checkbox"/> Comprehensive	<input type="checkbox"/> \$ _____	Deductible Collision
<input type="checkbox"/> Fire-Theft-Combined Additional Coverage		
<input type="checkbox"/> Towing and Labor		
<input type="checkbox"/> Term N/A	Months (Estimate)	N/A
Premium \$ _____		

**QUESTIONS?**



PLEASE CALL US AT 1-800-727-7000

SEE BACK FOR ADDITIONAL AGREEMENTS  
00-002

ORIGINAL

**EXHIBIT**

*A*

MAURICE & NEEDLEMAN, P.C.

BY: Joann Needleman, Esq.

Identification No. 74276

BY: Charlene Taylor, Esq.

Identification No. 203920

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Philadelphia, PA 19103

(215) 789-7155

Attorneys for Plaintiff

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3/11/09 12:20 PM  
12:20 PM  
CLEARFIELD COUNTY COURT OF COMMON PLEAS  
1 Court to 44

FORD MOTOR CREDIT COMPANY LLC, A DELAWARE LIMITED LIABILITY COMPANY  Plaintiff, v.  KYLE KIPER Defendant(s).	CLEARFIELD COUNTY COURT OF COMMON PLEAS  Case No. 08-251-Cd
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**PRAECIPE TO WITHDRAW COMPLAINT**

TO THE PROTHONOTARY:

Kindly Withdraw the Complaint originally filed with the Court on 02/11/2008.

MAURICE & NEEDLEMAN, P.C.

BY:

Charlene Taylor, Esq.  
Attorney for Plaintiff

Date: March 3, 2009