

08-288-CD

Discover Bank vs Amanda Zwolski

Our File No. 286513  
ATTORNEYS FOR PLAINTIFF  
ERIC M. BERMAN, P.C.

BY: Eric M. Berman, Esquire, I.D. 83698  
BY: Robert M. Kline, Esquire, I.D. 56479  
500 North Gulph Road, Suite 350  
King of Prussia, PA 19406  
(484) 690-3900

COURT OF COMMON PLEAS  
COUNTY OF CLEARFIELD

**FILED**

**FEB 19 2008**

M/4:00/C

William A. Shaw

Prothonotary/Clerk of Courts

2 CENT TO ATT

1 CENT TO SHW

DISCOVER BANK  
c/o ERIC M. BERMAN, P.C.  
500 North Gulph Road, Suite 350  
King of Prussia, PA 19406

vs.

AMANDA ZWOLSKI  
230 EASTVIEW DR  
CURWENSVILLE, PA 16833 1325

TRIAL DIVISION

CIVIL ACTION

Term

No. 2008-288-CJ

#### 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 this complaint or for any other claim or relief required 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 OR 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 plaza al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia 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. A demas la la corte puede decidir a favor del demandante y requiere que usted compla 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 INMEDIATAMENTE. SI NO TIENE ABOGA O SO 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.

LAWYER REFERRAL SERVICE, COUNTY OF CLEARFIELD BAR ASSOCIATION  
Add.: P.O. BOX 186, HARRISBURG, PA 17108 Tel.: 800-692-7375

Oûr File No. 286513  
ATTORNEYS FOR PLAINTIFF  
ERIC M. BERMAN, P.C.  
BY: Eric M. Berman, Esquire, I.D. 83698  
BY: Robert M. Kline, Esquire, I.D. 56479  
500 North Gulph Road, Suite 350  
King of Prussia, PA 19406  
(610) 265-7720

-----X  
DISCOVER BANK  
c/o ERIC M. BERMAN, P.C.  
500 North Gulph Road, Suite 350  
King of Prussia, PA 19406  
vs.  
AMANDA ZWOLSKI  
230 EASTVIEW DR  
CURWENSVILLE, PA 16833 1325  
-----X

COURT OF COMMON PLEAS  
COUNTY OF CLEARFIELD  
CIVIL ACTION  
Term  
No.

### COMPLAINT

1. Plaintiff, DISCOVER BANK ,  
is a DELAWARE STATE BANK  
authorized to do business in the Commonwealth of Pennsylvania with  
its place of business at 6500 NEW ALBANY RD, NEW ALBANY, OH 43054.

2. The Defendant(s), AMANDA ZWOLSKI ,  
resides at 230 EASTVIEW DR , CURWENSVILLE, PA 16833-1325.


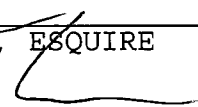
3. There is due from the Defendant(s) the sum of \$3,403.16 for  
credit extended by Plaintiff to Defendant(s), acct. no. \*\*\*\*\*9430,  
and which such credit was drawn and used by the Defendant(s).  
Defendant(s) is in default for failure to make payments for such use.

4. The Plaintiff has made demand upon the Defendant(s) for payment  
of monies in the sum of \$3,403.16 advanced to Defendant(s) through  
Defendant(s) use of the above-referenced credit account, but Defendant(s)  
has failed and refused to pay the said sum or any part thereof.

5. All applicable credits, if any, have been duly applied to  
Defendant(s) credit account.

WHEREFORE, Plaintiff claims of the Defendant(s) the sum of \$3,403.16  
plus interest, attorneys fees and costs which are justly due and  
owing from the Defendant(s) to the Plaintiff.

Dated: OCTOBER 29, 2007

ERIC M. BERMAN, P.C.  
BY:   
ERIC M. BERMAN, ESQUIRE  
BY:   
ROBERT M. KLINE ESQUIRE

SPACEBNW-ZN

Attorneys for Plaintiff

VERIFICATION

Eric M. Berman, Esquire, being duly sworn according to law, deposes and says that he is the Principal attorney of Eric M. Berman, P.C., attorneys for the Plaintiff, and/or Robert M. Kline, Esquire, being duly sworn according to law, deposes and says that he is an associate attorney with said firm, and as said attorney, is authorized to take this verification on its behalf, and that the facts in the Complaint as set forth therein are true and correct to the best of his knowledge, information and belief.

I verify that the statements made in the within instrument are true and correct. I understand that false statements are subject to the penalties of 18 Pa C.S.A. Section 4904 relating to unsworn falsifications to authorities.



ERIC M. BERMAN, ESQUIRE



ROBERT M. KLINE, ESQUIRE

Dated: OCTOBER 29, 2007

SPACEBNW-ZN

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET #288 103785  
NO: 08-288-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: DISCOVER BANK  
vs.  
DEFENDANT: AMANDA ZWOLSKI

SHERIFF RETURN

NOW, February 29, 2008 AT 1:52 PM SERVED THE WITHIN COMPLAINT ON AMANDA ZWOLSKI DEFENDANT AT 230 EASTVIEW DR, CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO BILL ZWOLSKI, HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

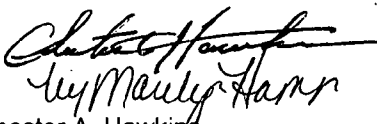
**FILED**  
0 2:45 p.m. EIC  
JUN 16 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	BERMAN	30835	10.00
SHERIFF HAWKINS	BERMAN	30835	24.06

Sworn to Before Me This

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

So Answers,

  
Chester A. Hawkins  
Sheriff

Our File No. 286513  
ATTORNEYS FOR PLAINTIFF  
ERIC M. BERMAN, P.C.  
By: Eric M. Berman, Esquire, I.D. 83698  
By: Robert M. Kline, Esquire, I.D. 56479  
500 North Gulph Road, Suite 350  
King of Prussia, PA 19406  
(610) 265-7720

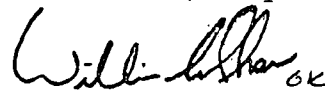
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DISCOVER BANK : COURT OF COMMON PLEAS  
c/o ERIC M. BERMAN, P.C. : COUNTY OF CLEARFIELD  
500 North Gulph Road, Suite 350 : TRIAL DIVISION  
King of Prussia, PA 19406 : CIVIL ACTION  
vs. : No. 2008-288  
AMANDA ZWOLSKI :  
-----X

TO: AMANDA ZWOLSKI  
230 EASTVIEW DR  
CURWENSVILLE, PA 16833-1325

#### NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a JUDGMENT BY DEFAULT has been entered against you in the above proceeding and that enclosed herewith is a copy of all the (record) documents filed in support of the said JUDGMENT.

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL:  
ERIC M. BERMAN, P.C., Attorneys at Law.  
Attention: Eric M. Berman, Esquire, or Robert M. Kline, Esquire,  
at this telephone number. 1-610-265-7720.

  
PROTHONOTARY

**FILED** Atty paid 20.00  
M 1:51 P.M. GK 2CC & 1 Statement  
AUG 06 2008 to Atty  
William A. Shaw Notice to Def -  
Prothonotary/Clerk of Courts 230 Eastview Dr.  
Curwensville Pa 16833

(610)

Our File No. 286513  
ATTORNEYS FOR PLAINTIFF  
ERIC M. BERMAN, P.C.  
BY: Eric M. Berman, Esquire, I.D. 83698  
BY: Robert M. Kline, Esquire. I.D. 56479  
500 North Gulph Road, Suite 350  
King of Prussia, PA 19406  
(484) 690-3900

-----X  
: COURT OF COMMON PLEAS  
: COUNTY OF CLEARFIELD

DISCOVER BANK

c/o ERIC M. BERMAN, P.C. : TRIAL DIVISION  
500 North Gulph Road, Suite 350 : CIVIL ACTION  
King of Prussia, PA 19406 :  
vs. : No. 2008-288  
:

AMANDA ZWOLSKI  
:  
-----X

PRAECIPE TO ENTER DEFAULT JUDGMENT

TO THE PROTHONOTARY:


Please enter a default judgment in favor of Plaintiff,  
DISCOVER BANK,  
and against Defendant, AMANDA ZWOLSKI  
for failure to answer or otherwise respond to the Complaint - Civil  
Action.


The Complaint was served upon Defendant on 02/29/2008,  
by the Sheriff's Office of COUNTY OF CLEARFIELD County.

A copy of the Notice of Intention to Take Default served upon  
the Defendant by regular mail on *July 3, 2008*  
is attached hereto as Exhibit B.

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 after the default occurred and at least ten days prior to  
the date of the filing of this Praecipe. Copies are attached. R.C.P.237.1.

Assess damages in the principal amount of \$3,403.16, being  
the amount demanded in the Complaint, together with attorneys fees  
and court costs.

  
\_\_\_\_\_  
ERIC M. BERMAN, P.C.  
Attorneys for Plaintiff  
By: Eric M. Berman, Esquire

  
\_\_\_\_\_  
ERIC M. BERMAN, P.C.  
Attorneys for Plaintiff  
By: Robert M. Kline, Esquire

SPACEJUB-ZH

Our file NO. 286513  
ATTORNEYS FOR PLAINTIFF  
ERIC M. BERMAN, P.C.  
BY: Eric M. Berman, Esquire, I.D. 83698  
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500 North Gulph Road, Suite 350  
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COURT OF COMMON PLEAS  
COUNTY OF CLEARFIELD

DISCOVER BANK

c/o ERIC M. BERMAN, P.C. : TRIAL DIVISION  
500 North Gulph Road, Suite 350 :  
King of Prussia, PA 19406 : CIVIL ACTION

vs. : No. 2008-288

AMANDA ZWOLSKI

NOTICE OF INTENTION TO TAKE DEFAULT JUDGMENT

TO: AMANDA ZWOLSKI  
230 EASTVIEW DR  
CURWENSVILLE, PA 16833-1325

DATE OF NOTICE: July 3, 2008


IMPORTANT NOTICE

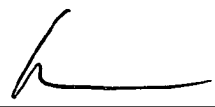
YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT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

YOU SHOULD TAKE THIS NOTICE 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.

COUNTY OF CLEARFIELD BAR ASSOCIATION  
P.O. BOX 186  
HARRISBURG, PA 17108  
800-692-7375

  
ERIC M. BERMAN, P.C.  
Attorneys for Plaintiff  
By: Eric M. Berman, Esquire

  
ERIC M. BERMAN, P.C.  
Attorneys for Plaintiff  
By: Robert M. Kline, Esquire

SPACEJUD-ZH



Our File No. 286513  
ATTORNEYS FOR PLAINTIFF  
ERIC M. BERMAN, P.C.  
By: Eric M. Berman, Esquire, I.D. 8369  
By: Robert M. Kline, Esquire, I.D. 5647  
500 North Gulph Road, Suite 350  
King of Prussia, PA 19406  
(610) 265-7720

-----X	COURT OF COMMON PLEAS
:	COUNTY OF CLEARFIELD
DISCOVER BANK	:
c/o ERIC M. BERMAN, P.C.	: TRIAL DIVISION
500 North Gulph Road, Suite 350	: CIVIL ACTION
King of Prussia, PA 19406	:
	:
vs.	: No. 2008-288
	:
AMANDA ZWOLSKI	:
-----X	

CERTIFICATION OF NON-MILITARY SERVICE

I am one of Plaintiff's attorneys and am authorized to make this certification on Plaintiff's behalf.

The above named Defendant(s) is (are) over 18 years of age and reside at 230 EASTVIEW DR , CURWENSVILLE, PA 16833 1325.

The occupation of the Defendant(s) is (are) unknown.

The Defendant(s) is (are) not in the Military Service of the United States, nor any State or Territory thereof or its allies as defined in the Soldiers' and Sailors' Civil Relief Act of 1940 and the amendments thereto.

I verify that the statements made in the foregoing certification are true and correct to the best of my knowledge, information and belief, and I understand that the statements in said certification are made subject to the penalties of Pa.C.S. 4904 relating to unsworn falsification to authorities.

  
\_\_\_\_\_  
ERIC M. BERMAN, ESQUIRE  
ATTORNEY FOR PLAINTIFF  
SPACEJUB-ZK

  
\_\_\_\_\_  
ROBERT M. KLINE, ESQUIRE  
ATTORNEY FOR PLAINTIFF

Our File No. 286513  
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COURT OF COMMON PLEAS  
COUNTY OF CLEARFIELD

DISCOVER BANK

c/o ERIC M. BERMAN, P.C.  
500 North Gulph Road, Suite 350  
King of Prussia, PA 19406

vs.

AMANDA ZWOLSKI

TRIAL DIVISION  
CIVIL ACTION


No. 2008-288


CERTIFICATION OF ADDRESSES

TO THE PROTHONOTARY:

The address of the Plaintiff, Judgment Creditor, is c/o  
Eric M. Berman, P.C., 500 North Gulph Road, Suite 350, King of  
Prussia, PA 19406.

The last known address of the Defendant, Judgment Debtor, is  
230 EASTVIEW DR , CURWENSVILLE, PA 16833 1325.

  
Eric M. Berman, P.C.  
Attorneys for Plaintiff  
By: Eric M. Berman, Esquire  
SPACEJUB-ZH

  
Eric M. Berman, P.C.  
Attorneys for Plaintiff  
By: Robert M. Kline, Esquire

NOTICE OF JUDGMENT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

CIVIL DIVISION

COPY

Discover Bank

Vs.

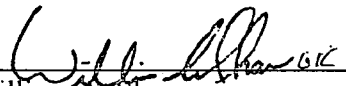
No. 2008-00288-CD

Amanda Zwolski

To: DEFENDANT

NOTICE is given that a JUDGMENT in the above captioned matter has been entered against you in the amount of \$3,403.16 on The 6th Day of August, 2008.

William A. Shaw  
Prothonotary

  
William A. Shaw

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

Discover Bank  
Plaintiff

No.: 2008-00288-CD

Real Debt: \$3,403.16

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Amanda Zwolski  
Defendant

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: 6th Day of August, 2008

Expires: 6th Day of August, 2013

Certified from the record this 6th Day of August, 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

COPY