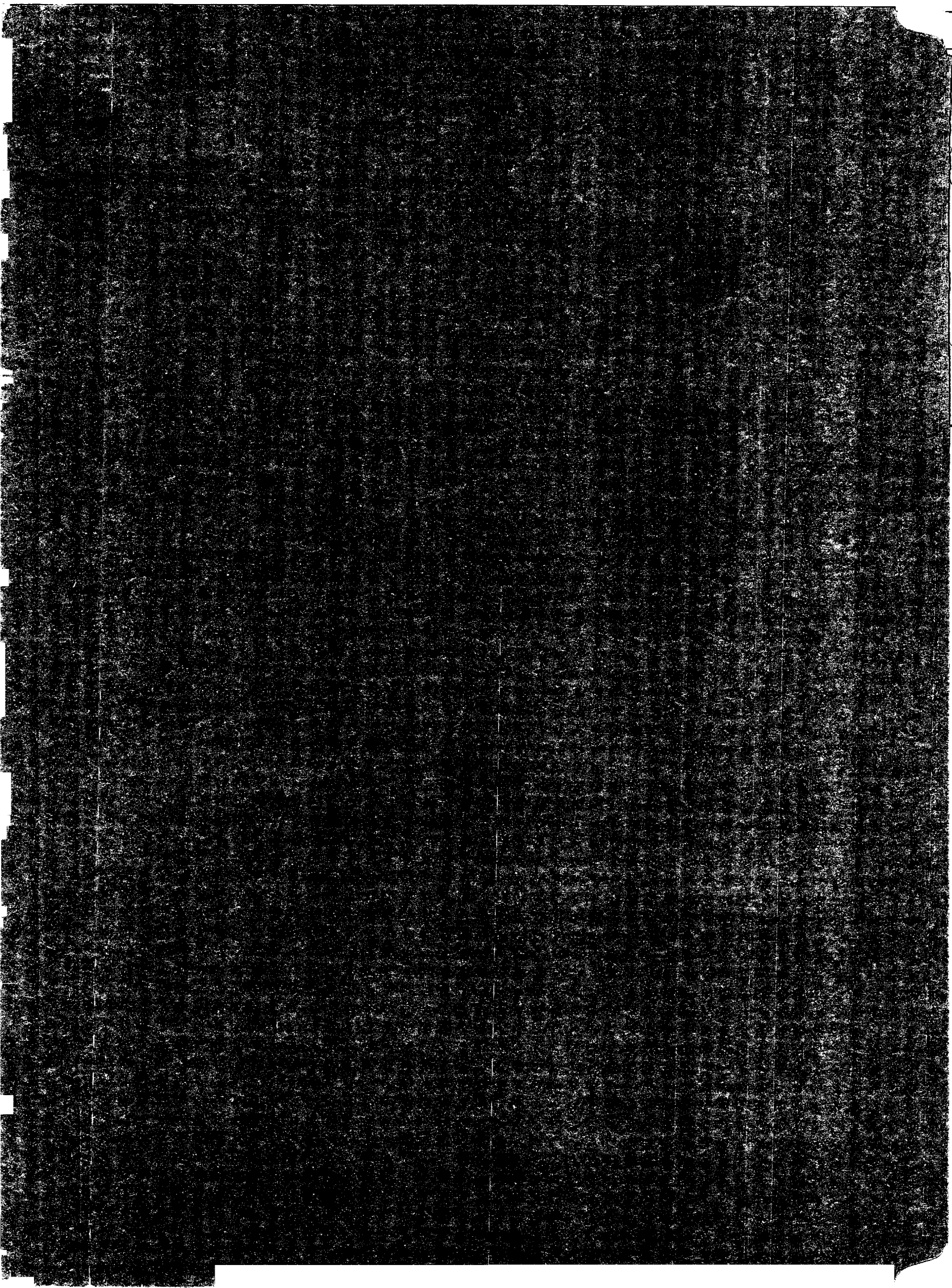


08-341-CD
IDT Carmel Inc vs Levon Renaud



2037495

THIS IS AN ARBITRATION MATTER. ASSESSMENT OF
DAMAGES HEARING REQUIRED.

GORDON & WEINBERG, P.C.

BY: FREDERIC I. WEINBERG, ESQUIRE

Identification No.: 41360

JOEL M. FLINK, ESQUIRE

Identification No.: 41200

1001 E. Hector Street, Ste 220

Conshohocken, PA 19428

484/351-0500

IDT CARMEL, INC. ASSIGNEE OF

HSBC DIRM

2080 Elm Street Southeast

Minneapolis, MN 55414

COURT OF COMMON PLEAS

CLEARFIELD COUNTY

vs.

DOCKET NO. : 08-341-CD

LEVON F RENAUD JR

133 DEACON ROAD

CLEARFIELD PA 16830-7426

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 JUDGEMENT 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.

David S. Meholic, Court Admin.

Clearfield County Courthouse

Clearfield, PA 16830

(814) 765-2641

FILED Atty. pd.
m/11/26/08 \$95.00
FEB 28 2008
William A. Shaw
Prothonotary/Clerk of Courts
ICC Sheriff
ICC Atty

COMPLAINT IN CIVIL-ACTION

1. Plaintiff is a debt buyer and successor in interest to the original creditor as set forth in the caption of this Complaint.

2. At all times relevant hereto, the defendant(s) was the holder of a credit card, which at the request of the defendant(s) was issued to the defendant(s) by the plaintiff under the terms of which the plaintiff agreed to extend to defendant(s) the use of plaintiff's credit facilities.

3. Defendant(s) accepted and used the aforesaid credit card so issued and by so doing agreed to perform the terms and conditions prescribed by the plaintiff for the use of said credit card.

4. The defendant(s) received and accepted goods and merchandise and/or accepted services or cash advances through the use of the credit card issued by the Plaintiff. A true and correct copy of an Affidavit of Account is attached hereto as Exhibit "A".

5. All the credits to which the defendant(s) is entitled have been applied and there remains a balance due in the amount of \$1,481.11.

6. Plaintiff has made demand upon the defendant(s) for payment of the balance due of \$1,481.11 but the defendant(s) has failed and refused and still refuses to pay the same or any part thereof.

7. Defendant's last payment on account was made on March 30, 2004.

WHEREFORE, plaintiff claims of the defendant(s) the sum of \$1,481.11 plus applicable costs, interest and attorney's fees.

GORDON & WEINBERG, P.C.

BY: 

FREDERIC I. WEINBERG, ESQUIRE
JOEL M. FLINK, ESQUIRE
Attorney for Plaintiff

P01A.DB

VERIFICATION

FREDERIC I. WEINBERG, ESQUIRE, hereby states that he is the attorney for the Plaintiff(s) in this action and verifies that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief.

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



FREDERIC I. WEINBERG, ESQUIRE

EXHIBIT "A"

IDT CARMEL, INC. ASSIGNEE OF HSBC DIRM

LEVON F RENAUD JR

5489555100609439

AFFIDAVIT

I, Todd Anderson, being duly served
sworn according to law, depose and say that:

1. I am the agent for the Plaintiff herein and I have custody and control of the files relating to this account;

2. I have personal knowledge of the facts and circumstances in connection with this case;

3. Plaintiff's files are maintained in the usual and ordinary course of business;

4. This action is based on a claim for breach of contract and that damages are sought as a direct result of said breach;

5. After allowing for all offsets and credits, a balance remains on the subject account having account number 5489555100609439 in the amount of \$906.56; and

6. If called upon, affiant can testify at trial as to the facts pertaining to this matter.

The above facts are true and correct to the best of my knowledge, information and belief.

[Signature]
(Name of Affiant)

Sworn to and Subscribed

before me this 28 day

of August, 2007

[Signature]
Notary Public



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103815
NO: 08-341-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: IDT CARMEL, INC. assignee
vs.
DEFENDANT: LEVON F. RENAUD JR.

SHERIFF RETURN

NOW, March 04, 2008 AT 11:28 AM SERVED THE WITHIN COMPLAINT ON LEVON F. RENAUD JR. DEFENDANT AT 133 DEACON ROAD, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO BILLY SMEAL, NIECE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / DEHAVEN


FILED
JUN 23 2008
8/2:45 PM
William A. Shaw
Prothonotary/Clerk of Courts

| PURPOSE | VENDOR | CHECK # | AMOUNT |
|-----------------|--------|---------|--------|
| SURCHARGE | GORDON | 048012 | 10.00 |
| SHERIFF HAWKINS | GORDON | 048012 | 20.00 |

Sworn to Before Me This

_____ Day of _____ 2008

So Answers,


by Mauley Hamr
Chester A. Hawkins
Sheriff

2037495

GORDON & WEINBERG, P.C.
BY: FREDERIC I. WEINBERG, ESQUIRE
Identification No.: 41360
JOEL M. FLINK, ESQUIRE
Identification No.: 81894
1001 E. Hector Street, Ste 220
Conshohocken, PA 19428
484/351-0500

FILED *Atty. Gen.*
m/10:03/01 *\$20.00*
AUG 04 2008 *1CC Notice*
to Def.
William A. Shaw
Prothonotary/Clerk of Courts
1CC Statement
to Atty
GC

IDT CARMEL, INC. ASSIGNEE OF
HSBC DIRM

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

vs.

DOCKET NO. : 08-341-CD

LEVON F RENAUD JR

PRAECIPE FOR ENTRY OF JUDGMENT FOR WANT OF AN ANSWER, ASSESSMENT
OF DAMAGES, VERIFICATION OF ADDRESS AND NON-MILITARY SERVICE

TO THE PROTHONOTARY:

Enter judgment for want of an answer for plaintiff and
against defendant(s) above named only and assess damages
certified to be calculable as a sum certain from the complaint,
as follows:

| | |
|-----------------------------|-------------------|
| Principal | \$906.56 |
| Interest from 3/30/04 | |
| @19.9% | \$777.97 |
| Costs (Complaint & Service) | \$125.00 |
| Total: | \$1,809.53 |

Understanding the false statements made herein are subject to
penalty under 18 Pa.C.S.A. §4904, Unsworn Falsification to
Authorities, I verify that:

1. The last known addresses of the parties are: IDT
CARMEL, INC. ASSIGNEE OF HSBC DIRM and that the last known address
of defendant, LEVON F RENAUD JR, 133 DEACON ROAD, CLEARFIELD PA
16830-7426.

2037495

COPY

GORDON & WEINBERG, P.C.
BY: FREDERIC I. WEINBERG, ESQUIRE
Identification No.: 41360
JOEL M. FLINK, ESQUIRE
Identification No.: 41200
1001 E. Hector Street, Ste 220
Conshohocken, PA 19428
484/351-0500

IDT CARMEL, INC. ASSIGNEE OF
HSBC DIRM

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

vs.

DOCKET NO. : 08-341-CD

LEVON F RENAUD JR

NOTICE

Pursuant to Pa.R.Civ.P. 236 of the Supreme Court of Pennsylvania, you are hereby notified that a judgment has been entered against you in the above proceeding as indicated below.

☒ Judgment by Default \$1,809.53
☐ Money Judgment \$
☐ Judgment on Award of Arbitrators\$
☐ Judgment on Verdict\$

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL
ATTORNEYS: FREDERIC I. WEINBERG OR JOEL M. FLINK, ESQUIRES AT THIS
TELEPHONE NUMBER: 484/351-0500



BL

8/4/08

PROTHONOTARY

COPY

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

IDT Carmel
HSBC Dirm
Plaintiff(s)

Vs.

Levon F. Renaud Jr.
Defendant(s)

No.: 2008-00341-CD

Real Debt: \$1,809.53

Atty's Comm: \$

Costs: \$

Int. From: \$

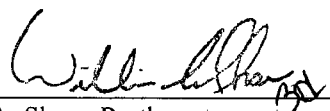
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: August 4, 2008

Expires: August 4, 2013

Certified from the record this 4th 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