

08-439-CD

Arrow Fin. Serv Vs Beverly Hepfer

FILED

0 11:48am GK
MAR 13 2008

ATTY PAID 95.00

William A. Shaw
Prothonotary/Clerk of Courts

ICC ATTY
ICC SHERIFF

Local Rule 205.2(b) - Cover Sheet for Initial Pleadings,
Petitions and Motions.

COVER SHEET

All papers constituting the initial pleadings shall have a cover sheet in substantially the following form:

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

CIVIL ACTION (LAW) (EQUITY)

No. 2008-439-CD

Type of Case: Contract

Arrow Financial Services
LLC Plaintiff

Type of Pleading: Complaint

VS.

Filed on Behalf of:
Yamaha
(Plaintiff) Defendant

Beverly Hester
Defendant

Counsel of Record for this Party:

Gregory Dye
(Name of Attorney)

Supreme Court No.: 205316

Blatt, Hasenmiller, Leibske & Moore LLC
(Firm name, if any)
P.O. BOX C3800
Southeastern PA 19398
(Address)

800-850-1079
(Phone)

Dated:

2/25/08

Blatt, Hasenmiller, Leibske & Moore, LLC
Steven J. Snyder, Esquire
Attorney for Plaintiff
Attorney #202216
P.O. Box C3800
Southeastern, PA 19398
(610) 647-5440

ARROW FINANCIAL SERVICES, LLC:

c/o Blatt, Hasenmiller, Leibske & Moore, LLC
P.O. Box C3800
Southeastern, PA 19398

Plaintiff :

v. :

BEVERLY HEPFER

AKA HEPFER, BEVERLY A

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PA

CIVIL ACTION - LAW

NO. 2008-439-CD

669 LYLEVILLE RD
COALPORT PA 16627-9415

Defendant :

COMPLAINT - CIVIL ACTION

NOTICE TO DEFEND

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 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 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.**

LAWYER REFERRAL SERVICE
PENNSYLVANIA COUNTY BAR ASSOCIATION
100 SOUTH ST.
P.O. BOX 1865
HARRISBURG, PA 17108
1-800-692-7375

AVISO

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandadas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notification. Hace falta asentar una comparecencia escrita en persona o con un abogado y entregar a la corte en forma escritas sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se defende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notification. 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 INMEDIATAMENTE. SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFFICIENTE 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 CONSIGUIR ASSISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL
PENNSYLVANIA COUNTY BAR ASSOCIATION
100 SOUTH ST.
P.O. BOX 1865
HARRISBURG, PA 17108
1-800-692-7375

Blatt, Hasenmiller, Leibske & Moore, LLC
Steven J. Snyder, Esquire
Attorney for Plaintiff
P.O. Box C3800
Southeastern, PA 19398
(610) 647-5440

ARROW FINANCIAL SERVICES, LLC:

c/o Blatt, Hasenmiller, Leibske & Moore LLC
P.O. Box C3800
Southeastern, PA 19398

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PA

Plaintiff

v.

BEVERLY HEPFER

AKA HEPFER, BEVERLY A

NO. _____

669 LYLEVILLE RD
COALPORT PA 16627-9415

Defendant

COMPLAINT - CIVIL ACTION

COUNT ONE

1. The Plaintiff herein is **ARROW FINANCIAL SERVICES, LLC**.
2. The Defendant herein is **BEVERLY HEPFER**, an adult individual located at 669 LYLEVILLE RD COALPORT PA 16627-9415.
3. The Defendant at all times relevant hereunder, knowingly requested the funds at issue, and knowingly and voluntarily accepted the benefits bestowed and the terms and conditions linked thereto.
4. After applying all known charges and payments to said account, the balance is \$15875.53. A true and correct copy of an affidavit of account is attached hereto and marked as an Exhibit.
5. Plaintiff has in all respects fulfilled all conditions precedent to its obligations on the contract and for bringing this Complaint for damages.
6. Despite repeated demand by Plaintiff, Defendant has refused and continues in failure and refusal to pay Plaintiff.

WHEREFORE, Plaintiff demands judgment in its favor against Defendant, in the amount of \$15875.53, and costs of this action.

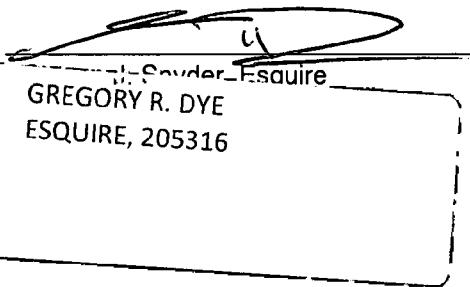
COUNT TWO

Plaintiff also claims alternatively on the basis of quantum meruit or Quasi Contract.

7. Paragraphs 1 through 6 above are incorporated herein by reference as though fully set forth.
8. Plaintiff was neither a volunteer nor an officious intermeddler.
9. Plaintiff is the owner of said credit account.
10. Plaintiff expected payment from the Defendant for said credit in the amount set forth above.
11. The amount claimed is the fair and reasonable market value for said credit.

WHEREFORE, Plaintiff demands judgment in its favor against Defendant, in the amount of \$15875.53, and costs of this action.

Dated: February 18, 2008

BY 
GREGORY R. DYE
ESQUIRE, 205316

VERIFICATION

I, Steven J. Snyder, Attorney for Plaintiff, hereby state:

1. I am the attorney for the plaintiff in this action, and I sign this Verification stating that Plaintiff is out of the jurisdiction of the Commonwealth;
2. I verify that the statements made in the foregoing Complaint are true and correct to the best of my knowledge, information and belief; and
3. I understand that the statements in said complaint are made subject to the penalties of 18 Pa.C.S. Sec. 4904 relating to unsworn falsification to authorities.

DATED: 2/16/08

By:

GREGORY R. DYE
ESQUIRE, 205316

STATE OF ILLINOIS
COUNTY OF COOK

AFFIDAVIT OF INDEBTEDNESS

The undersigned, being duly sworn, deposes and states that he/she is an employee/agent of: Arrow Financial Services, LLC and has knowledge of the account balance, and is duly authorized to make this affidavit.

Affiant states that the amounts shown below are taken/calculated from the original books and records of the above named plaintiff as well as from information provided to Arrow Financial Services, LLC by YAMAHA, and based on information and belief, affiant states that the amount due to Arrow Financial Services, LLC by BEVERLY HEPFER

for funds advanced to defendant(s) or paid to another at defendant(s) request, or for goods or services provided to defendant(s) or to another at defendant's request, is the following:
on the following account(s) as of 11-07-07:

CREDITOR/ACCOUNT NUMBER	CURRENT BALANCE
ARROW FINANCIAL SERVICES, LLC 0176611100679465	\$15875.53

Affiant states that the amount shown above is true and correct to the best of his/her knowledge.
Further affiant sayeth not.

Subscribed and Sworn to Before me

19 day of Nov, 2007.
S. Steenblik
Notary Public
My Commission Expires: 6/12/2011

Susan Regan
Affiant

Legal Clerk
Title

Date of Service: _____ / _____ /20_____

Reference #: 2031863
Forwarder ID#: _____
Account #: 0176611100679465

BAFFAREG(11/02)EEO
ARROW FINANCIAL SERVICES LLC

"OFFICIAL SEAL"
Marla A Mackey
Notary Public, State of Illinois
Commission Expires 6/12/2011



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103880
NO: 08-439-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: ARROW FINANCIAL SERVICES, LLC
vs.
DEFENDANT: BEVERLY HEPFER

SHERIFF RETURN

NOW, April 01, 2008 AT 2:00 PM SERVED THE WITHIN COMPLAINT ON BEVERLY HEPFER aka BEVERLY A. HEPFER DEFENDANT AT 669 LYLEVILLE ROAD, COALPORT, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO CRAIG HEPFER, SON A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

FILED
03.00 LM
JUL 02 2008

William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	BLATT	8069	10.00
SHERIFF HAWKINS	BLATT	8069	46.28

Sworn to Before Me This

____ Day of _____ 2008

So Answers,

*Chester A. Hawkins
by Marilyn Hamps*

Chester A. Hawkins
Sheriff

Blatt, Hasenmiller, Leibske & Moore, LLC
Daniel Santucci
Attorney I.D. #92800
5 Great Valley Parkway, Suite 100
Malvern, PA 19355
800-850-1079 ext. 4151

Attorney for Plaintiff,
ARROW FINANCIAL SERVICES, LLC

ARROW FINANCIAL SERVICES, LLC
c/o Blatt, Hasenmiller, Leibske & Moore, LLC
5 Great Valley Parkway, Suite 100
Malvern, PA 19355
Plaintiff,
vs.
BEVERLY HEPFER AKA HEPFER, BEVERLY A
669 LYLEVILLE RD
COALPORT PA 16627-9415
Defendant(s).

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PA
CIVIL ACTION
No. 2008-439-CD

**PRAECIPE FOR ENTRY OF JUDGMENT BY DEFAULT
FOR FAILURE TO PLEAD**

TO THE PROTHONOTARY:

Kindly ENTER a JUDGMENT BY DEFAULT FOR FAILURE TO PLEAD against the DEFENDANT BEVERLY HEPFER in this matter in the amount of \$15,875.53 plus court costs.

I also hereby certify that a true and correct copy of the Notice required by Pa.R.C.P. 237.1(a)(2) was mailed separately to each defendant on 2-19-09 by regular mail. A true and correct copy of each Notice is attached hereto.

Respectfully submitted,

BLATT, HASENMILLER, LEIBSKER
& MOORE, LLC

By:

Daniel Santucci

Dated: March 6, 2009

2031863
PPTJPFJI

'FILED
APR 02 2009
William A. Shaw
Prothonotary/Clerk of Courts
1CC Atty

Blatt, Hasenmiller, Leibske & Moore, LLC
Daniel Santucci
Attorney I.D. #92800
5 Great Valley Parkway, Suite 100
Malvern, PA 19355
800-850-1079

Attorney for Plaintiff,
ARROW FINANCIAL SERVICES, LLC

ARROW FINANCIAL SERVICES, LLC
c/o Blatt, Hasenmiller, Leibske & Moore, LLC
5 Great Valley Parkway, Suite 100
Malvern, PA 19355

Plaintiff,

vs.

BEVERLY HEPFER AKA HEPFER, BEVERLY A
669 LYLEVILLE RD
COALPORT PA 16627-9415

Defendant(s).

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PA
CIVIL ACTION
No. 2008-439-CD

AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA: County of Chester:

I, Daniel Santucci, being duly sworn according to law, depose and say I am the attorney for Plaintiff and I am authorized to make this affidavit on Plaintiff's behalf. I hereby certify that the Defendant is at least 18 years of age and 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 any amendments thereto.

I also hereby certify that the statements made in the foregoing Affidavit of Non-Military Service are true and correct to the best of my information, knowledge, and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S.A. Section 4904 relating to unsworn falsification to authorities.

**BLATT, HASENMILLER, LEIBSKER
& MOORE, LLC**

By:

Daniel Santucci

Dated: March 6, 2009

2031863
PPTJCAMI

ARROW FINANCIAL SERVICES, LLC
Plaintiff,

vs.

BEVERLY HEPFER
669 LYLEVILLE RD
COALPORT PA 16627-9415

Defendant(s).

IN THE COURT OF COMMON PLEAS

CLEARFIELD COUNTY, PA

CIVIL ACTION

No. 2008-439-CD

TO: BEVERLY HEPFER AKA HEPFER, BEVERLY A

Date of Notice: February 19, 2009

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.

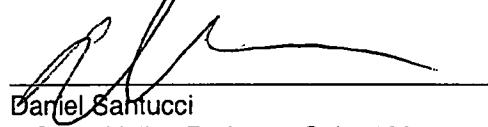
YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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.

LAWYER REFERRAL SERVICE
PENNSYLVANIA COUNTY BAR ASSOCIATION
100 SOUTH ST.
P.O. BOX 1865
HARRISBURG, PA 17108
1-800-692-7375

**BLATT, HASENMILLER, LEIBSKER
& MOORE, LLC**

By:


Daniel Santucci
5 Great Valley Parkway, Suite 100
Malvern, PA 19355
800-850-1079 x 4151

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

2031863
PPTNLRSI



COPY

ARROW FINANCIAL SERVICES, LLC Plaintiff, vs. BEVERLY HEPFER Defendant(s).	IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PA CIVIL ACTION No. No. 2008-439-CD
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TO: BEVERLY HEPFER

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Default Judgment has been entered against you in the above proceeding.

PROTHONOTARY

Dated: 4/12/09

By: William H. Hasenmiller

IF YOU HAVE ANY QUESTIONS CONCERNING THE ABOVE, PLEASE CONTACT:

Attorney of Record for Plaintiff:

Blatt, Hasenmiller, Leibske & Moore, LLC
Daniel Santucci
Attorney I.D. #92800
P.O. Box C3800
Southeastern, PA 19398
800-850-1079

Blatt, Hasenmiller, Leibske & Moore, LLC
Daniel Santucci,
Attorney I.D. #92800
1835 Market Street, Suite 501
Philadelphia, PA 19103
610-902-0644

Attorney for Plaintiff,
ARROW FINANCIAL SERVICES, LLC

ARROW FINANCIAL SERVICES, LLC c/o Blatt, Hasenmiller, Leibske & Moore, LLC Plaintiff, vs. BEVERLY HEPFER AKA BEVERLY A HEPFER 669 LYLEVILLE RD COALPORT PA 16627-9415 Defendant(s). AND NORTHWEST SAVINGS BANK 1900 RIVER ROAD CLEARFIELD, PA 16830 Garnishee	IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PA CIVIL ACTION No. 2008-439-CD
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FILED (R)

JUN 13 2011
m 12:40 (W)
William A. Shaw
Prothonotary/Clerk of Courts
6 cent w/6 cents
to Shfa

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Kindly **ISSUE** a **WRIT OF EXECUTION** in the above matter, directed to the Sheriff of

Clearfield County:

(1) against BEVERLY HEPFER defendant[s]
(2) against NORTHWEST SAVINGS BANK garnishee[s]

REAL DEBT	\$ 14421.83
INTEREST	\$ <u>982.85</u> / 366.56
From 04-02-09	
COST PAID	\$ <u>145.00</u>
Prothonotary	
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE	\$ _____


Daniel J. Santucci #92800
Attorney for Plaintiff

Blatt, Hasenmiller, Leibske & Moore, LLC
Daniel Santucci,
Attorney I.D. #92800
1835 Market Street, Suite 501
Philadelphia, PA 19103
610-902-0644

Attorney for Plaintiff,
ARROW FINANCIAL SERVICES, LLC

ARROW FINANCIAL SERVICES, LLC c/o Blatt, Hasenmiller, Leibske & Moore, LLC Plaintiff, vs. BEVERLY HEPFER AKA BEVERLY A HEPFER 669 LYLEVILLE RD COALPORT PA 16627-9415 Defendant(s). AND NORTHWEST SAVINGS BANK 1900 RIVER ROAD CLEARFIELD, PA 16830 Garnishee	IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PA CIVIL ACTION No. 2008-439-CD
---	--

WRIT OF EXECUTION - NOTICE

This paper is a writ of execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions that may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly:

- (1) Fill out the claim form and demand a prompt hearing.
- (2) Deliver the form or mail it to the sheriff's office at the address noted.

You should come to court ready to explain your exemption. If you do not come to court and prove your exemption, you may lose some of your property.

This and any future communication from our debt collection firm are attempts to collect a debt and information obtained will be used for that purpose.

**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.**

NOTICE TO DEFEND

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, 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.

LAWYER REFERRAL SERVICE
100 SOUTH ST.
P.O. BOX 1865
HARRISBURG, PA 17108

AVISO

Le han demandado a usted en la corte. Si usted quiere defen derse de estas demandas expuestas en las paginas siguientes, usted tiene veinte dias de plazo al partir de la fecha de la demanda y la notificacion. Hase 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 aviso de que si usted no se de fiende la corte tomara medidas y puede continuar la demanda en contra suva 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 propieda des 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.

SERVICIO DE REFERENCIA LEGAL
100 SOUTH ST.
P.O. BOX 1865
HARRISBURG, PA 17108
1-800-692-7375

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

- (1) \$300.00 statutory exemption
- (2) Bibles, school books, sewing machines, uniforms, and equipment
- (3) Most wages and unemployment compensation
- (4) Social Security benefits
- (5) Certain retirement funds and accounts
- (6) Certain veteran and armed forces benefits
- (7) Certain insurance proceeds
- (8) Such other exemptions as may be provided by law

Blatt, Hasenmiller, Leibske & Moore, LLC
Daniel Santucci,
Attorney I.D. #92800
1835 Market Street, Suite 501
Philadelphia, PA 19103
610-902-0644

Attorney for Plaintiff,
ARROW FINANCIAL SERVICES, LLC

ARROW FINANCIAL SERVICES, LLC c/o Blatt, Hasenmiller, Leibske & Moore, LLC Plaintiff, vs. BEVERLY HEPFER AKA BEVERLY A HEPFER 669 LYLEVILLE RD COALPORT PA 16627-9415 Defendant(s). AND NORTHWEST SAVINGS BANK 1900 RIVER ROAD CLEARFIELD, PA 16830 Garnishee	IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PA CIVIL ACTION No. 2008-439-CD
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WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy judgment, interest and costs against: BEVERLY HEPFER defendant[s]

- (1) You are directed to levy upon the property of the defendant[s] and to sell defendant[s] interest therein:
- (2) You are also directed to attach the property of the defendant[s] not levied upon in the possession of garnishee[s]

NORTHWEST SAVINGS BANK a bank account held by the defendant.

[All sums due defendant[s] from garnishee[s]. All property of defendant[s] possessed by garnishee[s]. All accounts including all savings, checking and other accounts, certificates of deposit, notes receivables, collateral, pledges, documents of title, securities, coupons and safe deposit boxes, especially account no[s].

And to notify the garnishee[s] that

- (a) an attachment has been issued:
- (b) except as provided in paragraph (c), the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise depositing 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.

(3) 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[s], you are directed to notify [him] [her] [them] that [he] [she] [they] has [have] been added as garnishee[s] and are enjoyed as above stated.

REAL DEBT \$ 14,421.83

Prothonotary

INTEREST \$ 1,366.56
From 04-02-09

COST PAID \$ 145.00
Prothonotary

BY W. O. O.

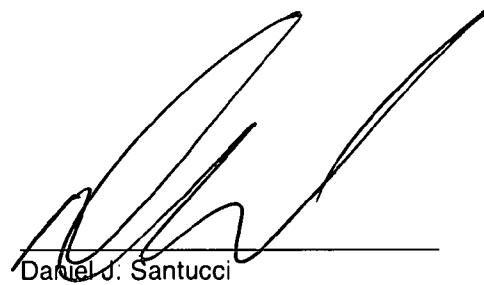
clerk

SHERIFF \$ _____

DATE 6-13-11

STATUTORY \$ _____

COSTS DUE \$ _____


Daniel J. Santucci

IN THE COURT OF COMMON PLEAS OF Clearfield
CIVIL DIVISION

Plaintiff ARROW FINANCIAL SERVICES, LLC Docket Number 2008-439-CD

vs

Defendant BEVERLY HEPFER Form of Action _____

CLAIM FOR EXEMPTION

To the Sheriff:

I, the above-named defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,
(a) I desire that my \$300 statutory exemption be
□ (i) set aside in kind (specify property to be set aside in kind):

(ii) paid in cash following the sale of the property levied upon; or
(b) I claim the following exemption; specify property and basis of exemption

(2) From my property which is in the possession of a third party

(a) My \$300 statutory exemption in cash in kind (specify property)

(b) Social Security benefits on deposit in the amount of \$ _____
(c) Other (specify amount and basis of exemption)

I request a prompt court hearing to determine the exemption. Notice of the hearing should be given to

me at _____
(Address) _____ (Phone Number) _____

I verify that the statements made in this Claim for Exemption are true and correct. I understand that that false statements herein are made subject to the penalties of 18 Pa.C.S Section 4904 relating to unsworn falsification to authorities.

Date: _____ Defendant Signature _____

To Deputy 6/20/11

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
NO: 08-439-CD

ARROW FINANCIAL SERVICES, LLC

vs

BEVERLY HEPFER aka BEVERLY A. HEPFER
TO: NORTHWEST SAVINGS BANK, Garnishee

SERVICE # 1 OF 2

RUSH

WRIT OF EXECUTION, INTERROGATORIES TO GARNISHEE

SERVE BY: 09/12/2011 HEARING: PAGE: 108572

DEFENDANT: NORTHWEST SAVINGS BANK, Garnishee
ADDRESS: 1900 RIVER ROAD
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT

FILED
0/3:20pm
JUN 21 2011
S

William A. Shaw
Prothonotary/Clerk of Courts

ATTEMPTS

OCCUPIED

SHERIFF'S RETURN

NOW, 6-21-2011 AT 9:20 AM SERVED THE WITHIN

WRIT OF EXECUTION, INTERROGATORIES TO GARNISHEE ON NORTHWEST SAVINGS BANK, Garnishee,
DEFENDANT

BY HANDING TO Mike Ryan Office Manager

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

ADDRESS SERVED 1900 River Road
Clearfield, Pa. 16830

NOW _____ AT _____ AM / PM POSTED THE WITHIN

WRIT OF EXECUTION, INTERROGATORIES TO GARNISHEE FOR NORTHWEST SAVINGS BANK, Garnishee

AT (ADDRESS) _____

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

I MAKE RETURN OF **NOT FOUND** AS TO NORTHWEST SAVINGS BANK, Garnishee

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

DAY OF 2011

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

James E. Davis
Deputy Signature
James E. Davis
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 108572

NO: 08-439-CD

SERVICES 2

WRIT OF EXECUTION, INTERROGATORIES TO GARNISHEE

PLAINTIFF: ARROW FINANCIAL SERVICES, LLC

vs.

DEFENDANT: BEVERLY HEPFER aka BEVERLY A. HEPFER

TO: NORTHWEST SAVINGS BANK, Garnishee

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	BLATT	49044	20.00
SHERIFF HAWKINS	BLATT	49044	28.00

FILED

01:37 AM
JUN 22 2011

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

____ Day of _____ 2011



Chester A. Hawkins
Sheriff



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Dkt Pg. 108572

2 of 2

ARROW FINANCIAL SERVICES, LLC

NO. 08-439-CD

-vs-

BEVERLY HEPFER aka BEVERLY A. HEPFER
TO: NORTHWEST SAVINGS BANK, Garnishee

WRIT OF EXECUTION/
INTERROGATORIES TO
GARNISHEE

SHERIFF'S RETURN

NOW JUNE 22, 2011 MAILED THE WITHIN:
PRAECIPE, WRIT, WRIT NOTICE & CLAIM FOR EXEMPTION
TO: BEVERLY HEPFER, DEFENDANT
AT: 669 LYLEVILLE RD., COALPORT, PA. 16627-9415
IN THE S.A.S.E.

FILED

01/37 C7
JUN 22 2011

William A. Shaw
Prothonotary/Clerk of Courts



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

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So Answers,

____ Day of _____ 2011



My Marilyn Hepsco

Chester A. Hawkins
Sheriff

Blatt, Hasenmiller, Leibske & Moore, LLC
Daniel Santucci
Attorney I.D. #92800
1835 Market Street, Suite 501
Philadelphia, PA 19103
800-850-1079

Attorney for Plaintiff,
ARROW FINANCIAL

ARROW FINANCIAL SERVICES, LLC
c/o Blatt, Hasenmiller, Leibske & Moore, LLC

Plaintiff,

vs.

BEVERELY HEPFER AKA BEVERLY A HEPFER

Defendant(s).

NORTHWEST SAVINGS BANK

Garnishee

PRAECIPE TO ENTER JUDGMENT AGAINST GARNISHEE

To the Prothonotary:

Kindly ENTER JUDGMENT against the GARNISHEE, and in favor of the PLAINTIFF
for the amount of \$ 523.29, in order to satisfy the Writ of Execution in this case..

Respectfully submitted,

Daniel Santucci

FILED
AUG 01 2011
Atty pd.
460.00
William A. Shaw
Prothonotary/Clerk of Courts
ICC Def.
ICC Notice
to Garnish

2031863

COPY

NOTICE OF JUDGMENT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

Arrow Financial Services, LLC
Plaintiff

Vs. No. 2008-00439-CD

Beverly Hepfer
Defendant

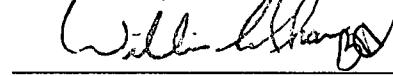
Northwest Savings Bank
Garnishee

To: GARNISHEE

NOTICE is given that a JUDGMENT in the above captioned matter has been entered
against you in the amount of \$523.29 on August 1, 2011.

William A. Shaw

Prothonotary



William A. Shaw

RECEIVED AUG 15 2011

Blatt, Hasenmiller, Leibske & Moore, LLC
Daniel Santucci
Attorney I.D. #92800
1835 Market Street, Suite 501
Philadelphia, PA 19103
800-850-1079

**Attorney for Plaintiff,
ARROW FINANCIAL**

ARROW FINANCIAL SERVICES, LLC
c/o Blatt, Hasenmiller, Leibske & Moore, LLC

Plaintiff,
vs.
BEVERELY HEPFER AKA BEVERLY A HEPFER
Defendant(s).
NORTHWEST SAVINGS BANK

Garnishee

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PA
CIVIL ACTION
NO. 2008-439-CO

PRAECIPE TO ENTER JUDGMENT AGASINT GARNISHEE

To the Prothonotary:

Kindly ENTER JUDGMENT against the GARNISHEE, and in favor of the PLAINTIFF
for the amount of \$ 195.09, in order to satisfy the Writ of Execution in this case.

Respectfully submitted,

Daniel Santucci

FILED 10/3/09 AM
S AUG 15 2011
William A. Shaw
Prothonotary/Clerk of Courts
Atty
Def
Garnishee