

08-447-CD  
LVNV Funding vs C. Luzier

144084

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

LVNV Funding LLC CIVIL ACTION  
(Plaintiff)

c/o 2417 Welsh Road Suite 21 #520

(Street Address)

Phila., PA 19114

(City, State ZIP)

No. 08-447-CJ

Type of Case: CIVIL

Type of Pleading: COMPLAINT

vs.

Filed on Behalf of:

Catherine L Luzier (Defendant)

LVNV Funding LLC (Plaintiff/Defendant)

2826 Egypt Rd.

(Street Address)

Woodland PA 16881

(City, State ZIP)

FEB. 19 2009

Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

bill

Deputy Prothonotary

David J. Apotheker, Esquire

(Filed by)

2417. Welsh Road Suite 21 #520

(Address) Phila., PA 19114

215-634-8920

(Phone)

(Signature)

September 19 2008 Document

Reinstated/Reissued to Sheriff/Attorney  
for service.

William A. Shaw  
Deputy Prothonotary

FILED Atty pd.

130464 05.00  
MAR 13 2008

CC Sheriff

William A. Shaw  
Prothonotary/Clerk of Courts

CC Atty

Our File No.: 144004  
APOTHAKER & ASSOCIATES, P.C.  
BY: David J. Apothaker, Esq.  
Attorney I.D.#38423  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114  
(215) 634-8920  
Attorneys for Plaintiff

LVNV FUNDING LLC  
c/o Apotheker & Associates, P.C.  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114

Plaintiff,  
vs.  
CATHERINE L LUZIER  
2826 EGYPT RD  
WOODLAND, PA 16881-8821  
Defendant

) COURT OF COMMON PLEAS  
 ) CLEARFIELD COUNTY  
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 ) NO.:  
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## NOTICE

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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.

**CLEARFIELD COUNTY BAR ASSOCIATION**  
Lawyer Referral and Information Service  
814-765-2641

## 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 comparencia escrita o con un abogado y entregar a la corte en forma escrita 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 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 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 CONSEGUIR ASISTENCIA LEGAL.

**CLEARFIELD COUNTY BAR ASSOCIATION**  
Lawyer Referral and Information Service  
814-765-2641

APOTHAKER & ASSOCIATES, P.C.  
BY: David J. Apothaker, Esq.  
Attorney I.D.#38423  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114  
(215) 634-8920  
Attorneys for Plaintiff

---

LVNV FUNDING LLC ) COURT OF COMMON PLEAS  
c/o Apothaker & Associates, P.C. ) CLEARFIELD COUNTY  
2417 Welsh Road, Suite 21 #520 )  
Philadelphia, PA 19114 ) NO.:  
Plaintiff, )  
vs. )  
CATHERINE L LUZIER )  
2826 EGYPT RD )  
WOODLAND, PA 16881-8821 )  
Defendant. )  
)

---

**CIVIL ACTION COMPLAINT  
FIRST COUNT**

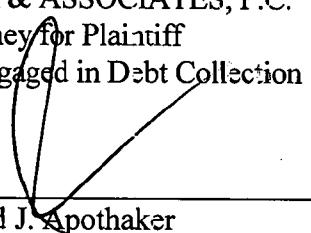
1. Plaintiff, LVNV FUNDING LLC, is a company with its principal place of business located at c/o Apothaker & Associates, P.C., 2417 Welsh Road, Suite 21 #520, Philadelphia, PA 19114.
2. Defendant is CATHERINE L LUZIER, an adult individual residing at 2826 EGYPT RD WOODLAND, PA 16881-8821.
3. At the special instance and request of Defendant, Plaintiff sold and delivered to Defendant goods and/or services at the times, of the kinds, in the quantities, and for the prices set forth in Plaintiff's records. A true and correct copy of which is attached hereto, incorporated herein by reference and designated Exhibit "A".
4. Defendant received and accepted the goods and/or services described in Exhibit "A".
5. The prices set forth in Exhibit "A" are the fair, reasonable and market prices for said goods and/or services, and the prices which Defendant agreed to pay.
6. All credits, if any, to which Defendant is entitled, are set forth in Exhibit "A".
7. In addition, Plaintiff avers that Defendant has failed and continues to fail to make any payments, leaving a balance due and owing of \$2,695.84.

8. Although demand has been made, Defendant has failed to make payment of the amount due as above.

9. The original creditor is BANK OF AMERICA.

WHEREFORE, Plaintiff demands judgment in favor of Plaintiff and against Defendant(s) for the sum of \$2,695.84 and requests this Court award Plaintiff attorney's fees and costs to the extent permitted by applicable law.

APOTHAKER & ASSOCIATES, P.C.  
Attorney for Plaintiff  
A Law Firm Engaged in Debt Collection

BY:   
David J. Apothaker

Dated: 2/26/2008

Our File No.: 144004

**VERIFICATION**

David J. Apothaker, Esq. hereby states that I am counsel for plaintiff in this action, and that I am authorized to take this Verification, and that the statements made in the foregoing Civil Action Complaint are true and correct to the best of my knowledge, information, and belief. The undersigned understands that the statements therein are made subject to the penalties of 18 Pa.C.S.A. 4904 relating to unsworn falsification to authorities.

\_\_\_\_\_  
David J. Apothaker  
Attorney for Plaintiff

DATE: 2/26/2008

LVNV FUNDING LLC  
c/o Apotheker & Associates, P.C.  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114

CATHERINE L LUZIER  
2826 EGYPT RD  
WOODLAND, PA 16881-8821

STATEMENT OF ACCOUNT

Debtor's Name: CATHERINE L LUZIER  
Account Number: 4024115010140218  
Original Creditor: BANK OF AMERICA  
Balance Due: \$2,695.84

Our File No.: 144004

EXHIBIT "A"

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

Service # 1 of 1 Services

Sheriff Docket # **103885**

LVNV FUNDING LLC

Case # 08-447-CD

vs.

CATHERINE L. LUZIER

TYPE OF SERVICE COMPLAINT

**SHERIFF RETURNS**

NOW July 02, 2008 RETURNED THE WITHIN COMPLAINT "NOT SERVED, TIME EXPIRED" AS TO CATHERINE L. LUZIER, DEFENDANT. ATTEMPTED, DEFT. WAS TO COME INTO SHERIFF'S OFFICE

SERVED BY: /

**FILED**  
07/02/2008  
JUL 02 2008  
(LJH)

**Return Costs**

PURPOSE	VENDOR	CHECK #	AMOUNT	Prothonotary/Clerk of Courts
SURCHARGE	APOTHAKER	78630	10.00	
SHERIFF HAWKINS	APOTHAKER	78630	24.10	

Sworn to Before me This

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

So Answers,

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

144084  
COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

LVNV Funding LLC  
(Plaintiff)

CIVIL ACTION

c/o 2417 Welsh Road Suite 21 #520

(Street Address)

Phila., PA 19114

(City, State ZIP)

No. 08-447-cd

Type of Case: CIVIL

Type of Pleading: COMPLAINT

Filed on Behalf of:

vs.

Catherine L Lucien  
(Defendant)

LVNV Funding LLC  
(Plaintiff/Defendant)

2826 Egypt Rd.

(Street Address)

Woodland PA 16881

(City, State ZIP)

David J. Apotheker, Esquire

(Filed by)

2417 Welsh Road Suite 21 #520

(Address) Phila., PA 19114

215-634-8920

(Phone)

(Signature)

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

MAR 13 2008

Attest.

William L. Brown  
Prothonotary/  
Clerk of Courts

Our File No.: 144004  
APOTHAKER & ASSOCIATES, P.C.  
BY: David J. Apothaker, Esq.  
Attorney I.D.#38423  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114  
(215) 634-8920  
Attorneys for Plaintiff

LVNV FUNDING LLC ) COURT OF COMMON PLEAS  
c/o Apotheker & Associates, P.C. ) CLEARFIELD COUNTY  
2417 Welsh Road, Suite 21 #520 )  
Philadelphia, PA 19114 )  
Plaintiff, ) NO.:  
vs. )  
CATHERINE L LUZIER )  
2826 EGYPT RD )  
WOODLAND, PA 16881-8821 )  
Defendant. )

## 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.

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Lawyer Referral and Information Service  
814-765-2641

## 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 comparencia escrita o con un abogado y entregar a la corte en forma escrita 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 compla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

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Attorney I.D.#38423  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114  
(215) 634-8920  
Attorneys for Plaintiff

---

LVNV FUNDING LLC  
c/o Apothaker & Associates, P.C.  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114

Plaintiff,

vs.

CATHERINE L LUZIER  
2826 EGYPT RD  
WOODLAND, PA 16881-8821

Defendant.

---

) COURT OF COMMON PLEAS  
) CLEARFIELD COUNTY  
)  
) NO.:  
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)

**CIVIL ACTION COMPLAINT  
FIRST COUNT**

1. Plaintiff, LVNV FUNDING LLC, is a company with its principal place of business located at c/o Apothaker & Associates, P.C., 2417 Welsh Road, Suite 21 #520, Philadelphia, PA 19114.
2. Defendant is CATHERINE L LUZIER, an adult individual residing at 2826 EGYPT RD WOODLAND, PA 16881-8821.
3. At the special instance and request of Defendant, Plaintiff sold and delivered to Defendant goods and/or services at the times, of the kinds, in the quantities, and for the prices set forth in Plaintiff's records. A true and correct copy of which is attached hereto, incorporated herein by reference and designated Exhibit "A".
4. Defendant received and accepted the goods and/or services described in Exhibit "A".
5. The prices set forth in Exhibit "A" are the fair, reasonable and market prices for said goods and/or services, and the prices which Defendant agreed to pay.
6. All credits, if any, to which Defendant is entitled, are set forth in Exhibit "A".
7. In addition, Plaintiff avers that Defendant has failed and continues to fail to make any payments, leaving a balance due and owing of \$2,695.84.

8. Although demand has been made, Defendant has failed to make payment of the amount due as above.

9. The original creditor is BANK OF AMERICA.

WHEREFORE, Plaintiff demands judgment in favor of Plaintiff and against Defendant(s) for the sum of \$2,695.84 and requests this Court award Plaintiff attorney's fees and costs to the extent permitted by applicable law.

APOTHAKER & ASSOCIATES, P.C.  
Attorney for Plaintiff  
A Law Firm Engaged in Debt Collection

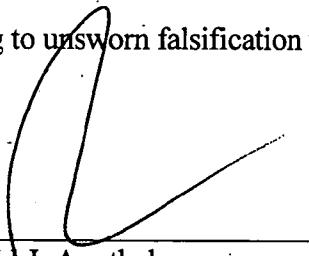
BY: \_\_\_\_\_  
David J. Apothaker

Dated: 2/26/2008

Our File No.: 144004

**VERIFICATION**

David J. Apothaker, Esq. hereby states that I am counsel for plaintiff in this action, and that I am authorized to take this Verification, and that the statements made in the foregoing Civil Action Complaint are true and correct to the best of my knowledge, information, and belief. The undersigned understands that the statements therein are made subject to the penalties of 18 Pa.C.S.A. 4904 relating to unsworn falsification to authorities.



\_\_\_\_\_  
David J. Apothaker  
Attorney for Plaintiff

DATE: 2/26/2008

LVNV FUNDING LLC  
c/o Apothaker & Associates, P.C.  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114

CATHERINE L LUZIER  
2826 EGYPT RD  
WOODLAND, PA 16881-8821

STATEMENT OF ACCOUNT

Debtor's Name: CATHERINE L LUZIER  
Account Number: 4024115010140218  
Original Creditor: BANK OF AMERICA  
Balance Due: \$2,695.84

Our File No.: 144004

EXHIBIT "A"

Our File No.: 144004  
APOTHAKER & ASSOCIATES, P.C.  
BY: David J. Apothaker  
Attorney I.D.# 38423  
520 Fellowship Road C306  
Mount Laurel, NJ 08054  
(800) 672-0215  
Attorney for Plaintiff

LVNV FUNDING LLC ) COURT OF COMMON PLEAS  
Plaintiff, )  
vs. )  
 )  
 )  
 )  
CATHERINE L LUZIER ) NO.: 08-447-CD  
Defendant. )  
 )  
 )

**PRAECIPE TO  
REINSTATE COMPLAINT - CIVIL ACTION**

## TO THE PROTHONOTARY:

Kindly reinstate the Complaint in the above captioned Civil Action for an additional thirty (30) days.

**APOTHAKER & ASSOCIATES, P.C.**  
Attorney for Plaintiff  
A Law Firm Engaged in Debt Collection

BY: David J. Apotheker, Esquire

Dated: 9/10/2008

FILED pd #705 Atty  
m 11:35 am 1 reinstated  
SEP 19 2008 Complaint to Atty.  
LAW  
William A. Shaw  
Notary/Clerk of Courts

144004-7

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

LVNV Funding LLC CIVIL ACTION  
(Plaintiff)

c/o 2417 Welsh Road Suite 21 #520

(Street Address)

Phila., PA 19114

(City, State ZIP)

No. 08-447-CD

Type of Case: CIVIL

Type of Pleading: COMPLAINT

vs.

Filed on Behalf of:

Catherine L. Luzienc LVNV Funding LLC  
(Defendant) Plaintiff Defendant

2826 Egypt Rd.

(Street Address)

Woodland PA 16881

(City, State ZIP)

David J. Apotheker, Esquire

(Filed by)

2417 Welsh Road Suite 21 #520

(Address) Phila., PA 19114

215-634-8920

(Phone)

(Signature)

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

MAR 13 2008

Attest.

William J. Cahn  
Prothonotary/  
Clerk of Courts

Our File No.: 144004  
APOTAKER & ASSOCIATES, P.C.  
BY: David J. Apothaker, Esq.  
Attorney I.D.#38423  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114  
(215) 634-8920  
Attorneys for Plaintiff

---

LVNV FUNDING LLC ) COURT OF COMMON PLEAS  
c/o Apothaker & Associates, P.C. ) CLEARFIELD COUNTY  
2417 Welsh Road, Suite 21 #520 )  
Philadelphia, PA 19114 ) NO.:  
Plaintiff, )  
vs. )  
CATHERINE L LUZIER )  
2826 EGYPT RD )  
WOODLAND, PA 16881-8821 )  
Defendant. )  
)

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Lawyer Referral and Information Service  
814-765-2641

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CLEARFIELD COUNTY BAR ASSOCIATION  
Lawyer Referral and Information Service  
814-765-2641

APOTHAKER & ASSOCIATES, P.C.  
BY: David J. Apothaker, Esq.  
Attorney I.D.#38423  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114  
(215) 634-8920  
Attorneys for Plaintiff

---

LVNV FUNDING LLC ) COURT OF COMMON PLEAS  
c/o Apothaker & Associates, P.C. ) CLEARFIELD COUNTY  
2417 Welsh Road, Suite 21 #520 )  
Philadelphia, PA 19114 ) NO.:  
Plaintiff, )  
vs. )  
CATHERINE L LUZIER )  
2826 EGYPT RD )  
WOODLAND, PA 16881-8821 )  
Defendant. )  
)

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**CIVIL ACTION COMPLAINT  
FIRST COUNT**

1. Plaintiff, LVNV FUNDING LLC, is a company with its principal place of business located at c/o Apothaker & Associates, P.C., 2417 Welsh Road, Suite 21 #520, Philadelphia, PA 19114.
2. Defendant is CATHERINE L LUZIER, an adult individual residing at 2826 EGYPT RD WOODLAND, PA 16881-8821.
3. At the special instance and request of Defendant, Plaintiff sold and delivered to Defendant goods and/or services at the times, of the kinds, in the quantities, and for the prices set forth in Plaintiff's records. A true and correct copy of which is attached hereto, incorporated herein by reference and designated Exhibit "A".
4. Defendant received and accepted the goods and/or services described in Exhibit "A".
5. The prices set forth in Exhibit "A" are the fair, reasonable and market prices for said goods and/or services, and the prices which Defendant agreed to pay.
6. All credits, if any, to which Defendant is entitled, are set forth in Exhibit "A".
7. In addition, Plaintiff avers that Defendant has failed and continues to fail to make any payments, leaving a balance due and owing of \$2,695.84.

8. Although demand has been made, Defendant has failed to make payment of the amount due as above.

9. The original creditor is BANK OF AMERICA.

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Attorney for Plaintiff  
A Law Firm Engaged in Debt Collection

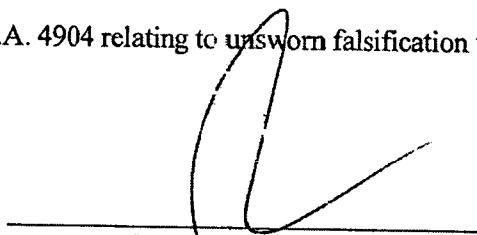
BY: \_\_\_\_\_  
David J. Apothaker

Dated: 2/26/2008

Our File No.: 144004

**VERIFICATION**

David J. Apothaker, Esq. hereby states that I am counsel for plaintiff in this action, and that I am authorized to take this Verification, and that the statements made in the foregoing Civil Action Complaint are true and correct to the best of my knowledge, information, and belief. The undersigned understands that the statements therein are made subject to the penalties of 18 Pa.C.S.A. 4904 relating to unsworn falsification to authorities.



\_\_\_\_\_  
David J. Apothaker  
Attorney for Plaintiff

DATE: 2/26/2008

LVNV FUNDING LLC  
c/o Apotheker & Associates, P.C.  
2417 Welsh Road, Suite 21 #529  
Philadelphia, PA 19114

CATHERINE L LUZIER  
2826 EGYPT RD  
WOODLAND, PA 16881-8821

STATEMENT OF ACCOUNT

Debtor's Name: CATHERINE L LUZIER  
Account Number: 4024115010140218  
Original Creditor: BANK OF AMERICA  
Balance Due: \$2,695.84

Our File No.: 144004

EXHIBIT "A"

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
NO: 08-447-CD

LVNV FUNDING LLC  
vs  
CATHERINE L. LUZIER

SERVICE # 1 OF 1

5  
FILED  
03:07 PM  
NOV 25 2008  
S

COMPLAINT & PRAECIPE

SERVE BY: 10/19/2008 HEARING: PAGE: 104741

DEFENDANT: CATHERINE L. LUZIER  
ADDRESS: 134 HIGH ST.  
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS

*No Such ADDRESS*

William A. Shaw  
Prothonotary/Clerk of Courts

**SHERIFF'S RETURN**

NOW, \_\_\_\_\_ AT \_\_\_\_\_ AM / PM SERVED THE WITHIN

COMPLAINT & PRAECIPE ON CATHERINE L. LUZIER, DEFENDANT

BY HANDING TO \_\_\_\_\_ / \_\_\_\_\_

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

ADDRESS SERVED \_\_\_\_\_

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

COMPLAINT & PRAECIPE FOR CATHERINE L. LUZIER

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

NOW *25th day of November 2008* AT 3:10 AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO CATHERINE L. LUZIER

REASON UNABLE TO LOCATE *No Such ADDRESS*

SWORN TO BEFORE ME THIS

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

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

*George F. Dehawn*  
Deputy Signature  
*George F. Dehawn*  
Print Deputy Name

Our File No.: 144004  
APOTHAKER & ASSOCIATES, P.C.  
BY: David J. Apothaker  
Attorney I.D.# 38423  
520 Fellowship Road C306  
Mount Laurel, NJ 08054  
(800) 672-0215  
Attorney for Plaintiff

D F O T T O M  
R SEP 23 2008  
By \_\_\_\_\_

LVNV FUNDING LLC ) COURT OF COMMON PLEAS  
Plaintiff, ) CLEARFIELD COUNTY  
vs. )  
CATHERINE L LUZIER ) NO.: 08-447-CD  
Defendant. )  
\_\_\_\_\_  
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PRAECIPE TO  
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Attorney for Plaintiff  
A Law Firm Engaged in Debt Collection

BY: \_\_\_\_\_  
David J. Apothaker, Esquire

Dated: 9/10/2008

I hereby certify this to be a true and attested copy of the original statement filed in this case.

SEP 19 2008

Attest.

*William J. O'Brien*  
Prothonotary/  
Clerk of Courts

144004-7

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

LNNV Funding LLC CIVIL ACTION  
(Plaintiff)

c/o 2417 Welsh Road Suite 21 #520

(Street Address)

Phila., PA 19114

(City, State ZIP)

No. 08-447-CD

Type of Case: CIVIL

Type of Pleading: COMPLAINT

vs.

Filed on Behalf of:

Catherine L. Luzien LNNV Funding LLC  
(Defendant) Plaintiff/Defendant

2826 Egypt Rd.

(Street Address)

Woodland PA 16881

(City, State ZIP)

David J. Apotheker, Esquire

(Filed by)

2417 Welsh Road Suite 21 #520

(Address) Phila., PA 19114

215-634-8920

(Phone)

(Signature)

I hereby certify this to be a true and attested copy of the original statement filed in this case.

MAR 13 2008

Attest.

William L. Schaeffer  
Prothonotary/  
Clerk of Courts

September 19, 2008 Document  
Reinstated/Reissued to Sheriff's Attorney  
for service.

Deputy Prothonotary

Our File No.: 144004  
APOTHAKER & ASSOCIATES, P.C.  
BY: David J. Apothaker, Esq.  
Attorney I.D.#38423  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114  
(215) 634-8920  
Attorneys for Plaintiff

---

LVNV FUNDING LLC  
c/o Apothaker & Associates, P.C.  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114

Plaintiff,

vs.

CATHERINE L LUZIER  
2826 EGYPT RD  
WOODLAND, PA 16881-8821  
Defendant.

---

) COURT OF COMMON PLEAS  
) CLEARFIELD COUNTY  
)  
) NO.:  
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#### 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.

CLEARFIELD COUNTY BAR ASSOCIATION  
Lawyer Referral and Information Service  
814-765-2641

#### **AVISO**

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las páginas siguientes, usted tiene veinte (20) días de plazo al partir de la fecha de la demanda y la notificación. Hace falta asentir una comparecencia escrita o con un abogado y entregar a la corte en forma escrita sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se defiende, la corte tomará medidas y puede continuar la demanda en contra suya sin previo aviso o notificación. Además, 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 CONSEGUIR ASISTENCIA LEGAL.

CLEARFIELD COUNTY BAR ASSOCIATION  
Lawyer Referral and Information Service  
814-765-2641

APOTHAKER & ASSOCIATES, P.C.  
BY: David J. Apothaker, Esq.  
Attorney I.D.#38423  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114  
(215) 634-8920  
Attorneys for Plaintiff

LVNV FUNDING LLC  
c/o Apotheker & Associates, P.C.  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114

Plaintiff,  
vs.

CATHERINE L LUZIER  
2826 EGYPT RD  
WOODLAND, PA 16881-8821  
Defendant.

) COURT OF COMMON PLEAS  
)) CLEARFIELD COUNTY  
))  
)) NO.:

1

2

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3

1

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1

3

**CIVIL ACTION COMPLAINT  
FIRST COUNT**

1. Plaintiff, LVNV FUNDING LLC, is a company with its principal place of business located at c/o Apotheker & Associates, P.C., 2417 Welsh Road, Suite 21 #520, Philadelphia, PA 19114.
2. Defendant is CATHERINE L LUZIER, an adult individual residing at 2826 EGYPT RD WOODLAND, PA 16881-8821.
3. At the special instance and request of Defendant, Plaintiff sold and delivered to Defendant goods and/or services at the times, of the kinds, in the quantities, and for the prices set forth in Plaintiff's records. A true and correct copy of which is attached hereto, incorporated herein by reference and designated Exhibit "A".
4. Defendant received and accepted the goods and/or services described in Exhibit "A".
5. The prices set forth in Exhibit "A" are the fair, reasonable and market prices for said goods and/or services, and the prices which Defendant agreed to pay.
6. All credits, if any, to which Defendant is entitled, are set forth in Exhibit "A".
7. In addition, Plaintiff avers that Defendant has failed and continues to fail to make any payments, leaving a balance due and owing of \$2,695.84.

LVNV FUNDING LLC  
c/o Apothaker & Associates, P.C.  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114

CATHERINE L LUZIER  
2826 EGYPT RD  
WOODLAND, PA 16881-8821

STATEMENT OF ACCOUNT

Debtor's Name: CATHERINE L LUZIER  
Account Number: 4024115010140218  
Original Creditor: BANK OF AMERICA  
Balance Due: \$2,695.84

Our File No.: 144004

EXHIBIT "A"

Date: 9/19/2008  
Time: 01:38 PM

Clearfield County Court of Common Pleas  
Receipt

NO. 1925964  
Page 1 of 1

Received of: Apothaker, David J. (attorney for LVNV F \$ 7.00

Seven and 00/100 Dollars

Case:	Plaintiff:	Amount
2008-00447-CD	LVNV Funding, LLCvs.Catherine	
Reissue Writ/Complaint		7.00
Total:		7.00

Check: 105505

Payment Method: Check	William A. Shaw, Prothonotary/Clerk of Cou
Amount Tendered: 7.00	
Change Returned: 0.00	By: _____
Clerk: LMILLER	Deputy Clerk

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104741  
NO: 08-447-CD  
SERVICES 1  
COMPLAINT & PRAECIPE

PLAINTIFF: LVNV FUNDING LLC  
vs.  
DEFENDANT: CATHERINE L. LUZIER

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	APOTHAKER	108077	10.00
SHERIFF HAWKINS	APOTHAKER	108077	7.00

S FILED  
10:50 AM  
JAN 20 2008  
WAS  
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

Day of 2008



Chester A. Hawkins  
Sheriff

Our File No.: 144004  
APOTHAKER & ASSOCIATES, P.C.  
BY: David J. Apothaker  
Attorney I.D.# 38423  
520 Fellowship Road C306  
Mount Laurel, NJ 08054  
(800) 672-0215  
Attorney for Plaintiff

FILED

FEB 19 2009

W/4:06/4  
William A. Shaw  
Prothonotary/Clerk of Courts

1 Ctrm 41

REINSTATE  
COMPLAINT  
TO ATTR

---

LVNV FUNDING LLC ) COURT OF COMMON PLEAS  
Plaintiff, ) CLEARFIELD COUNTY  
vs. )  
 )  
 )  
 )  
 )  
CATHERINE L LUZIER ) NO.: 08-447-CD  
Defendant. )  
 )  
 )

---

PRAECLYPE TO  
REINSTATE COMPLAINT - CIVIL ACTION

TO THE PROTHONOTARY:

Kindly reinstate the Complaint in the above captioned Civil Action for an additional thirty (30) days.

APOTHAKER & ASSOCIATES, P.C.  
Attorney for Plaintiff  
A Law Firm Engaged in Debt Collection

BY: \_\_\_\_\_  
David J. Apothaker, Esquire

Dated: 2/9/2009

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
NO: 08-447-CD

LVNV FUNDING LLC

vs

CATHERINE L. LUZIER

SERVICE # 1 OF 1

PRAECIPE & COMPLAINT

SERVE BY: 03/21/2009

HEARING:

PAGE: 105333

DEFENDANT: CATHERINE LUZIER

ADDRESS: 2826 EGYPT DR

WOODLAND, PA 16881-8821

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

ATTEMPTS

3-4-09

3-5-09

VACANT

3-10-09 N/A

*S*  
**FILED**

*03/23/09*  
**MAR 23 2009**

**OCCUPIED** William A. Shaw  
Prothonotary/Clerk of Courts

**SHERIFF'S RETURN**

NOW, \_\_\_\_\_ AT \_\_\_\_\_ AM / PM SERVED THE WITHIN

PRAECIPE & COMPLAINT ON CATHERINE LUZIER, DEFENDANT

BY HANDING TO \_\_\_\_\_ / \_\_\_\_\_

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

ADDRESS SERVED \_\_\_\_\_

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

PRAECIPE & COMPLAINT FOR CATHERINE LUZIER

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

NOW 3-23-09 AT 8:30 AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO CATHERINE LUZIER

REASON UNABLE TO LOCATE NOT FOUND

SWORN TO BEFORE ME THIS

\_\_\_\_\_  
DAY OF \_\_\_\_\_ 2009

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

*Deputy S. Hunter*  
Deputy Signature

*S. Hunter*  
Print Deputy Name

---

**SHERIFF'S OFFICE  
CLEARFIELD COUNTY  
CASE # 105333**

DEAR CATHERINE LUZIER

Would you please contact the Sheriff's Office EXTENSION **1360** concerning legal papers we have for you

When you call, please give your name and the case # noted above (**105333**) and someone in the Office will be able to help you.

Thank you for your consideration in this matter.

SHERIFF CHESTER A. HAWKINS

OFFICE HOURS: 8:30 A.M. to 4:00 P.M.  
PHONE (814) 765-2641

Our File No.: 144004  
APOTHAKER & ASSOCIATES, P.C.  
BY: David J. Apothaker  
Attorney I.D.# 38423  
520 Fellowship Road C306  
Mount Laurel, NJ 08054  
(800) 672-0215  
Attorney for Plaintiff

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

FEB 19 2009

Attest.

*William J. Apothaker*  
Prothonotary/  
Clerk of Courts

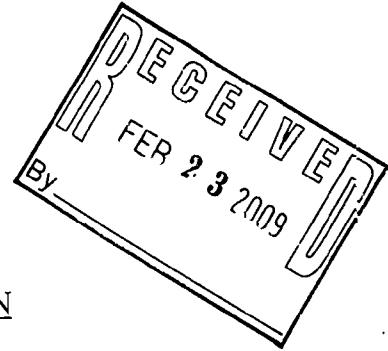
LVNV FUNDING LLC  
Plaintiff,

vs.

CATHERINE L LUZIER

Defendant.

) COURT OF COMMON PLEAS  
 ) CLEARFIELD COUNTY  
 )  
 )  
 )  
 ) NO.: 08-447-CD  
 )  
 )



PRAECIPE TO  
REINSTATE COMPLAINT - CIVIL ACTION

TO THE PROTHONOTARY:

Kindly reinstate the Complaint in the above captioned Civil Action for an additional thirty (30) days.

APOTHAKER & ASSOCIATES, P.C.  
Attorney for Plaintiff  
A Law Firm Engaged in Debt Collection

BY: \_\_\_\_\_  
David J. Apothaker, Esquire

Dated: 2/9/2009

144004-7

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

LVNV Funding LLC CIVIL ACTION  
(Plaintiff)

c/o 2417 Welsh Road Suite 21 #520

(Street Address)

Phila., PA 19114

(City, State ZIP)

No. 08-447-CD

Type of Case: CIVIL

Type of Pleading: COMPLAINT

vs.

Filed on Behalf of:

Catherine L Lucien LVNV Funding LLC  
(Defendant) Plaintiff/Defendant

2826 Egypt Rd.

(Street Address)

Woodland PA 16881

(City, State ZIP)

*FEB 19 2009* Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

*WA*  
Deputy Prothonotary

David J. Apotheker, Esquire

(Filed by)

2417 Welsh Road Suite 21 #520

(Address) Phila., PA 19114

215-634-8920

(Phone)

*WA*  
(Signature)

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

MAR 13 2008

Attest,

*WA*  
William L. Apotheker  
Prothonotary/  
Clark of Courts

Our File No.: 144004  
APOTHAKER & ASSOCIATES, P.C.  
BY: David J. Apothaker, Esq.  
Attorney I.D.#38423  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114  
(215) 634-8920  
Attorneys for Plaintiff

---

LVNV FUNDING LLC ) COURT OF COMMON PLEAS  
c/o Apothaker & Associates, P.C. ) CLEARFIELD COUNTY  
2417 Welsh Road, Suite 21 #520 )  
Philadelphia, PA 19114 ) NO.:  
Plaintiff, )  
vs. )  
CATHERINE L LUZIER )  
2826 EGYPT RD )  
WOODLAND, PA 16881-8821 )  
Defendant. )  
\_\_\_\_\_  
)

#### 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.

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CLEARFIELD COUNTY BAR ASSOCIATION  
Lawyer Referral and Information Service  
814-765-2641

#### **AVISO**

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las páginas siguientes, usted tiene veinte (20) días de plazo al partir de la fecha de la demanda y la notificación. Hace falta asentar una comparecencia escrita o con un abogado y entregar a la corte en forma escrita sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se defiende, la corte tomará medidas y puede continuar la demanda en contra suya sin previo aviso o notificación. Además, 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 CONSEGUIR ASISTENCIA LEGAL.

CLEARFIELD COUNTY BAR ASSOCIATION  
Lawyer Referral and Information Service  
814-765-2641

APOTHAKER & ASSOCIATES, P.C.  
BY: David J. Apothaker, Esq.  
Attorney I.D.#38423  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114  
(215) 634-8920  
Attorneys for Plaintiff

LVNV FUNDING LLC ) COURT OF COMMON PLEAS  
c/o Apothaker & Associates, P.C. ) CLEARFIELD COUNTY  
2417 Welsh Road, Suite 21 #520 )  
Philadelphia, PA 19114 ) NO.:  
Plaintiff,  
vs.  
CATHERINE L LUZIER )  
2826 EGYPT RD )  
WOODLAND, PA 16881-8821 )  
Defendant. )

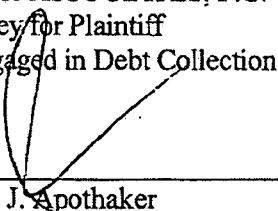
**CIVIL ACTION COMPLAINT  
FIRST COUNT**

1. Plaintiff, LVNV FUNDING LLC, is a company with its principal place of business located at c/o Apotheker & Associates, P.C., 2417 Welsh Road, Suite 21 #520, Philadelphia, PA 19114.
2. Defendant is CATHERINE L LUZIER, an adult individual residing at 2826 EGYPT RD WOODLAND, PA 16881-8821.
3. At the special instance and request of Defendant, Plaintiff sold and delivered to Defendant goods and/or services at the times, of the kinds, in the quantities, and for the prices set forth in Plaintiff's records. A true and correct copy of which is attached hereto, incorporated herein by reference and designated Exhibit "A".
4. Defendant received and accepted the goods and/or services described in Exhibit "A".
5. The prices set forth in Exhibit "A" are the fair, reasonable and market prices for said goods and/or services, and the prices which Defendant agreed to pay.
6. All credits, if any, to which Defendant is entitled, are set forth in Exhibit "A".
7. In addition, Plaintiff avers that Defendant has failed and continues to fail to make any payments, leaving a balance due and owing of \$2,695.84.

8. Although demand has been made, Defendant has failed to make payment of the amount due as above.

9. The original creditor is BANK OF AMERICA.

WHEREFORE, Plaintiff demands judgment in favor of Plaintiff and against Defendant(s) for the sum of \$2,695.84 and requests this Court award Plaintiff attorney's fees and costs to the extent permitted by applicable law.

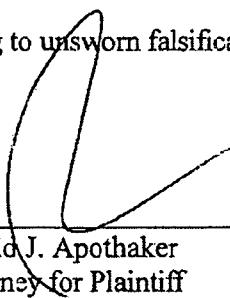
APOTHAKER & ASSOCIATES, P.C.  
Attorney for Plaintiff  
A Law Firm Engaged in Debt Collection  
BY:   
David J. Apothaker

Dated: 2/26/2008

Our File No.: 144004

**VERIFICATION**

David J. Apotheker, Esq. hereby states that I am counsel for plaintiff in this action, and that I am authorized to take this Verification, and that the statements made in the foregoing Civil Action Complaint are true and correct to the best of my knowledge, information, and belief. The undersigned understands that the statements therein are made subject to the penalties of 18 Pa.C.S.A. 4904 relating to unsworn falsification to authorities.



\_\_\_\_\_  
David J. Apotheker  
Attorney for Plaintiff

DATE: 2/26/2008

LVNV FUNDING LLC  
c/o Apotheker & Associates, P.C.  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114

CATHERINE L LUZIER  
2826 EGYPT RD  
WOODLAND, PA 16881-8821

STATEMENT OF ACCOUNT

Debtor's Name: CATHERINE L LUZIER  
Account Number: 4024115010140218  
Original Creditor: BANK OF AMERICA  
Balance Due: \$2,695.84

Our File No.: 144004

EXHIBIT "A"

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 105333  
NO: 08-447-CD  
SERVICES 1  
PRAEICE & COMPLAINT

PLAINTIFF: LVNV FUNDING LLC  
vs.  
DEFENDANT: CATHERINE L. LUZIER

**SHERIFF RETURN**

**RETURN COSTS**

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	APOTHAKER	123075	10.00
SHERIFF HAWKINS	APOTHAKER	123075	21.50

5  
**FILED**  
0/21/09cm  
APR 30 2009  
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2009



Chester A. Hawkins  
Sheriff

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

LVNV FUNDING, LLC  
Plaintiff  
vs.  
CATHERINE L. LUZIER  
Defendant

\* NO. 2008-447-CD  
\*  
\*  
\*  
\*

**ORDER**

NOW, this 25<sup>th</sup> day of June, 2013, upon the Court's review of the docket and noting no activity for a period of over four years, it is the ORDER of this Court that the case be moved to inactive status. The Prothonotary shall code the case in Full Court as Z-INACTA.

BY THE COURT,

  
FREDRIC J. AMMERMAN  
President Judge

[REDACTED] No CC  
2 07/08/2013 611  
JUL 23 2013  
S William A. Shaw  
Prothonotary/Clerk of Court

Our File No.: 144004  
APOTHAKER & ASSOCIATES, P.C.  
BY: David J. Apothaker, Esquire  
Attorney I.D.# 38423  
520 Fellowship Road C306  
Mount Laurel, NJ 08054  
(800) 672-0215  
Attorney for Plaintiff

---

LVNV FUNDING LLC ) COURT OF COMMON PLEAS  
Plaintiff, ) CLEARFIELD COUNTY  
vs. )  
CATHERINE L LUZIER ) NO. 08-447-CD  
Defendant. )  
)

---

**PRAECIPE TO DISMISS WITHOUT PREJUDICE**

TO THE PROTHONOTARY:

Kindly dismiss this action without prejudice.

APOTHAKER & ASSOCIATES, P.C.  
Attorneys for Plaintiff  
A Law Firm Engaged in Debt Collection

By:

David J. Apothaker, Esquire

**FILED** 1CC Atty  
O'Donnell Apothaker  
S SEP 06 2013  
William A. Shaw Copy to  
Prothonotary/Clerk of Courts Judge  
Ammerman  
60

