

08-503-CD
Capital One vs Susan Zortman

149995
COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

CAPITAL ONE Bank
(Plaintiff) CIVIL ACTION

c/o 2417 Welsh Road Suite 21 #520

(Street Address)

Phila., PA 19114

(City, State ZIP)

No. 2008-503-CD

Type of Case: CIVIL

Type of Pleading: COMPLAINT

VS.

Filed on Behalf of:

SUSAN M ZORTMAN

(Defendant)

CAPITAL ONE Bank
(Plaintiff) Defendant)

313 MARKON Rd.

(Street Address)

CURWENSVILLE PA 16833

(City, State ZIP)

David J. Apothaker, Esquire

(Filed by)

2417 Welsh Road Suite 21 #520

(Address) Phila., PA 19114

215-634-8920

(Phone)

FILED

011:41am GK

MAR 20 2008

William A. Shaw
Prothonotary/Clerk of Courts

Atty Paid 95.00
ICC ATTY
ICC SHERIFF

(Signature)

Our File No.: 149995
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

CAPITAL ONE BANK)	COURT OF COMMON PLEAS
c/o Apothaker & Associates, P.C.)	CLEARFIELD COUNTY
2417 Welsh Road, Suite 21 #520)	
Philadelphia, PA 19114)	NO.:
Plaintiff,)	
vs.)	
)	
SUSAN M ZORTMAN)	
313 MARRON RD)	
CURWENSVILLE, PA 16833)	
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.

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 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.

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APOTHAKE & ASSOCIATES, P.C.
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Philadelphia, PA 19114
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CAPITAL ONE BANK)	COURT OF COMMON PLEAS
c/o Apothaker & Associates, P.C.)	CLEARFIELD COUNTY
2417 Welsh Road, Suite 21 #520)	
Philadelphia, PA 19114)	NO.:
Plaintiff,)	
vs.)	
)	
SUSAN M ZORTMAN)	
313 MARRON RD)	
CURWENSVILLE, PA 16833)	
Defendant.)	
)	

CIVIL ACTION COMPLAINT
FIRST COUNT

1. Plaintiff, CAPITAL ONE BANK, 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 SUSAN M ZORTMAN, an adult individual residing at 313 MARRON RD CURWENSVILLE, PA 16833.
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 \$3,781.17.

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

WHEREFORE, Plaintiff demands judgment in favor of Plaintiff and against Defendant(s) for the sum of \$3,781.17 and requests this Court award Plaintiff attorney's fees and costs to the extent permitted by applicable law.

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

BY: _____

David J. Apothaker

Dated: 2/29/2008

Our File No.: 149995

VERIFICATION

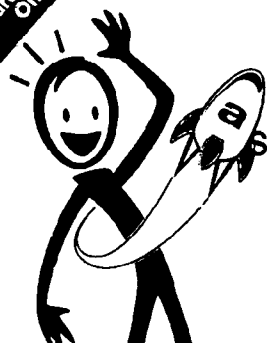
Amby Feliz, hereby states that I am Agent for plaintiff in this action, and that I am authorized to take this Verification, and that the statements made in the foregoing Civil Action Complaint are true and correct to the best of my knowledge, information, and belief. The undersigned understands that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

Amby Feliz

DATE:

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first 3 months;
\$9.95/mo. thereafter

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- Pop-Up Blocker™
- Spam Controls
- Smarter Smart Dialer Technology
- More Email Addresses
- Internet Call Waiting

UNLIMITED INTERNET ACCESS

Capital One

GOLD VISA ACCOUNT
4388-6416-6537-9686

FEB 22 - MAR 21, 2005
Page 1 of 1

Account Summary

Previous Balance \$2,074.94
Payments, Credits and Adjustments \$0.00
Transactions \$35.00
Finance Charges \$42.17

New Balance \$2,152.11
Minimum Amount Due \$2,152.11
Payment Due Date April 21, 2005

Total Credit Line \$200
Total Available Credit \$0.00
Credit Line for Cash \$200
Available Credit for Cash \$0.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-903-3637

For free online account service and special customer offers, log on to:
www.capitalone.com

Send payments to: Send inquiries to:
Attn: Remittance Processing Capital One Services
Capital One Bank P.O. Box 85015
P.O. Box 790216 Richmond, VA 23235-5015
St. Louis, MO 63179-0216

Important Account Information

Please review the important information enclosed with your statement and keep a copy for your records.

Payments, Credits and Adjustments

Transactions

1 21 MAR PAST DUE FEE \$35.00

You were assessed a past due fee of \$35.00 on 03/21/2005 because your minimum payment was not received by the due date of 03/21/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$528.67	.07189% P	26.24%	\$10.64
CASH	\$75.62	.07189% P	26.24%	\$1.52
SPECIAL TRANSFERS	\$1,490.90	.07189% P	26.24%	\$30.01

ANNUAL PERCENTAGE RATE applied this period 26.24%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼

Capital One

0000000 0 4388641665379686 21 2152110100002152117

New Balance \$2,152.11
Minimum Amount Due \$2,152.11
Payment Due Date April 21, 2005

Total enclosed \$
Account Number: 4388-6416-6537-9686

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

000130

#9008166937261081# MAIL ID NUMBER
SUSAN M ZORTMAN
1152 MILLSTONE
WOOLAND FA 16881-8843

Please write your account number on your check or money order made payable to Capital One Bank and mail in the enclosed envelope.

Our File No.: 149995
APOTHAKE & ASSOCIATES, P.C.
BY: David J. Apothaker
Attorney I.D.# 38423
2417 Welsh Road, Suite 21 #520
Philadelphia, PA 19114
(215) 634-8920
Attorney for Plaintiff

CAPITAL ONE BANK)	COURT OF COMMON PLEAS
)	CLEARFIELD COUNTY
Plaintiff,)	
vs.)	
)	
SUSAN M ZORTMAN)	NO. 2008-503-CD
)	
Defendant.)	
)	

PRAECIPE TO DISMISS WITHOUT PREJUDICE

TO THE PROTHONOTARY:

Kindly dismiss this action without prejudice.

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

By:

David J. Apothaker

Dated: 4/3/2008

FILED 1cc & 1 Cert
m/11:40 am to Atty
MAY 01 2008
Apothaker

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

Capital One Bank

Vs.

No. 2008-00503-CD

Susan M. Zortman

CERTIFICATE OF DISCONTINUATION

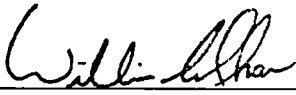
Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on May 1, 2008, marked:

Dismissed without Prejudice

Record costs in the sum of \$95.00 have been paid in full by David J. Apothaker Esq.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 1st day of May A.D. 2008.



William A. Shaw, Prothonotary

LM

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket # **103920**

CAPITAL ONE BANK

Case # 08-503-CD

vs.

SUSAN M. ZORTMAN

TYPE OF SERVICE COMPLAINT

SHERIFF RETURNS

FILED
07:31:00 PM
JUL 09 2008
William A. Shaw
Prothonotary/Clerk of Courts

NOW July 09, 2008 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT "NOT FOUND" AS TO SUSAN M. ZORTMAN, DEFENDANT. DEFT. INCARCERATED AT SCI MUNCY.

SERVED BY: /

Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	APOTHAKE	79414	10.00
SHERIFF HAWKINS	APOTHAKE	79414	20.06

Sworn to Before me This

_____ Day of _____ 2008

So Answers,


Chester A. Hawkins
Sheriff

149995
COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

CAPITAL ONE BANK
(Plaintiff) CIVIL ACTION

c/o 2417 Welsh Road Suite 21 #520

(Street Address)

Phila., PA 19114

(City, State ZIP)

No. 2008-503-CD

Type of Case: CIVIL

Type of Pleading: COMPLAINT

VS.

Filed on Behalf of:

SUSAN M ZORTMAN

(Defendant)

CAPITAL ONE BANK

(Plaintiff/Defendant)

313 MARKON RD.

(Street Address)

CURWENSVILLE PA 16833

(City, State ZIP)

David J. Apothaker, Esquire

(Filed by)

2417. Welsh Road Suite 21 #520

(Address) Phila., PA 19114

215-634-8920

(Phone)

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

MAR 20 2008

(Signature)

Attest.

William L. [Signature]
Prothonotary/
Clerk of Court

Our File No.: 149995
APOTHAKE & 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

CAPITAL ONE BANK)	COURT OF COMMON PLEAS
c/o Apothaker & Associates, P.C.)	CLEARFIELD COUNTY
2417 Welsh Road, Suite 21 #520)	
Philadelphia, PA 19114)	NO.:
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vs.)	
)	
SUSAN M ZORTMAN)	
313 MARRON RD)	
CURWENSVILLE, PA 16833)	
Defendant.)	
)	

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814-765-2641

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814-765-2641

APOTHAKE & 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

CAPITAL ONE BANK
c/o Apothaker & Associates, P.C.
2417 Welsh Road, Suite 21 #520
Philadelphia, PA 19114

Plaintiff,

vs.

SUSAN M ZORTMAN
313 MARRON RD
CURWENSVILLE, PA 16833
Defendant.

) COURT OF COMMON PLEAS
) CLEARFIELD COUNTY

) NO.:

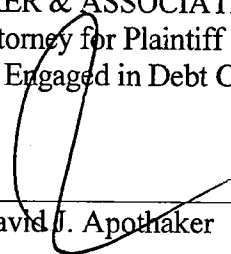
CIVIL ACTION COMPLAINT
FIRST COUNT

1. Plaintiff, CAPITAL ONE BANK, 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 SUSAN M ZORTMAN, an adult individual residing at 313 MARRON RD CURWENSVILLE, PA 16833.
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 \$3,781.17.

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

WHEREFORE, Plaintiff demands judgment in favor of Plaintiff and against Defendant(s) for the sum of \$3,781.17 and requests this Court award Plaintiff attorney's fees and costs to the extent permitted by applicable law.

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

BY: 
David J. Apothaker

Dated: 2/29/2008

Our File No.: 149995

VERIFICATION

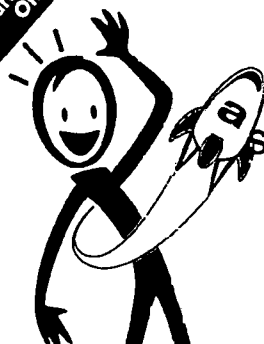
Lucy Pellic, hereby states that I am Agent for plaintiff in this action, and that I am authorized to take this Verification, and that the statements made in the foregoing Civil Action Complaint are true and correct to the best of my knowledge, information, and belief. The undersigned understands that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

Lucy Pellic

DATE:

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first 3 months;
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- Internet Call Waiting

UNLIMITED INTERNET ACCESS

Capital One

GOLD VISA ACCOUNT

FEB 22 - MAR 21, 2005

4388-6416-6537-9686

Page 1 of 1

Account Summary

Previous Balance	\$2,074.94
Payments, Credits and Adjustments	\$.00
Transactions	\$35.00
Finance Charges	\$42.17

New Balance	\$2,152.11
Minimum Amount Due	\$2,152.11
Payment Due Date	April 21, 2005

Total Credit Line	\$200
Total Available Credit	\$.00
Credit Line for Cash	\$200
Available Credit for Cash	\$.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-903-3637

For free online account service and special customer offers, log on to:
www.capitalone.com

Send payments to:	Send inquiries to:
Attn: Remittance Processing	Capital One Services
Capital One Bank	P.O. Box 85015
P.O. Box 790216	Richmond, VA 23285-5015
St. Louis, MO 63179-0216	

Important Account Information

Please review the important information enclosed with your statement and keep a copy for your records.

Payments, Credits and Adjustments

Transactions

1	21 MAR	PAST DUE FEE	\$35.00
---	--------	--------------	---------

You were assessed a past due fee of \$35.00 on 03/21/2005 because your minimum payment was not received by the due date of 03/21/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$528.67	.07189% P	26.24%	\$10.64
CASH	\$75.62	.07189% P	26.24%	\$1.52
SPECIAL TRANSFERS	\$1,490.90	.07189% P	26.24%	\$30.01

ANNUAL PERCENTAGE RATE applied this period 26.24%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼

Capital One

00000000 0 438864 1665379686 21 2152110100002152117

New Balance	\$2,152.11
Minimum Amount Due	\$2,152.11
Payment Due Date	April 21, 2005

Total enclosed	\$	
Account Number:		4388-6416-6537-9686

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
E-mail Address	

Capital One Bank
P.O. Box 790216
St. Louis, MO 63179-0216

008138

#9008166937261081# MAIL ID NUMBER
SUSAN M. ZORTMAN
1152 MILLSTONE
WOODLAND PA 16881-8843