

08-503-CD  
Capital One vs Susan Zortman

149995

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

Capital One Bank CIVIL ACTION  
(Plaintiff)

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

Filed on Behalf of:

vs. Susan M Zortman Capital One Bank  
(Defendant) (Plaintiff/Defendant)

313 MARRON RD.

(Street Address)

Curwensville PA 16833

(City, State ZIP)

David J. Apotheker, Esquire  
(Filed by)

2417 Welsh Road Suite 21 #520

(Address) Phila., PA 19114

215-634-8920

(Phone)

(Signature)

**FILED**

0114am CR  
MAR 20 2008  
1CC ATTY  
1CC SHERIFF

William A. Shaw  
Prothonotary/Clerk of Courts

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 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 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

---

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.

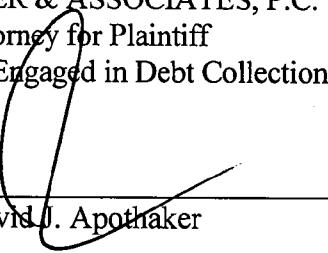
6. All credits, if any, to which Defendant is entitled, are set forth in Exhibit "A".

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.

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

BY:   
David J. Apotheker

Dated: 2/29/2008

Our File No.: 149995

**VERIFICATION**

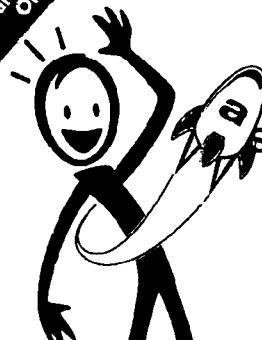
Frank P. Fehig, hereby states that I am Att'l for plaintiff in this action, and that I am authorized to take this Verification, and that the statements made in the foregoing Civil Action Complaint are true and correct to the best of my knowledge, information, and belief. The undersigned understands that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

Frank P. Fehig

**DATE:**

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**\$497\***  
SUSAN ZORTMAN

a month for  
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Or visit: [www.peoplepc.com/go/emerald](http://www.peoplepc.com/go/emerald)

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**CapitalOne**

**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](http://www.capitalone.com)

Send payments to:  
Attn: Remittance Processing  
Capital One Bank  
P.O. Box 750216  
St. Louis, MO 63179-0216

Send inquiries to:  
Attn: Capital One Services  
P.O. Box 85015  
Richmond, VA 23235-5015

**Important Account Information**

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

8138

**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 POSTCARD BELOW WITH PAYMENT ▼

**CapitalOne**

0000000 0 4388641665379686 21 2152110100002152117

New Balance	\$2,152.11
Minimum Amount Due	\$2,152.11
Payment Due Date	April 21, 2005
Total enclosed	\$ <input type="text"/>
Account Number:	4388-6416-6527-9686

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

Street	Apt. #	
City	State	ZIP
Home Phone	Alternate Phone	( <input type="text"/> )
Email Address		

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



008138

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

Our File No.: 149995  
APOTHAKER & 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  
vs. Plaintiff, ) CLEARFIELD COUNTY  
vs. )  
SUSAN M ZORTMAN ) NO. 2008-503-CD  
vs. )  
Defendant. )  
\_\_\_\_\_  
)

**PRAECLPICE TO DISMISS WITHOUT PREJUDICE**

TO THE PROTHONOTARY:

Kindly dismiss this action without prejudice.

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

By: \_\_\_\_\_

\_\_\_\_\_  
David J. Apothaker

Dated: 4/3/2008

ICCD 1 Cert  
**FILED** of disc issued  
4/11/2008 to Atty  
MAY 01 2008 Apothaker  
W.A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CCW

**Capital One Bank**

**Vs.** **No. 2008-00503-CD**  
**Susan M. Zortman**

**CERTIFICATE OF DISCONTINUATION**

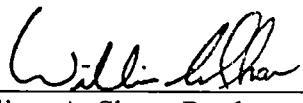
Commonwealth of PA  
County of Clearfield

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

**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**  
07/09/2008  
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	APOTHAKER	79414	10.00
SHERIFF HAWKINS	APOTHAKER	79414	20.06

Sworn to Before me This

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

So Answers,

  
by Marilyn Hays  
Chester A. Hawkins  
Sheriff

149995

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

CAPITAL ONE BANK CIVIL ACTION  
(Plaintiff)

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

Filed on Behalf of:

vs.

Susan M Zortman

(Defendant)

CAPITAL ONE BANK

(Plaintiff/Defendant)

313 MANNON RD.

(Street Address)

CroweNSVILLE PA 16833

(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 20 2008

Attest:

*William J. Schaeffer*  
Prothonotary/  
Clerk of Courts

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

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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 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

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

Plaintiff,  
v/s.

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

) COURT OF COMMON PLEAS  
 ) CLEARFIELD COUNTY  
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 ) NO.:  
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**CIVIL ACTION COMPLAINT  
FIRST COUNT**

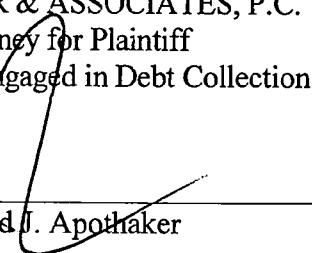
1. Plaintiff, CAPITAL ONE BANK, is a company with its principal place of business located at c/c A. J. Rothkner & Associates, P.C., 2417 Welsh Road, Suite 21 #520, Philadelphia, PA 19114.
2. Defendant is SUSAN M ZORTMAN, an adult individual residing at 313 MARRON RD CURWENSVILLE, PA 16833.
3. At the 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.

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

BY: \_\_\_\_\_

  
David J. Apotheker

Dated: 2/29/2008

Our File No.: 149995

VERIFICATION

Frank J. Fabij, hereby states that I am Attala 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.

Frank J. Fabij

DATE:

Special One  
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**CapitalOne®**

GOLD VISA ACCOUNT

4388-6416-6537-9686

FEE 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

**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.

**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](http://www.capitalone.com)

Send payments to:  
Attn: Remittance Processing  
Capital One Bank  
P.O. Box 790216  
St. Louis, MO 63179-0216

Send inquiries to:  
Attn: Capital One Services  
P.O. Box 85015  
Richmond, VA 23235-5015

**Important Account Information**

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

**Finance Charges**

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$528.67	.0718996 P	26.24%	\$10.64
CASH	\$75.62	.0718996 P	26.24%	\$1.52
SPECIAL TRANSFERS	\$1,490.90	.0718996 P	26.24%	\$30.01

ANNUAL PERCENTAGE RATE applied this period

26.24%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼

**CapitalOne®**

0000000 0 4388641665379686 21 215211010002152117

New Balance	\$2,152.11
Minimum Amount Due	\$2,152.11
Payment Due Date	April 21, 2005
Total enclosed	\$ <input type="text"/>
Account Number:	4388-6416-6537-9686

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

Street	Apartment #	
City	State	ZIP
Home Phone	Alternate Phone	
Email Address: <input type="text"/>		

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