

**08-508-CD**  
**Capital One vs Olson M. Georgia**

134034

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. 08-508-CD

Type of Case: CIVIL

Type of Pleading: COMPLAINT

VS.

Filed on Behalf of:

Olson M Georgia  
(Defendant)

CAPITAL ONE Bank  
(Plaintiff/Defendant)

641 Tree Farm 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

215-624-8920

(Phone)

FILED Atty. rd. 95.00

MAR 20 2009

William A. Shaw  
Prothonotary/Clerk of Courts

ICC Atty

ICC Sheriff

(Signature)

Our File No.: 136034  
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.:
Plaintiff,	)	
vs.	)	
	)	
OLSON M GEORGIA	)	
641 TREE FARM RD	)	
CURWENSVILLE, PA 16833-6927	)	
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 edemandante 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.

CLEARFIELD COUNTY BAR ASSOCIATION  
Lawyer Referral and Information Service  
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	)	COURT OF COMMON PLEAS
c/o Apothaker & Associates, P.C.	)	CLEARFIELD COUNTY
2417 Welsh Road, Suite 21 #520	)	
Philadelphia, PA 19114	)	NO.:
Plaintiff,	)	
vs.	)	
	)	
OLSON M GEORGIA	)	
641 TREE FARM RD	)	
CURWENSVILLE, PA 16833-6927	)	
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 OLSON M GEORGIA, an adult individual residing at 641 TREE FARM RD CURWENSVILLE, PA 16833-6927.
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 \$1,559.03.

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 \$1,559.03 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.: 136034

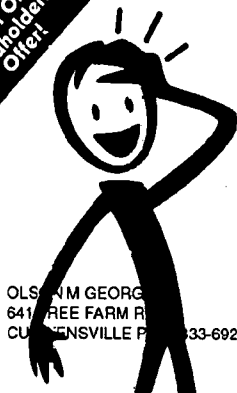
VERIFICATION

Amby Peltz, 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 Peltz

DATE:

Special  
Capital One  
Cardholder  
Offer!



OLSON M GEORGIA  
641 TREE FARM RD  
CURTISVILLE PA 16833-6927

First 3 months half-price

**\$4.97\***  
a month;  
\$9.95/mo. thereafter



Now with **FREE Accelerator™**  
when you sign up for 12 months

**SIGN UP TODAY!**

**1-877-778-1207**

Mention Offer Code: OPAL  
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A better way to Internet.

PeoplePC Online offers the features you would expect from higher-priced Internet Service Providers at half price for the first 3 months!

- Email Virus Protection
- Pop-Up Blocker™
- Spar: Controls
- Smart: Dialer
- More Email Addresses
- Internet Call Waiting

**UNLIMITED INTERNET ACCESS**

**Capital One**

PLATINUM MASTERCARD ACCOUNT

MAY 06 - JUN 05, 2005

5178-0524-5519-3470

Page 1 of 1

**Account Summary**

Previous Balance \$1,459.61  
Payments, Credits and Adjustments \$0.00  
Transactions \$35.00  
Finance Charges \$33.52

New Balance \$1,528.13  
Minimum Amount Due \$1,528.13  
Payment Due Date July 05, 2005

Total Credit Line \$1,000  
Total Available Credit \$0.00  
Credit Line for Cash \$1,000  
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**

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

Send inquiries to:  
Capital One Services  
P.O. Box 85015  
Richmond, VA 23185-5015

**Payments, Credits and Adjustments**

**Transactions**

1 05JUN PAST DUE FEE \$35.00

You were assessed a past due fee of \$35.00 on 06/05/2005 because your minimum payment was not received by the due date of 06/04/2005. 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	\$1,475.76	.07326% P	26.74%	\$33.52
CASH	\$0.00	.07326% P	26.74%	\$0.00

ANNUAL PERCENTAGE RATE applied this period 26.74%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼

**Capital One**

0000000 0 5178052455193470 05 152813004417 1528131

New Balance \$1,528.13  
Minimum Amount Due \$1,528.13  
Payment Due Date July 05, 2005

Total enclosed \$   
Account Number: 5178-0524-5519-3470

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

000232



#5015632934457874# MAIL ID NUMBER  
OLSON M GEORGIA  
641 TREE FARM RD  
CURTISVILLE PA 16833-6927

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

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

Service # 1 of 1 Services

Sheriff Docket # **103923**

CAPITAL ONE BANK

Case # 08-508-CD

vs.

OLSON M. GEORGIA

TYPE OF SERVICE COMPLAINT

## SHERIFF RETURNS

**FILED**  
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 OLSON M. GEORGIA, DEFENDANT. WHEREABOUTS UNKNOWN.

DEFENDANTS NAME IS GEORGIA OLSON not OLSON M. GEORGIA

SERVED BY: /

### Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	APOTHAKE	79445	10.00
SHERIFF HAWKINS	APOTHAKE	79445	20.06

Sworn to Before me This

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

So Answers,

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



136034  
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. 08-508-CD

Type of Case: CIVIL

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vs.

Filed on Behalf of:

Olson M Georgia  
(Defendant)

CAPITAL ONE Bank  
(Plaintiff/Defendant)

641 Tree Farm 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.

[Signature]  
(Signature)

MAR 20 2008

Attest.

William L. [Signature]  
Prothonotary/  
Clerk of Courts

**CLEARFIELD COUNTY BAR ASSOCIATION**  
**Lawyer Referral and Information Service**  
**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.

OLSON M GEORGIA

641 TREE FARM RD

CURWENSVILLE, PA 16833-6927

Defendant.

) COURT OF COMMON PLEAS

) CLEARFIELD COUNTY

)

) NO.:

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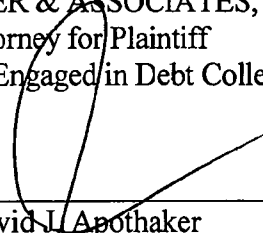
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4. Defendant received and accepted the goods and/or services described in Exhibit "A".
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APOTHAKE & ASSOCIATES, P.C.  
Attorney for Plaintiff  
A Law Firm Engaged in Debt Collection

BY:   
David J. Apothaker

Dated: 2/29/2008

Our File No.: 136034

VERIFICATION

Emily Kelly, 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.

Emily Kelly

DATE:

Special  
Capital One  
Offer!



OLSON M GEORGIA  
641 TREE FARM RD  
CUF WENSVILLE PA 16833-6927

First 3 months half-price

**\$4.97\***  
a month;  
\$9.95/mo. thereafter



Now with **FREE Accelerator**<sup>1</sup>  
when you sign up for 12 months

**SIGN UP TODAY!**

**1-877-778-1207**

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A better way to Internet.

PeoplePC Online offers the features you would expect from higher-priced Internet Service Providers at half price for the first 3 months!

- Email Virus Protection
- Pop-Up Blocker™
- Spam Controls
- Smart Dialer
- More Email Addresses
- Internet Call Waiting

**UNLIMITED INTERNET ACCESS**

**Capital One**

PLATINUM MASTERCARD ACCOUNT

5178-0524-5519-3470

MAY 06 - JUN 05, 2005

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Available Credit for Cash	\$0.00

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St. Louis, MO 63179-0216

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P.O. Box 85015  
Richmond, VA 23285-5015

**Payments, Credits and Adjustments**

**Transactions**

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Please see reverse side for important information

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CASH	\$0.00	.07326% P	26.74%	\$0.00

ANNUAL PERCENTAGE RATE applied this period

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**Capital One**

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Payment Due Date	July 05, 2005

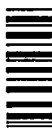
Total enclosed \$   
Account Number: 5178-0524-5519-3470

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

008282



#9015632934457874# MAIL ID NUMBER  
OLSON M GEORGIA  
641 TREE FARM RD  
CUF WENSVILLE PA 16833-6927

Our File No.: 136034  
APOTHAKE & 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

**FILED** ICC Atty  
m 12:13 pm  
DEC - 3 2010  
Apothaker  
William A. Shaw  
Prothonotary/Clerk of Courts

CAPITAL ONE BANK	)	COURT OF COMMON PLEAS
	)	CLEARFIELD COUNTY
Plaintiff,	)	
vs.	)	
	)	
OLSON M GEORGIA	)	NO. 08-508-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, Esquire

Dated: 11/24/2010



\* Q 1 3 5 0 3 4 5 I S N 1 - \*