



NCO29221

THIS IS AN ARBITRATION MATTER. ASSESSMENT OF  
DAMAGES HEARING REQUIRED.

GORDON & WEINBERG, P.C.

BY: FREDERIC I. WEINBERG, ESQUIRE

Identification No.: 41360

JOEL M. FLINK, ESQUIRE

Identification No.: 41200

1001 E. Hector Street, Ste 220

Conshohocken, PA 19428

484/351-0500

NCO Portfolio Management

Assignee of MENA

1801 Washington Blvd

Baltimore, MD 21230

COURT OF COMMON PLEAS

CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-567-CD

KOVA R DICKINSON MD

8788 DOUGLAS RD

OLANTA, PA 16863-8116

**FILED** pd \$95.00 Atty  
m/11:20am ICC shff  
MAR 28 2008 ICC Atty.

William A. Shaw  
Prothonotary/Clerk of Courts

**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 JUDGEMENT 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.

David S. Meholick, Court Admin.  
Clearfield County Courthouse  
Clearfield, PA 16830  
(814) 765-2641

**COMPLAINT IN CIVIL ACTION**

1. At all times relevant hereto, the defendant(s) was the holder of a credit card, which at the request of the defendant(s) was issued to the defendant(s) by the plaintiff under the terms of which the plaintiff agreed to extend to defendant(s) the use of plaintiff's credit facilities.

2. Defendant(s) accepted and used the aforesaid credit card so issued and by so doing agreed to perform the terms and conditions prescribed by the plaintiff for the use of said credit card.

3. According to the terms and conditions governing the use of the credit card, defendant and plaintiff agreed to submit all disputes to a binding arbitration forum.

4. The plaintiff filed a claim with the National Arbitration Forum that defendant(s) defaulted on payments due. The claim was properly served upon the defendant(s).


5. On about March 29, 2007 the National Arbitration Forum conducted a hearing regarding the plaintiff's claims that defendant defaulted on the terms of the card agreement and returned an award in favor of the plaintiff in the amount of about \$21,252.68.

6. Plaintiff has made demand upon the defendant(s) for payment of the award in the amount of about \$21,252.68, but the defendant(s) has failed and refused and still refuses to pay the same or any part thereof.

7. Defendant(s) is/are liable to plaintiff in the amount of \$21,252.68 pursuant to the private Arbitration Award, a copy of which is attached hereto, if available, as Exhibit "A".

WHEREFORE, plaintiff claims of the defendant(s) the sum of \$21,252.68.

GORDON & WEINBERG, P.C.

BY:   
FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

P01K

**VERIFICATION**

Frederic I. Weinberg, Esquire and JOEL M. FLINK, ESQUIRE, hereby state that they are attorneys for the Plaintiff(s) in this action and verifies that the statements made in the foregoing pleading are true and correct to the best of their knowledge, information and belief.

The undersigned understands that the statements herein are made subject to the penalties of 18 Pa.C.S.A. Section 4904 relating to unsworn falsification to authorities.



\_\_\_\_\_  
FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE

EXHIBIT "A"

III NATIONAL ARBITRATION  
FORUM

NCO Portfolio Management, Inc.  
c/o NCO Financial Systems, Inc  
1804 Washington Blvd  
Department 500  
Baltimore, MD 21230

**CLAIMANT(s),**

**AWARD**

**RE: NCO Portfolio Management, Inc. v Kova R Dickinson Md**  
**File Number: FA0701000890296**  
**Claimant Account Number: 22-JTN009C5490990997240823**

Kova R Dickinson Md  
8788 Douglas Rd  
Olanta, PA 16863

**RESPONDENT(s).**

The undersigned Arbitrator in this case FINDS and CONCLUDES:

Case Summary

1. The Claimant has filed a Claim with the National Arbitration Forum
2. After Proof of Service of the Claim was filed with the Forum, the Forum mailed to Respondent a Second Notice of Arbitration
3. An arbitration hearing notice was duly delivered to the Parties as required by the Forum Rules.
4. The Parties have had the opportunity to present all evidence and information to the Arbitrator.
5. The Arbitrator has reviewed all evidence submitted in this case.

Decision

1. The Arbitrator knows of no conflict of interests that exist
2. This matter involves interstate commerce and the Federal Arbitration Act governs this arbitration.
3. The Claim was properly served on the Respondent by Claimant in accordance with Rule 6, including a Notice of Arbitration
4. On or before 01/16/2007 the Parties entered into a written agreement to arbitrate their dispute
5. No Party has asserted that this Arbitration Agreement is invalid or unenforceable
6. The Parties' Arbitration Agreement is valid and enforceable and governs all the issues in dispute
7. This matter is arbitrable under the terms of the Parties' Arbitration Agreement and the law
8. This matter has proceeded in accord with the applicable Forum Code of Procedure Rules
9. The evidence submitted supports the issuance of this Award
10. The applicable substantive law supports the issuance of the Award

**Therefore, the Arbitrator ISSUES:**

An Award in favor of the Claimant, for a total amount of \$21,252.68.

Entered and Affirmed in the State of Pennsylvania

  
Honorable Jack M. Marden  
Arbitrator

Date: 03/29/2007

**ACKNOWLEDGEMENT AND CERTIFICATE  
OF SERVICE**

This Award was duly entered and the Forum hereby certifies that pursuant to the Parties' Arbitration Agreement, a copy of this Award was sent by first class mail postage prepaid to the Parties at the above referenced addresses, or their Representatives, on this date

  
Honorable Harold Kellma, Ret.  
Director  
Date: 03/30/2007

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103971  
NO: 08-567-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: NCO PORTFOLIO MANAGEMENT Assignee  
vs.  
DEFENDANT: KOVA R. DICKINSON, MD

SHERIFF RETURN

NOW, April 02, 2008 AT 10:11 AM SERVED THE WITHIN COMPLAINT ON KOVA R. DICKINSON, MD DEFENDANT AT 8788 DOUGLAS RD, OLANTA, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO LARRY DICKINSON, HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

FILED  
C/d: 40cm  
JUL 14 2008

William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GORDON	050760	10.00
SHERIFF HAWKINS	GORDON	050760	29.11

Sworn to Before Me This

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

So Answers,

  
Chester A. Hawkins  
Sheriff



NCO29221

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

FILED

AUG 28 2008

William A. Shaw  
Prothonotary/Clerk of Courts

came to court  
I deft.  
w/ money

NCO Portfolio Management  
Assignee of MBNA

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-567-CD

KOVA R DICKINSON MD

NOTICE

Pursuant to Pa.R.Civ.P. 236 of the Supreme Court of Pennsylvania, you are hereby notified that a judgment has been entered against you in the above proceeding as indicated below.

☒ Judgment by Default \$21,447.68  
☐ Money Judgment \$  
☐ Judgment on Award of Arbitrators\$  
☐ Judgment on Verdict\$

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL  
ATTORNEYS: FREDERIC I. WEINBERG OR JOEL M. FLINK, ESQUIRES AT THIS  
TELEPHONE NUMBER: 484/351-0500

  
\_\_\_\_\_  
PROTHONOTARY

NCO29221

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 81894  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

NCO Portfolio Management  
Assignee of MBNA

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-567-CD

KOVA R DICKINSON MD

PRAECIPE FOR ENTRY OF JUDGMENT FOR WANT OF AN ANSWER, ASSESSMENT  
OF DAMAGES, VERIFICATION OF ADDRESS AND NON-MILITARY SERVICE

TO THE PROTHONOTARY:

Enter judgment for want of an answer for plaintiff and  
against defendant(s) above named only and assess damages  
certified to be calculable as a sum certain from the complaint,  
as follows:

Principal	\$21,252.68
Costs (Complaint & Service)	\$195.00
<b>Total:</b>	<b>\$21,447.68</b>

Understanding the false statements made herein are subject to  
penalty under 18 Pa.C.S.A. §4904, Unsworn Falsification to  
Authorities, I verify that:

1. The last known addresses of the parties are: NCO  
Portfolio Management Assignee of MBNA and that the last known  
address of defendant, KOVA R DICKINSON MD, 8788 DOUGLAS RD, OLANTA PA  
16863-8116.

2. The annexed notice(s) of intention to file this

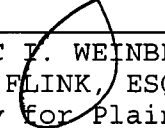
praecipe was (were) mailed to all parties, defendant and to their record attorneys, if any, after default occurred, and at least ten days prior to the date of filing of this praecipe.

3. The said defendant(s) is (are) not in the military service of the United States or otherwise within the coverage of the Soldiers and Sailors Civil Relief Act and is (are) over 18 years of age.

AND NOW, this 28 day of Aug., 2008 Judgment is entered in favor of the plaintiff(s) and against defendant(s) by default for want of an answer and damages assessed at the sum of , \$21,447.68 as per the above certification.

  
\_\_\_\_\_  
Prothonotary

GORDON & WEINBERG, P.C.

BY:   
\_\_\_\_\_  
FREDERIC T. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

NCO29221

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
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NCO Portfolio Management Assignee of  
MBNA

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-567-CD

KOVA R DICKINSON MD

NOTICE OF INTENTION TO TAKE DEFAULT

TO/PARA :

KOVA R DICKINSON MD  
8788 DOUGLAS RD  
OLANTA PA 16863-8116

DATE OF NOTICE/FECHA DEL AVISO: July 22, 2008

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY AN 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.

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David S. Meholick, Court Admin.  
Clearfield County Courthouse  
Clearfield, PA 16830  
(814) 765-2641

GORDON & WEINBERG, P.C.

BY: 

FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE

P10D-2