

08-1038-CD  
Capital One Bank vs Monica Claar

**COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA**

CAPITAL ONE BANK (USA), N.A.  
(Plaintiff)  
c/o Apothaker & Associates, P.C.  
2417 Welsh Road, Suite 21 #520  
(Street Address)  
Philadelphia, PA 19114  
(City, State, ZIP)

CIVIL ACTION

No. 08-1038-CD

Type of Case: CIVIL

Type of Pleading: PLEADING

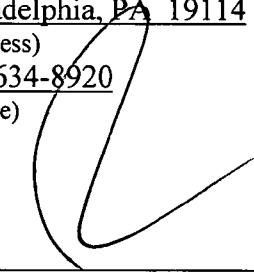
VS.

Filed on Behalf of:

MONICA L CLAAR  
(Defendant)  
3179 MORRISDALE ALLPERT HYW  
(Street Address)  
MORRISDALE, PA 16858  
(City, State, ZIP)

CAPITAL ONE BANK (USA),  
N.A.  
(Plaintiff)

David J. Apothaker, Esq.  
Apothaker & Associates, P.C.  
(Filed by)  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114  
(Address)  
215 634-8920  
(Phone)

  
(Signature)

**FILED** Atty pd. \$95.00  
JUN 05 2008  
10:25:37 AM  
1CC Atty  
1CC Sheriff  
William A. Shar  
Prothonotary/Clerk of Courts

Our File No.: 151260  
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 (USA), N.A.  
c/o Apotheker & Associates, P.C.  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114

Plaintiff,  
vs.

MONICA L CLAAR  
3179 MORRISDALE ALBERT HYW  
MORRISDALE, PA 16858  
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 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 (USA), N.A.  
c/o Apothaker & Associates, P.C.  
2417 Welsh Road, Suite 21 #520  
Philadelphia, PA 19114

Plaintiff,

vs.

MONICA L CLAAR  
3179 MORRISDALE ALLPERT HYW  
MORRISDALE, PA 16858  
Defendant.

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

1. Plaintiff is CAPITAL ONE BANK (USA), N.A. c/o Apothaker & Associates, P.C., 2417 Welsh

Road, Suite 21 #520, Philadelphia, PA 19114.

2. Defendant(s) is/are MONICA L CLAAR, an adult individual residing at 3179 MORRISDALE  
ALLPERT HYW MORRISDALE, PA 16858.

3. At the special instance and request of Defendant, Plaintiff, CAPITAL ONE BANK (USA), N.A.,  
issued to Defendant(s), Account #5178052389527231.

4. Defendant received, accepted and used the account to its benefit.

5. This account is in default and Defendant(s) has an unpaid balance of \$2,034.38. A true and correct  
copy of the total due and owing is attached hereto, made a part hereof and marked as Exhibit "A".

6. All credits, if any, to which Defendant(s) is entitled, have been applied to the account and are  
included in Exhibit "A".

7. Although demand has been made, Defendant(s) 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 \$2,034.38 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: 5/23/2008

Our File No.: 151260

VERIFICATION

Kathy Fabij, hereby states that I am Asst 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.

Kathy Fabij

DATE:

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

MONICA L CLAAR  
3179 MORRISDALE ALLPERT HYW  
MORRISDALE, PA 16858

STATEMENT OF ACCOUNT

Debtor's Name: MONICA L CLAAR

Account Number: 5178052389527231

Balance Due: \$2,034.38

Our File No.: 151260

EXHIBIT "A"

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1038-CD

CAPITAL ONE BANK (USA) N.A.

vs

MONICA L. CLAAR

SERVICE # 1 OF 1

COMPLAINT

SERVE BY: 07/05/2008

HEARING:

PAGE: 104249

FILED

07/20/08  
JUN 06 2008

William A. Shaw  
Prothonotary/Clerk of Courts

DEFENDANT: MONICA L. CLAAR  
ADDRESS: 3179 MORRISDALE ALPERT HYW.  
MORRISDALE, PA 16858

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT

OCCUPIED

ATTEMPTS

SHERIFF'S RETURN

NOW, 6/6/08 AT 1112 AM / PM SERVED THE WITHIN

COMPLAINT ON MONICA L. CLAAR, DEFENDANT

BY HANDING TO Dennis Simcisko, boyfriend

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

ADDRESS SERVED 3179 Morrisdale Allport Hwy Morrisdale

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

COMPLAINT FOR MONICA L. CLAAR

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

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO MONICA L. CLAAR

REASON UNABLE TO LOCATE \_\_\_\_\_

SWORN TO BEFORE ME THIS

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

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Deputy S. Hunter  
Deputy Signature

S. Hunter  
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104249  
NO: 08-1038-CD  
SERVICES 1  
COMPLAINT

PLAINTIFF: CAPITAL ONE BANK (USA) N.A.  
vs.  
DEFENDANT: MONICA L. CLAAR

**SHERIFF RETURN**

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**RETURN COSTS**

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	APOTHAKER	92125	10.00
SHERIFF HAWKINS	APOTHAKER	92125	31.13

FILED  
09/03/2008  
SEP 29 2008  
Clerk  
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

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



Chester A. Hawkins  
Sheriff

Our File No.: 151260  
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

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CAPITAL ONE BANK (USA), N.A.	) COURT OF COMMON PLEAS
	) CLEARFIELD COUNTY
Plaintiff,	)
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MONICA L CLAAR	) NO. 08-1038-CD
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Defendant.	)
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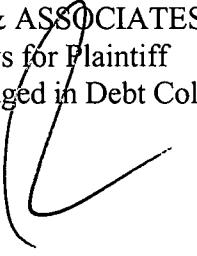
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**PRAECIPE TO DISMISS WITHOUT PREJUDICE**

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

Dated: February 5, 2009

5/12:00pm  
FEB 12 2009  
FILED ICC Atty  
Apothaker  
William A. Shaw  
Prothonotary/Clerk of Courts