

08-1168-CD

Capital One vs Michael Blasko

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

vs.

MICHAEL BLASKO

Defendant

No: 2008-1168-CD

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06467364 C N Pit SMI

FILED ATTY PAID 95.00
0 11:42 a.m. GK
JUN 26 2008 1 Comp. TO SHERIFF
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

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CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

vs.

Civil Action No

MICHAEL BLASKO

Defendant

COMPLAINT AND NOTICE TO DEFEND

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 an 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.

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.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext 1300-1301

COMPLAINT

1. Plaintiff, CAPITAL ONE BANK (USA), NA is a corporation with offices at 15000 CAPITAL ONE DRIVE RICHMOND , VA 23238 .

2. Defendant is adult individual(s) residing at the address listed below:

MICHAEL BLASKO
1079 PARK AVENUE EXT #1C
CLEARFIELD, PA 16830

3. Defendant applied for and received a credit card bearing the account number XXXXXXXXXXXXXXXX5911 .

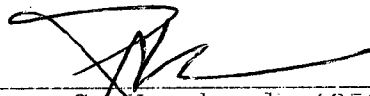
4. Defendant made use of said credit card and has a current balance due of \$2105.26 , as of May 15, 2008 .

5. Defendant is in default by failing to make monthly payments when due. As such, the entire balance is immediately due and payable to Plaintiff.

6. Plaintiff is entitled to the addition of interest at the rate of 28.100% per annum on the unpaid balance from May 15, 2008 . A copy of Plaintiff's STATEMENT is attached hereto, marked as Exhibit "1" and made a part hereof.

7. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the balance due to Plaintiff.

Wherefore, the Plaintiff prays for judgment in its favor and against Defendant , MICHAEL BLASKO , INDIVIDUALLY , in the amount of \$2105.26 with continuing interest thereon at the rate of 28.100% per annum from May 15, 2008 plus costs.



James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06467364 C N Pit SMI

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

Previous Balance \$1,424.79

Payments & Credits \$0.00

FINANCE CHARGE

\$35.61

Dec 22, 2006 — Jan 22, 2007 Page 1 of 1

Visa Platinum Account
4862-3626-5557-5911

Your Account Information

TOTAL CREDIT LINE \$200.00
TOTAL AVAILABLE CREDIT \$0.00
CREDIT LINE FOR CASH \$200.00
AVAILABLE CREDIT FOR CASH \$0.00

Finance Charges (Please see reverse for important information)

Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$799.07	0.07712% D 28.15%	\$19.72
Cash	\$643.97	0.07712% D 28.15%	\$15.69
ANNUAL PERCENTAGE RATE applied this period:			28.15%

At Your Service 1-800-903-3437

To call Customer Relations or to report a lost or stolen card

Send payments to:

Capital One Bank P.O. Box 70894 Charlotte, NC 28272-0894

Send inquiries to:

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Your account is six payments behind. If we charge off your account due to late payments, we will report the charged-off status to several national credit bureaus, and the Purchase APR as reflected on this statement will be applied to all your outstanding balances. Act now to prevent this from happening. Please pay the amount due on your statement or give us a call at 1-800-955-6600. We'll work with you so you can take control of your account and start rebuilding your credit with Capital One.

****Important Notice**** Under the terms we previously disclosed to you, your account is now eligible for an increase in Annual Percentage Rates (APRs) effective immediately. However, Capital One has elected not to raise your APRs at this time. Please be advised that if you fail to keep your account in good standing, Capital One reserves the right to raise your APRs in the future.

Payments, Credits & Adjustments

Transactions	1	22 JAN	PAST DUE FEE	\$35.00

Your account is 90 days past due and your Payment Protection coverage has been suspended. As stated in your Payment Protection agreement, your coverage and monthly charge will be reinstated once your account is no longer 90 days past due. You may still be eligible for benefits to be paid to your account for less events described in your Payment Protection agreement. Call Stonebridge Benefit Services at 1-888-527-6904 to see if your situation qualifies for benefits.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

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

EXHIBIT

6056 506 1 7 21 070122 PAGE 1 of 1

PLEASE RETURN PORTION BELOW WITH PAYMENT

0 4862362655575911 21 1495400160001295402

Capital One what's in your wallet?

Account Number: 4862-3626-5557-5911

Please print address or phone number changes below using blue or black ink

New Balance \$1,495.40

Minimum Payment \$1,295.40

Due Date Feb 21, 2007

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Home Phone

Alternate Phone

000236480333320 MAIL TO NUMBER

NICHOLAS BLASCO

1071 PARK AVENUE EXT APT 1C

CLEARFIELD, PA 16830-4021

Capital One Bank

P.O. Box 70894

Charlotte, NC 28272-0894

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

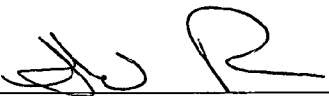
VERIFICATION

CAPITAL ONE BANK (USA), N.A., successor-in-interest to Capital One Bank

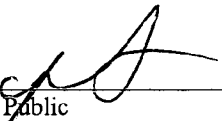
vs

BLASKO, MICHAEL

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that he/she is, SHARON REUBENS, Authorized Agent, of CAPITAL ONE BANK (USA), N.A., successor-in-interest to Capital One Bank, Plaintiff Herein, that he/she is duly authorized to make this Declaration, and that the facts set forth in the foregoing Complaint in Civil Action are true and correct to the best of his/her knowledge, information and belief.



SHARON REUBENS



Notary Public

JAMELA SINGLETARY
NOTARY PUBLIC
GEORGIA, DEKALB COUNTY
MY COMMISSION EXPIRES NOV 4, 2011

4862362655575911

A049

WELTMAN, WEINBERG & REIS CO., L.P.A.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1168-CD

CAPITAL ONE BANK (USA) NA
vs
MICHAEL BLASKO

SERVICE # 1 OF 1

COMPLAINT

SERVE BY: 07/26/2008 HEARING: PAGE: 104339

DEFENDANT: MICHAEL BLASKO
ADDRESS: 1079 PARK AVENUE EXT. #1C
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS

House Empty

SHERIFF'S RETURN

NOW, _____ AT _____ AM / PM **SERVED** THE WITHIN

COMPLAINT ON MICHAEL BLASKO, DEFENDANT

BY HANDING TO _____ / _____

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

ADDRESS SERVED _____

NOW _____ AT _____ AM / PM **POSTED** THE WITHIN

COMPLAINT FOR MICHAEL BLASKO

AT (ADDRESS) _____

NOW July 15 day of July 2008 AT 3:35 AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO MICHAEL BLASKO

REASON UNABLE TO LOCATE Apt. Empty

SWORN TO BEFORE ME THIS

15th DAY OF July 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: Dep. George F. DeHaven
Deputy Signature

Dep. George F. DeHaven
Print Deputy Name

WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2010
Clearfield Co., Clearfield, PA

FILED

JUL 15 2008

0/3:40/1
William A. Shaw
Prothonotary/Clerk of Courts

**SHERIFF'S OFFICE
CLEARFIELD COUNTY
CASE # 104339**

DEAR MICHAEL BLASKO

Would you please contact the Sheriff's Office EXTENSION **1360** concerning legal papers we have for you

When you call, please give your name and the case # noted above (**104339**) and someone in the Office will be able to help you.

Thank you for your consideration in this matter.

SHERIFF CHESTER A. HAWKINS

OFFICE HOURS: 8:30 A.M. to 4:00 P.M.
PHONE (814) 765-2641

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

vs.

MICHAEL BLASKO

Defendant

No: 2008-1168-CD

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FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

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436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06467364 C N Pit SMI

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

JUN 26 2008

Attest.

William A. Shaw
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

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1079 PARK AVENUE EXT #1C
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3. Defendant applied for and received a credit card bearing the account number XXXXXXXXXXXXXXXX5911 .

4. Defendant made use of said credit card and has a current balance due of \$2105.26 , as of May 15, 2008 .

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(412) 434-7955
FAX: 412-338-7130
06467364 C N Pit SMI

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

FINANCE CHARGE

Previous Balance \$1,424.79 Payments & Credits \$0.00 + \$35.61 = \$1,495.40

Dec 22, 2006 - Jan 22, 2007 Page 1 of 1

Visa Platinum Account
4862-3626-5557-5911

Your Account Information

TOTAL CREDIT LINE	\$200.00
TOTAL AVAILABLE CREDIT	\$0.00
CREDIT LINE FOR CASH	\$200.00
AVAILABLE CREDIT FOR CASH	\$0.00

Finance Charges (Please see reverse for important information)

Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$709.07	0.07712% D	\$19.72
Cash	\$643.97	0.07712% D	\$15.69
ANNUAL PERCENTAGE RATE applied this period:			28.15%

At Your Service 1-800-903-3637
Total Customer Relations or to report a lost or stolen card
Capital One Bank P.O. Box 70894 Charlotte, NC 28272-0894

Send payments to.
Capital One Bank P.O. Box 70894 Charlotte, NC 28272-0894

Send inquiries to.
Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Transactions \$35.00 + \$1,495.40 = \$1,295.40

PLEASE PAY AT LEAST THE AMOUNT

Your account is six payments behind. If we charge off your account due to late payments, we will report the charge-off status to several national credit bureaus, and the Purchase APR as reflected on this statement will be applied to all your outstanding balances. Act now to prevent this from happening. Please pay the amount due on your statement or give us a call at 1-800-955-6600. We'll work with you so you can take control of your account and start rebuilding your credit with Capital One.

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Transactions 1 22 JAN PAST DUE FEE \$35.00

Your account is 90 days past due and your Payment Protection coverage has been suspended. As stated in your Payment Protection agreement, your coverage and monthly charge will be reinstated once your account is no longer 90 days past due. You may still be eligible for benefits to be paid to your account for loss events described in your Payment Protection agreement. Call Storebridge Benefit Services at 1-888-527-6804 to see if your situation qualifies for benefits.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

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

6056 506 1 7 21 070122 PAGE 1 OF 1 PLEASE RETURN PORTION BELOW WITH PAYMENT 01BC6056

0 4862362655575911 21 1495400160001295402

Capital One what's in your wallet?

New Balance \$1,495.40 Minimum Payment \$1,295.40 Due Date Feb 21, 2007

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Capital One Bank
P.O. Box 70894
Charlotte, NC 28272-0894

Account Number: 4862-3626-5557-5911

Please print address or phone number changes below using blue or black ink

Home Phone Alternate Phone
E-mail address @

100236480333320 MAIL ID NUMBER
MICHAEL BLASKO
1079 PARK AVENUE EXT APT 1C
CLEARFIELD, PA 16830-4021

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

EXHIBIT

VERIFICATION

CAPITAL ONE BANK (USA), N.A., successor-in-interest to Capital One Bank

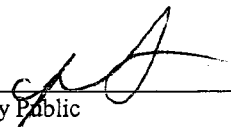
vs

BLASKO, MICHAEL

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that he/she is, SHARON REUBENS, Authorized Agent, of CAPITAL ONE BANK (USA), N.A., successor-in-interest to Capital One Bank, Plaintiff Herein, that he/she is duly authorized to make this Declaration, and that the facts set forth in the foregoing Complaint in Civil Action are true and correct to the best of his/her knowledge, information and belief.



SHARON REUBENS



Notary Public

JAMELA SINGLETARY
NOTARY PUBLIC
GEORGIA, DEKALB COUNTY
MY COMMISSION EXPIRES NOV 4, 2011

4862362655575911

A049

WELTMAN, WEINBERG & REIS CO., L.P.A.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104339
NO: 08-1168-CD
SERVICES 1
COMPLAINT

PLAINTIFF: CAPITAL ONE BANK (USA) NA
vs.
DEFENDANT: MICHAEL BLASKO

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	WELTMAN	3452475	10.00
SHERIFF HAWKINS	WELTMAN	3452475	16.00

⁵
FILED
0/3:30 LM
OCT 10 2008

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2008

So Answers,



Chester A. Hawkins
Sheriff

FILED ⁽²⁾

MAY 22 2009

\$ m/12:05/6
William A. Shaw
Prothonotary/Clerk of Courts

✓ Sent to App

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA) N.A.

Plaintiff

vs.

MICHAEL BLASKO

Defendant

No. 2008-1168-CD

PRAECIPE TO DISCONTINUE AND END
WITHOUT PREJUDICE TO REFILE

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#6467364

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA) N.A.

Plaintiff

vs.

Civil Action No. 2008-1168-CD

MICHAEL BLASKO

Defendant

PRAECIPE TO DISCONTINUE AND END
WITHOUT PREJUDICE TO REFILE

TO THE PROTHONOTARY OF CLEARFIELD COUNTY:

SIR:

Discontinue and End the above-captioned matter upon the records of the Court without prejudice
to refile and mark the costs paid.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: William T. Welter
Attorney for Plaintiff
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#6467364

SWORN TO AND SUBSCRIBED

before me this 4th day

of MAY, 2009

[Signature]
NOTARY PUBLIC

