

08-1310-CD
Discover Bank vs Bridgett Johnson

FILED ATTY PAID 95.00
m 12:10P.M GK
JUL 16 2008 NO CC
William A. Shaw
Prothonotary/Clerk of Courts
COMPL. TO
SHFF.

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

DISCOVER BANK,

Plaintiff No. 2008-1310-CD

vs. COMPLAINT IN CIVIL ACTION

BRIDGETT G JOHNSON,

Defendant FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, Esquire
PA I.D. #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#6004263

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

DISCOVER BANK,

Plaintiff

vs.

Civil Action No.

BRIDGETT G JOHNSON,

Defendant

COMPLAINT IN CIVIL ACTION 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 is a corporation with offices at 6500 NEW ALBANY ROAD, NEW ALBANY, OH 43054.

2. Defendant is an adult individual residing at the address listed below:

BRIDGETT G JOHNSON
112 NICHOLS ST APT 3
CLEARFIELD,PA 16830

3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number XXXXXXXXXXXXXXX9547.

4. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of JUNE, 30, 2008 in the amount of \$2,916.69. A true and correct copy of Plaintiff's Statement of Account is attached hereto, marked as Exhibit "1" and made a part hereof

5. Defendant is in default of the terms of the cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable.

6. Plaintiff avers that the Agreement between the parties provides that Defendant will pay Plaintiff's attorneys' fees.

7. Plaintiff avers that such attorneys' fees will amount to \$500.00.

8. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendant, BRIDGETT G JOHNSON, individually, in the amount of \$2,916.69 with interest at the legal interest rate of 6% per annum from date of judgment plus attorneys' fees of \$500.00, and costs.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

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

James C. Warmbrodt, Esquire
PA I.D. #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

DISCOVER CARD

\$3,066.69

Minimum Payment Due
\$3,066.69

Account Number 6011 0028 8337 9547
Enter Amount Enclosed Below

3111
PA

Payment Due Date
May 14, 2007

\$ 1600 4263
Please make check payable to Discover Platinum
Card. Minimum payment due includes a past due
amount of \$746.00.

15 SDSN6A01 0009690
BRIDGETT JOHNSON
112 NICHOLS ST APT 3
CLEARFIELD PA 16830-1562

Save time and a stamp this month by paying
your bill online. To find out about our free
and flexible online payment features, visit
Discovercard.com/pay

Address, e-mail or telephone changes? Print changes in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

PO BOX 15251
WILMINGTON DE 19886-5251

0000060110028833795470306669000000000306669

Discover More Card Account Summary

Account Number 6011 0028 8337 9547
Payment Due Date May 14, 2007
Minimum Payment Due \$3,066.69
Credit Limit \$2,000.00
Credit Available \$0.00
Cash Credit Limit \$0.00
Cash Credit Available \$0.00

Closing Date: April 15, 2007

page 1 of 1
\$3,066.69
0.00
0.00
0.00
0.00
0.00
0.00
\$3,066.69

Previous Balance
Payments And Credits
Purchases
Cash Advances
Balance Transfers
Finance Charges
New Balance

Cashback Bonus®

Cashback Bonus® Anniversary
Date: January 15

Opening Cashback Bonus Balance
New Cashback Bonus Earned
\$ 0.00
\$ 0.00
\$ 0.00
\$ 0.00

Cashback Bonus Balance
Available to Redeem

How Can We Help You?
Please have your Discover Card available.
Manage your account online at Discovercard.com
Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover More Card, PO Box 30943
Salt Lake City, UT 84130
TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

EXHIBIT

A

Finance Charge Summary

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days					
Purchases	\$0	0.07737%	28.24% V	28.24%	\$0
Cash Advances	\$0	0.07737%	28.24% V	28.24%	\$0
previous billing period: 15 days					
Purchases	\$0	0.07737%	28.24% V	28.24%	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 P.A.C.S. §4904 relating to unsworn falsifications to authorities, that he is Yvette Benner,
(Name)
Accounts Manager of Discover Financial Services, LLC., plaintiff herein, that
(Title) (Company)

he is duly authorized to make this Verification, 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.

Yvette Benner
(Signature)

WWR # 6004263
BRIDGETT G JOHNSON
6011002883379547

**SHERIFF'S OFFICE
CLEARFIELD COUNTY
CASE # 104422**

DEAR BRIDGETT G. JOHNSON

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 (104422) 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

DISCOVER BANK,

Plaintiff

No. 2008-1310-CD

vs.

COMPLAINT IN CIVIL ACTION

BRIDGETT G JOHNSON,

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, Esquire
PA I.D. #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#6004263

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

JUL 16 2008

Attest.

William L. Schaeffer
Prothonotary/
Clerk of Courts

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

DISCOVER BANK,

Plaintiff

vs.

Civil Action No.

BRIDGETT G JOHNSON,

Defendant

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COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
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SHALL BE USED FOR THAT PURPOSE.**

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

James C. Warmbrodt, Esquire
PA I.D. #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

DISCOVER CARD

\$3,066.69

Minimum Payment Due
\$3,066.69Account Number 6011 0028 8337 9547
Enter Amount Enclosed Below

3111

\$ 600 426.3 PA

Payment Due Date
May 14, 2007Please make check payable to Discover Platinum
Card. Minimum payment due includes a past due
amount of \$746.00.15 SDSNGA01 0009690
BRIDGETT JOHNSON
112 NICHOLS ST APT 3
CLEARFIELD PA 16830-1562Save time and a stamp this month by paying
your bill online. To find out about our free
and flexible online payment features, visit
Discovercard.com/payAddress, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.PO BOX 15251
WILMINGTON DE 19886-5251

0000060110028833795470306669000000000306669

Discover More Card Account Summary

Account Number	6011 0028 8337 9547
Payment Due Date	May 14, 2007
Minimum Payment Due	\$3,066.69
Credit Limit	\$2,000.00
Credit Available	\$0.00
Cash Credit Limit	\$0.00
Cash Credit Available	\$0.00

Closing Date: April 15, 2007

page 1 of 1

Previous Balance	\$3,066.69
Payments And Credits	0.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$3,066.69

Cashback Bonus®

Cashback Bonus® Anniversary
Date: January 15

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

How Can We Help You?
 Please have your Discover Card available.
 Manage your account online at Discovercard.com
 Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
 Discover More Card, PO Box 30943
 Salt Lake City, UT 84130
 TDD (Telecommunications Device for the Deaf):
 For assistance, see reverse side.

Transactions
Information For You

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

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current billing period: 31 days						
Purchases	\$0	0.07737%	28.24% V	28.24%	\$0	none
Cash Advances	\$0	0.07737%	28.24% V	28.24%	\$0	\$0
previous billing period: 15 days						
Purchases	\$0	0.07737%	28.24% V	28.24%	\$0	none

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 P.A.C.S. §4904 relating to
unsworn falsifications to authorities, that he is Yvette Benner,
(Name)
Accounts Manager of Discover Financial Services, LLC., plaintiff herein, that
(Title) (Company)

he is duly authorized to make this Verification, 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.

Yvette Benner
(Signature)

WWR # 6004263
BRIDGETT G JOHNSON
6011002883379547

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

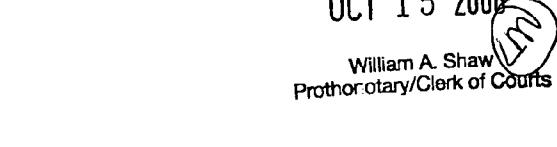
DOCKET # 104422
NO: 08-1310-CD
SERVICES 1
COMPLAINT

PLAINTIFF: DISCOVER BANK
vs.
DEFENDANT: BRIDGETT G. JOHNSON

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	WELTMAN	8725436	10.00
SHERIFF HAWKINS	WELTMAN	8725436	16.00

5
FILED
01316811
OCT 15 2008
William A. Shaw
Prothonotary/Clerk of Courts


Sworn to Before Me This

So Answers,

____ Day of _____ 2008



Chester A. Hawkins
Sheriff

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

DISCOVER BANK

Plaintiff No. 2008-1310-CD

vs.

PRAECIPE TO SETTLE, DISCONTINUE
AND END WITHOUT PREJUDICE TO REFILE

BRIDGETT G JOHNSON

Defendant FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, Esquire
PA I.D. #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#6004263

9 **FILED** 1cc & 1cert of
rec'd disc issued to
m11:40am JAN 20 2009 Atty Warmbrodt

William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 2008-1310-CD

BRIDGETT G JOHNSON

Defendant

PRAECIPE TO SETTLE, DISCONTINUE
AND END WITHOUT PREJUDICE TO REFILE

TO THE PROTHONOTARY OF CLEARFIELD COUNTY:

SIR:

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

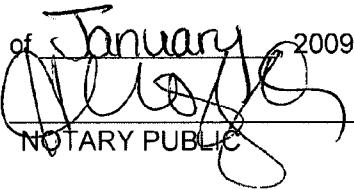
WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 
James C. Warmbrodt, Esquire
PA I.D. #42524
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#6004263

SWORN TO AND SUBSCRIBED

before me this 1st day

of January 2009


NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Heidi J. Kelly, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires Nov. 4, 2009

Member, Pennsylvania Association of Notaries

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

Discover Bank

Vs.
Bridgett G. Johnson

No. 2008-01310-CD

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 January 20, 2009, marked:

Settled, discontinued and ended without prejudice to refile

Record costs in the sum of \$95.00 have been paid in full by James C. Warmbrodt Esq.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 20th day of January A.D. 2009.

William A. Shaw

lm

William A. Shaw, Prothonotary