

08-1396-CD
Tagart Nat'l Bank vs Emily Smith

FILED

JUL 30 2008

112-05100
William A. Shaw

Prothonotary/Clerk of Courts

1 CERT TO SHAW

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

TARGET NATIONAL BANK/TARGET VISA

)

Plaintiff

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NO. 2008- 1396-CO

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v.
EMILY SMITH

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)

**COMPLAINT IN CIVIL
ACTION**

Filed on behalf of:
TARGET NATIONAL
BANK/TARGET VISA

Counsel of Record for This Party:

Gregg L. Morris, Esquire
Pa I.D. #69006

Patenaude & Felix, A.P.C.
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

TARGET NATIONAL BANK/TARGET VISA)
Plaintiff) NO.
v.)
EMILY SMITH)
Defendant(s))

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.

Usted ha sido demandado en corte. Si usted desea defenderse de las demandas que se presentan mas adelante en las siguientes paginas, debe tomar accion dentro de los proximos veinte (20) dias despues de la notificacion de esta Demanda y Aviso radicando personalmente o por medio de un abogado una comparecencia escrita y radicando en la Corte por escrito sus defensas de, y objeciones a, las demandas presentadas aqui en contra suya. Se le advierte de que si usted fall de tomar accion como se describe anteriormente, el caso pude proceder sin usted y un fallo por cualquier suma de dinero reclamada en la demanda o cualquier reclamacion o remedio solicitado por el demandante puede ser dictado en contra suya por la Corte sin mas aviso adicional. Usted puede perder dinero o propiedad au otros derechos importantes para usted.

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

USTED DEBE LLEVAR ESTE DOCUMENTO A SU ABOGADO INMEDIATAMENTE. SI USTED NO TIENE UN ABOGADO, LLAME O VAYA A LA SIGUIENTE OFICINA. ESTA OFICINA PUEDE PROVEERLE INFORMACION A CERCA DE COMO CONSEGUIR UN ABOGADO

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.

SI USTED NO PUEDE PAGAR POR LOS SERVICIOS DE UN ABOGADO, ES POSIBLE QUE ESTA OFICINA LE PUEDA PROVEER INFORMACION SOBRE AGENCIAS QUE OFREZCAN SERVICIOS LEGALES SIN CARGO O BAJO COSO A PERSONAS QUE CALIFICAN.

CLEARFIELD COUNTY COURTHOUSE
DAVID S. MEHOLICK, COURT
ADMINISTRATOR
230 EAST MARKET STREET
CLEARFIELD, PA 16830
814-765-2641

CLEARFIELD COUNTY COURTHOUSE
DAVID S. MEHOLICK, COURT
ADMINISTRATOR
230 EAST MARKET STREET
CLEARFIELD, PA 16830
814-765-2641

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

TARGET NATIONAL BANK/TARGET VISA)
)
 Plaintiff) NO.
)
)
)
 v.)
)
EMILY SMITH)
)
 Defendant(s))
)
)

COMPLAINT IN CIVIL ACTION

AND NOW, comes Plaintiff, TARGET NATIONAL BANK/TARGET VISA , by and through its attorney, GREGG MORRIS, ESQUIRE and the law offices of PATENAUME & FELIX, A.P.C. and files the following **Complaint in Civil Action**, and in support thereof aver as follows:

1. Plaintiff, TARGET NATIONAL BANK/TARGET VISA , is a corporation and for the purpose of this litigation, maintaining a place of business c/o PATENAUME AND FELIX, A.P.C., 213 East Main St Carnegie, Pennsylvania 15106.
2. Defendant is EMILY SMITH, an adult individual, believed to currently reside at 208 HUMMINGBIRD RD MORRISDALE, PA 16858-9331.
3. Heretofore, the Defendant(s) opened a account with Plaintiff being Account No. 4352376720113976, for the purchase of good and services.
4. The Defendant(s) has/have made or authorized a number of purchases and as of February 19, 2008, Defendant(s) owes \$2,525.24 on said account plus interest at 0.00 %.
5. Plaintiff maintains accurate books of account recording all credits and debits for

this account.

6. The Defendant(s) have/has received monthly billing statements from Plaintiff setting forth the nature and amount of all charges made by Defendant(s), and the transactions between Plaintiff and Defendant(s) give rise to an account stated, upon which Plaintiff has relied.

7. The Defendant(s) made payments, but have/has refused to pay, and now refuses to pay the balance due and owing on the aforesaid account in the sum of \$2,525.24, plus interest and costs.

8. By failing to object or dispute the statements, Defendant(s) have/has assented to and agreed to the correctness of the balance due on the credit card account so as to constitute and account stated.

9. Despite repeated demands, Defendant(s) have/has failed to make the required installment payments when due and therefore the full amount of the account is now due and payable.

WHEREFORE, Plaintiff demands Judgment in its favor, and against Defendant(s), in the amount of \$2,525.24, plus interest as set forth herein from the date of breach, with continuing interest at the legal rate thereon from the date of Judgment plus costs. The damages requested are less than the maximum amount for compulsory arbitration as set by the Court.

Respectfully submitted:
Patenaude & Felix, A.P.C.

Date: May 23, 2008

Gregg L. Morris, Esquire
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675



TARGET



00000

Account Number: 4352-3767-2011-3976
EMILY SMITH

Statement Closing Date: February 19, 2008
Page 1 of 2

Target Visa Credit Card Account Summary

Total Credit Limit \$0
Cash Limit \$0
Available Credit \$0
Portion Available for Cash \$0

The Cash Limit is a portion of the Total Credit Limit

Questions? Call Us:

Target Credit Services 1-888-755-5856
TDD/TDY 1-800-347-5842
Outside the U.S. 11-612-307-8622 (Call Collect)

Calling will not preserve your billing-error rights

Previous Balance	\$2,490.24
Payments & Credits	0.00
Purchases & Advances	0.00
Other Charges	35.00
FINANCE CHARGES	0.00
New Balance	\$2,525.24
Amount Past Due	\$698.24
Minimum Payment Due	\$2,525.24
(includes any Amount Past Due)	
Payment Due Date	March 15, 2008

Payments & Credits

No payments or credits were received last month.

Other Charges

Feb. 13	LATE PAYMENT FEE	\$35.00
	Total Other Charges	\$35.00

Target National Bank, an affiliate of Target Stores

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



TARGET

INCLUDE THIS PORTION WITH YOUR PAYMENT MADE PAYABLE TO TARGET NATIONAL BANK

Account Number 4352-3767-2011-3976
New Balance \$2,525.24
Minimum Payment Due \$2,525.24
Payment Due Date March 15, 2008



NEW PHONE, HOME OR
E-MAIL ADDRESS?
PLEASE UPDATE ON
REVERSE SIDE.

11111111111111111111
TARGET NATIONAL BANK
P.O. BOX 59317
MINNEAPOLIS, MN 55459-0317

Amount
Enclosed

\$

OFFICE COPY

STATEMENT PAGE NOT PRINTED

EMILY SMITH
208 HUMMINGBIRD RD
MORRISDALE, PA 16858-9331



8001450252524025252490435237672011397671



TARGET



00000

Account Number: 4352-3767-2011-3976
EMILY SMITH

Statement Closing Date: February 19, 2008
Page 2 of 2

Finance Charges

Days in Billing Period: 31

Balance Type	Daily Periodic Rate	Corresponding Annual Percentage Rate	Average Daily Balance	Periodic FINANCE CHARGE	Transaction FINANCE CHARGE
Purchases	0.07463%	27.24%	\$0.00	\$0.00	\$0.00
Cash	0.07463%	27.24%	\$0.00	\$0.00	\$0.00
Total FINANCE CHARGES:					\$0.00
Actual ANNUAL PERCENTAGE RATE:					0.00%

There is a minimum FINANCE CHARGE of \$1.00 for any billing period in which a Finance Charge is imposed.

In _____ Court

JUDICIAL (CIRCUIT/DISTRICT)

Original Creditor Name: TARGET NATIONAL BANK

Debtor Name: SMITH, EMILY

Co-Debtor Name:

Account Number: 4352376720113976

AFFIDAVIT OF ACCOUNT

STATE OF MINNESOTA

COUNTY OF HENNEPIN

ss:

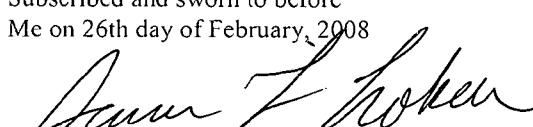
The undersigned, ADAM GRIM states that:

1. I am a representative of TARGET NATIONAL BANK and am authorized to Verify current balances due and owing to TARGET NATIONAL BANK on credit card accounts.
2. As of the date of this affidavit I have reviewed the records of the above listed person and account, and that the amount due and owing to TARGET NATIONAL BANK on this account, over and above all known legal set offs is \$2525.24.
3. That reasonable inquiry has been made to determine if the defendant is in the military service of the United States of America, and to the best of my knowledge that defendant is not in such military service and is therefore not entitled to the rights and privileges provided under the Soldiers and Sailors Civil Relief Act of 1940, as amended.

That the above information is true to the best of my knowledge, information and belief, and based upon the books and business records of TARGET NATIONAL BANK.


Authorized Agent of TARGET NATIONAL BANK

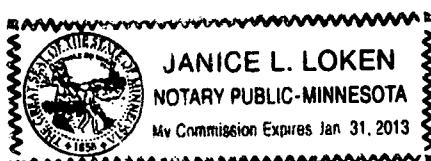
Subscribed and sworn to before
Me on 26th day of February, 2008



Notary Public

My commission expires: 1/31/13

4352376720113976
A144 PATENAUME & FELIX, A.P.C.



The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that he is, ADAM GRIM, Assistant Secretary, of Target National Bank, Plaintiff Herein, that he 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 knowledge, information and belief.



ADAM GRIM
Authorized Agent of Target National Bank/Target Visa

4352376720113976
A144
PATENAUX & FELIX, A.P.C

SERVE BY: 08/29/08

HEARING:

DEPUTY RECV'D: 7/31/2008

PAGE: 104475 SERVICE # 1 OF 1

DEFENDANT: EMILY SMITH
ADDRESS: 208 HUMMINGBIRD RD
MORRISDALE, PA 16858

ALTERNATE ADDRESS

TYPE OF SERVICE: COMPLAINT

SERVE & LEAVE WITH: DEFENDANT/AAR

FILED BY: PATENAUME & FELIX

CIRCLE IF THE HIGHLIGHTED ADDRESS IS:

VACANT OR OCCUPIED

DATE SERVED: _____ TIME: _____ AM _____ PM _____

NAME of PERSON SERVED: _____

RELATIONSHIP to DEFENDANT: _____

WHERE SERVED: RESIDENCE EMPLOYMENT OTHER (Specify)

ADDRESS WHERE SERVED: _____

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

JUL 30 2008

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

Attest,

William L. Schaeffer
Prothonotary/
Clerk of Courts

TARGET NATIONAL BANK/TARGET VISA

)

)

Plaintiff

)

NO. 2008-1396-CO

)

)

v.

)

)

EMILY SMITH

)

)

Defendant(s)

)

)

**COMPLAINT IN CIVIL
ACTION**

Filed on behalf of:
TARGET NATIONAL
BANK/TARGET VISA

Counsel of Record for This Party:

Gregg L. Morris, Esquire
Pa I.D. #69006

Patenaude & Felix, A.P.C.
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

I HEREBY CERTIFY THAT
THIS IS A TRUE AND
CORRECT COPY OF
THE ORIGINAL AS FILED

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

TARGET NATIONAL BANK/TARGET VISA)
Plaintiff) NO.
v.)
EMILY SMITH)
Defendant(s))

NOTICE TO DEFEND

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Usted ha sido demandado en corte. Si usted desea defenderse de las demandas que se presentan mas adelante en las siguientes paginas, debe tomar accion dentro de los proximos veinte (20) dias despues de la notificacion de esta Demanda y Aviso radicando personalmente o por medio de un abogado una comparecencia escrita y radicando en la Corte por escrito sus defensas de, y objeciones a, las demandas presentadas aqui en contra suya. Se le advierte de que si usted falla de tomar accion como se describe anteriormente, el caso pude proceder sin usted y un fallo por cualquier suma de dinero reclamada en la demanda o cualquier reclamacion o remedio solicitado por el demandante puede ser dictado en contra suya por la Corte sin mas aviso adicional. Usted puede perder dinero o propiedad au otros derechos importantes para usted.

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

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CLEARFIELD COUNTY COURTHOUSE
DAVID S. MEHOLICK, COURT
ADMINISTRATOR
230 EAST MARKET STREET
CLEARFIELD, PA 16830
814-765-2641

CLEARFIELD COUNTY COURTHOUSE
DAVID S. MEHOLICK, COURT
ADMINISTRATOR
230 EAST MARKET STREET
CLEARFIELD, PA 16830
814-765-2641

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

TARGET NATIONAL BANK/TARGET VISA)
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Plaintiff) NO.
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v.)
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EMILY SMITH)
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Defendant(s))
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COMPLAINT IN CIVIL ACTION

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2. Defendant is EMILY SMITH, an adult individual, believed to currently reside at 208 HUMMINGBIRD RD MORRISDALE, PA 16858-9331.
3. Heretofore, the Defendant(s) opened a account with Plaintiff being Account No. 4352376720113976, for the purchase of good and services.
4. The Defendant(s) has/have made or authorized a number of purchases and as of February 19, 2008, Defendant(s) owes \$2,525.24 on said account plus interest at 0.00 %.
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Respectfully submitted:
Paternoade & Felix, A.P.C.

Date: May 23, 2008

Gregg L. Morris, Esquire
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675



TARGET



00000

Account Number: 4352-3767-2011-3976
 EMILY SMITH

Statement Closing Date: February 19, 2008
 Page 1 of 2

Target Visa Credit Card Account Summary

Total Credit Limit \$0
 Cash Limit \$0
 Available Credit \$0
 Portion Available for Cash \$0

The Cash Limit is a portion of the Total Credit Limit

Questions? Call Us:

Target Credit Services 1-888-755-5856
 TDD/TDY 1-800-347-5842
 Outside the U.S. 11-612-307-8622 (Call Collect)

Calling will not preserve your billing-error rights

Previous Balance	\$2,490.24
Payments & Credits	0.00
Purchases & Advances	0.00
Other Charges	35.00
FINANCE CHARGES	0.00
New Balance	\$2,525.24
Amount Past Due	\$698.24
Minimum Payment Due (includes any Amount Past Due)	\$2,525.24
Payment Due Date	March 15, 2008

Payments & Credits

No payments or credits were received last month.

Other Charges

Feb. 13	LATE PAYMENT FEE	\$35.00	
		Total Other Charges	\$35.00

Target National Bank, an affiliate of Target Stores

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

INCLUDE THIS PORTION WITH YOUR PAYMENT MADE PAYABLE TO TARGET NATIONAL BANK



TARGET



Account Number 4352-3767-2011-3976
 New Balance \$2,525.24
 Minimum Payment Due \$2,525.24
 Payment Due Date March 15, 2008

NEW PHONE, HOME OR
 E-MAIL ADDRESS?
 PLEASE UPDATE ON
 REVERSE SIDE.

OFFICE COPY

STATEMENT PAGE NOT PRINTED



TARGET NATIONAL BANK
 P.O. BOX 59317
 MINNEAPOLIS, MN 55459-0317

Amount
 Enclosed \$

EMILY SMITH
 208 HUMMINGBIRD RD
 MORRISDALE, PA 16858-9331



8001450252524025252490435237672011397671



TARGET



00000

Account Number: 4352-3767-2011-3976
EMILY SMITH

Statement Closing Date: February 19, 2008
Page 2 of 2

Finance Charges

Days in Billing Period: 31

Balance Type	Daily Periodic Rate	Corresponding Annual Percentage Rate	Average Daily Balance	Periodic FINANCE CHARGE	Transaction FINANCE CHARGE
Purchases	0.07463%	27.24%	\$0.00	\$0.00	\$0.00
Cash	0.07463%	27.24%	\$0.00	\$0.00	\$0.00
Total FINANCE CHARGES:					\$0.00
Actual ANNUAL PERCENTAGE RATE:					0.00%

There is a minimum FINANCE CHARGE of \$1.00 for any billing period in which a Finance Charge is imposed.

In _____ Court

Judicial (Circuit/District)

Original Creditor Name: TARGET NATIONAL BANK
Debtor Name: SMITH, EMILY
Co-Debtor Name:
Account Number: 4352376720113976

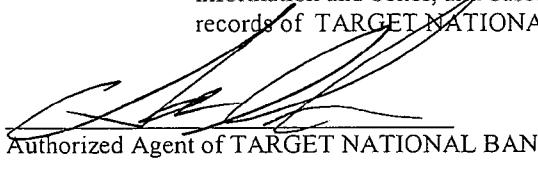
AFFIDAVIT OF ACCOUNT

STATE OF MINNESOTA
COUNTY OF HENNEPIN ss:

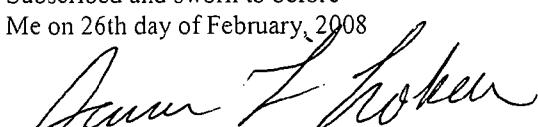
The undersigned, ADAM GRIM states that:

1. I am a representative of TARGET NATIONAL BANK and am authorized to Verify current balances due and owing to TARGET NATIONAL BANK on credit card accounts.
2. As of the date of this affidavit I have reviewed the records of the above listed person and account, and that the amount due and owing to TARGET NATIONAL BANK on this account, over and above all known legal set offs is \$2525.24.
3. That reasonable inquiry has been made to determine if the defendant is in the military service of the United States of America, and to the best of my knowledge that defendant is not in such military service and is therefore not entitled to the rights and privileges provided under the Soldiers and Sailors Civil Relief Act of 1940, as amended.

That the above information is true to the best of my knowledge, information and belief, and based upon the books and business records of TARGET NATIONAL BANK.


Authorized Agent of TARGET NATIONAL BANK

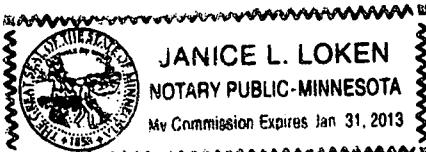
Subscribed and sworn to before
Me on 26th day of February, 2008



Notary Public

My commission expires: 1/31/13

4352376720113976
A144 PATENAUME & FELIX, A.P.C



The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that he is, ADAM GRIM, Assistant Secretary, of Target National Bank, Plaintiff Herein, that he 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 knowledge, information and belief.



ADAM GRIM
Authorized Agent of Target National Bank/Target Visa

4352376720113976
A144
PATENAUX & FELIX, A.P.C

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104475
NO: 08-1396-CD
SERVICES 1
COMPLAINT

PLAINTIFF: TARGET NATIONAL BANK/TARGET VISA
vs.
DEFENDANT: EMILY SMITH

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PATENAUME	23305	10.00
SHERIFF HAWKINS	PATENAUME	23305	29.21

S
FILED
0/230LH
DEC 26 2008

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

____ Day of _____ 2008



Chester A. Hawkins
Sheriff

FILED *RE*

JAN 16 2009

m 112-306

William A. Shaw
Prothonotary/Clerk of Courts

*CART w/notice to
Defn*

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

TARGET NATIONAL BANK

)

Plaintiff

) NO. 2008-1396-CD

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EMILY SMITH

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Defendant(s)

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)

**PRAECIPE FOR DEFAULT
JUDGMENT**

Filed on behalf of:
TARGET NATIONAL BANK

Counsel of Record for This Party:

Gregg L. Morris, Esquire
Pa I.D. #69006

Patenaude & Felix, A.P.C.
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

TARGET NATIONAL BANK)
)
 Plaintiff) NO. 2008-1396-CD
)
)
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 v.)
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 EMILY SMITH)
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)
 Defendant(s).)
)

PLAINTIFF'S PRAECIPE FOR DEFAULT JUDGMENT

TO: PROTHONOTARY

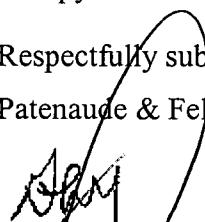
Please enter a judgment against the defendant, above named, for failure to file an Answer to Plaintiff's complaint.

Amount claimed in Complaint	\$2,525.24
Interest from February 19, 2008	\$0.00
Less payments received	\$0.00
Attorney's fees	\$0.00
TOTAL	\$2,525.24

With continuing interest on the principal amount of \$2,525.24, with interest at the legal rate, plus costs of suit.

I hereby certify that a written notice of intention to file this praecipe was mailed to the defendants and defendants' counsel (if known), after the default had occurred and at least ten (10) days prior to the date of the filing of this praecipe. A copy of the Notice is attached.

Respectfully submitted:
Patenaude & Felix, A.P.C.



Gregg L. Morris, Esquire
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

Date: January 07, 2009

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

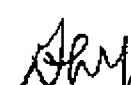
TARGET NATIONAL BANK)
)
 Plaintiff) NO. 2008-1396-CD
)
)
 v.)
)
)
 EMILY SMITH)
)
)
 Defendant(s))
)

PLAINTIFF'S AFFIDAVIT OF NON-MILITARY SERVICE AND MAILING OF
NOTICE PURSUANT TO PA.R.C.P. 1037(b)

COMMONWEALTH OF PENNSYLVANIA)
) SS.
 COUNTY OF CLEARFIELD)

Before me, the undersigned authority, a Notary Public in and for said County and State, personally appeared GREGG MORRIS, attorney for and authorized representative of Plaintiff, who being duly sworn according to law, deposes and states that the defendant(s), EMILY SMITH, is not in the military service of the United States of America to the best of his knowledge, information and belief and certifies that Notice of Intent to take Default Judgment was mailed in accordance with Pa.R.C.P.237.1, as evidenced by the attached copy.

Respectfully submitted:
Patenaude & Felix, A.P.C.

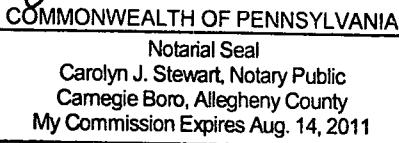


Gregg L. Morris, Esquire
213 E Main Street
Carnegie, PA 15106
(412) 429-7675

Date: January 07, 2009

Sworn to and subscribed before me this
12 day of Jan., 2009.


Notary Public



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

TARGET NATIONAL BANK)	
)	
Plaintiff)	NO. 2008-1396-CD
)	
)	
v.)	
)	
EMILY SMITH)	
)	
Defendant(s))	
)	

IMPORTANT NOTICE

Filed on behalf of:
TARGET NATIONAL BANK

Counsel of Record for This Party:

Gregg L. Morris, Esquire
Pa I.D. #69006

Patenaude & Felix, A.P.C.
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

TARGET NATIONAL BANK)
Plaintiff) NO. 2008-1396-CD
v.)
EMILY SMITH)
Defendant(s))

To: EMILY SMITH
208 HUMMINGBIRD RD
MORRISDALE PA 16858-9331

Date of Notice: December 29, 2008

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

YOU SHOULD TAKE THIS NOTICE TO A 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.

Clearfield County Courthouse
David S. Meholic, Court Administrator 230 East Market Street
Clearfield PA 16830
814-765-2641

Respectfully submitted
Patenaude & Felix, A.P.C.

S/

Date: December 29, 2008

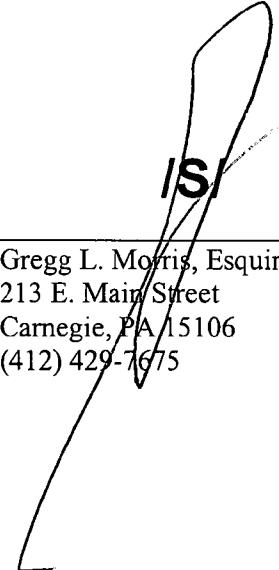
Gregg L. Morris, Esquire
213 E Main Street
Carnegie, PA 15106
(412) 429-7675

I, GREGG MORRIS, attorney for Plaintiff, TARGET NATIONAL BANK , hereby certify that a true and correct copy of foregoing document was served this date by ordinary mail upon the following:

Emily Smith
208 Hummingbird Rd
Morrisdale PA 16858-9331

Date: December 29, 2008

Gregg L. Morris, Esquire
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

TARGET NATIONAL BANK)
Plaintiff) NO. 2008-1396-CD
v.)
EMILY SMITH)
Defendant(s))

**NOTICE OF ORDER, DECREE
OR JUDGMENT**

Filed on behalf of:
TARGET NATIONAL BANK

Counsel of Record for This Party:

Gregg L. Morris, Esquire
Pa I.D. #69006

Patenaude & Felix, A.P.C.
213 E. Main Street
Carnegie, PA 15106
(412) 429-7675

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

TARGET NATIONAL BANK)
Plaintiff) NO. 2008-1396-CD
v.)
EMILY SMITH)
Defendant(s))

NOTICE OF ORDER, DECREE OR JUDGMENT
AGAINST EMILY SMITH ONLY

TO: ()Plaintiff (x)Defendant ()Garnishee ()Additional Defendant

You are hereby notified that the following Order, Decree, or Judgment has been entered against you on JAN. 16, 2009.

() Decree Nisi in Equity
() Final Decree in Equity
(X) Judgment of () Confession () Verdict () Court Order
(X) Default () Non-suit
() Non-Pros () Arbitration Award

(X) Judgment in the amount of \$2,525.24, plus costs.
() District Justice Transcript of Judgment in the amount of \$ _____, plus costs.
() If not satisfied within sixty (60) days, your motor vehicle operator's license will be suspended by the Department of Transportation.

Prothonotary

By

~~Deputy~~

If you have questions concerning the above, please Contact:

Name of Attorney: GREGG MORRIS, Esquire
213 East Main St
Carnegie PA 15106
(412)-429-7675