



FILED Any pd. \$95.00  
m/1:2764  
JUL 30 2008 1cc Sheriff

William A. Shaw  
Prothonotary/Clerk of Courts

Burton Neil & Associates, P.C.  
By: Derek C. Blasker, Esquire ID. NO. 202150  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
(610) 696-2120

Attorney for Plaintiff

CITIBANK (SOUTH DAKOTA), N.A. : IN THE COURT OF COMMON PLEAS  
701 East 60th Street N  
Sioux Falls, SD 57117

Plaintiff : CLEARFIELD COUNTY, PENNSYLVANIA

v.

CARRIE S COOK : NO. 08-1400-CD  
587 Guy Avenue, Du Bois PA 15801-3919  
Defendant : CIVIL ACTION - LAW

### Complaint - 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 (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 claim 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. 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.**

#### LAWYER REFERENCE AND INFORMATION SERVICE

David S. Meholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
Telephone No. 814-765-2641 Ext. 5982

C-16284

Burton Neil & Associates, P.C.  
By: Derek C. Blasker, Esquire ID. NO. 202150  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
(610) 696-2120

Attorney for Plaintiff

CITIBANK (SOUTH DAKOTA), N.A. : IN THE COURT OF COMMON PLEAS

701 East 60th Street N

Sioux Falls, SD 57117

Plaintiff : CLEARFIELD COUNTY, PENNSYLVANIA

v.

: NO.

CARRIE S COOK

587 Guy Avenue, Du Bois PA 15801-3919

Defendant : CIVIL ACTION - LAW

### **Complaint**

1. Plaintiff is CITIBANK (SOUTH DAKOTA), N.A., with place of business located at 701 East 60th Street North, Sioux Falls, South Dakota.

2. Defendant is Carrie S Cook, who resides at 587 Guy Avenue, Du Bois, Clearfield County, Pennsylvania.

3. Plaintiff is a national banking association, engaged in various types of banking business including consumer lending through the issuance of credit cards.

4. Plaintiff furnished consumer credit to the defendant by means of a credit card with account number ending in 3912 hereinafter referred to as the credit card account.

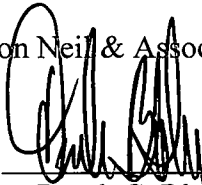
5. Plaintiff kept accurate running records of all debits and credits to the account.

6. Plaintiff mailed to defendant monthly statements for the account including the billing statement attached hereto as Exhibit A. The monthly statements accurately stated the previous balance, the debits and credits to the account for the prior billing period.

7. Before plaintiff mailed Exhibit A, defendant had for many months made payments on account of the billing statement or retained the statement without payment.

8. Defendant's actions as set forth above constituted an account stated between parties for the sum of \$1,872.57 which sum reflects the Exhibit A statement balance less credits, if any, which were applied subsequent to the date of Exhibit A.

Wherefore, plaintiff demands judgment against defendant for the sum of \$1,872.57, and the costs of this action.

Burton Neil & Associates, P.C.  
By:   
Derek C. Blasker, Esquire  
Attorney for Plaintiff

The law firm of Burton Neil & Associates, P.C. is a debt collector.

SITE:KC-CL TM:CO-5000 ACID:KCB0201  
05/31/08 20:00:30

Account Activity  
Nov 13-Dec 12, 2007

Payment Due Date:

**01/07/2008**

Payment must be received by 5:00 PM  
local time on the payment due date.

Minimum Amount Due:

**\$1,872.57**

Total New Balance:

**\$1,872.57**

Quick Reference

Total Credit Line \$1,500  
Available Credit Line \$0  
Cash Advance Limit \$500  
Available Cash Limit \$0

Important Account Information

Your late fee was based on your account balance as  
of the payment due date (12/06/07), which was  
\$1,748.74.

Help is available! Please call the toll-free number  
shown above to learn about our special payment  
options. Call Monday - Friday, 7 am to 9 pm, or  
Saturday, 8 am to 5 pm, Central Time. Please give  
us the opportunity to assist you.

1 of 2

date paid \_\_\_\_\_ amount paid \_\_\_\_\_ check # \_\_\_\_\_

Detach and follow payment instructions on reverse

Make check payable to: Citi Cards

Total New Balance:

**\$1,872.57**

Minimum Amount Due:

**\$1,872.57**

Payment Due Date:

**01/07/2008**

000000 MC 32 A 0  
CARRIE S COOK  
587 GUY AVE  
DU BOIS PA 15801-3919

Account Number:  
0421-3912  
Amount Enclosed:

C-16284

Payment must be received by 5:00 PM  
local time on the payment due date.

CITI CARDS  
P.O. BOX 182564  
COLUMBUS, OH 43218-2564

EXHIBIT

A

citicards.com  
Account Member  
CARRIE S COOK  
Account Number  
0421-3912  
How to Reach Us  
1-800-866-9900  
Customer Service  
BOX 6500  
SIOUX FALLS, SD  
57117

At a Glance

Previous Balance	Amount Over Credit Line	Past Due	Finance Charges	Total New Balance
\$1,748.74	\$372.57	\$360.91	\$45.83	\$1,872.57

Standard Purchases

Sale	Post	Description	Amount
12/12	LATE FEE - NOV PAYMENT PAST DUE		39.00
00000000	66	0000	0000000000
12/12	OVER CREDIT LIMIT FEE		39.00
00000000	62	0000	0000000000
12/12	PURCHASES*FINANCE CHARGE*PERIODIC RATE		31.86
00000000	84	0000	0000000000

Standard Advances

Sale	Post	Description	Amount
12/12	ADVANCES*FINANCE CHARGE*PERIODIC RATE		13.97
00000000	84	0000	0000000000

Account Summary

Previous Balance	(+) Purchases & Advances	(-) Payments & Credits	(+) FINANCE CHARGE	(=) New Balance
1,215.79	78.00	0.00	31.86	1,325.65
Advances 532.95	0.00	0.00	13.97	546.92
Total 1,748.74	78.00	0.00	45.83	1,872.57

CARRIE S COOK  
3912

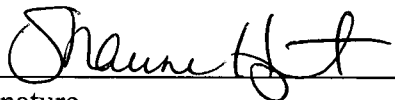
How to Reach Us  
1-800-866-9900  
Customer Service  
BOX 6500  
SIOUX FALLS, SD 57117  
Access your account [online.citicards.com](http://online.citicards.com)

Rate Summary		Days This Billing Period: 30		
	Balance Subject to Finance Charge	Periodic Rate	Nominal APR	ANNUAL PERCENTAGE RATE
PURCHASES				
Standard Purch	1,231.12	0.08627%(D)	31.490%	31.490%
ADVANCES				
Standard Adv	539.67	0.08627%(D)	31.490%	31.490%

## Verification

**Shauna Houghton**

I, \_\_\_\_\_ am an employee of Citicorp Credit Services, Inc., (USA) which is by contract the service provider for plaintiff CITIBANK (SOUTH DAKOTA), N.A. retained to perform services on its behalf. I am authorized to make this verification as attorney-in-fact for plaintiff under powers of attorney from plaintiff to Citicorp Credit Services, Inc. (USA) and to me. The foregoing averments of fact in the within pleading are true and correct to the best of my knowledge, information and belief. I understand that the statements made herein are subject to the penalties of 18 Pa. C.S. Section 4904, relating to unsworn falsification to the authorities.

✓   
Signature

**Shauna Houghton**

**C-16284**

Carrie S Cook

Account number ending in 3912  
1000

## IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1400-CD

CITIBANK (SOUTH DAKOTA) N.A.

vs

CARRIE S. COOK

SERVICE # 1 OF 1

**FILED**  
09/09/08  
AUG 14 2008William A. Shaw  
Prothonotary/Clerk of Courts

## COMPLAINT

SERVE BY: 08/29/2008

HEARING:

PAGE: 104477

DEFENDANT: CARRIE S. COOK  
ADDRESS: 587 GUY AVENUE  
DUBOIS, PA 15801

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

8/6/08 - Def Does not live @ above address acc to ex-husband  
AND Does not live @ prior residence 214 S Ave.SHERIFF'S RETURN

NOW, 8-13-08 AT 10:30 (AM) PM SERVED THE WITHIN

COMPLAINT ON CARRIE S. COOK, DEFENDANT

BY HANDING TO CARRIE COOK, Defendant

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

ADDRESS SERVED 204 South Ave Dubois, Pa. 15801

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

COMPLAINT FOR CARRIE S. COOK

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

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

I MAKE RETURN OF NOT FOUND AS TO CARRIE S. COOK

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

SWORN TO BEFORE ME THIS

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

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Jerome M. Nestler  
Deputy SignatureJerome M. Nestler  
Print Deputy Name



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIBANK (SOUTH DAKOTA), N.A.  
701 East 60th Street N  
Sioux Falls, SD 57117

Plaintiff(s)

v.

CARRIE S COOK  
587 Guy Avenue  
Du Bois PA 15801-3919

Defendant(s)

CIVIL DIVISION, ARBITRATION  
AND STATUTORY APPEALS ONLY

CASE NO. 08-1400-CD

TYPE OF PLEADING: Praecipe

CODE AND CLASSIFICATION:

FILED ON BEHALF OF: Plaintiff  
CITIBANK (SOUTH DAKOTA), N.A.  
(Name of Party, indicate plaintiff or defendant)

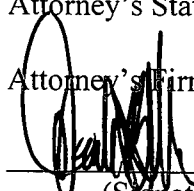
NAME, ADDRESS AND TELEPHONE OF:

X Counsel of Record  
Individual, if pro se

Derek C. Blasker, Esquire  
Burton Neil & Associates, P.C.  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
Telephone: 610-696-2120  
**email: litigation@burt-law.com**

Attorney's State ID# 202150

Attorney's Firm ID# \_\_\_\_\_

  
(Signature)

**FILED** 1cc + 1 Cert of  
m/12:05pm disc issued to  
SEP 18 2008 Atty Blasker

William A. Shaw  
Prothonotary/Clerk of Courts

Burton Neil & Associates, P.C.  
By: Derek C. Blasker, Esquire ID. NO. 202150  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
610-696-2120  
Attorney for Plaintiff

CITIBANK (SOUTH DAKOTA), N.A.  
Plaintiff

v.

CARRIE S COOK  
Defendant

: IN THE COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY, PENNSYLVANIA  
:  
: NO. 08-1400-CD  
:  
: CIVIL ACTION - LAW

**Praeipce to Discontinue**

To the Prothonotary:

Kindly discontinue the above-captioned action without prejudice.

Burton Neil & Associates, P.C.

By: 

Derek C. Blasker, Esquire  
Attorney for Plaintiff

The law firm of Burton Neil & Associates is a debt collector.

C-16284

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

Citibank (South Dakota), N.A.

Vs.  
Carrie S. Cook

No. 2008-01400-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 September 18, 2008, marked:

Discontinued without prejudice

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

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 18th day of September A.D. 2008.



LM

William A. Shaw, Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA  
(CIVIL DIVISION)

CITIBANK (South Dakota) N.A.  
Plaintiff

vs.

CARRIE S. COOK,  
Defendant

No. 08-1400 C.D.

Type of Pleading: Suggestion of Bankruptcy

Filed on behalf of: Carrie S. Cook, Defendant

Counsel of Record for this party:

HOPKINS HELTZEL LLP

DAVID J. HOPKINS, ESQUIRE  
Attorney at Law  
Supreme Court No. 42519

LEA ANN HELTZEL, ESQUIRE  
Attorney at Law  
Supreme Court No. 83998

100 Meadow Lane, Suite 5  
DuBois, Pennsylvania 15801

(814) 375-0300

FILED  
01/10/2008  
SEP 24 2008

William A. Shaw  
Prothonotary/Clerk of Courts

ICC  
Amy Hopkins  
610

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA  
(CIVIL DIVISION)

CITIBANK (South Dakota) N.A.	:	
Plaintiff	:	No. 08-1400 C.D.
	:	
vs.	:	
	:	
CARRIE S. COOK,	:	
Defendant	:	

**SUGGESTION OF BANKRUPTCY**

TO THE PROTHONOTARY:

Please take note that on the 12th day of September, 2008, Carrie S. Cook, filed a Petition under Chapter 7 of the United States Bankruptcy Code with the United States Bankruptcy Court for the Western District of Pennsylvania filed to Docket No. 08-71024.

Respectfully submitted,

HOPKINS HELTZEL LLP



David J. Hopkins, Esquire  
Attorney for Defendant

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA  
(CIVIL DIVISION)

CITIBANK (South Dakota) N.A.  
Plaintiff

No. 08-1400 C.D.

vs.

CARRIE S. COOK,  
Defendant

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of Suggestion of Bankruptcy, filed on behalf of Defendant, Carrie S. Cook, was served on the 24th day of September, 2008, on all counsel of record by first-class mail, postage prepaid addressed as follows:

Derek C. Blasker, Esquire  
Burton Neil & Associates, P.C.  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380

HOPKINS HELTZEL LLP



David J. Hopkins, Esquire  
Attorney for Defendant

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104477  
NO: 08-1400-CD  
SERVICES 1  
COMPLAINT

PLAINTIFF: CITIBANK (SOUTH DAKOTA) N.A.  
vs.  
DEFENDANT: CARRIE S. COOK

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	NEIL	044007	10.00
SHERIFF HAWKINS	NEIL	044007	62.46

5  
**FILED**  
012:30cm  
DEC 26 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

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

So Answers,



Chester A. Hawkins  
Sheriff