

08-1648-CD  
Asset Acceptance vs Michael Nevling

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ACCEPTANCE LLC  
PO Box 2036  
Warren, MI 48090

CIVIL ACTION

Plaintiff

vs.

MICHAEL L NEVLING  
PO BOX 100  
WESTOVER PA 16692-0100

Defendant

NO:

2008-1648-CD

FILED

SEP -2 2008

William A. Shaw  
Prothonotary/Clerk of Courts

10/12/35 LM  
ICC ATTY  
ICC Shff

**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 to Defend 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 ON AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT REDUCED FEE OR NO FEE.

MIDPENN LEGAL SERVICES  
211 1/2 E LOCUST STREET  
CLEARFIELD, PA 16830  
814-765-9646

October 16, 2008 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service..

Deputy Prothonotary

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ACCEPTANCE LLC :  
PO Box 2036 : CIVIL ACTION  
Warren, MI 48090 :

Plaintiff :

vs. :

NO:

MICHAEL L NEVLING :  
PO BOX 100 :  
WESTOVER PA 16692-0100 :

Defendant :

---

**COMPLAINT**

Plaintiff, ASSET ACCEPTANCE LLC , by and through its attorneys, Edwin A. Abrahamsen & Associates, P.C., complains of the Defendant as follows:

1. Plaintiff, ASSET ACCEPTANCE LLC , (hereinafter "Plaintiff") is a Michigan corporation with a principal place of business located at PO Box 2036 Warren, MI 48090.
2. The Defendant MICHAEL L NEVLING (hereinafter "Defendant") is an adult individual residing at PO BOX 100 WESTOVER PA 16692-0100.
3. At all relevant times herein, Plaintiff was engaged in the business of debt purchase and collection.
4. Defendant applied for and received a credit card issued by HSBC Consumer Lending (US with the account number 71170700618530.
5. The within account was sold by HSBC Consumer Lending (US to ASSET ACCEPTANCE, LLC for valuable consideration and all rights under said accounts were assigned to ASSET ACCEPTANCE, LLC. (See, Bill of Sale, Affidavit and Assignment attached hereto as

Exhibit "A.")

6. Use of the HSBC Consumer Lending (US credit card was subject to the terms of the Cardmember Agreement, a copy of which was sent to the Defendant along with the credit card. (See, Cardmember Agreement attached hereto as Exhibit "B.")

7. Defendant used the HSBC Consumer Lending (US credit card account number 71170700618530, for purchases, cash advances and/or balance transfers.

8. The Defendant was mailed account statements relative to the Defendant's use of the subject credit card. (See, Card Statements attached hereto as Exhibit "C.")

9. The Defendant defaulted under the terms of the Agreement by failing and refusing to make monthly payments on the account as they became due.

10. The account became delinquent on .

11. The principal amount was \$21,591.01 at the time it was received by Plaintiff.

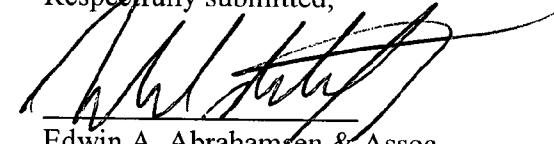
12. Pursuant to the account agreement, any unpaid balance accrues interest at the rate of 22.

13. The total amount due and owing the Plaintiff including interest, is \$33,277.48.

14. Pursuant to the terms of the Agreement, Defendant is liable to Plaintiff for court costs and reasonable attorney's fees.

WHEREFORE, Plaintiff requests judgment in its favor and against Defendant in the amount of \$33,277.48 plus costs of suit, reasonable attorneys' fees and any other relief as the Court deems just and appropriate.

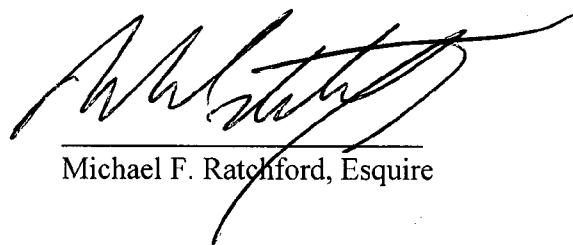
Respectfully submitted,



Edwin A. Abrahamsen & Assoc.  
Michael F. Ratchford, Esquire  
Heather K. Woodruff, Esquire  
Attorney I.D. Nos.: 86285/207805  
1729 Pittston Avenue  
Scranton, PA 18505  
[mratchford@eaa-law.com](mailto:mratchford@eaa-law.com)  
[hwoodruff@eaa-law.com](mailto:hwoodruff@eaa-law.com)

**VERIFICATION**

I, Michael F. Ratchford, attorney for Plaintiff, ASSET ACCEPTANCE LLC , am fully familiar with the facts set forth in the within Complaint and am authorized to make this Verification on behalf of Plaintiff. I Verify that the facts set forth in the within allegations are true and correct to the best of my knowledge, knowing that any false statements are punishable by law pursuant to 18 C.S.A. 4904.



A handwritten signature in black ink, appearing to read "Michael F. Ratchford", is written over a horizontal line. The signature is fluid and cursive.

Michael F. Ratchford, Esquire

# Exhibit A

STATE OF MICHIGAN )  
COUNTY OF MACOMB ) ss  
ASSET ACCEPTANCE, LLC )  
Plaintiff, )  
vs )  
MICHAEL L NEVLING JAMIE NEVLING )  
Defendant, )  
I, PATRICK BRENNAN being first duly sworn deposes and states:

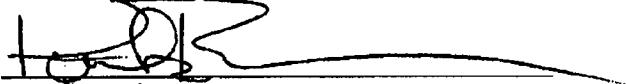
That I am the Supervisor of ASSET ACCEPTANCE, LLC a Limited Liability company organized and existing under the laws of the State of Delaware and doing business at P.O. BOX 2041, WARREN, MI 48090.

That there is justly due and owing on the account, the sum of \$31976.10 representing the charged off amount and interest.

That the said account originally with HSBC CONSUMER LENDING USA/, account number 71170700618530, has been purchased by ASSET ACCEPTANCE, LLC, who now owns said account and has all rights connected therewith including the right to institute this action.

That we have been unable to determine if the Defendant is in the military service of the United States of America. Further, we are unable to determine if the Defendant is entitled to rights and privileges provided under the Servicemembers Civil Relief Act.

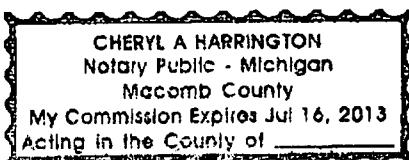
Dated this 21st day of May, 2008.



Supervisor

Subscribed and sworn to before me, a Notary Public for the State of Michigan, the 21st of May, 2008 as certified by my hand as set forth immediately below.

Cheryl A. Harrington  
Notary Public



0606

# Exhibit B



## ASSET ACCEPTANCE LLC

P.O. Box 2036  
Warren, MI 48090

MICHAEL L NEVLING JAMIE NEVLING  
PO BOX 100  
WESTOVER,PA 16692-0100

ACCOUNT NUMBER	CURRENT BALANCE
71170700618530	\$31976.10
STATEMENT DATE	DUE DATE
MAY 21 2008	DUE

ACCOUNT NUMBER	DATE OF LAST PAYMENT
71170700618530	08/11/05

DATE	REFERENCE NO	ACCOUNT INFORMATION	BALANCE DUE
MAY 21 2008	33791143	BALANCE DUE ASSET ACCEPTANCE LLC, A LIMITED LIABILITY COMPANY ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF DELAWARE, ASSIGNEE OF 71170700618530 P.O. Box 2036, Warren, MI 48090	\$31976.10

DATE OF DELINQUENCY	PURCHASED ON	CHARGE OFF AMOUNT*	INTEREST RATE
05/15/05	08/03/07	\$21591.01	22.00%

SERVICE ADDRESS (IF APPLICABLE)	INTEREST DUE AS OF MAY 21 2008
	\$10385.09

\*For purposes of this Statement only, Charge Off Amount reflects credits for payments received by Asset, if any.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

33791143  
1059 EDWIN A ABRAHAMS

~~STICKINDEX~~

**FILED**

**SEP -2 2008**

William A. Shaw  
Prothonotary/Clerk of Courts

**In The Court of Common Pleas of Clearfield County, Pennsylvania**

Service # 1 of 1 Services

Sheriff Docket # **104601**

ASSET ACCEPTANCE LLC

Case # 08-1648-CD

vs.

MICHAEL L. NEVLING

TYPE OF SERVICE COMPLAINT

**SHERIFF RETURNS**

NOW September 08, 2008 RETURNED THE WITHIN COMPLAINT "NOT SERVED" AS TO MICHAEL L. NEVLING, DEFENDANT. FILED IN WRONG COUNTY ACCORDING TO ATTORNEY OFFICE

SERVED BY: /

**FILED**  
01240301  
SEP 09 2008  
CS

**Return Costs**

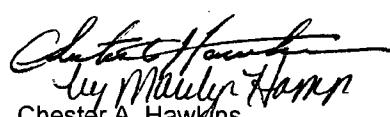
PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	ABRAHAMSEN	014038	10.00
SHERIFF HAWKINS	ABRAHAMSEN	014038	14.00

William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before me This

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

So Answers,

  
Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ACCEPTANCE LLC :  
PO Box 2036 : CIVIL ACTION  
Warren, MI 48090 :  
Plaintiff :  
vs. :  
MICHAEL L NEVLING :  
PO BOX 100 :  
WESTOVER PA 16692-0100 :  
Defendant :  
NO: 2008-1648-CD  
hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.  
SEP -2 2008  
Attest. *Wm. C. Brown*  
Prothonotary/  
Clerk of Courts

**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 to Defend 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 ON AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT REDUCED FEE OR NO FEE.

MIDPENN LEGAL SERVICES  
211 1/2 E LOCUST STREET  
CLEARFIELD, PA 16830  
814-765-9646

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ACCEPTANCE LLC :  
PO Box 2036 : CIVIL ACTION  
Warren, MI 48090 :

Plaintiff :  
:  
:  
:  
vs. :  
:  
:  
MICHAEL L NEVLING : NO:  
PO BOX 100 :  
WESTOVER PA 16692-0100 :  
Defendant :  
:  
:

---

**COMPLAINT**

Plaintiff, ASSET ACCEPTANCE LLC , by and through its attorneys, Edwin A. Abrahamsen & Associates, P.C., complains of the Defendant as follows:

1. Plaintiff, ASSET ACCEPTANCE LLC , (hereinafter "Plaintiff") is a Michigan corporation with a principal place of business located at PO Box 2036 Warren, MI 48090.
2. The Defendant MICHAEL L NEVLING (hereinafter "Defendant") is an adult individual residing at PO BOX 100 WESTOVER PA 16692-0100.
3. At all relevant times herein, Plaintiff was engaged in the business of debt purchase and collection.

4. Defendant applied for and received a credit card issued by HSBC Consumer Lending (US with the account number 71170700618530.
5. The within account was sold by HSBC Consumer Lending (US to ASSET ACCEPTANCE, LLC for valuable consideration and all rights under said accounts were assigned to ASSET ACCEPTANCE, LLC. (See, Bill of Sale, Affidavit and Assignment attached hereto as

Exhibit "A.")

6. Use of the HSBC Consumer Lending (US credit card was subject to the terms of the Cardmember Agreement, a copy of which was sent to the Defendant along with the credit card. (See, Cardmember Agreement attached hereto as Exhibit "B.")

7. Defendant used the HSBC Consumer Lending (US credit card account number 71170700618530, for purchases, cash advances and/or balance transfers.

8. The Defendant was mailed account statements relative to the Defendant's use of the subject credit card. (See, Card Statements attached hereto as Exhibit "C.")

9. The Defendant defaulted under the terms of the Agreement by failing and refusing to make monthly payments on the account as they became due.

10. The account became delinquent on .

11. The principal amount was \$21,591.01 at the time it was received by Plaintiff.

12. Pursuant to the account agreement, any unpaid balance accrues interest at the rate of 22.

13. The total amount due and owing the Plaintiff including interest, is \$33,277.48.

14. Pursuant to the terms of the Agreement, Defendant is liable to Plaintiff for court costs and reasonable attorney's fees.

WHEREFORE, Plaintiff requests judgment in its favor and against Defendant in the amount of \$33,277.48 plus costs of suit, reasonable attorneys' fees and any other relief as the Court deems just and appropriate.

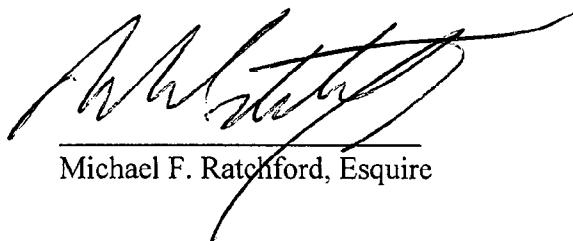
Respectfully submitted,



Edwin A. Abrahamsen & Assoc.  
Michael F. Ratchford, Esquire  
Heather K. Woodruff, Esquire  
Attorney I.D. Nos.: 86285/207805  
1729 Pittston Avenue  
Scranton, PA 18505  
[mratchford@eaa-law.com](mailto:mratchford@eaa-law.com)  
[hwoodruff@eaa-law.com](mailto:hwoodruff@eaa-law.com)

**VERIFICATION**

I, Michael F. Ratchford, attorney for Plaintiff, ASSET ACCEPTANCE LLC , am fully familiar with the facts set forth in the within Complaint and am authorized to make this Verification on behalf of Plaintiff. I Verify that the facts set forth in the within allegations are true and correct to the best of my knowledge, knowing that any false statements are punishable by law pursuant to 18 C.S.A. 4904.



Michael F. Ratchford, Esquire

# Exhibit A

STATE OF MICHIGAN )  
COUNTY OF MACOMB ) ss  
ASSET ACCEPTANCE, LLC )  
Plaintiff, )  
vs )  
MICHAEL L NEVLING JAMIE NEVLING )  
Defendant, )  
I, PATRICK BRENNAN being first duly sworn deposes and states:

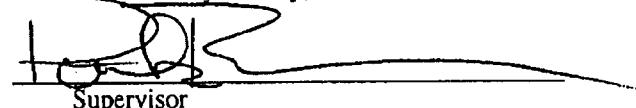
That I am the Supervisor of ASSET ACCEPTANCE, LLC a Limited Liability company organized and existing under the laws of the State of Delaware and doing business at P.O. BOX 2041, WARREN, MI 48090.

That there is justly due and owing on the account, the sum of \$31976.10 representing the charged off amount and interest.

That the said account originally with HSBC CONSUMER LENDING USA, account number 71170700618530, has been purchased by ASSET ACCEPTANCE, LLC, who now owns said account and has all rights connected therewith including the right to institute this action.

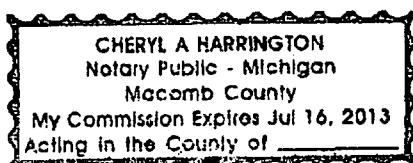
That we have been unable to determine if the Defendant is in the military service of the United States of America. Further, we are unable to determine if the Defendant is entitled to rights and privileges provided under the Servicemembers Civil Relief Act.

Dated this 21st day of May, 2008.

  
Supervisor

Subscribed and sworn to before me, a Notary Public for the State of Michigan, the 21st of May, 2008 as certified by my hand as set forth immediately below.

Cheryl A. Harrington  
Notary Public



# Exhibit B



MICHAEL L NEVLING JAMIE NEVLING  
PO BOX 100  
WESTOVER,PA 16692-0100

ACCOUNT NUMBER	CURRENT BALANCE
71170700618530	\$31976.10
STATEMENT DATE	DUUE DATE
MAY 21 2008	DUUE

ACCOUNT NUMBER	DATE OF LAST PAYMENT
71170700618530	08/11/05

DATE	REFERENCE NO	ACCOUNT INFORMATION	BALANCE DUE
MAY 21 2008	33791143	BALANCE DUE ASSET ACCEPTANCE LLC, A LIMITED LIABILITY COMPANY ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF DELAWARE, ASSIGNEE OF 71170700618530 P.O. Box 2036, Warren, MI 48090	\$31976.10

DATE OF DELINQUENCY	PURCHASED ON	CHARGE OFF AMOUNT*	INTEREST RATE
05/15/05	08/03/07	\$21591.01	22.00%

SERVICE ADDRESS (IF APPLICABLE)	INTEREST DUE AS OF MAY 21 2008
	\$10385.09

\*For purposes of this Statement only, Charge Off Amount reflects credits for payments received by Asset, if any.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

33791143  
1059 EDWIN A ABRAHAMS

ASSET ACCEPTANCE LLC : In the Court of Common Pleas of  
P.O. Box 2036 : CLEARFIELD County, Pennsylvania  
Warren MI 48090-2036 Plaintiff : Civil Division  
vs. :  
MICHAEL L NEVLING JAMIE NEVLING :  
1655 FOWLER HOLLOW LN : Praecipe to Reinstate Civil Complaint  
PORT MATILDA PA 16870-9110 :  
Defendant :  
:

To the Prothonotary of CLEARFIELD County Pennsylvania:

Please enter the above Praecipe to Reinstate the Civil Complaint.

Thank you,



Michael F. Ratchford, Esquire  
Edwin A. Abrahamsen & Associates, P.C.  
Lawyer ID # 86285

5 **FILED** Atty pd. 7.00  
M/11/8/01  
OCT 16 2008  
i CC#1  
William A. Shaw  
Prothonotary/Clerk of Court  
Reinstated  
to Sheriff

Sworn and subscribed before me on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

Jennifer Loeh, Notary Public

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ACCEPTANCE LLC : CIVIL ACTION  
PO Box 2036 :  
Warren, MI 48090 :  
Plaintiff :  
vs. : 2008-1648-CD  
MICHAEL L NEVLING : I hereby certify this to be a true  
PO BOX 100 : and attested copy of the original  
WESTOVER PA 16692-0100 : statement filed in this case.  
Defendant : NO: SEP. -2 2008  
Attest: *William B. Prothonotary/Clerk of Courts*

**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 to Defend 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 ON AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT REDUCED FEE OR NO FEE.

MIDPENN LEGAL SERVICES  
211 1/2 E LOCUST STREET  
CLEARFIELD, PA 16830  
814-765-9646

*MAS-Dee*

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ACCEPTANCE LLC :  
PO Box 2036 : CIVIL ACTION  
Warren, MI 48090 :

Plaintiff :  
:  
:  
:  
vs. :  
:  
:  
MICHAEL L NEVLING : NO:  
PO BOX 100 :  
WESTOVER PA 16692-0100 :  
Defendant :  
:  
:

---

**COMPLAINT**

Plaintiff, ASSET ACCEPTANCE LLC , by and through its attorneys, Edwin A. Abrahamsen & Associates, P.C., complains of the Defendant as follows:

1. Plaintiff, ASSET ACCEPTANCE LLC , (hereinafter "Plaintiff") is a Michigan corporation with a principal place of business located at PO Box 2036 Warren, MI 48090.
2. The Defendant MICHAEL L NEVLING (hereinafter "Defendant") is an adult individual residing at PO BOX 100 WESTOVER PA 16692-0100.
3. At all relevant times herein, Plaintiff was engaged in the business of debt purchase and collection.
4. Defendant applied for and received a credit card issued by HSBC Consumer Lending (US with the account number 71170700618530.
5. The within account was sold by HSBC Consumer Lending (US to ASSET ACCEPTANCE, LLC for valuable consideration and all rights under said accounts were assigned to ASSET ACCEPTANCE, LLC. (See, Bill of Sale, Affidavit and Assignment attached hereto as

Exhibit "A.")

6. Use of the HSBC Consumer Lending (US credit card was subject to the terms of the Cardmember Agreement, a copy of which was sent to the Defendant along with the credit card. (See, Cardmember Agreement attached hereto as Exhibit "B.")

7. Defendant used the HSBC Consumer Lending (US credit card account number 71170700618530, for purchases, cash advances and/or balance transfers.

8. The Defendant was mailed account statements relative to the Defendant's use of the subject credit card. (See, Card Statements attached hereto as Exhibit "C.")

9. The Defendant defaulted under the terms of the Agreement by failing and refusing to make monthly payments on the account as they became due.

10. The account became delinquent on .

11. The principal amount was \$21,591.01 at the time it was received by Plaintiff.

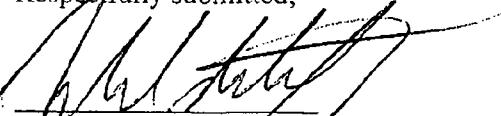
12. Pursuant to the account agreement, any unpaid balance accrues interest at the rate of 22.

13. The total amount due and owing the Plaintiff including interest, is \$33,277.48.

14. Pursuant to the terms of the Agreement, Defendant is liable to Plaintiff for court costs and reasonable attorney's fees.

WHEREFORE, Plaintiff requests judgment in its favor and against Defendant in the amount of \$33,277.48 plus costs of suit, reasonable attorneys' fees and any other relief as the Court deems just and appropriate.

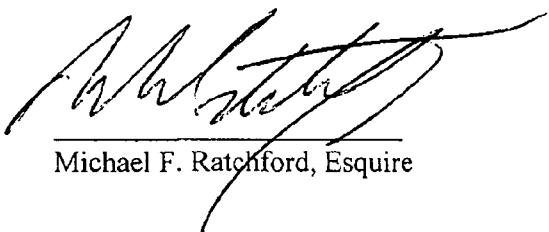
Respectfully submitted,



Edwin A. Abrahamsen & Assoc.  
Michael F. Ratchford, Esquire  
Heather K. Woodruff, Esquire  
Attorney I.D. Nos.: 86285/207805  
1729 Pittston Avenue  
Scranton, PA 18505  
[mratchford@eaa-law.com](mailto:mratchford@eaa-law.com)  
[hwoodruff@eaa-law.com](mailto:hwoodruff@eaa-law.com)

**VERIFICATION**

I, Michael F. Ratchford, attorney for Plaintiff, ASSET ACCEPTANCE LLC , am fully familiar with the facts set forth in the within Complaint and am authorized to make this Verification on behalf of Plaintiff. I Verify that the facts set forth in the within allegations are true and correct to the best of my knowledge, knowing that any false statements are punishable by law pursuant to 18 C.S.A. 4904.



Michael F. Ratchford, Esquire

# Exhibit A

STATE OF MICHIGAN      )  
                            )      ss  
COUNTY OF MACOMB      )  
ASSET ACCEPTANCE, LLC    )  
Plaintiff,                )  
vs                        )  
MICHAEL L NEVLING JAMIE NEVLING    )  
Defendant,                )  
I, PATRICK BRENNAN being first duly sworn deposes and states:

That I am the Supervisor of ASSET ACCEPTANCE, LLC a Limited Liability company organized and existing under the laws of the State of Delaware and doing business at P.O. BOX 2041, WARREN, MI 48090.

That there is justly due and owing on the account, the sum of \$31976.10 representing the charged off amount and interest.

That the said account originally with HSBC CONSUMER LENDING USA/, account number 71170700618530, has been purchased by ASSET ACCEPTANCE, LLC, who now owns said account and has all rights connected therewith including the right to institute this action.

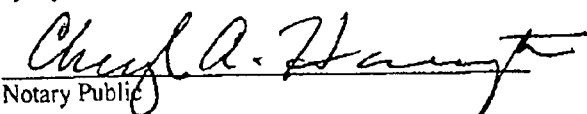
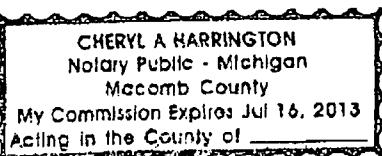
That we have been unable to determine if the Defendant is in the military service of the United States of America. Further, we are unable to determine if the Defendant is entitled to rights and privileges provided under the Servicemembers Civil Relief Act.

Dated this 21st day of May, 2008.



Supervisor

Subscribed and sworn to before me, a Notary Public for the State of Michigan, the 21st of May, 2008 as certified by my hand as set forth immediately below.

  
Notary Public

0606

# Exhibit B



ACCOUNT NUMBER	CURRENT BALANCE
71170700618530	\$31976.10
STATEMENT DATE	DUE DATE
MAY 21 2008	DUE

MICHAEL L NEVLING JAMIE NEVLING  
PO BOX 100  
WESTOVER, PA 16692-0100

ACCOUNT NUMBER	DATE OF LAST PAYMENT
71170700618530	08/11/05

DATE	REFERENCE NO	ACCOUNT INFORMATION	BALANCE DUE
MAY 21 2008	33791143	BALANCE DUE ASSET ACCEPTANCE LLC, A LIMITED LIABILITY COMPANY ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF DELAWARE, ASSIGNEE OF 71170700618530 P.O. Box 2036, Warren, MI 48090	\$31976.10

DATE OF DELINQUENCY	PURCHASED ON	CHARGE OFF AMOUNT*	INTEREST RATE
05/15/05	08/03/07	\$21591.01	22.00%

SERVICE ADDRESS (IF APPLICABLE)	INTEREST DUE AS OF MAY 21 2008
	\$10385.09

\*For purposes of this Statement only, Charge Off Amount reflects credits for payments received by Asset, if any.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

33791143  
1059 EDWIN A ABRAHAMS

Date: 9/2/2008  
Time: 12:33 PM

Clearfield County Court of Common Pleas .  
Receipt

NO. 1925689  
Page 1 of 1

Received of: Ratchford, Michael F. (attorney for Asse \$ 95.00

Ninety-Five and 00/100 Dollars

Case:	Plaintiff:	Amount
2008-01648-CD	Asset Acceptance LLCvs.Michael	
Civil Complaint		95.00
Total:		95.00

Check: 014037

Payment Method:	Check	William A. Shaw, Prothonotary/Clerk of Cou
Amount Tendered:	95.00	
Change Returned:	0.00	By: _____
Clerk:	LMILLER	Deputy Clerk

**In The Court of Common Pleas of Clearfield County, Pennsylvania**

Service # 1 of 1 Services

Sheriff Docket # **104810**

ASSET ACCEPTANCE LLC

Case # 08-1648-CD

vs.

MICHAEL L. NEVLING

TYPE OF SERVICE REINSTATED COMPLAINT

**SHERIFF RETURNS**

NOW November 17, 2008 RETURNED THE WITHIN REINSTATED COMPLAINT "NOT SERVED, TIME EXPIRED" AS TO MICHAEL L. NEVLING, DEFENDANT. WESTOVER ADDRESS, PRAECIPE HAD TWO DEFTS & PORT MATILDA ADDRESS

SERVED BY: /

**Return Costs**

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	ABRAHAMSEN	018742	10.00
SHERIFF HAWKINS	ABRAHAMSEN	018742	5.00

*S*  
**FILED**  
072306  
NOV 18 2008  
W.A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before me This

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

So Answers,

*Chester A. Hawkins*  
by *Marilyn Harker*  
Chester A. Hawkins  
Sheriff

ASSET ACCEPTANCE LLC	:	In the Court of Common Pleas of
P.O. Box 2036	:	CLEARFIELD County, Pennsylvania
Warren MI 48090-2036	:	Civil Division
Plaintiff		
vs.	:	
	:	
	:	NO: <u>2008-1648-CD</u>
	:	
	:	
MICHAEL L NEVLING JAMIE NEVLING	:	
1655 FOWLER HOLLOW LN	:	Praecipe to Reinstate Civil Complaint
PORT MATILDA PA 16870-9110	:	
Defendant		
	:	
	:	
	:	
	:	

---

To the Prothonotary of CLEARFIELD County Pennsylvania:

Please enter the above Praecipe to Reinstate the Civil Complaint.

Thank you,



Michael F. Ratchford, Esquire  
 Edwin A. Abrahamsen & Associates, P.C.  
 Lawyer ID # 86285

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

OCT 16 2008

Attest.



William L. Loeh  
 Prothonotary/  
 Clerk of Courts

Sworn and subscribed before me on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

---

Jennifer Loeh, Notary Public

10108 Document  
Reinstated/Reissued to Sheriff ~~Attorney~~  
for service.

  
Prothonotary

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ACCEPTANCE LLC  
PO Box 2036  
Warren, MI 48090

CIVIL ACTION

Plaintiff

vs.

MICHAEL L NEVLING  
PO BOX 100  
WESTOVER PA 16692-0100

Defendant

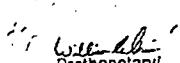
2008-1648-CJ

NO:

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

SEP. -2 2008

Attest.

  
Prothonotary/  
Clerk of Courts

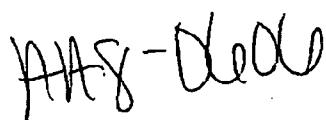
**NOTICE TO DEFEND**

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 to Defend 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 ON AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT REDUCED FEE OR NO FEE.

MIDPENN LEGAL SERVICES  
211 1/2 E LOCUST STREET  
CLEARFIELD, PA 16830  
814-765-9646

  
MAS-Dee

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ACCEPTANCE LLC :  
PO Box 2036 : CIVIL ACTION  
Warren, MI 48090 :

Plaintiff :

vs. :

NO:

MICHAEL L NEVLING :  
PO BOX 100 :  
WESTOVER PA 16692-0100 :

Defendant :

COMPLAINT

Plaintiff, ASSET ACCEPTANCE LLC , by and through its attorneys, Edwin A. Abrahamsen & Associates, P.C., complains of the Defendant as follows:

1. Plaintiff, ASSET ACCEPTANCE LLC , (hereinafter "Plaintiff") is a Michigan corporation with a principal place of business located at PO Box 2036 Warren, MI 48090.
2. The Defendant MICHAEL L NEVLING (hereinafter "Defendant") is an adult individual residing at PO BOX 100 WESTOVER PA 16692-0100.
3. At all relevant times herein, Plaintiff was engaged in the business of debt purchase and collection.

4. Defendant applied for and received a credit card issued by HSBC Consumer Lending (US with the account number 71170700618530.
5. The within account was sold by HSBC Consumer Lending (US to ASSET ACCEPTANCE, LLC for valuable consideration and all rights under said accounts were assigned to ASSET ACCEPTANCE, LLC. (See, Bill of Sale, Affidavit and Assignment attached hereto as

Exhibit "A.")

6. Use of the HSBC Consumer Lending (US credit card was subject to the terms of the Cardmember Agreement, a copy of which was sent to the Defendant along with the credit card. (See, Cardmember Agreement attached hereto as Exhibit "B.")

7. Defendant used the HSBC Consumer Lending (US credit card account number 71170700618530, for purchases, cash advances and/or balance transfers.

8. The Defendant was mailed account statements relative to the Defendant's use of the subject credit card. (See, Card Statements attached hereto as Exhibit "C.")

9. The Defendant defaulted under the terms of the Agreement by failing and refusing to make monthly payments on the account as they became due.

10. The account became delinquent on .

11. The principal amount was \$21,591.01 at the time it was received by Plaintiff.

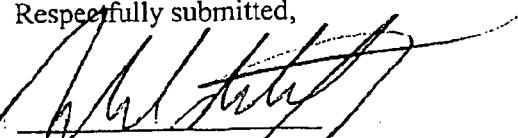
12. Pursuant to the account agreement, any unpaid balance accrues interest at the rate of 22.

13. The total amount due and owing the Plaintiff including interest, is \$33,277.48.

14. Pursuant to the terms of the Agreement, Defendant is liable to Plaintiff for court costs and reasonable attorney's fees.

WHEREFORE, Plaintiff requests judgment in its favor and against Defendant in the amount of \$33,277.48 plus costs of suit, reasonable attorneys' fees and any other relief as the Court deems just and appropriate.

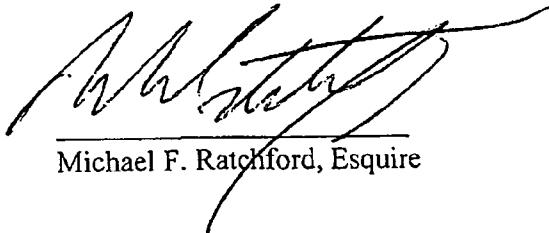
Respectfully submitted,



Edwin A. Abrahamsen & Assoc.  
Michael F. Ratchford, Esquire  
Heather K. Woodruff, Esquire  
Attorney I.D. Nos.: 86285/207805  
1729 Pittston Avenue  
Scranton, PA 18505  
[mratchford@eaa-law.com](mailto:mratchford@eaa-law.com)  
[hwoodruff@eaa-law.com](mailto:hwoodruff@eaa-law.com)

VERIFICATION

I, Michael F. Ratchford, attorney for Plaintiff, ASSET ACCEPTANCE LLC , am fully familiar with the facts set forth in the within Complaint and am authorized to make this Verification on behalf of Plaintiff. I Verify that the facts set forth in the within allegations are true and correct to the best of my knowledge, knowing that any false statements are punishable by law pursuant to 18 C.S.A. 4904.



Michael F. Ratchford, Esquire

# Exhibit A

STATE OF MICHIGAN      )      ss  
COUNTY OF MACOMB      )  
ASSET ACCEPTANCE, LLC      )  
Plaintiff,      )  
vs      )      AFFIDAVIT  
MICHAEL L NEVLING JAMIE NEVLING      )  
Defendant,      )

I, PATRICK BRENNAN being first duly sworn deposes and states:

That I am the Supervisor of ASSET ACCEPTANCE, LLC a Limited Liability company organized and existing under the laws of the State of Delaware and doing business at P.O. BOX 2041, WARREN, MI 48090.

That there is justly due and owing on the account, the sum of \$31976.10 representing the charged off amount and interest.

That the said account originally with HSBC CONSUMER LENDING USA, account number 71170700618530, has been purchased by ASSET ACCEPTANCE, LLC, who now owns said account and has all rights connected therewith including the right to institute this action.

That we have been unable to determine if the Defendant is in the military service of the United States of America. Further, we are unable to determine if the Defendant is entitled to rights and privileges provided under the Servicemembers Civil Relief Act.

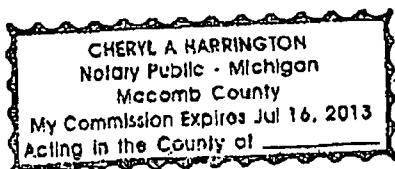
Dated this 21st day of May, 2008.



Supervisor

Subscribed and sworn to before me, a Notary Public for the State of Michigan, the 21st of May, 2008 as certified by my hand as set forth immediately below.

Cheryl A. Harrington  
Notary Public



0606

# Exhibit B



MICHAEL L NEVLING JAMIE NEVLING  
PO BOX 100  
WESTOVER, PA 16692-0100

ACCOUNT NUMBER	CURRENT BALANCE
71170700618530	\$31976.10
STATEMENT DATE	DUUE DATE
MAY 21 2008	DUE

ACCOUNT NUMBER	DATE OF LAST PAYMENT
71170700618530	08/11/05

DATE	REFERENCE NO	ACCOUNT INFORMATION	BALANCE DUE
MAY 21 2008	33791143	BALANCE DUE ASSET ACCEPTANCE LLC, A LIMITED LIABILITY COMPANY ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF DELAWARE, ASSIGNEE OF 71170700618530 P.O. Box 2036, Warren, MI 48090	\$31976.10

DATE OF DELINQUENCY	PURCHASED ON	CHARGE OFF AMOUNT*	INTEREST RATE
05/15/05	08/03/07	\$21591.01	22.00%

SERVICE ADDRESS (IF APPLICABLE)	INTEREST DUE AS OF MAY 21 2008
	\$10385.09

\*For purposes of this Statement only, Charge Off Amount reflects credits for payments received by Asset, if any.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

33791143  
1059 EDWIN A ABRAHAMS

Date: 9/2/2008  
Time: 12:33 PM

Clearfield County Court of Common Pleas .  
Receipt

NO. 1925689  
Page 1 of 1

Received of: Ratchford, Michael F. (attorney for Asse \$ 95.00

Ninety-Five and 00/100 Dollars

Case:	Plaintiff:	Amount
2008-01648-CD	Asset Acceptance LLCvs.Michael	
Civil Complaint		95.00
Total:		95.00

Check: 014037

Payment Method: Check

Amount Tendered:

Change Returned:

Clerk: LMILLER

95.00

0.00

William A. Shaw, Prothonotary/Clerk of Cou

By: \_\_\_\_\_  
Deputy Clerk

ASSET ACCEPTANCE LLC  
P.O. Box 2036  
Warren MI 48090-2036

vs.

Plaintiff : In the Court of Common Pleas of  
CLEARFIELD County, Pennsylvania  
Civil Division  
vs.  
NO: 2008-1648-CD

FILED NO  
CC

NOV 19 2008

S William A. Shaw  
Prothonotary/Clerk of Courts  
6/10

MICHAEL L NEVLING  
607 Hulmeville Ave  
Langhorne PA 19047

Defendant

Praeclipe to Withdraw Civil Complaint

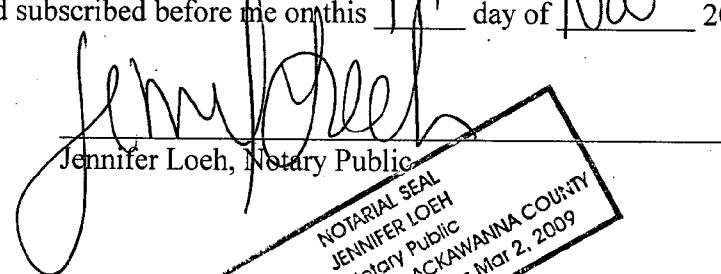
To the Prothonotary of CLEARFIELD County Pennsylvania:

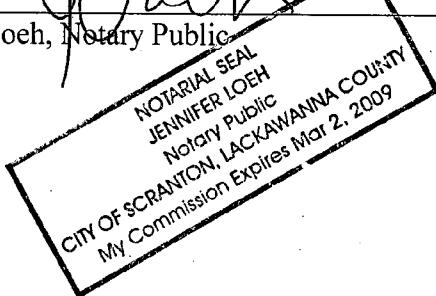
Please enter the above Praeclipe to Withdraw the Civil Complaint.

Thank you,

  
Michael F. Ratchford, Esquire  
Edwin A. Abrahamsen & Associates, P.C.  
Lawyer ID # 86285

Sworn and subscribed before me on this 17<sup>th</sup> day of Nov 20 08

  
Jennifer Loeh, Notary Public



**FILED**

**NOV 19 2008**

**William A. Shaw  
Prothonotary/Clerk of Courts**