

08-1679-CD
Captial One Bank vs Melissa Ball

FILED

in 1:47 P.M. GK
SEP 08 2008

William A. Shaw
Prothonotary/Clerk of Courts

NO CC

1 COMPL. TO SHF

Atty Paid 95.00

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

No: 2008-1679-CD

vs.

COMPLAINT IN CIVIL ACTION

MELISSA BALL

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06541356 C N Pit KLA

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

CAPITAL ONE BANK (USA), NA

Plaintiff
vs. Civil Action No

MELISSA BALL

Defendant

COMPLAINT AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

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

COMPLAINT

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

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

MELISSA BALL
1171 MCATEER ST
HOUTZDALE, PA 16651

3. Defendant applied for and received a credit card bearing the account number XXXXXXXXXXXXXXXXX2331 .

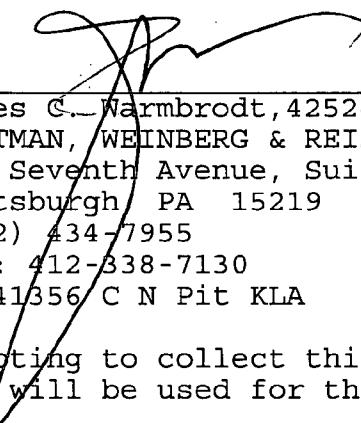
4. Defendant made use of said credit card and has a current balance due of \$2088.90 , as of July 28, 2008 .

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

6. Plaintiff is entitled to the addition of interest at the rate of 25.900% per annum on the unpaid balance from July 28, 2008 . A copy of Plaintiff's STATEMENT is attached hereto, marked as Exhibit "1" and made a part hereof.

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

Wherefore, the Plaintiff prays for judgment in its favor and against Defendant , MELISSA BALL , INDIVIDUALLY , in the amount of \$2088.90 with continuing interest thereon at the rate of 25.900% per annum from July 28, 2008 plus costs.


James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06541356 C N Pit KLA

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

Previous Balance	Payments & Credits	Transactions	New Balance	Minimum Payment	Due Date
\$1,536.87	-\$0.00	+\$33.08 +\$35.00	= \$1,604.95	\$604.95	Jan 11, 2007

Nov 12, 2006 = Dec 11, 2006 Page 1 of 1

Visa Platinum Account
4862-3625-2513-2331
Your Account Information

TOTAL CREDIT LINE
TOTAL AVAILABLE CREDIT
CREDIT LINE FOR CASH
AVAILABLE CREDIT FOR CASH

Finance Charges (Please see reverse for important information)			
	Balance rate applied to	Periodic rate	Corresponding A.R.R. FINANCING CHARGE
Purchases	\$1,435.77	0.070965%	25.90%
Cash	\$118.16	0.070965%	25.90%
ANNUAL PERCENT (G.R.R.) for this period			21.89%

卷之三

11 BEC PAST BUE FEES

335

In pursuant notice, until we let us know we previously disclosed to you, your account is now eligible for an increase in Annual Percentage Rates ("APR") effective immediately. However, Capital One has no elected not to raise your APR at this time. Please be advised that, if you fail to keep your account in good standing, Capital One reserves the right to raise your APRs in the future.

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

1

1

3

6056 506 1 / 11 061211 PAGE 1 OF 1 PLEASE SEE INFORMATION BELOW FOR PAYMENT

卷之三

0 4862362525132331 1

Accident Number AF63-363E-2E13-3331

Because of the large number of changes between the two versions, the following table lists the changes in the order in which they appear in the text.

Please fill in and sign the changes below

Address

卷之三

Home Phone *Alternate PI*

卷之三

Amount Enclosed

לעומת זאת, מטרת החקיקה הייתה לא רק לסייע לבעלי רשות מים לשלוט במים,

Capital One Bank
P.O. Box 70884
Charlotte, NC 28272-0884

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

CAPITAL ONE BANK (USA), N.A.,
Plaintiff,

v.

MELISSA BALL
Defendant(s).

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that he/she is an authorized agent of Capital One Services, Inc., an affiliate of and service provider to **CAPITAL ONE BANK (USA), N.A.**, Plaintiff herein, and that he/she 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.

Dated: 08-04-2008

Margaret Parton
Margaret Parton

A049
WELTMAN, WEINBERG & REIS CO., L.P.A.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
NO: 08-1679-CD

CAPITAL ONE BANK (USA) NA
vs
MELISSA BALL

SERVICE # 1 OF 1

COMPLAINT

SERVE BY: 10/08/2008 HEARING: PAGE: 104630

FILED

01013-08
SEP 23 2008

William A. Shaw
Prothonotary/Clerk of Courts

DEFENDANT: MELISSA BALL
ADDRESS: 1171 MCATEER ST. ~ McTeer Village
HOOTZDALE, PA 16651

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS

9-18-08-10:48 AM-N/H-Lat/late

9-19-08-11:04 AM - N/H

SHERIFF'S RETURN

NOW, _____ AT _____ AM / PM SERVED THE WITHIN

COMPLAINT ON MELISSA BALL, DEFENDANT

BY HANDING TO _____ / _____

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

ADDRESS SERVED _____

NOW _____ AT _____ AM / PM POSTED THE WITHIN

COMPLAINT FOR MELISSA BALL

AT (ADDRESS) _____

NOW Sept 22, 2008 AT 2:30 AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO MELISSA BALL

Biloxi

REASON UNABLE TO LOCATE Defendant Lives in Biloxi, Mississippi.

SWORN TO BEFORE ME THIS

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Dominic L. Morgillo

Deputy Signature

Dominic L. Morgillo

Print Deputy Name

DAY OF 2008

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

SEP 08 2008

Attest.

William A. Brown
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

No: 2008-1679-CD

vs.

COMPLAINT IN CIVIL ACTION

MELISSA BALL

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06541356 C N Pit KLA

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

CAPITAL ONE BANK (USA), NA

Plaintiff
vs. Civil Action No

MELISSA BALL

Defendant

COMPLAINT AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

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

COMPLAINT

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

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

MELISSA BALL
1171 MCATEER ST
HOUTZDALE, PA 16651

3. Defendant applied for and received a credit card bearing the account number XXXXXXXXXXXXXXXXX2331 .

4. Defendant made use of said credit card and has a current balance due of \$2088.90 , as of July 28, 2008 .

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

6. Plaintiff is entitled to the addition of interest at the rate of 25.900% per annum on the unpaid balance from July 28, 2008 . A copy of Plaintiff's STATEMENT is attached hereto, marked as Exhibit "1" and made a part hereof.

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

Wherefore, the Plaintiff prays for judgment in its favor and against Defendant, MELISSA BALL, INDIVIDUALLY, in the amount of \$2088.90 with continuing interest thereon at the rate of 25.900% per annum from July 28, 2008 plus costs.


James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh PA 15219
(412) 434-7955
FAX: 412-338-7130
06541356 C N Pit KLA

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

Previous Balance	Payments & Credits	Transactions	New Balance	Minimum Payment	Due Date
\$1,536.87	-\$0.00	+\$33.08	\$1,604.95	\$604.95	Jan 11, 2007
Nov 12, 2006 — Dec 11, 2006	Page 1 of 1				

PLEASE PAY AT LEAST THIS AMOUNT

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

Visa Platinum Account
4802-3625-5151-2331

Payments, Credits & Adjustments
Transactions
1 11 DEC PAST DUE FEE \$35.00

Finance Charges. (Please see reverse for important information)

	Balance due	Periodic rate	Corresponding APR	Finance Charge
Purchases	\$1,435.77	0.07056%	25.90%	\$30.56
Cash	\$118.18	0.07056%	25.90%	\$2.52

ANNUAL PERCENTAGE RATE applied this period. **25.90%**

 **At Your Service 1-800-903-3637**
To call Customer Relations or to report a lost or stolen card

 Send payments to.

Capital One Bank P.O. Box 70884 Charlotte, NC 28272-0884

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

6056 506 1 7 11 061211 PAGE 1 OF 1 PLEASE RETURN PORTION BELOW WITH PAYMENT 01BC6056

0 4862362525133331 11 1604850023000604854

卷之三

A *Review of the Literature* 5

Home Phone Alternate Ph

E-mail address

#9045-22882-#32471-111

MELISSA BALL
PO BOX 459

VALPO 14 PA JESER-0484

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

EXHIBIT

CAPITAL ONE BANK (USA), N.A.,
Plaintiff,

v.

MELISSA BALL
Defendant(s).

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that he/she is an authorized agent of Capital One Services, Inc., an affiliate of and service provider to **CAPITAL ONE BANK (USA), N.A.**, Plaintiff herein, and that he/she 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.

Dated: 08-04-2008

Margaret Parton
Margaret Parton

A049

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104630
NO: 08-1679-CD
SERVICES 1
COMPLAINT

PLAINTIFF: CAPITAL ONE BANK (USA) NA
VS.
DEFENDANT: MELISSA BALL

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	WELTMAN	3578771	10.00
SHERIFF HAWKINS	WELTMAN	3578771	56.12

S
FILED
01/31/2008
JAN 09 2008
WAS
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

CAPITAL ONE BANK (USA),NA

Plaintiff No. 2008-1679-CD

vs. PRAECLPTE TO SETTLE, DISCONTINUE
AND END WITHOUT PREJUDICE TO REFILE

MELISSA BALL

Defendant(s) 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#6541356 CFR

FILED
M 1:53 am
JUL 22 2009
cc + 1 cert
of disc issued
to Atty Warmbrodt
William A. Shaw
Prothonotary/Clerk of Courts

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

CAPITAL ONE BANK (USA),NA

Plaintiff

vs.

Civil Action No. 2008-1679-CD

MELISSA BALL

Defendant(s)

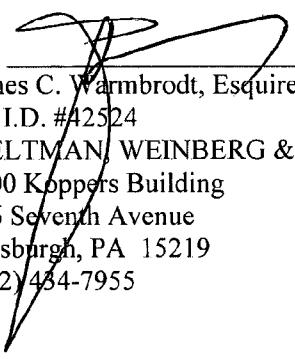
PRAECIPE TO SETTLE, DISCONTINUE
AND END WITHOUT PREJUDICE TO REFILE

TO THE PROTHONOTARY OF Clearfield COUNTY:

SIR:

Kindly settle, discontinue and end without prejudice to refile the above-captioned matter upon the records of the Court and mark the costs paid.

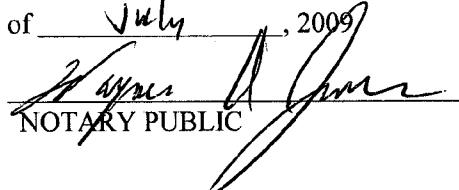
WELTMAN, WEINBERG & REIS CO., L.P.A.

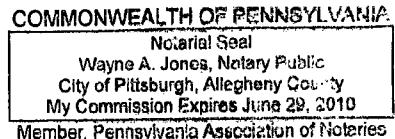
By: 
James C. Warmbrodt, Esquire
PA I.D. #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 234-7955

SWORN TO AND SUBSCRIBED

before me this 9th day

of July, 2009


NOTARY PUBLIC



IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

Capital One Bank (USA), NA

Vs.
Melissa Ball

No. 2008-01679-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 July 22, 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 22nd day of July A.D. 2009.

William A. Shaw m
William A. Shaw, Prothonotary