

08-1711-CD
Arrow Financial vs Richard Spicher

**COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA**

ARROW FINANCIAL SERVICES LLC
 (Plaintiff)
 c/o Apothaker & Associates, P.C.
520 Fellowship Road C306
 (Street Address)
Mount Laurel, NJ 08054
 (City, State, ZIP)

CIVIL ACTION

No. 08-1711-CD

Type of Case: CIVIL

Type of Pleading: PLEADING

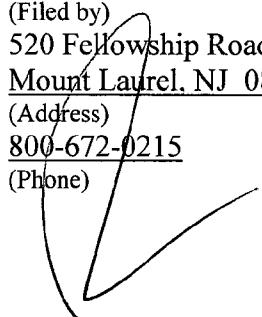
VS.

Filed on Behalf of:

RICHARD T SPICHER
 (Defendant)
611 1/2 LOCUST STREET
 (Street Address)
DU BOIS, PA 15801-1901
 (City, State, ZIP)

ARROW FINANCIAL SERVICES
LLC
 (Plaintiff)

David J. Apothaker, Esq.
Apothaker & Associates, P.C.
 (Filed by)
520 Fellowship Road C306
Mount Laurel, NJ 08054
 (Address)
800-672-0215
 (Phone)


 (Signature)

FILED Atty Pd.
 M/16/49/08 \$95.00
 SEP 11 2008
 ICC Atty Apothaker
 William A. Shaw
 Prothonotary/Clerk of Courts ICC Sheriff

Our File No.: 178589
APOTHAKER & ASSOCIATES, P.C.
BY: David J. Apothaker, Esquire, Esq.
Attorney I.D.#38423
520 Fellowship Road C306
Mount Laurel, NJ 08054
(800) 672-0215
Attorneys for Plaintiff

ARROW FINANCIAL SERVICES LLC) COURT OF COMMON PLEAS
c/o Apothaker & Associates, P.C.) CLEARFIELD COUNTY
520 Fellowship Road C306)
Mount Laurel, NJ 08054) NO.:
Plaintiff,)
vs.)
RICHARD T SPICHER)
611 1/2 LOCUST STREET)
DU BOIS, PA 15801-1901)
Defendant.)

)

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 twenty (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 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.

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COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
SECOND & MARKET STREETS
CLEARFIELD, PA 16830
814-765-2641

Our File No.: 178589
APOTHAKER & ASSOCIATES, P.C.
BY: David J. Apothaker, Esquire, Esq.
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520 Fellowship Road C306
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Attorneys for Plaintiff

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520 Fellowship Road C306)
Mount Laurel, NJ 08054) NO.:
Plaintiff,)
vs.)
RICHARD T SPICHER)
611 1/2 LOCUST STREET)
DU BOIS, PA 15801-1901)
Defendant.)
)

**CIVIL ACTION COMPLAINT
FIRST COUNT**

1. Plaintiff is ARROW FINANCIAL SERVICES LLC c/o Apotheker & Associates, P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054.
2. Defendant(s) is/are RICHARD T SPICHER, an adult individual residing at 611 1/2 LOCUST STREET DU BOIS, PA 15801-1901.
3. Plaintiff, ARROW FINANCIAL SERVICES LLC, is the Assignee and Successor in Interest of Account #4266513023442026; and said account was issued to Defendant(s) by CHASE BANK, the Original creditor.
4. Defendant received, accepted and used the account to its benefit.
5. This account is in default and Defendant(s) has an unpaid balance of \$3,938.08. A true and correct copy of the total due and owing is attached hereto, made a part hereof and marked as Exhibit "A".
6. All credits, if any, to which Defendant(s) is entitled, have been applied to the account and are included in Exhibit "A".
7. Although demand has been made, Defendant(s) has failed to make payment of the amount due as above.

WHEREFORE, Plaintiff demands judgment in favor of Plaintiff and against Defendant(s) for the sum of \$3,938.08 and requests this Court award Plaintiff attorney's fees and costs to the extent permitted by applicable law.

APOTHAKER & ASSOCIATES, P.C.
Attorney for Plaintiff
A Law Firm Engaged in Debt Collection

BY: _____
David J. Apothaker, Esquire

Dated: 9/4/2008

Our File No.: 178589

VERIFICATION

David J. Apothaker, Esquire hereby states that I am counsel for plaintiff in this action, and that I am authorized to take this Verification, and that the statements made in the foregoing Civil Action Complaint are true and correct to the best of my knowledge, information, and belief. The undersigned understands that the statements therein are made subject to the penalties of 18 Pa.C.S.A. 4904 relating to unsworn falsification to authorities.

David J. Apothaker, Esquire
Attorney for Plaintiff

DATE: 9/4/2008

ARROW FINANCIAL SERVICES LLC

RICHARD T SPICHER
611 1/2 LOCUST STREET
DU BOIS, PA 15801-1901

STATEMENT OF ACCOUNT

Debtor's Name: RICHARD T SPICHER

Account Number: 4266513023442026

Original Creditor: CHASE BANK

Balance Due: \$3,938.08

Our File No.: 178589

EXHIBIT "A"

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
NO: 08-1711-CD

ARROW FINANCIAL SERVICES LLC
vs
RICHARD T. SPICHER

SERVICE # 1 OF 1

COMPLAINT

SERVE BY: 10/11/2008 HEARING: PAGE: 104651

DEFENDANT: RICHARD T. SPICHER
ADDRESS: 611 1/2 LOCUST ST.
DUBOIS, PA 15801

591-8672

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS 09-19-08 N/A 09-25-08 N/H + Called 09-30-08 W/A
10-05-08 N/H 10-3-08 - N/H + Called

SHERIFF'S RETURN

3
FILED

01/23/08
OCT 10 2008


William A. Shaw
Prothonotary/Clerk of Courts

NOW, _____ AT _____ AM / PM SERVED THE WITHIN

COMPLAINT ON RICHARD T. SPICHER, 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 RICHARD T. SPICHER

AT (ADDRESS) _____

NOW 10/10/08 AT 2:35 PM AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF NOT FOUND AS TO RICHARD T. SPICHER

REASON UNABLE TO LOCATE Unable to make contact with Defendant

SWORN TO BEFORE ME THIS

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: Jerome M. Neel
Deputy Signature

Jerome M. Neel
Print Deputy Name

**COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA**

ARROW FINANCIAL SERVICES LLC
(Plaintiff)
c/o Apothaker & Associates, P.C.
520 Fellowship Road C306
(Street Address)
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(City, State, ZIP)

CIVIL ACTION

No. 08-1711-CD

Type of Case: CIVIL

Type of Pleading: PLEADING

VS.

Filed on Behalf of:

RICHARD T SPICHER
(Defendant)
611 1/2 LOCUST STREET
(Street Address)
DU BOIS, PA 15801-1901
(City, State, ZIP)

ARROW FINANCIAL SERVICES
LLC
(Plaintiff)

David J. Apothaker, Esq.
Apothaker & Associates, P.C.
(Filed by)
520 Fellowship Road C306
Mount Laurel, NJ 08054
(Address)
800-672-0215
(Phone)

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

SEP 11 2008

Attest.

William L. Ober
Prothonotary/
Clerk of Courts

Our File No.: 178589
APOTHAKER & ASSOCIATES, P.C.
BY: David J. Apothaker, Esquire, Esq.
Attorney I.D.#38423
520 Fellowship Road C306
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(800) 672-0215
Attorneys for Plaintiff

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CLEARFIELD COUNTY COURTHOUSE
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APOTHAKER & ASSOCIATES, P.C.
Attorney for Plaintiff
A Law Firm Engaged in Debt Collection

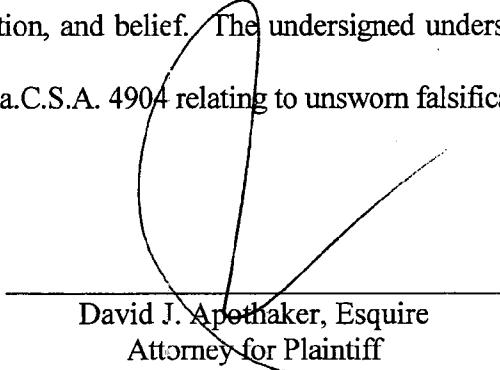
BY: _____
David J. Apotheker, Esquire

Dated: 9/4/2008

Our File No.: 178589

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David J. Apothaker, Esquire
Attorney for Plaintiff

DATE: 9/4/2008

ARROW FINANCIAL SERVICES LLC

RICHARD T SPICHER
611 1/2 LOCUST STREET
DU BOIS, PA 15801-1901

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Account Number: 4266513023442026

Original Creditor: CHASE BANK

Balance Due: \$3,938.08

Our File No.: 178589

EXHIBIT "A"

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104651
NO: 08-1711-CD
SERVICES 1
COMPLAINT

PLAINTIFF: ARROW FINANCIAL SERVICES LLC
VS.
DEFENDANT: RICHARD T. SPICHER

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	APOTHAKER	104238	10.00
SHERIFF HAWKINS	APOTHAKER	104238	90.00

FILED
03:30pm
JAN 14 2008
S
William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

____ Day of _____ 2008



Chester A. Hawkins
Sheriff

Our File No.: 178589
APOTHAKER & ASSOCIATES, P.C.
BY: David J. Apothaker, Esquire
Attorney I.D.# 38423
520 Fellowship Road C306
Mount Laurel, NJ 08054
(800) 672-0215
Attorney for Plaintiff

5 **FILED** 1cc Atty
m 12:02 pm
DEC - 3 2010

William A. Shaw
Prothonotary/Clerk of Courts

ARROW FINANCIAL SERVICES) COURT OF COMMON PLEAS
LLC) CLEARFIELD COUNTY
)
Plaintiff,)
vs.)
RICHARD T SPICHER) NO. 08-1711-CD
)
)
Defendant.)

PRAECIPE TO DISMISS WITHOUT PREJUDICE

TO THE PROTHONOTARY:

Kindly dismiss this action without prejudice.

APOTHAKER & ASSOCIATES, P.C.
Attorneys for Plaintiff
A Law Firm Engaged in Debt Collection

By: _____
David J. Apothaker, Esquire

Dated: 11/24/2010



* Q 1 7 8 5 8 9 D I S N 1 - *