

08-1712-CD  
LVNV Funding vs Lisa Reddinger

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

**LVNV FUNDING, LLC**

(Plaintiff)

c/o Apothaker & Associates, P.C.

520 Fellowship Road C306

(Street Address)

Mount Laurel, NJ 08054

(City, State, ZIP)

**CIVIL ACTION**

No. 08-1712-CD

Type of Case: CIVIL

Type of Pleading: PLEADING

VS.

Filed on Behalf of:

**LISA REDDINGER**

(Defendant)

625 INDIAN RD

(Street Address)

CLEARFIELD, PA 16830-3432

(City, State, ZIP)

**LVNV FUNDING,**

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 Ad.*  
*11/18/08* 95.00  
SEP 11 2008  
*WMA* ICC Sheriff  
William A. Shaw  
Prothonotary/Clerk of Courts ICC *Atty*

Our File No.: 173869  
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

LVNV FUNDING, LLC ) COURT OF COMMON PLEAS  
c/o Apothaker & Associates, P.C. ) CLEARFIELD COUNTY  
520 Fellowship Road C306 )  
Mount Laurel, NJ 08054 ) NO.:  
Plaintiff, )  
vs. )  
LISA REDDINGER )  
625 INDIAN RD )  
CLEARFIELD, PA 16830-3432 )  
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.

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  
SECOND & MARKET STREETS  
CLEARFIELD, PA 16830  
814-765-2641

Our File No.: 173869  
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

LVNV FUNDING, LLC ) COURT OF COMMON PLEAS  
c/o Apothaker & Associates, P.C. ) CLEARFIELD COUNTY  
520 Fellowship Road C306 )  
Mount Laurel, NJ 08054 ) NO.:  
Plaintiff, )  
vs. )  
LISA REDDINGER )  
625 INDIAN RD )  
CLEARFIELD, PA 16830-3432 )  
Defendant. )

**CIVIL ACTION COMPLAINT  
FIRST COUNT**

1. Plaintiff is LVNV FUNDING, LLC c/o Apotheker & Associates, P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054.
  2. Defendant(s) is/are LISA REDDINGER, an adult individual residing at 625 INDIAN RD CLEARFIELD, PA 16830-3432.
  3. Plaintiff, LVNV FUNDING, LLC, is the Assignee and Successor in Interest of Account #5424180510154203; and said account was issued to Defendant(s) by CITIBANK, 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 \$42,392.97. 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 \$42,392.97 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

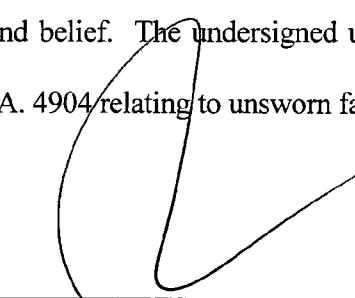
BY: \_\_\_\_\_  
David J. Apothaker, Esquire

Dated: 9/4/2008

Our File No.: 173869

**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

LVNV FUNDING, LLC

LISA REDDINGER  
625 INDIAN RD  
CLEARFIELD, PA 16830-3432

STATEMENT OF ACCOUNT

Debtor's Name: LISA REDDINGER

Account Number: 5424180510154203

Original Creditor: CITIBANK

Balance Due: \$42,392.97

Our File No.: 173869

EXHIBIT "A"

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
NO: 08-1712-CD

LVNV FUNDING LLC  
vs  
LISA REDDINGER

SERVICE # 1 OF 1

COMPLAINT

SERVE BY: 10/11/2008 HEARING: PAGE: 104652

DEFENDANT: LISA REDDINGER  
ADDRESS: 625 INDIAN RD  
CLEARFIELD, PA 16830

FILED

03:20pm  
SEP 19 2008

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT

OCCUPIED *W.A. Shaw*  
Prothonotary/Clerk of Courts

ATTEMPTS

SHERIFF'S RETURN

NOW, 9/19/08 AT 3:20 AM / PM SERVED THE WITHIN

COMPLAINT ON LISA REDDINGER, DEFENDANT

BY HANDING TO Lisa Reddinger - Rauch, self

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

ADDRESS SERVED 1 N. 2nd st. Clearfield Pa 16830

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

COMPLAINT FOR LISA REDDINGER

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

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

I MAKE RETURN OF **NOT FOUND** AS TO LISA REDDINGER

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

SWORN TO BEFORE ME THIS

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: Deputy S. Hunter  
Deputy Signature

Print Deputy Name

DAY OF 2008

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104652  
NO: 08-1712-CD  
SERVICES 1  
COMPLAINT

PLAINTIFF: LVNV FUNDING LLC  
vs.  
DEFENDANT: LISA REDDINGER

**SHERIFF RETURN**

**RETURN COSTS**

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	APOTHAKER	104240	10.00
SHERIFF HAWKINS	APOTHAKER	104240	20.00

FILED  
01/30/2008  
JAN 12 2008  
WAS  
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

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



Chester A. Hawkins  
Sheriff

Our File No.: 173869  
APOTHAKER & ASSOCIATES, P.C.  
BY: David J. Apothaker  
Attorney I.D.# 38423  
520 Fellowship Road C306  
Mount Laurel, NJ 08054  
(800) 672-0215

Attorney for Plaintiff

LVNV FUNDING, LLC ) COURT OF COMMON PLEAS OF  
Plaintiff, ) CLEARFIELD COUNTY  
vs. )  
LISA REDDINGER ) NO.: 08-1712-CD  
Defendant. )  
) Civil Action  
)

**PRAECIPE FOR DEFAULT JUDGMENT**

TO THE PROTHONOTARY:

Kindly enter judgment against Defendant, LISA REDDINGER, in the default of an Answer, in the amount of \$43,445.82 computed as follows:

Amount claimed in complaint:	\$42,392.97
Amount Paid:	- \$ (0.00)
Interest from September 04, 2008 to 03/14/09 at the legal interest rate of 6.000 per annum	\$927.85
Costs	\$125.00
Attorney fees	\$0.00
 TOTAL	 \$43,445.82

5 FILED pd \$30.60 AMY  
m 12/15 pm  
MAR 25 2009  
William A. Shaw  
Prothonotary/Clerk of Courts  
CC + statement  
to deft  
to AMY

I hereby certify that the appropriate Notices of Default, as attached have been mailed in accordance with Pa.R.Civ.P. 237.1 on the dates indicated on the Notices.

I certify that Plaintiff's address as LVNV FUNDING, LLC c/o Apothaker & Associates, P.C. 520 Fellowship Road C 306, Mount Laurel, NJ 08054 and that Defendant, LISA REDDINGER, last know address is 625 INDIAN RD CLEARFIELD, PA 16830-3432.

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

By:

David J. Apothaker

Dated: 3/14/2009

OFFICE OF THE PROTHONOTARY  
COURT OF COMMON PLEAS

TO: LISA REDDINGER  
625 INDIAN RD  
CLEARFIELD, PA 16830-3432

CC  
JL

LVNV FUNDING, LLC ) COURT OF COMMON PLEAS OF  
Plaintiff, ) CLEARFIELD COUNTY  
vs. )  
LISA REDDINGER ) ) NO.: 08-1712-CD  
Defendant. ) ) Civil Action

**NOTICE**

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

- XX JUDGMENT BY DEFAULT  
       JUDGMENT IN REPLEVIN  
       JUDGMENT BY CONFESSION  
       JUDGMENT FOR POSSESSION  
       JUDGMENT ON AWARD OF ARBITRATORS  
       JUDGMENT ON VERDICT  
       JUDGMENT ON COURT FINDINGS  
       JUDGMENT ON WRIT OF REVIVAL

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL:

ATTORNEY David J. Apotheker, Esq. at this telephone number: 215-634-8920

*Willithorn* 3-25-2009  
Prothonotary

Our File No.: 173869  
APOTHAKER & ASSOCIATES, P.C.  
BY: David J. Apothaker  
Attorney I.D.# 38423  
520 Fellowship Road C306  
Mount Laurel, NJ 08054  
(800) 672-0215  
Attorney for Plaintiff

LVNV FUNDING, LLC	)	COURT OF COMMON PLEAS OF
	)	CLEARFIELD COUNTY
Plaintiff,	)	
vs.	)	
	)	NO.: 08-1712-CD
LISA REDDINGER	)	
	)	Civil Action
Defendant.	)	
	)	

**AFFIDAVIT OF NON-MILITARY SERVICE**

COMMONWEALTH OF PENNSYLVANIA :  
: SS.  
COUNTY OF CLEARFIELD :

David J. Apothaker, being duly sworn according to law, deposes and says that I am the attorney for Plaintiff, and authorized to make this affidavit; that Defendant(s) resides at 625 INDIAN RD CLEARFIELD, PA 16830-3432.

We inquired with the web site of the Defense Manpower Data Center, located at 1600 Wilson Boulevard, Suite 400, Arlington, VA 22209-2593, if the Defendant(s) is/are in any branch of the military.

Mary M. Snavely-Dixon, Director of the Defense Manpower Data Center has sent back our inquiry indicated that the Defendant(s) is/are not in the military.

\_\_\_\_\_  
David J. Apothaker  
Attorney for Plaintiff

The above signed understands that the statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

**OFFICE OF THE PROTHONOTARY  
COURT OF COMMON PLEAS  
CLEARFIELD COUNTY**

LVNV FUNDING, LLC

) COURT OF COMMON PLEAS

) CLEARFIELD COUNTY

vs.

)

LISA REDDINGER

) NO. 08-1712-CD

)

To: LISA REDDINGER  
625 INDIAN RD  
CLEARFIELD, PA 16830-3432

**NOTICE, RULE 237.5**

**NOTICE OF PRAECIPE TO ENTER JUDGMENT BY DEFAULT**

Date of Notice: February 12, 2009

**IMPORTANT NOTICE**

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 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.

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  
SECOND & MARKET STREETS  
CLEARFIELD, PA 16830  
814-765-2641

151  
DAVID J. APOTHAKER, ESQUIRE  
APOTHAKER & ASSOCIATES, PC  
A Law Firm Engaged in Debt Collection  
520 Fellowship Road C306  
Mount Laurel, NJ 08054  
(800) 672-0215  
Attorney for Plaintiff  
Attorney ID #38423

Department of Defense Manpower Data Center

MAR-14-2009 06:14:35



Military Status Report  
Pursuant to the Servicemembers Civil Relief Act

< Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
REDDINGER	LISA		Based on the information you have furnished, the DMDC does not possess any information indicating that the individual is currently on active duty.	

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Military.

Mary M. Snavely-Dixon, Director  
Department of Defense - Manpower Data Center  
1600 Wilson Blvd., Suite 400  
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The Department of Defense strongly supports the enforcement of the Servicemembers Civil Relief Act [50 USCS Appx. §§ 501 et seq] (SCRA) (formerly the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's active duty status by contacting that person's Military Service via the "defenselink.mil" URL provided below. If you have evidence the person is on active-duty and you fail to obtain this additional Military Service verification, provisions of the SCRA may be invoked against you.

If you obtain further information about the person ( e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects current active duty status only. For historical information, please contact the Military Service SCRA points-of-contact.

See: <http://www.defenselink.mil/faq/pis/PC09SLDR.html>

WARNING: This certificate was provided based on a name and Social Security number (SSN) provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.

Report ID: FPMVRUWKRN

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
NO: 08-1712-CD

LVNV FUNDING LLC

SERVICE # 1 OF 1

VS

LISA REDDINGER

COMPLAINT

SERVE BY: 10/11/2008

HEARING:

PAGE: 104652

COPY

DEFENDANT: LISA REDDINGER  
ADDRESS: 625 INDIAN RD  
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

SHERIFF'S RETURN

NOW, 9/19/08 AT 3:20 AM / PM SERVED THE WITHIN

COMPLAINT ON LISA REDDINGER, DEFENDANT

BY HANDING TO Lisa Reddinger - Rauch, self

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

ADDRESS SERVED 1 N. 2nd st. Clearfield Pa 16830

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

COMPLAINT FOR LISA REDDINGER

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

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

I MAKE RETURN OF NOT FOUND AS TO LISA REDDINGER

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

SWORN TO BEFORE ME THIS

DAY OF September 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: Deputy S. Hunter  
Deputy Signature

Print Deputy Name S. Hunter

**FILED**

**MAR 25 2009**

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
STATEMENT OF JUDGMENT

LVNV Funding, LLC  
Plaintiff(s)

No.: 2008-01712-CD

Real Debt: \$43,445.82

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Lisa Reddinger  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: March 25, 2009

Expires: March 25, 2014

Certified from the record this March 25, 2009



William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

Received on \_\_\_\_\_, \_\_\_\_\_, of defendant full satisfaction of this Judgment,  
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

\_\_\_\_\_  
Plaintiff/Attorney