

08-1769-CD
LVNV Funding vs Vicki Kowalski

**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. 2008-1769-C1

Type of Case: CIVIL

Type of Pleading: PLEADING

VS.

Filed on Behalf of:

VICKI KOWALSKI
(Defendant)
611 DAISY ST
(Street Address)
CLEARFIELD, PA 16830-2638
(City, State, ZIP)

LVNV FUNDING,
LLC
(Plaintiff)

FILED pd \$95.00 Atty
m/12:10pm 1CC Atty
SEP 19 2008 1CL Shft

WM
William A. Shaw
Prothonotary/Clerk of Courts

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

(Signature)

Our File No.: 175091
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 Apotheker & Associates, P.C.) CLEARFIELD COUNTY
520 Fellowship Road C306)
Mount Laurel, NJ 08054) NO.:
Plaintiff,)
vs.)
VICKI KOWALSKI)
611 DAISY ST)
CLEARFIELD, PA 16830-2638)
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

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APOTHAKER & ASSOCIATES, P.C.
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LVNV FUNDING, LLC) COURT OF COMMON PLEAS
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520 Fellowship Road C306)
Mount Laurel, NJ 08054) NO.:
Plaintiff,)
vs.)
VICKI KOWALSKI)
611 DAISY ST)
CLEARFIELD, PA 16830-2638)
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 VICKI KOWALSKI, an adult individual residing at 611 DAISY ST CLEARFIELD, PA 16830-2638.
3. Plaintiff, LVNV FUNDING, LLC, is the Assignee and Successor in Interest of Account #5121079717214826; and said account was issued to Defendant(s) by SEARS, 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 \$6,499.76. 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 \$6,499.76 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

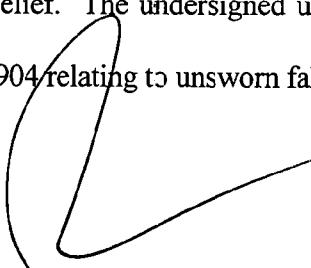
BY: _____
David J. Apothaker, Esquire

Dated: 9/9/2008

Our File No.: 175091

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: 9/9/2008

LVNV FUNDING, LLC

VICKI KOWALSKI
611 DAISY ST
CLEARFIELD, PA 16830-2638

STATEMENT OF ACCOUNT

Debtor's Name: VICKI KOWALSKI

Account Number: 5121079717214826

Original Creditor: SEARS

Balance Due: \$6,499.76

Our File No.: 175091

EXHIBIT "A"

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
NO: 08-1769-CD

LVNV FUNDING, LLC
vs
VICKI KOWALSKI

SERVICE # 1 OF 1

COMPLAINT

SERVE BY: 10/19/2008 HEARING: PAGE: 104684

DEFENDANT: VICKI KOWALSKI
ADDRESS: 611 DAISY ST.
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS 10-10-08 11/14 10/17/08 11/14

SHERIFF'S RETURN

NOW, _____ AT _____ AM / PM **SERVED** THE WITHIN

COMPLAINT ON VICKI KOWALSKI, 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 VICKI KOWALSKI

AT (ADDRESS) _____

NOW 10/17/08 AT 3:20 AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO VICKI KOWALSKI

REASON UNABLE TO LOCATE _____

TIME Expired

So Answers CHESTER A. HAWKINS, SHERIFF

BY: George F. DeHaan Deputy Signature

George F. DeHaan
Print Deputy Name

SWORN TO BEFORE ME THIS

____ DAY OF _____ 2008

**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. 2008-1769-C

Type of Case: CIVIL

Type of Pleading: PLEADING

VS.

Filed on Behalf of:

VICKI KOWALSKI

(Defendant)

611 DAISY ST

(Street Address)

CLEARFIELD, PA 16830-2638

(City, State, ZIP)

LVNV FUNDING,

LLC

(Plaintiff)

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

SEP 19 2008

Attest.

William L. Schaeffer
Prothonotary/
Clerk of Courts

David J. Apothaker, Esq.

Apothaker & Associates, P.C.

(Filed by)

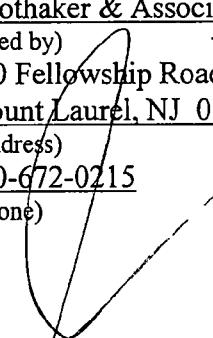
520 Fellowship Road C306

Mount Laurel, NJ 08054

(Address)

800-672-0215

(Phone)


(Signature)

Our File No.: 175091
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
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Mount Laurel, NJ 08054) NO.:
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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

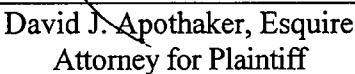
BY: _____
David J. Apothaker, Esquire

Dated: 9/9/2008

Our File No.: 175091

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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: 9/9/2008

LVNV FUNDING, LLC

VICKI KOWALSKI
611 DAISY ST
CLEARFIELD, PA 16830-2638

STATEMENT OF ACCOUNT

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Account Number: 5121079717214826

Original Creditor: SEARS

Balance Due: \$6,499.76

Our File No.: 175091

EXHIBIT "A"

FILED

NOV 04 2008

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104684
NO: 08-1769-CD
SERVICES 1
COMPLAINT

PLAINTIFF: LNV FUNDING, LLC
vs.
DEFENDANT: VICKI KOWALSKI

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	APOTHAKER	105069	10.00
SHERIFF HAWKINS	APOTHAKER	105069	18.00

FILED
01/15/09
JAN 15 2009
William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

Day of 2008



Chester A. Hawkins
Sheriff

Our File No.: 175091
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**
in 11:28a.m. GK
SEP 14 2009
William A. Shaw
Prothonotary/Clerk of Courts
1cc Atty
610

LVNV FUNDING, LLC) COURT OF COMMON PLEAS
Plaintiff,) CLEARFIELD COUNTY
vs.)
VICKI KOWALSKI) NO. 2008-1769-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: 9/4/2009

FILED

SEP 14 2009

William A. Shaw
Prothonotary/Clerk of Courts