



**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-CD

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** <sup>Pd \$95.00</sup> <sup>Atty</sup>  
m/12:10pm ICC Atty  
SEP 19 2008 ICC SHF  


William A. Shaw  
Prothonotary/Clerk of Courts

David J. Apothaker, Esq.

Apothaker & Associates, P.C.

(Filed by)

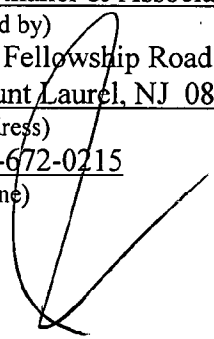
520 Fellowship Road C306

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 Apothaker & 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
c/o Apothaker & 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.	)	
	)	

**CIVIL ACTION COMPLAINT  
FIRST COUNT**

1. Plaintiff is LVNV FUNDING, LLC c/o Apothaker & 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.

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

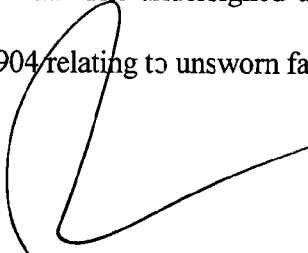
BY: \_\_\_\_\_  
David J. Apothaker, Esquire

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.

A handwritten signature in black ink, consisting of a large, stylized 'D' followed by a horizontal stroke and a diagonal line extending to the right.

---

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 N/H  
10/17/08 L/N/H

**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 this 4 day Nov 2008 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

SWORN TO BEFORE ME THIS

\_\_\_\_\_ DAY OF \_\_\_\_\_ 2008

So Answered CHESTER A. HAWKINS, SHERIFF

BY:

George F. DeHaven  
Deputy Signature  
George F. DeHaven  
Print Deputy Name



**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-CD

Type of Case: CIVIL

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VS.

Filed on Behalf of:

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(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 E. Brown*  
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
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520 Fellowship Road C306	)	
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Plaintiff,	)	
vs.	)	
	)	
VICKI KOWALSKI	)	
611 DAISY ST	)	
CLEARFIELD, PA 16830-2638	)	
Defendant.	)	
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Attorney for Plaintiff  
A Law Firm Engaged in Debt Collection

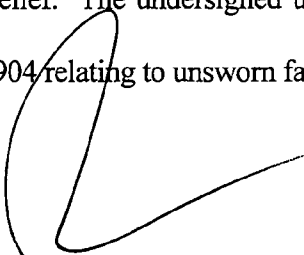
BY: \_\_\_\_\_  
David J. Apothaker, Esquire

Dated: 9/9/2008

Our File No.: 175091

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---

David J. Apothaker, Esquire  
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"

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: LVNV FUNDING, LLC  
vs.  
DEFENDANT: VICKI KOWALSKI

SHERIFF RETURN

RETURN COSTS

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

FILED

01/13/2009

JAN 15 2009

William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

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

So Answers,

*Chester A. Hawkins*

Chester A. Hawkins  
Sheriff



Our File No.: 175091  
APOTHAKE & 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  
11:28 a.m. OK  
SEP 14 2009  
William A. Shaw  
Prothonotary/Clerk of Courts  
ICC Atty  
(610)

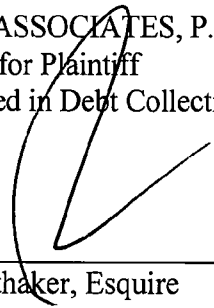
LVNV FUNDING, LLC	)	COURT OF COMMON PLEAS
	)	CLEARFIELD COUNTY
Plaintiff,	)	
vs.	)	
	)	
VICKI KOWALSKI	)	NO. 2008-1769-CD
	)	
Defendant.	)	
	)	

**PRAECIPE TO DISMISS WITHOUT PREJUDICE**

TO THE PROTHONOTARY:

Kindly dismiss this action without prejudice.

APOTHAKE & 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