

08-1799-CD
Asset Acceptance vs Lisa Lorson

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ACCEPTANCE LLC
PO Box 2036
Warren, MI 48090

Plaintiff

vs.

LISA LORSON
321 JONES LN
CLEARFIELD PA 16830

Defendant

CIVIL ACTION

NO: 08-1799-CD

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 to Defend 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 ON AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT REDUCED FEE OR NO FEE.

4/23/09 Document
Reinstated/Reissued to Sheriff/Attorney
for service. *William A. Shaw*
Deputy Prothonotary

MIDPENNN LEGAL SERVICES
211 1/2 E LOCUST STREET
CLEARFIELD, PA 16830
814-765-9646

Feb. 18, 2009 Document
Reinstated/Reissued to Sheriff/Attorney
for service. *William A. Shaw*
Deputy Prothonotary

FILED *Att. pd.*
mta: 2008 \$95.00
SEP 22 2008
William A. Shaw
Prothonotary/Clerk of Courts

ASSET ACCEPTANCE LLC
PO Box 2036
Warren, MI 48090

:
: CIVIL ACTION

Plaintiff

VS.

NO:

LISA LORSON
321 JONES LN
CLEARFIELD PA 16830

Defendant

Plaintiff, ASSET ACCEPTANCE LLC , by and through its attorneys, Edwin A.

Abrahamsen & Associates, P.C., complains of the Defendant as follows:

1. Plaintiff, ASSET ACCEPTANCE LLC , (hereinafter "Plaintiff") is a Michigan corporation with a principal place of business located at PO Box 2036 Warren, MI 48090.
2. The Defendant LISA LORSON (hereinafter "Defendant") is an adult individual residing at 321 JONES LN CLEARFIELD PA 16830.
3. At all relevant times herein, Plaintiff was engaged in the business of debt purchase and collection.
4. Defendant applied for and received a credit card issued by HSBC Consumer Lending (US with the account number 71172300616889.
5. The within account was sold by HSBC Consumer Lending (US to ASSET ACCEPTANCE, LLC for valuable consideration and all rights under said accounts were assigned to ASSET ACCEPTANCE, LLC. (See, Bill of Sale, Affidavit and Assignment attached hereto as

Exhibit "A.")

6. Use of the HSBC Consumer Lending (US credit card was subject to the terms of the Cardmember Agreement, a copy of which was sent to the Defendant along with the credit card.

7. Defendant used the HSBC Consumer Lending (US credit card account number 71172300616889, for purchases, cash advances and/or balance transfers.

8. The Defendant was mailed account statements relative to the Defendant's use of the subject credit card. (See, Card Statements attached hereto as Exhibit "B.")

9. The Defendant defaulted under the terms of the Agreement by failing and refusing to make monthly payments on the account as they became due.

10. The account became delinquent September 9, 2006.

11. The principal amount was \$8,663.20 at the time it was received by Plaintiff.

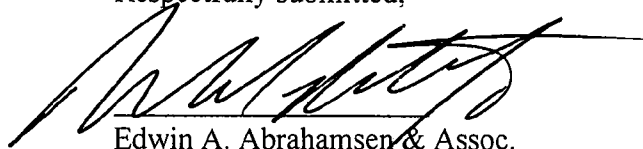
12. Pursuant to the account agreement, any unpaid balance accrues interest at the rate of 18.

13. The total amount due and owing the Plaintiff including interest, is \$10,308.11.

14. Pursuant to the terms of the Agreement, Defendant is liable to Plaintiff for court costs and reasonable attorney's fees.

WHEREFORE, Plaintiff requests judgment in its favor and against Defendant in the amount of \$10,308.11 plus costs of suit, reasonable attorneys' fees and any other relief as the Court deems just and appropriate.

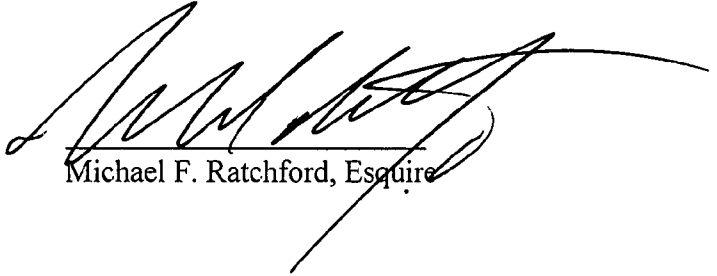
Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Edwin A. Abrahamsen', is written over a horizontal line.

Edwin A. Abrahamsen & Assoc.
Michael F. Ratchford, Esquire
Heather K. Woodruff, Esquire
Attorney I.D. Nos.: 86285/207805
1729 Pittston Avenue
Scranton, PA 18505
mratchford@eaa-law.com
hwoodruff@eaa-law.com

VERIFICATION

I, Michael F. Ratchford, attorney for Plaintiff, ASSET ACCEPTANCE LLC , am fully familiar with the facts set forth in the within Complaint and am authorized to make this Verification on behalf of Plaintiff. I Verify that the facts set forth in the within allegations are true and correct to the best of my knowledge, knowing that any false statements are punishable by law pursuant to 18 C.S.A. 4904.



Michael F. Ratchford, Esquire

Exhibit A

STATE OF MICHIGAN)
COUNTY OF MACOMB) ss

ASSET ACCEPTANCE, LLC

Plaintiff,

vs

LISA LORSON

Defendant,

I, Deanna Jason being first duly sworn deposes and states:

AFFIDAVIT

That I am the Supervisor of ASSET ACCEPTANCE, LLC a Limited Liability company organized and existing under the laws of the State of Delaware and doing business at P.O. BOX 2041, WARREN, MI 48090.

That there is justly due and owing on the account, the sum of \$9774.08 representing the charged off amount and interest.

That the said account originally with HSBC CONSUMER LENDING USA/, account number 71172300616889, has been purchased by ASSET ACCEPTANCE, LLC, who now owns said account and has all rights connected therewith including the right to institute this action.

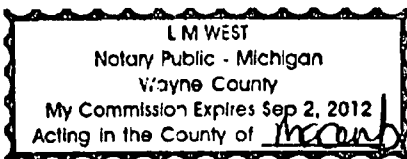
That we have been unable to determine if the Defendant is in the military service of the United States of America. Further, we are unable to determine if the Defendant is entitled to rights and privileges provided under the Servicemembers Civil Relief Act.

Dated this 21st day of May, 2008.

Deanna Jason
Supervisor

Subscribed and sworn to before me, a Notary Public for the State of Michigan, the 21st of May, 2008 as certified by my hand as set forth immediately below.

L. M. West
Notary Public



06065

Exhibit B

**ASSET ACCEPTANCE LLC**

P.O. Box 2036
Warren, MI 48090

LISA LORSON
321 JONES LN
CLEARFIELD, PA 16830

ACCOUNT NUMBER	CURRENT BALANCE
71172300616889	\$9774.08
STATEMENT DATE	DUE DATE
MAY 21 2008	DUE

ACCOUNT NUMBER	DATE OF LAST PAYMENT
71172300616889	09/09/06

DATE	REFERENCE NO	ACCOUNT INFORMATION	BALANCE DUE
MAY 21 2008	35528474	BALANCE DUE ASSET ACCEPTANCE LLC, A LIMITED LIABILITY COMPANY ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF DELAWARE, ASSIGNEE OF 71172300616889 P.O. Box 2036, Warren, MI 48090	\$9774.08

DATE OF DELINQUENCY	PURCHASED ON	CHARGE OFF AMOUNT*	INTEREST RATE
11/04/06	11/27/07	\$8663.20	18.00%

SERVICE ADDRESS (IF APPLICABLE)	INTEREST DUE AS OF MAY 21 2008
	\$1110.88

*For purposes of this Statement only, Charge Off Amount reflects credits for payments received by Asset, if any.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

35528474
1059 EDWIN A ABRAHAMSEN

DL

ASSET ACCEPTANCE LLC

Plaintiff

vs.

LISA LORSON
321 JONES LN
CLEARFIELD PA 16830
Defendant

In the Court of Common Pleas of
Clearfield County, Pennsylvania
Civil Division

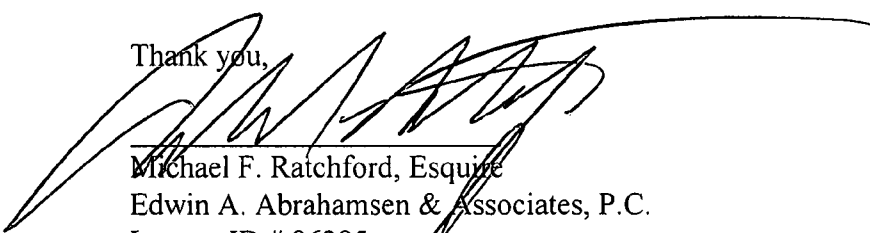
⁰⁸⁻
NO: CD-1799-CD

Praecepto to Reinstate Civil Complaint

To the Prothonotary of Clearfield County Pennsylvania:

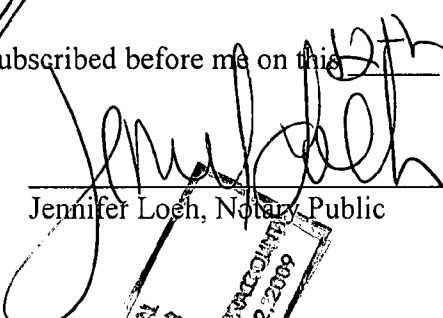
Please enter the above Praecepto to Reinstate the Civil Complaint.

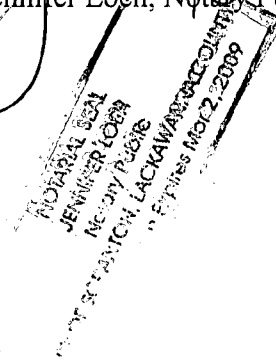
Thank you,


Michael F. Ratchford, Esquire
Edwin A. Abrahamsen & Associates, P.C.
Lawyer ID # 86285

5 **FILED** ^{pd \$7.00 Atty}
^{m/2: 102m} ^{reinstated}
^{complaint}
FEB 18 2009 ^{to shff + Atty}
(LN)
William A. Shaw
Prothonotary/Clerk of Courts

Sworn and subscribed before me on this 12th day of Feb 2009


Jennifer Loeh, Notary Public



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
NO: 08-1799-CD

ASSET ACCEPTANCE LLC
vs
LISA LORSON

SERVICE # 1 OF 1

COMPLAINT

SERVE BY: 03/20/2009 HEARING: PAGE: 105289

DEFENDANT: LISA LORSON
ADDRESS: 321 JONES LN.
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT

ATTEMPTS

House burnt down

^S FILED

0/8.30Lm
MAR 23 2009

OCCUPIED William A. Shaw
Prothonotary/Clerk of Courts

SHERIFF'S RETURN

NOW, _____ AT _____ AM / PM SERVED THE WITHIN

COMPLAINT ON LISA LORSON, 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 LISA LORSON

AT (ADDRESS) _____

NOW 3-23-09 AT 830 (AM) / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF NOT FOUND AS TO LISA LORSON

REASON UNABLE TO LOCATE NOT FOUND

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2009

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: Deputy Signature

S. Hunter

Print Deputy Name

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ACCEPTANCE LLC
PO Box 2036
Warren, MI 48090

Plaintiff

vs.

LISA LORSON
321 JONES LN
CLEARFIELD PA 16830

Defendant

CIVIL ACTION

NO: 08-1799-CD

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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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MIDPENN LEGAL SERVICES
211 1/2 E LOCUST STREET
CLEARFIELD, PA 16830
814-765-9646

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

Feb. 18, 2009 Document
Reinstated/Reissued to Sheriff's Attorney
for service.

Deputy Prothonotary

NOV 03 2008

Attest.

William L. Brown
Prothonotary/
Clerk of Courts

Original filed Sept. 22, 2008

ASSET ACCEPTANCE LLC
PO Box 2036
Warren, MI 48090

:
: CIVIL ACTION

Plaintiff

VS.

NO:

LISA LORSON
321 JONES LN
CLEARFIELD PA 16830

Defendant

Plaintiff, ASSET ACCEPTANCE LLC , by and through its attorneys, Edwin A.

1. Plaintiff, ASSET ACCEPTANCE LLC , (hereinafter "Plaintiff") is a Michigan corporation with a principal place of business located at PO Box 2036 Warren, MI 48090.

2. The Defendant LISA LORSON (hereinafter "Defendant") is an adult individual residing at 321 JONES LN CLEARFIELD PA 16830.

3. At all relevant times herein, Plaintiff was engaged in the business of debt purchase and collection.

4. Defendant applied for and received a credit card issued by HSBC Consumer Lending (US with the account number 71172300616889).

5. The within account was sold by HSBC Consumer Lending (US to ASSET ACCEPTANCE, LLC for valuable consideration and all rights under said accounts were assigned to ASSET ACCEPTANCE, LLC. (See, Bill of Sale, Affidavit and Assignment attached hereto as

Exhibit "A.")

6. Use of the HSBC Consumer Lending (US credit card was subject to the terms of the Cardmember Agreement, a copy of which was sent to the Defendant along with the credit card.

7. Defendant used the HSBC Consumer Lending (US credit card account number 71172300616889, for purchases, cash advances and/or balance transfers.

8. The Defendant was mailed account statements relative to the Defendant's use of the subject credit card. (See, Card Statements attached hereto as Exhibit "B.")

9. The Defendant defaulted under the terms of the Agreement by failing and refusing to make monthly payments on the account as they became due.

10. The account became delinquent September 9, 2006.

11. The principal amount was \$8,663.20 at the time it was received by Plaintiff.

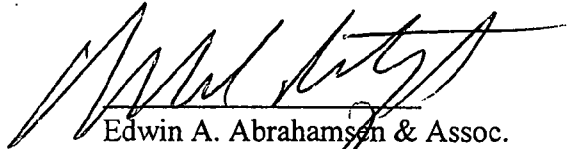
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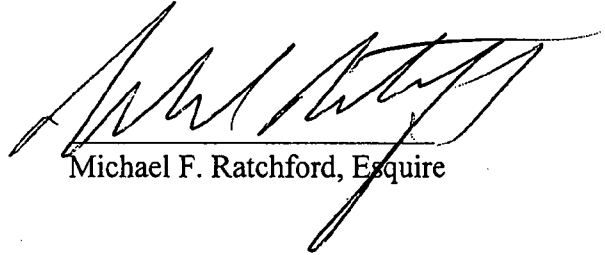
Respectfully submitted,

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Edwin A. Abrahamsen & Assoc.
Michael F. Ratchford, Esquire
Heather K. Woodruff, Esquire
Attorney I.D. Nos.: 86285/207805
1729 Pittston Avenue
Scranton, PA 18505
mratchford@eaa-law.com
hwoodruff@eaa-law.com

VERIFICATION

I, Michael F. Ratchford, attorney for Plaintiff, ASSET ACCEPTANCE LLC , am fully familiar with the facts set forth in the within Complaint and am authorized to make this Verification on behalf of Plaintiff. I Verify that the facts set forth in the within allegations are true and correct to the best of my knowledge, knowing that any false statements are punishable by law pursuant to 18 C.S.A. 4904.



Michael F. Ratchford, Esquire

STATE OF MICHIGAN)
COUNTY OF MACOMB) ss

ASSET ACCEPTANCE, LLC

Plaintiff,

vs

LISA LORSON

Defendant,

AFFIDAVIT

I, Deanna Jason being first duly sworn deposes and states:

That I am the Supervisor of ASSET ACCEPTANCE, LLC a Limited Liability company organized and existing under the laws of the State of Delaware and doing business at P.O. BOX 2041, WARREN, MI 48090.

That there is justly due and owing on the account, the sum of \$9774.08 representing the charged off amount and interest.

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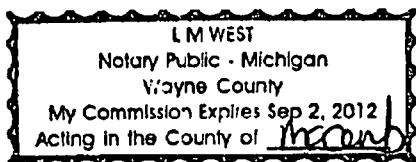
That we have been unable to determine if the Defendant is in the military service of the United States of America. Further, we are unable to determine if the Defendant is entitled to rights and privileges provided under the Servicemembers Civil Relief Act.

Dated this 21st day of May, 2008.

Deanna Jason
Supervisor

Subscribed and sworn to before me, a Notary Public for the State of Michigan, the 21st of May, 2008 as certified by my hand as set forth immediately below.

L. M. West
Notary Public



06665

**ASSET ACCEPTANCE LLC**

P.O. Box 2036
Warren, MI 48090

LISA LORSON
321 JONES LN
CLEARFIELD, PA 16830

ACCOUNT NUMBER	CURRENT BALANCE
71172300616889	\$9774.08
STATEMENT DATE	DUE DATE
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ACCOUNT NUMBER
71172300616889

DATE OF LAST PAYMENT
09/09/06

DATE	REFERENCE NO	ACCOUNT INFORMATION	BALANCE DUE
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DATE OF DELINQUENCY
11/04/06

PURCHASED ON
11/27/07

CHARGE OFF AMOUNT*
\$8663.20

INTEREST RATE
18.00%

SERVICE ADDRESS (IF APPLICABLE)

INTEREST DUE AS OF MAY 21 2008
\$1110.88

*For purposes of this Statement only, Charge Off Amount reflects credits for payments received by Asset, if any.

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35528474
1059 EDWIN A ABRAHAMSEN

DB

ASSET ACCEPTANCE LLC

Plaintiff

vs.

LISA LORSON
1211 WOODLAND RD
CLEARFIELD PA 16830
Defendant

In the Court of Common Pleas of
Clearfield County, Pennsylvania
Civil Division

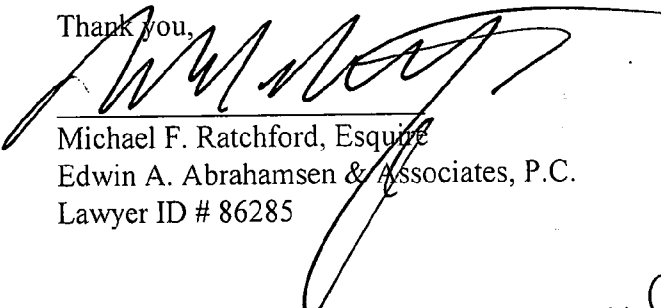
NO: 08-1799-CD

Praeipe to Reinstate Civil Complaint

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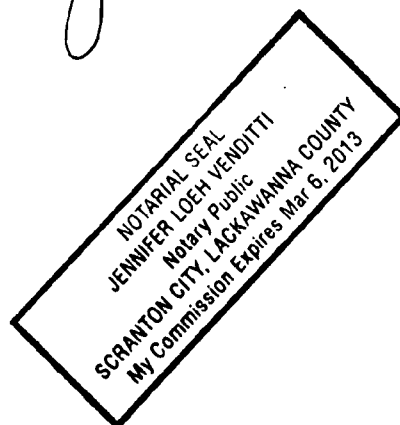
Please enter the above Praeipe to Reinstate the Civil Complaint.

Thank you,


Michael F. Ratchford, Esquire
Edwin A. Abrahamsen & Associates, P.C.
Lawyer ID # 86285

Sworn and subscribed before me on this 9th day of April 2009


Jennifer Loeh Venditti, Notary Public



FILED Any pd. 7.00
M/255/CD
APR 23 2009 1CC & Compl.
Reinstated to Any
William A. Shaw
Prothonotary/Clerk of Courts
1CC & Compl.
Reinstated to Shff

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ACCEPTANCE LLC
PO Box 2036
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Plaintiff

CIVIL ACTION

vs.

LISA LORSON
321 JONES LN
CLEARFIELD PA 16830

Defendant

NO: 08-1799-CD

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Feb. 18, 2009 Document 1 to
Reinstated/Referred to Sheriff/Attorney
for service.

William L. Shuman
County Prothonotary

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

NOV 03 2008

Attest.

William L. Shuman
Prothonotary/
Clerk of Courts

Original filed Sept. 22, 2008

AA56-0605

ASSET ACCEPTANCE LLC
PO Box 2036
Warren, MI 48090

Plaintiff

: NO:

LISA LORSON
321 JONES LN
CLEARFIELD PA 16830

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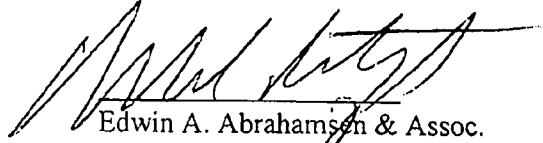
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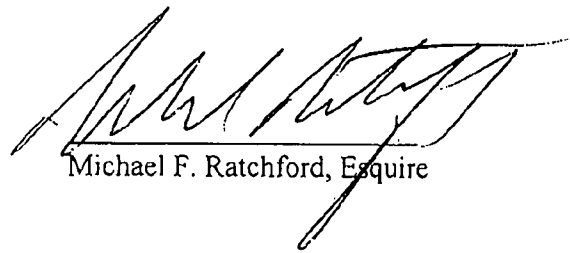
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Michael F. Ratchford, Esquire
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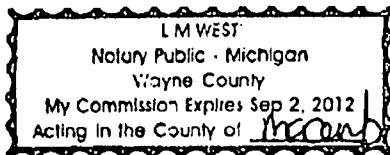
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35528474
1059 EDWIN A ABRAHAMSEN

Handwritten signature/initials

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 105289
NO: 08-1799-CD
SERVICES 1

COMPLAINT

PLAINTIFF: ASSET ACCEPTANCE LLC
vs.
DEFENDANT: LISA LORSON

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	ABRAHAMSEN	029232	10.00
SHERIFF HAWKINS	ABRAHAMSEN	029232	7.00

FILED
3/21/09
APR 30 2009
William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2009

So Answers,



Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
NO: 08-1799-CD

ASSET ACCEPTANCE LLC
vs
LISA LORSON

SERVICE # 1 OF 1

COMPLAINT

SERVE BY: 05/23/2009 HEARING: PAGE: 105584

DEFENDANT: LISA LORSON
ADDRESS: 1211 WOODLAND 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, May 5, 2009 AT 9:35 AM / PM SERVED THE WITHIN

COMPLAINT ON LISA LORSON, DEFENDANT

BY HANDING TO Nicholas Lorson, Husband

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

ADDRESS SERVED 1211 Woodland Rd, Clearfield, PA 16830

NOW AT AM / PM POSTED THE WITHIN

COMPLAINT FOR LISA LORSON

AT (ADDRESS)

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

I MAKE RETURN OF NOT FOUND AS TO LISA LORSON

REASON UNABLE TO LOCATE

SWORN TO BEFORE ME THIS

DAY OF 2009

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: Dominic L. Maggillo
Deputy Signature

Dominic L. Maggillo
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 105584
NO: 08-1799-CD
SERVICES 1

COMPLAINT

PLAINTIFF: ASSET ACCEPTANCE LLC
vs.
DEFENDANT: LISA LORSON

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	ABRAHAMSEN	034839	10.00
SHERIFF HAWKINS	ABRAHAMSEN	034839	11.00

FILED

0/3:37cm
JUL 30 2009

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2009

So Answers,



Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ACCEPTANCE LLC

Plaintiff

vs.

LISA LORSON

Defendant

:
: CIVIL DIVISION

:
: NO: 08-1799-CD

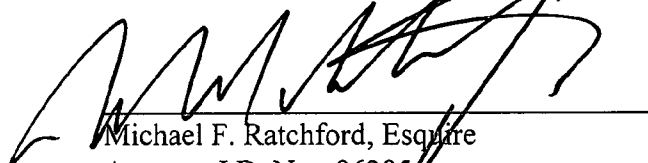
FILED pd \$20.00 Att
m/11:14cm recd notice to
SEP 14 2009 del
William A. Shaw
Prothonotary/Clerk of Courts
cc notice to
Att.

PRAECIPE FOR ENTRY OF DEFAULT JUDGMENT

TO THE CLERK OF JUDICIAL RECORDS:

Kindly enter judgment by default for failure to respond to Plaintiff's Complaint in the amount of \$10,674.00. Notice of the intent to file a default judgment was served upon the Defendant on August 25, 2009. A copy of the Notice of Intent to Take Default Judgment is attached hereto and marked Exhibit "A."


Edwin A. Abrahamsen & Associates, P.C.


Michael F. Ratchford, Esquire
Attorney I.D. No.: 86285
Attorney for Plaintiff

JUDGMENT

AND NOW, this 14th day of September, 2009, Judgment is hereby entered in favor of the Plaintiff and against the Defendant in the amount of \$10,674.00 for failure to respond to Plaintiff's Complaint.

CLERK OF JUDICIAL RECORDS


Prothonotary S.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ACCEPTANCE LLC

Plaintiff

vs.

LISA LORSON

Defendant

CIVIL DIVISION

NO: 08-1799-CD

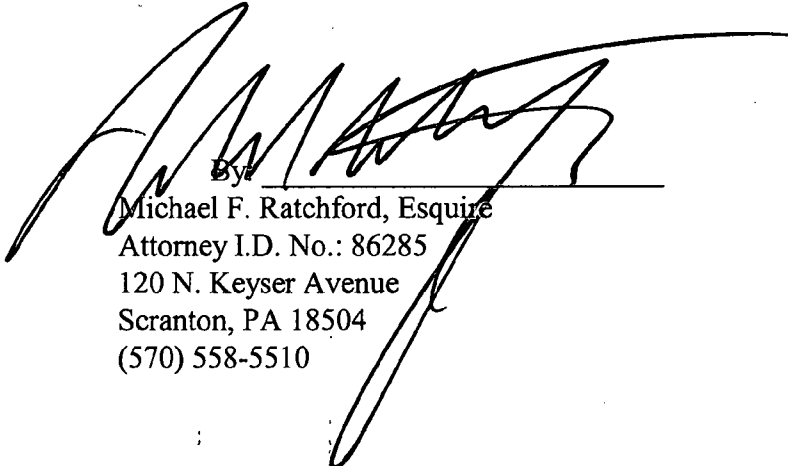
CERTIFICATE OF SERVICE

I, Michael F. Ratchford, Esquire, hereby certify that on the date indicated below, I served a copy of the Praecipe for Entry of Default Judgment in the above captioned matter by mailing the same via First Class United States mail, postage prepaid addressed as follows:

LISA LORSON
1211 WOODLAND RD
CLEARFIELD PA 16830

Edwin A. Abrahamsen & Associates, P.C.

Date: September 9, 2009


By: _____
Michael F. Ratchford, Esquire
Attorney I.D. No.: 86285
120 N. Keyser Avenue
Scranton, PA 18504
(570) 558-5510

ASSET ACCEPTANCE LLC

Plaintiff

vs.

LISA LORSON

Defendant

In the Court of Common Pleas of
CLEARFIELD County, Pennsylvania
Civil Division

NO: 08-1799-CD

COPY

NOTICE OF FILING JUDGMENT

Notice is hereby given that a money judgment in the above-captioned matter has been entered against you in the amount of \$ 10,674.00 on September 14, 2009.

By: _____

William A. Abrahamsen

cm

Prothonotary

If you have any questions regarding this notice, please contact the filing party:

Edwin A. Abrahamsen & Associates
120 N. Keyser Avenue
Scranton, PA 18504

Telephone: (570)-558-5510

(Notice is given in accordance with PA Supreme Court Rule of Civil Procedure No. 236)

ASSET ACCEPTANCE LLC

Plaintiff

vs.

LISA LORSON

Defendant

:
:
: In the Court of Common Pleas of
: CLEARFIELD County, Pennsylvania
: Civil Division
:
:

: NO: 08-1799-CD
:
:

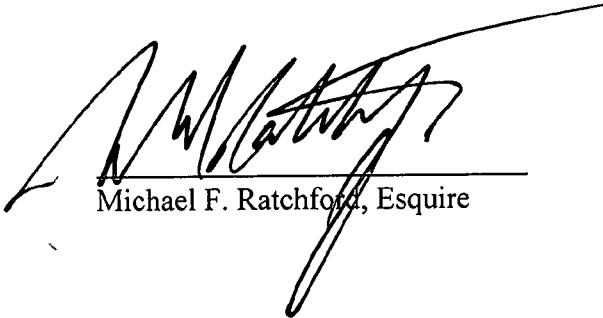
: AFFIDAVIT UNDER SOLDIERS AND SAILORS
: RELIEF CIVIL RELIEF ACT OF 1940 AS
: AMENDED
:
:

State of Pennsylvania
County of CLEARFIELD SS:

Michael F. Ratchford, Esquire being duly sworn according to law deposes and says that the above named defendant(s): LISA LORSON is(are) not in the military service of the United States of America as defined by the Soldiers' and Sailors' Civil Relief Act of 1940 as amended;

That the defendant(s): LISA LORSON is(are) older than eighteen years of age;

That the employment status of the defendant(s): LISA LORSON is(are) unknown.


Michael F. Ratchford, Esquire

Subscribed before me this

9th

day of

Sept

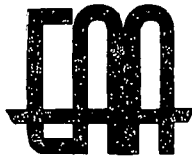
20

09

Jennifer Loeh Vendi

Notary Public

NOTARIAL SEAL
JENNIFER LOEH VENDETTI
Notary Public
SCRANTON CITY, LACKAWANNA COUNTY
My Commission Expires Mar 6, 2013



EDWIN A. ABRAHAMSEN
MICHAEL F. RATCHFORD
HEATHER K. WOODRUFF*
*ALSO MEMBER OF FL BAR

THE LAW OFFICE OF
EDWIN A. ABRAHAMSEN & ASSOCIATES, P.C.
WWW.EAA-LAW.COM

August 25, 2009

LISA LORSON
1211 WOODLAND RD
CLEARFIELD PA 16830

Re: **ASSET ACCEPTANCE LLC v. LISA LORSON**
CLEARFIELD County Civil Action No.: 08-1799-CD
Our file No.: AA8-0665

Dear LISA LORSON:

Enclosed please find the Ten Day Notice of Intent to Take Default in regard to the above-noted matter. Please act accordingly.

If you have any questions or wish to discuss your outstanding account, please contact me at (570) 558-5510.

Edwin A. Abrahamsen & Associates,



Michael F. Ratchford, Esquire

Enclosure

This is a communication from a debt collector in an attempt to collect a debt. Any information will be used for that purpose.

**IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA**

ASSET ACCEPTANCE LLC	:	
	:	CIVIL ACTION
Plaintiff	:	
	:	
	:	
vs.	:	
	:	
LISA LORSON	:	NO: <u>08-1799-CD</u>
	:	
	:	
Defendant	:	
	:	
	:	
	:	

TEN DAY NOTICE OF INTENT TO TAKE DEFAULT JUDGMENT

To: LISA LORSON
1211 WOODLAND RD
CLEARFIELD PA 16830

Date of Notice: August 25, 2009

IMPORTANT NOTICE PURSUANT TO PA.R.C.P. 237.1(a)(2)

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER AN APPEARANCE PERSONALLY OR BY AN 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.

MIDPENN LEGAL SERVICES
211 1/2 E LOCUST STREET
CLEARFIELD, PA 16830
814-765-9646

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

ASSET ACCEPTANCE LLC

Plaintiff

vs.

LISA LORSON

Defendant

:
: CIVIL ACTION
:
:
:
:
:
: NO: 08-1799-CD
:
:
:
:
:

CERTIFICATE OF SERVICE

I, Michael F. Ratchford, Esquire, hereby certify that on August 25, 2009 I served a copy of the Ten Day Notice of Intent to Take Default in the above captioned matter by mailing the same via First Class United States mail, postage prepaid addressed as follows:

LISA LORSON
1211 WOODLAND RD
CLEARFIELD PA 16830

Edwin A. Abrahamsen & Associates, P.C.

BY: 

Michael F. Ratchford, Esquire
Attorney I.D. No.: 86285
120 N Keyser Avenue
Scranton, PA 18504
(570) 558-5510

Department of Defense Manpower Data Center

SEP-09-2009 11:45:47



Military Status Report
Pursuant to the Servicemembers Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
LORSON	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: **BZPVGWSDRPC**

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

FILED

SEP 23 2009

0121056

William A. Shaw
Prothonotary/Clerk of Courts

No. 4C

Asset: Acceptance
(Plaintiff)

CIVIL ACTION

(Street Address)

No. 08-1799-CD

Type of Case: adjudement

(City, State ZIP)

Type of Pleading: owe

VS.

Filed on Behalf of:

LISA C. LORSON
(Defendant)

Lisa Lorson
(Plaintiff/Defendant)

1211 Woodland Rd
(Street Address)

Clearfield PA 16835
(City, State ZIP)

Lisa Lorson
(Filed by)

1211 woodland rd
(Address)

765-1790
(Phone)

Lisa Lorson
(Signature)

ASSET Acceptance

vs

Plaintiff

Lisa Lorson

1211 woodland Rd

Clearfield PA 16830

Doc# 08-1799-CD

1. I Do not Denie That I owe This Amount stated but my husband and I have been out of work for quite Awhile now
2. In 2005 I started with some helth problems and I was forced on Disability
3. We lost our home in 2007 due to taxes because we Couldn't pay them
4. We had to Sell every thing we had to settle Ourher bills
5. My husbonds job was sent to China in 2006 And unemplment Ran out and hasn't found any work.
6. At this time I have found A home but we were living in our van before this, but now we Have A home but our furniture is Just what we Could finde its borrowed or brocken we have nothing of our own

7 between Rent and utilities and Dr. visits we have nothing left to live off of

8 my husband is looking for work but there has been nothing so far

9 There are 4 people that live here. There's me, Husband and My Retarded Son and then the youngest son is still here

I hope This is listed to give you some information about my situation.

Lisa Lorson
1211 woodland Rd
Clearfield PA 16830

Lisa Lorson
9/23/2009

Doc # 08-1799-CD

FILED
SEP 23 2009
William A. Shaw
Prothonotary/Clerk of Courts

Handwritten signature
PC 23/E2/P