

08-1828-CD  
Capital One vs Brandi Rowles

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

CIVIL ACTION -- (LAW) (EQUITY)

CAPITAL ONE BANK (USA), N.A.  
Plaintiff(s)

No. 2008-1828-CD  
Type of Case: Civil  
Type of Pleading: Complaint in Civil Action

Filed on Behalf of: Plaintiff

v.

BRANDI ROWLES  
Defendant(s)

Counsel of Record for this Party:

Paul J. Klemm, Esquire  
Nudelman, Nudelman, & Ziering, P.C.  
425 Eagle Rock Avenue  
Roseland, NJ 07068  
973-618-0000 tel  
973-618-0647 fax  
Attorney ID # 92125

Dated: September 20, 2008

**FILED**

M 1:51 P.M. GK

SEP 26 2008

William A. Shaw  
Prothonotary/Clerk of Courts

ICC ATTY

1 COMPL. SHFF

ATTY PAID 95.00

June 7, 2010 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

Carl  
Deputy Prothonotary

May 6, 2011 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

William A. Shaw  
Deputy Prothonotary

**PAUL J. KLEMM, ESQUIRE  
NUDELMAN, NUDELMAN, & ZIERING, P.C.  
425 EAGLE ROCK AVENUE  
ROSELAND, NJ 07068  
973-618-0000  
ID # 92125**

**ATTORNEY FOR PLAINTIFF**

CAPITAL ONE BANK (USA), N.A.

CLEARFIELD COUNTY

Plaintiff(s)

v.

BRANDI ROWLES

Defendant(s)

**COMPLAINT IN CIVIL ACTION**

**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.

DANIEL J. NELSON, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830

**AVISO**

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. See avisado que si usted no se defiende, la corte tomara medidas y puede continuar le demanda en contra suya sin previo aviso o notificacion. Ademas, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u ortros derechos importantes para usted.

LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENTE. SI NO TIENE ABOGADO O SI NO TIENE ELDINERO SUFICIENTE DE PAGAR TAL SERVICIO. VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL

DANIEL J. NELSON, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830

PAUL J. KLEMM, ESQUIRE  
NUDELMAN, NUDELMAN, & ZIERING, P.C.  
425 EAGLE ROCK AVENUE  
ROSELAND, NJ 07068  
973-618-0000  
ID #92125

ATTORNEY FOR PLAINTIFF

---

CAPITAL ONE BANK (USA), N.A.,	:	CLEARFIELD COUNTY
	:	
	:	
Plaintiff(s)	:	
	:	
v.	:	
	:	
	:	
BRANDI ROWLES	:	
	:	
Defendant(s)	:	

**COMPLAINT IN CIVIL ACTION**

AND NOW, comes Plaintiff, CAPITAL ONE BANK (USA), N.A., by and through its attorney, Paul J. Klemm and the law offices of Nudelman, Nudelman & Ziering, P.C., and files the following **Complaint in Civil Action** and in support thereof aver as follows:

1. Plaintiff, CAPITAL ONE BANK (USA), N.A., is a corporation licensed to do business in the State of Pennsylvania.
2. Defendant, BRANDI ROWLES, is an individual and citizen of the Commonwealth of Pennsylvania, who is believed to currently reside at , 1158 SYCAMORE LN, CLEARFIELD PA 16830-7156.
3. At the special insistence and request of the Defendant, Defendant was issued a credit card by CAPITAL ONE BANK (USA), N.A., account number 5178052653958856.

4. The Defendant is responsible for an unpaid balance in the amount of \$3,070.11 and interest in the amount of \$2,288.00.

5. Plaintiff has made demand to Defendant for \$5,358.11, but Defendant has willfully failed and/or refused to reimburse Plaintiff for the aforesaid sum due.

Wherefore, Plaintiff demands Judgment in its favor and against the Defendant in the amount of \$5,358.11, plus attorney fees of \$675.42 and interest from the date of breach, with continuing interest thereon at the legal rate from the date of Judgment plus anticipated court costs. The damages requested are less than the maximum amount for compulsory arbitration as set by the Court.

Respectfully Submitted:

NUDELMAN, NUDELMAN & ZIERING, P.C.



---

Paul J. Klemm, Esquire  
425 Eagle Rock Avenue  
Roseland, NJ 07068  
(973) 618-0000

**VERIFICATION**

The undersigned, Paul J. Klemm, Esquire, hereby states that he is the attorney for Plaintiff in this action and verifies that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief. Counsel has signed this verification at the request of Plaintiff as a matter of time and convenience. Plaintiff has represented to counsel that there is a debt due and owing from Defendant to Plaintiff in the amount as set forth within the foregoing pleading. Plaintiff has provided counsel with all relevant information in order to allow counsel to sign this verification. Plaintiff agrees to provide a verification signed by Plaintiff upon request by Defendant. The undersigned understands that the statements herein are made subject to the penalties of 19 Pa.C.S.A Section 4904 relating to unsworn falsification to authorities.

Date: September 3, 2008



---

Paul J. Klemm, Esquire  
Nudelman, Nudelman & Ziering, P.C.  
425 Eagle Rock Avenue  
Roseland, NJ 07068  
(973) 618-0000

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
NO: 08-1828-CD

CAPITAL ONE BANK (USA) N.A.  
vs  
BRANDI ROWLES

SERVICE # 1 OF 1

COMPLAINT

SERVE BY: 10/26/2008

HEARING:

PAGE: 104706

<sup>S</sup> FILED  
9/3/3/07  
NOV 04 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

DEFENDANT: BRANDI ROWLES  
ADDRESS: 1158 SYCAMORE LN  
CLEARFIELD, PA 16830  
ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS Expired \_\_\_\_\_  
\_\_\_\_\_

**SHERIFF'S RETURN**

NOW, \_\_\_\_\_ AT \_\_\_\_\_ AM / PM SERVED THE WITHIN

COMPLAINT ON BRANDI ROWLES, 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 BRANDI ROWLES

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

NOW Thursday Nov 2008 AT 3:17 AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF NOT FOUND AS TO BRANDI ROWLES

REASON UNABLE TO LOCATE Time Expired.

SWORN TO BEFORE ME THIS

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

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

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

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

PAUL J. KLEMM, ESQUIRE  
NUDELMAN, NUDELMAN, & ZIERING, P.C.  
425 EAGLE ROCK AVENUE  
ROSELAND, NJ 07068  
973-618-0000  
ID # 92125

SEP 26 2008

Attest.

*William A. Shaw*  
Prothonotary/  
Clerk of Courts

ATTORNEY FOR PLAINTIFF

CAPITAL ONE BANK (USA), N.A.

CLEARFIELD COUNTY

Plaintiff(s)

v.

BRANDI ROWLES

Defendant(s)

2008-1828-CD

COMPLAINT IN CIVIL ACTION

NOTICE

AVISO

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.

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DANIEL J. NELSON, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830

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DANIEL J. NELSON, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830



PAUL J. KLEMM, ESQUIRE  
NUDELMAN, NUDELMAN, & ZIERING, P.C.  
425 EAGLE ROCK AVENUE  
ROSELAND, NJ 07068  
973-618-0000  
ID #92125

ATTORNEY FOR PLAINTIFF

---

CAPITAL ONE BANK (USA), N.A.,	:	CLEARFIELD COUNTY
	:	
	:	
Plaintiff(s)	:	
	:	
v.	:	
	:	
	:	
BRANDI ROWLES	:	
	:	
Defendant(s)	:	

### COMPLAINT IN CIVIL ACTION

AND NOW, comes Plaintiff, CAPITAL ONE BANK (USA), N.A., by and through its attorney, Paul J. Klemm and the law offices of Nudelman, Nudelman & Ziering, P.C., and files the following **Complaint in Civil Action** and in support thereof aver as follows:

1. Plaintiff, CAPITAL ONE BANK (USA), N.A., is a corporation licensed to do business in the State of Pennsylvania.
2. Defendant, BRANDI ROWLES, is an individual and citizen of the Commonwealth of Pennsylvania, who is believed to currently reside at , 1158 SYCAMORE LN, CLEARFIELD PA 16830-7156.
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4. The Defendant is responsible for an unpaid balance in the amount of \$3,070.11 and interest in the amount of \$2,288.00.

5. Plaintiff has made demand to Defendant for \$5,358.11, but Defendant has willfully failed and/or refused to reimburse Plaintiff for the aforesaid sum due.

Wherefore, Plaintiff demands Judgment in its favor and against the Defendant in the amount of \$5,358.11, plus attorney fees of \$675.42 and interest from the date of breach, with continuing interest thereon at the legal rate from the date of Judgment plus anticipated court costs. The damages requested are less than the maximum amount for compulsory arbitration as set by the Court.

Respectfully Submitted:

NUDELMAN, NUDELMAN & ZIERING, P.C.



---

Paul J. Klemm, Esquire  
425 Eagle Rock Avenue  
Roseland, NJ 07068  
(973) 618-0000

**VERIFICATION**

The undersigned, Paul J. Klemm, Esquire, hereby states that he is the attorney for Plaintiff in this action and verifies that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief. Counsel has signed this verification at the request of Plaintiff as a matter of time and convenience. Plaintiff has represented to counsel that there is a debt due and owing from Defendant to Plaintiff in the amount as set forth within the foregoing pleading. Plaintiff has provided counsel with all relevant information in order to allow counsel to sign this verification. Plaintiff agrees to provide a verification signed by Plaintiff upon request by Defendant. The undersigned understands that the statements herein are made subject to the penalties of 19 Pa.C.S.A Section 4904 relating to unsworn falsification to authorities.



Date: September 3, 2008

---

Paul J. Klemm, Esquire  
Nudelman, Nudelman & Ziering, P.C.  
425 Eagle Rock Avenue  
Roseland, NJ 07068  
(973) 618-0000

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104706  
NO: 08-1828-CD  
SERVICES 1  
COMPLAINT

PLAINTIFF: CAPITAL ONE BANK (USA) N.A.  
vs.  
DEFENDANT: BRANDI ROWLES

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	NUDELMAN	027848	10.00
SHERIFF HAWKINS	NUDELMAN	027848	9.00

FILED

01/13/30/09  
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

PAUL J. KLEMM, ESQUIRE  
NUDELMAN, NUDELMAN, & ZIERING, P.C.  
425 EAGLE ROCK AVENUE  
ROSELAND, NJ 07068  
973-618-0000  
ID #92125

**FILED**

JUN 07 2010

M/3:20/c

William A. Shaw  
Prothonotary/Clerk of Courts

ATTORNEY FOR PLAINTIFF

Case w/ reinstatement  
complaint to Att  
Shaw

CAPITAL ONE BANK (USA), N.A.

Plaintiff(s)

v.

BRANDI ROWLES

Defendant(s)

CLEARFIELD COUNTY  
COURT OF COMMON PLEAS

NO. 2008-01828-CD

**PRAECIPE TO REINSTATE COMPLAINT**

TO THE PROTHONOTARY:

Kindly reinstate the Complaint to be served upon the Defendant, BRANDI ROWLES, ,  
201 W Pine St Apt 1, CLEARFIELD PA 16830 relative to the above-captioned matter.

Date: May 26, 2010

NUDELMAN, NUDELMAN & ZIERING, P.C.



Paul J. Klemm, Esquire  
425 Eagle Rock Avenue  
Roseland, NJ 07068  
(973) 618-0000

NN25350

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

PAUL J. KLEMM, ESQUIRE  
NUDELMAN, NUDELMAN, & ZIERING, P.C.  
425 EAGLE ROCK AVENUE  
ROSELAND, NJ 07068  
973-618-0000  
ID # 92125

SEP 20 2008

Attest.

*William A. Shaw*  
Prothonotary/  
Clerk of Courts

ATTORNEY FOR PLAINTIFF

CAPITAL ONE BANK (USA), N.A.

CLEARFIELD COUNTY

Plaintiff(s)

v.

BRANDI ROWLES

Defendant(s)

2008-1828-CD

### COMPLAINT IN CIVIL ACTION

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DANIEL J. NELSON, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830

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DANIEL J. NELSON, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830

June 7, 2010 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

*[Signature]*  
Deputy Prothonotary

PAUL J. KLEMM, ESQUIRE  
NUDELMAN, NUDELMAN, & ZIERING, P.C.  
425 EAGLE ROCK AVENUE  
ROSELAND, NJ 07068  
973-618-0000  
ID #92125

ATTORNEY FOR PLAINTIFF

CAPITAL ONE BANK (USA), N.A.,	:	CLEARFIELD COUNTY
	:	
	:	
Plaintiff(s)	:	
	:	
v.	:	
	:	
	:	
BRANDI ROWLES	:	
	:	
Defendant(s)	:	

### COMPLAINT IN CIVIL ACTION

AND NOW, comes Plaintiff, CAPITAL ONE BANK (USA), N.A., by and through its attorney, Paul J. Klemm and the law offices of Nudelman, Nudelman & Ziering, P.C., and files the following **Complaint in Civil Action** and in support thereof aver as follows:

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Respectfully Submitted:

NUDELMAN, NUDELMAN & ZIERING, P.C.



---

Paul J. Klemm, Esquire  
425 Eagle Rock Avenue  
Roseland, NJ 07068  
(973) 618-0000



**VERIFICATION**

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Date: September 3, 2008

---

Paul J. Klemm, Esquire  
Nudelman, Nudelman & Ziering, P.C.  
425 Eagle Rock Avenue  
Roseland, NJ 07068  
(973) 618-0000

To Deputy 6/9/2010

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1828-CD

CAPITAL ONE BANK (USA) N.A.

vs

BRANDI ROWLES

SERVICE # 1 OF 1

PRAECIPE & COMPLAINT

SERVE BY: 07/07/2010

HEARING:

PAGE: 107188

DEFENDANT:

BRANDI ROWLES

ADDRESS:

201 W PINE ST. APT 31

CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

6-14-10 <sup>Pen</sup> 6-17-10-12:15 <sup>Pen</sup> 6-23-10-11:17 <sup>Pen</sup> 6-23-10-11:17 <sup>Pen</sup> N/H  
6-15-10-11:07 <sup>Pen</sup> N/H 6-21-10-10:44 <sup>Pen</sup> N/H 7-1-10-10:45 <sup>Pen</sup> N/H

SHERIFF'S RETURN

No Contact with Def

NOW, \_\_\_\_\_ AT \_\_\_\_\_ AM / PM SERVED THE WITHIN

PRAECIPE & COMPLAINT ON BRANDI ROWLES, 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

PRAECIPE & COMPLAINT FOR BRANDI ROWLES

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

NOW 7-8-2010 AT 3:05 AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF NOT FOUND AS TO BRANDI ROWLES

REASON UNABLE TO LOCATE Had no CONTACT with Def.

SWORN TO BEFORE ME THIS

\_\_\_\_\_ DAY OF \_\_\_\_\_ 2010

So Answers. CHESTER A. HAWKINS, SHERIFF

BY:

*James E. Davis*  
Deputy Signature  
JAMES E. DAVIS

Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 107188  
NO: 08-1828-CD  
SERVICES 1  
PRAECIPE & COMPLAINT

PLAINTIFF: CAPITAL ONE BANK (USA) N.A.  
vs.  
DEFENDANT: BRANDI ROWLES

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	NUDELMAN	015992	10.00
SHERIFF HAWKINS	NUDELMAN	015992	17.00

FILED  
of 9:30 am  
MAR 16 2011  
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2010

So Answers,



Chester A. Hawkins  
Sheriff

PAUL J. KLEMM, ESQUIRE  
NUDELMAN, KLEMM & GOLUB, P.C.  
425 EAGLE ROCK AVENUE  
ROSELAND, NJ 07068  
973-618-0000  
ID #92125

ATTORNEY FOR PLAINTIFF

CAPITAL ONE BANK (USA), N.A.	:	CLEARFIELD COUNTY
	:	COURT OF COMMON PLEAS
Plaintiff(s)	:	
v.	:	
BRANDI ROWLES	:	
Defendant(s)	:	NO. 2008-01828-CD

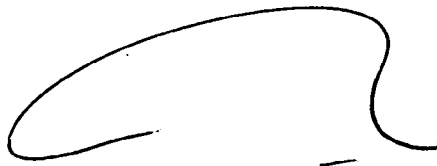
**PRAECIPE TO REINSTATE COMPLAINT**

TO THE PROTHONOTARY:

Kindly reinstate the Complaint to be served upon the Defendant, BRANDI ROWLES,  
100 4TH AVE APT 505, Curwensville PA 16833-1076 relative to the above-captioned matter.

Date: April 29, 2011

NUDELMAN, KLEMM & GOLUB, P.C.



Paul J. Klemm, Esquire  
425 Eagle Rock Avenue  
Roseland, NJ 07068  
(973) 618-0000

NN25350

FILED  
MAY 06 2011  
William A. Shaver  
Prothonotary/Clerk of Courts  
Att. pd. \$7.00  
ICC #1 Reinstated  
to Att. g  
ICC #1 Reinstated  
to Sheriff

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

PAUL J. KLEMM, ESQUIRE  
NUDELMAN, NUDELMAN, & ZIERING, P.C.  
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ROSELAND, NJ 07068  
973-618-0000  
ID # 92125

SEP 20 2008

Attest.

*William Nelson*  
Prothonotary/  
Clerk of Courts

ATTORNEY FOR PLAINTIFF

CAPITAL ONE BANK (USA), N.A.

CLEARFIELD COUNTY

Plaintiff(s)

v.

BRANDI ROWLES

Defendant(s)

2008-1828-CD

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#### 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.

DANIEL J. NELSON, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830

#### AVISO

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. See avisado que si usted no se defiende, la corte tomara medidas y puede continuar le demanda en contra suya sin previo aviso o notificacion. Ademas, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENTE. SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR TAL SERVICIO. VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL

DANIEL J. NELSON, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830

PAUL J. KLEMM, ESQUIRE  
NUDELMAN, NUDELMAN, & ZIERING, P.C.  
425 EAGLE ROCK AVENUE  
ROSELAND, NJ 07068  
973-618-0000  
ID #92125

ATTORNEY FOR PLAINTIFF

CAPITAL ONE BANK (USA), N.A.,

CLEARFIELD COUNTY

Plaintiff(s)

v.

BRANDI ROWLES

Defendant(s)

### COMPLAINT IN CIVIL ACTION

AND NOW, comes Plaintiff, CAPITAL ONE BANK (USA), N.A., by and through its attorney, Paul J. Klemm and the law offices of Nudelman, Nudelman & Ziering, P.C., and files the following **Complaint in Civil Action** and in support thereof aver as follows:

1. Plaintiff, CAPITAL ONE BANK (USA), N.A., is a corporation licensed to do business in the State of Pennsylvania.
2. Defendant, BRANDI ROWLES, is an individual and citizen of the Commonwealth of Pennsylvania, who is believed to currently reside at , 1158 SYCAMORE LN, CLEARFIELD PA 16830-7156.
3. At the special insistence and request of the Defendant, Defendant was issued a credit card by CAPITAL ONE BANK (USA), N.A., account number 5178052653958856.

4. The Defendant is responsible for an unpaid balance in the amount of \$3,070.11 and interest in the amount of \$2,288.00.

5. Plaintiff has made demand to Defendant for \$5,358.11, but Defendant has willfully failed and/or refused to reimburse Plaintiff for the aforesaid sum due.

Wherefore, Plaintiff demands Judgment in its favor and against the Defendant in the amount of \$5,358.11, plus attorney fees of \$675.42 and interest from the date of breach, with continuing interest thereon at the legal rate from the date of Judgment plus anticipated court costs. The damages requested are less than the maximum amount for compulsory arbitration as set by the Court.

Respectfully Submitted:

NUDELMAN, NUDELMAN & ZIERING, P.C.



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Paul J. Klemm, Esquire  
425 Eagle Rock Avenue  
Roseland, NJ 07068  
(973) 618-0000

**VERIFICATION**

The undersigned, Paul J. Klemm, Esquire, hereby states that he is the attorney for Plaintiff in this action and verifies that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief. Counsel has signed this verification at the request of Plaintiff as a matter of time and convenience. Plaintiff has represented to counsel that there is a debt due and owing from Defendant to Plaintiff in the amount as set forth within the foregoing pleading. Plaintiff has provided counsel with all relevant information in order to allow counsel to sign this verification. Plaintiff agrees to provide a verification signed by Plaintiff upon request by Defendant. The undersigned understands that the statements herein are made subject to the penalties of 19 Pa.C.S.A Section 4904 relating to unsworn falsification to authorities.



Date: September 3, 2008

---

Paul J. Klemm, Esquire  
Nudelman, Nudelman & Ziering, P.C.  
425 Eagle Rock Avenue  
Roseland, NJ 07068  
(973) 618-0000



To Deputy 5/9/11

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1828-CD

CAPITAL ONE BANK (USA), N.A.

vs

BRANDI ROWLES

SERVICE # 1 OF 1

PRAECIPE & COMPLAINT

SERVE BY: 06/05/2011

HEARING:

PAGE: 108465

DEFENDANT:

BRANDI ROWLES

ADDRESS:

100 4TH AVE., APT 505

CURWENSVILLE, PA 16833

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

5/11/11 @ 12:00 P/H

05-13-11 N/H

661-8911

05-17-11

05-25-11 N/H

**SHERIFF'S RETURN**

NOW, May 25<sup>th</sup> 2011 AT 10:30 AM/PM SERVED THE WITHIN

PRAECIPE & COMPLAINT ON BRANDI ROWLES, DEFENDANT

BY HANDING TO

Brandon Stiffler

Friend/Resident

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

ADDRESS SERVED 100 4th Ave. Apt 505, Curwensville PA 16833

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

PRAECIPE & COMPLAINT FOR BRANDI ROWLES

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

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

I MAKE RETURN OF NOT FOUND AS TO BRANDI ROWLES

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

SWORN TO BEFORE ME THIS

\_\_\_\_\_ DAY OF \_\_\_\_\_ 2011

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Jeffrey L. Rhone  
Deputy Signature

Jeffrey L. Rhone  
Print Deputy Name

FILED  
03:45pm  
MAY 26 2011  
William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 108465  
NO: 08-1828-CD  
SERVICES 1  
PRAECIPE & COMPLAINT

PLAINTIFF: CAPITAL ONE BANK (USA), N.A.  
vs.  
DEFENDANT: BRANDI ROWLES

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	NUDELMAN	030367	10.00
SHERIFF HAWKINS	NUDELMAN	030367	40.10

FILED  
012144cm  
JUN 17 2011  
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

\_\_\_\_ Day of \_\_\_\_\_ 2011

So Answers,



Chester A. Hawkins  
Sheriff

PAUL J. KLEMM, ESQUIRE  
NUDELMAN, KLEMM & GOLUB, P.C.  
425 EAGLE ROCK AVENUE  
ROSELAND, NJ 07068  
973-618-0000  
ID #92125

ATTORNEY FOR PLAINTIFF

CAPITAL ONE BANK (USA), N.A.

CLEARFIELD COUNTY  
COURT OF COMMON PLEAS

v.

BRANDI ROWLES

NO. 2008-01828-CD

**PRAECIPE TO ENTER JUDGMENT**

TO THE PROTHONOTARY:

Kindly enter Judgment in favor of Plaintiff(s), CAPITAL ONE BANK (USA), N.A. and against Defendant(s), BRANDI ROWLES, in the above- captioned matter, in the amount of \$5,563.21, for failure to answer the Complaint in twenty (20) days as required by Pennsylvania Rules of Civil Procedure.



PAUL J. KLEMM, ESQUIRE  
Attorney for Plaintiff

NN25350

**FILED** *Att. pd.*  
*m 12:32 PM*  
SEP 26 2011 *80.00*  
William A. Shaw  
Prothonotary/Clerk of Courts  
*Notice to Def.*

PAUL J. KLEMM, ESQUIRE  
NUDELMAN, KLEMM & GOLUB, P.C.  
425 EAGLE ROCK AVENUE  
ROSELAND, NJ 07068  
973-618-0000  
ID #92125

ATTORNEY FOR PLAINTIFF

---

CAPITAL ONE BANK (USA), N.A.	:	CLEARFIELD COUNTY
	:	COURT OF COMMON PLEAS
	:	
v.	:	
	:	
BRANDI ROWLES	:	NO. 2008-01828-CD

**ASSESSMENT OF DAMAGES**

TO THE CLERK:

Please assess damages against Defendant(s) as follows:

Real Debt	\$3,070.11
Interest	\$2,288.00
Costs	\$205.10
TOTAL	\$5,563.21

Damages are assessed as above in the sum of \$5,563.21.

---

PRO CLERK

PAUL J. KLEMM, ESQUIRE  
NUDELMAN, KLEMM & GOLUB, P.C.  
425 EAGLE ROCK AVENUE  
ROSELAND, NJ 07068  
973-618-0000  
ID #92125

ATTORNEY FOR PLAINTIFF

---

CAPITAL ONE BANK (USA), N.A.	:	CLEARFIELD COUNTY
	:	COURT OF COMMON PLEAS
	:	
v.	:	
	:	
BRANDI ROWLES	:	NO. 2008-01828-CD

**AFFIDAVIT OF NON-MILITARY SERVICE**

COMMONWEALTH OF PENNSYLVANIA :

COUNTY OF CLEARFIELD :

The undersigned, being duly sworn according to law, deposes and says that the Defendant is not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940 as amended;

That Defendant, BRANDI ROWLES, is over eighteen (18) years of age and resides at 100 4TH AVE APT 505, Curwensville PA 16833-1076.



---

PAUL J. KLEMM, ESQUIRE  
Attorney for Plaintiff

SWORN TO AND SUBSCRIBED

BEFORE ME THIS DAY

OF 2011.

---

NOTARY

NN25350

PAUL J. KLEMM, ESQUIRE  
NUDELMAN, KLEMM & GOLUB, P.C.  
425 EAGLE ROCK AVENUE  
ROSELAND, NJ 07068  
973-618-0000  
ID #92125

ATTORNEY FOR PLAINTIFF

---

CAPITAL ONE BANK (USA), N.A.	:	CLEARFIELD COUNTY
	:	COURT OF COMMON PLEAS
	:	
v.	:	
	:	
BRANDI ROWLES	:	NO. 2008-01828-CD

**CERTIFICATION**

I, Paul J. Klemm, Esquire, Attorney for Plaintiff, being duly sworn according to law, deposes and says that he deposited in the United States mail a letter notifying the Defendant(s) that Judgment would be entered against them after ten (10) days from the date of said letter in accordance with Rule 237.1 of Pennsylvania Rules of Civil Procedure. A copy of said letter is attached hereto and marked Exhibit "A".



---

PAUL J. KLEMM, ESQUIRE  
Attorney for Plaintiff

SWORN TO AND SUBSCRIBED

BEFORE ME THIS DAY

OF 2011.

---

NOTARY

---

**EXHIBIT “A”**

PAUL J. KLEMM, ESQUIRE  
NUDELMAN, KLEMM & GOLUB, P.C.  
425 EAGLE ROCK AVENUE  
ROSELAND, NJ 07068  
973-618-0000  
ID #92125

ATTORNEY FOR PLAINTIFF

CAPITAL ONE BANK (USA), N.A.	:	CLEARFIELD COUNTY
	:	COURT OF COMMON PLEAS
Plaintiff(s)	:	
v.	:	
BRANDI ROWLES	:	
Defendant(s)	:	NO. 2008-01828-CD

To:

BRANDI ROWLES  
100 4TH AVE APT 505  
Curwensville PA 16833-1076

Date of Notice : JUL 26 2011

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 NOTICE TO A 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.

DANIEL J. NELSON, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830  
(814) 765-2641 ext. 5982

DANIEL J. NELSON, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830  
(814) 765-2641 ext. 5982

Paul J. Klemm, Esq.  
NUDELMAN, KLEMM & GOLUB, P.C.  
425 Eagle Rock Avenue  
Roseland, NJ 07068  
(973)618-0000

NN25350



OFFICE OF THE PROTHONOTARY  
COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

PROTHONOTARY

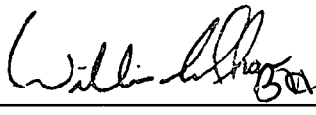
TO: BRANDI ROWLES  
100 4TH AVE APT 505  
Curwensville PA 16833-1076

---

CAPITAL ONE BANK (USA), N.A.	:	CLEARFIELD COUNTY
	:	COURT OF COMMON PLEAS
	:	
v.	:	
	:	
BRANDI ROWLES	:	NO. 2008-01828-CD

**NOTICE**

Pursuant to Pa.R.C..P. 236, you are hereby notified that a JUDGMENT has been entered  
in the above proceeding as indicated below.

  
9/26/11  
PROTHONOTARY

X  JUDGMENT BY DEFAULT

MONEY JUDGMENT

JUDGMENT IN REPLEVIN

JUDGMENT FOR POSSESSION

If you have any questions concerning this Judgment, please call Paul J. Klemm,  
Esquire at 973-618-0000.