

08-1929-CD

Discover Bank vs Trisha A. Smay

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DISCOVER BANK, ISSUER OF DISCOVER  
CARD, BY ITS AGENT DISCOVER  
FINANCIAL SERVICES, INC.,  
Plaintiff

CIVIL DIVISION

vs.  
TRISHA A. SMAY

No. 08-1929-CD

Defendant

**DISTRICT JUSTICE**  
**CIVIL TRANSCRIPT**

Filed on behalf of Plaintiff, Discover  
Bank, Issuer of Discover Card, By Its  
Agent Discover Financial Services,  
Inc.

Counsel of Record for this party:

STOCK & GRIMES, LLP.  
By: Paul V. Ressler, Esquire  
PA I.D. #25626

FIRM No. 739

21 Yost Boulevard  
Suite 301  
Pittsburgh, PA 15221  
(412) 824-6944

<sup>3</sup>  
**FILED** *Att'y pd.*  
*20.00*  
*m/11:24/21*  
OCT 09 2008 *Notice to Def.*  
*Statement to Att'y*  
William A. Shaw  
Prothonotary/Clerk of Courts

COMMONWEALTH OF PENNSYLVANIA  
COUNTY OF: **CLEARFIELD**

**NOTICE OF JUDGMENT/TRANSCRIPT  
CIVIL CASE**

Mag. Dist. No.: **46-3-02**  
MDJ Name: Hon.  
**RICHARD A. IRELAND**  
Address: **650 LEONARD ST  
STE 113  
CLEARFIELD, PA**  
Telephone: **(814) 765-5335 16830**

PLAINTIFF: NAME and ADDRESS  
**DISCOVER BANK**  
**21 YOST BLVD APT/STE 301**  
**PITTSBURGH, PA 15221**

VS.  
DEFENDANT: NAME and ADDRESS  
**SMAY, TRISHA A**  
**PO BOX 586**  
**HYDE, PA 16843**

**RICHARD A. IRELAND**  
**650 LEONARD ST**  
**STE 113**  
**CLEARFIELD, PA 16830**

Docket No.: **CV-0000163-08**  
Date Filed: **4/10/08**



**THIS IS TO NOTIFY YOU THAT:**

Judgment: **DEFAULT JUDGMENT PLTF** (Date of Judgment) **5/27/08**

☒ Judgment was entered for: (Name) **DISCOVER BANK,**

☒ Judgment was entered against: (Name) **SMAY, TRISHA A**  
in the amount of \$ **2,467.50**

☐ Defendants are jointly and severally liable.

☐ Damages will be assessed on Date & Time \_\_\_\_\_

☐ This case dismissed without prejudice.

☐ Amount of Judgment Subject to Attachment/42 Pa.C.S. § 8127  
\$ \_\_\_\_\_

☐ Portion of Judgment for physical damages arising out of  
residential lease \$ \_\_\_\_\_

Amount of Judgment	\$ <b>2,374.00</b>
Judgment Costs	\$ <b>93.50</b>
Interest on Judgment	\$ <b>.00</b>
Attorney Fees	\$ <b>.00</b>
<b>Total</b>	<b>\$ 2,467.50</b>
Post Judgment Credits	\$ _____
Post Judgment Costs	\$ _____
<b>Certified Judgment Total</b>	<b>\$ _____</b>

ANY PARTY HAS THE RIGHT TO APPEAL WITHIN 30 DAYS AFTER THE ENTRY OF JUDGMENT BY FILING A NOTICE OF APPEAL WITH THE PROTHONOTARY/CLERK OF THE COURT OF COMMON PLEAS, CIVIL DIVISION. YOU MUST INCLUDE A COPY OF THIS NOTICE OF JUDGMENT/TRANSCRIPT FORM WITH YOUR NOTICE OF APPEAL.

EXCEPT AS OTHERWISE PROVIDED IN THE RULES OF CIVIL PROCEDURE FOR MAGISTERIAL DISTRICT JUDGES, IF THE JUDGMENT HOLDER ELECTS TO ENTER THE JUDGMENT IN THE COURT OF COMMON PLEAS, ALL FURTHER PROCESS MUST COME FROM THE COURT OF COMMON PLEAS AND NO FURTHER PROCESS MAY BE ISSUED BY THE MAGISTERIAL DISTRICT JUDGE.

UNLESS THE JUDGMENT IS ENTERED IN THE COURT OF COMMON PLEAS, ANYONE INTERESTED IN THE JUDGMENT MAY FILE A REQUEST FOR ENTRY OF SATISFACTION WITH THE MAGISTERIAL DISTRICT JUDGE IF THE JUDGMENT DEBTOR PAYS IN FULL, SETTLES, OR OTHERWISE COMPLIES WITH THE JUDGMENT.

**MAY 27 2008** Date *Richard Ireland*, Magisterial District Judge

I certify that this is a true and correct copy of the record of the proceedings containing the judgment.

**7.3.08** Date *Richard Ireland*, Magisterial District Judge

My commission expires first Monday of January, **2012**

SEAL

COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

DISCOVER BANK, ISSUER OF DISCOVER  
CARD, BY ITS AGENT DISCOVER  
FINANCIAL SERVICES, INC.,

Plaintiff,

vs.

TRISHA A. SMAY

Defendant

No. 08-1929-CD

NOTICE OF JUDGMENT

To the Defendant:

**TRISHA A. SMAY**  
**950 COAL HILL ROAD**  
**CLEARFIELD, PA 16830**

**PLEASE BE ADVISED** that judgment has been entered against you and  
in favor of plaintiff, DISCOVER BANK, ISSUER OF DISCOVER CARD, BY ITS  
AGENT DISCOVER FINANCIAL SERVICES, INC., in the above captioned case,  
as follows:

Amount of Judgment	<b>\$2,374.00</b>
Judgment Costs	<b>\$93.50</b>
Total	<b>\$2,467.50</b>

Date: October 9, 2008

William L. Shaw  
Prothonotary/Deputy Prothonotary

COPY

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

Discover Bank  
Discover Financial Services, Inc.  
Plaintiff(s)

No.: 2008-01929-CD

Real Debt: \$2,467.50

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Trisha A. Smay  
Defendant(s)

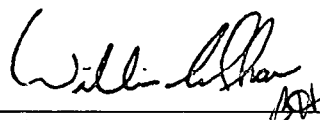
Entry: \$20.00

Instrument: DJ Judgment

Date of Entry: October 9, 2008

Expires: October 9, 2013

Certified from the record this 9th day of October, 2008.



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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

DISCOVER BANK

TRISHA A SMAY

2/5  
**FILED**  
M/212/315  
**MAR 30 2015**  
S 20.00100-Pressler  
BRIAN K. SPENCER  
PROTHONOTARY & CLERK OF COURTS  
10/24/08

Docket # 08-1929-CD

Plaintiff(s) Name & Address: DISCOVER BANK C/O DISCOVER PRODUCTS INC. 6500 NEW ALBANY RD NEW ALBANY, OH 43054

Defendant(s) Name(s) & Address(es): TRISHA A SMAY 305 E WALNUT ST CLEARFIELD, PA 168302341

Terre-Tenant(s) Name(s) & Address(es): \_\_\_\_\_

**PRAECIPE FOR WRIT OF REVIVAL**

TO THE PROTHONOTARY/CLERK OF SAID COURT:

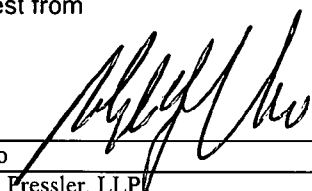
Issue Writ of Revival of Judgment entered to No. 08-1929-CD

and index it in the Judgment Index against

TRISHA A SMAY

Defendant(s) and

Terre-Tenant(s) in the amount of \$ 2,487.50 with interest from  
10/24/08

Signature:   
PrintName: Ralph Gulko  
Attorneyfor: Pressler and Pressler, LLP  
Telephone: 1-973-753-5100  
Supreme Court ID No.: 32771

Date: \_\_\_\_\_

\_\_\_\_\_  
Prothonotary/Clerk, Civil Division

by: \_\_\_\_\_  
Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

DISCOVER BANK

TRISHA A SMAY

08-1929-CD

Docket # 08-1929-CD

Plaintiff(s) Name & Address: DISCOVER BANK C/O DISCOVER PRODUCTS INC. 6500 NEW ALBANY RD NEW ALBANY, OH 4305

Defendant(s) Name(s) & Address(es): TRISHA A SMAY . 305 E WALNUT ST .CLEARFIELD, PA 168302341

Terre-Tenant(s) Name(s) & Address(es): \_\_\_\_\_

WRIT OF REVIVAL

TO: TRISHA A SMAY

DEFENDANT(S)

and

TERRE TENANT(S)

(1) You are notified that the plaintiff has commenced a proceeding to revive and continue the lien of the judgment entered to 08-1929-CD

(2) The plaintiff claims that the amount due and unpaid is \$ 2,487.50 with interest from 10/24/08

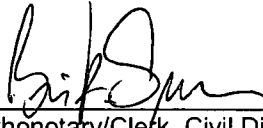
(3) You are required within twenty (20) days after service of this writ to file an answer or otherwise plead to this writ. If you fail to do so, Judgment of Revival will be entered without a hearing and you may lose your property or other important rights.

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.

DANIEL J. NELSON, COURT ADMIN  
230 EAST MARKET STREET  
CLEARFIELD, PA 16830  
814-765-2641

Date: 3/30/15

  
Prothonotary/Clerk, Civil Division

by: \_\_\_\_\_  
Deputy

To Deputy 04/02/2015

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 2008-1929-CD

DISCOVER BANK  
VS  
TRISHA A SMAY

SERVICE # 1 OF 1

PRAECIPE/WRIT OF REVIVAL

SERVE BY: 04/29/2015 HEARING: PAGE: 112716

DEFENDANT: TRISHA A SMAY  
ADDRESS: 305 E. WALNUT ST  
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

FILED

BNT

S  
APR 14 2015  
01/029/BNT  
BRIAN K. SPENCER  
PROTHONOTARY & CLERK OF COURTS

**SHERIFF'S RETURN**

NOW, April 6, 2015 AT 10:30 (AM) PM SERVED THE WITHIN

PRAECIPE/WRIT OF REVIVAL ON TRISHA A SMAY, DEFENDANT

BY HANDING TO Trisha A Smay, defendant

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

ADDRESS SERVED 1 N 2nd St Suite 116 Clearfield Pa 16830  
( ) Residence ( ) Employment (☒ Sheriff's Office ( ) Other

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

PRAECIPE/WRIT OF REVIVAL FOR TRISHA A SMAY

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

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

I MAKE RETURN OF **NOT FOUND** AS TO TRISHA A SMAY

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

SWORN TO BEFORE ME THIS

\_\_\_\_\_ DAY OF \_\_\_\_\_ 2015

So Answers: WESLEY B THURSTON, SHERIFF

BY: Michael Churner  
Deputy Signature

Michael Churner  
Print Deputy Name



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 112716  
NO: 2008-1929-CD  
SERVICES 1  
PRAECIPE/WRIT OF REVIVAL

PLAINTIFF: DISCOVER BANK  
vs.  
DEFENDANT: TRISHA A SMAY

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PRESSLER	1120304	10.00
SHERIFF THURSTON	PRESSLER	1120304	19.00

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2015

\_\_\_\_\_

So Answers,

*Wesley B. Thurston*

WESLEY B. THURSTON  
Sheriff

PRESSLER and PRESSLER, LLP  
Ralph Gulko , Esq.  
ID# 32771  
600 West Germantown Pike Suite 400  
Plymouth Meeting, PA 19462  
1-215-576-1900

File # S276733

DISCOVER BANK

Plaintiff

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

VS.

No.: 08-1929-CD

TRISHA A SMAY

Defendant

**FILED**

M 9:05 a.m. GL

4 AUG 20 2015 1cc w/notice  
to def.

PRAECIPE FOR ENTRY OF JUDGMENT BY REVIVAL

BRIAN K. SPENCER  
PROTHONOTARY & CLERK OF COURTS

mtg pd 20.00

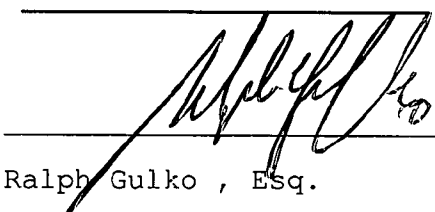
GL

TO THE PROTHONOTARY:

Kindly enter Judgment by Revival in favor of the Plaintiff,  
DISCOVER BANK , and against the Defendant(s) TRISHA A SMAY for his/her  
failure to Answer and/or otherwise Plead to the Writ of Revival issued in  
this case and assess Plaintiff's damages as follows:

Amount of Judgment entered on 10/24/08	\$ 2,487.50
Interest from 10/24/08 pursuant to law	\$ 992.11
Post Judgment Record Costs	\$ 49.00
<hr/>	
Less post judgment payments/credits	\$60.00
<hr/>	
Total	\$3,468.61

Date: 08/14/15

  
Ralph Gulko , Esq.

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

**P&P File S276733**

DISCOVER BANK  
Plaintiff

vs.

Docket No. 08-1929-CD

**AFFIRMATION OF NON-MILITARY SERVICE**

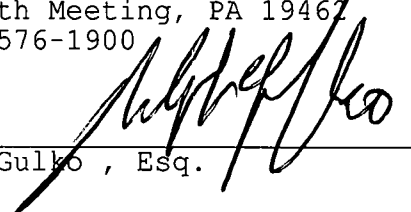
TRISHA A SMAY  
Defendant(s)

I am an attorney for the plaintiff and am duly admitted to practice law in the State of Pennsylvania, and affirm the following under the penalty of perjury that:

1. I conducted an investigation with the Department of Defense Manpower Data Center, where I provided them the pertinent information about the defendant(s), namely the social security number supplied by the defendant(s); based upon the response received dated , I am convinced that the defendant(s) is not active in any branch of the United States Military.

Pressler and Pressler, LLP  
600 West Germantown Pike Suite 400  
Plymouth Meeting, PA 19467  
1-215-576-1900

Dated: 08/14/15

  
\_\_\_\_\_  
Ralph Gulko, Esq.

DISCOVER BANK  
Plaintiff

File # S276733

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

VS.

No.: 08-1929-CD

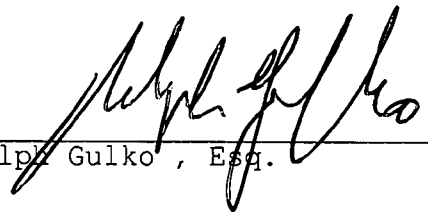
TRISHA A SMAY  
Defendant

CERTIFICATION UNDER PA. R.C.P. 237.1

Ralph Gulko , Esquire, Attorney for Plaintiff, DISCOVER BANK ,  
certifies that he sent a copy of the attached Notice on by regular mail,  
to the Defendant(s) at the address at which the Defendant(s) was/were  
served with legal process at the address indicated by the docket entries  
in this matter.

Date: \_\_\_\_\_

8/14/15

  
\_\_\_\_\_  
Ralph Gulko , Esq.

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET NO.: 08-1929-CD  
FILE NO.: S276733

DISCOVER BANK

Plaintiff,

VS.

TRISHA A SMAY

Defendant(s)

Date: 05/11/15

**IMPORTANT NOTICE**

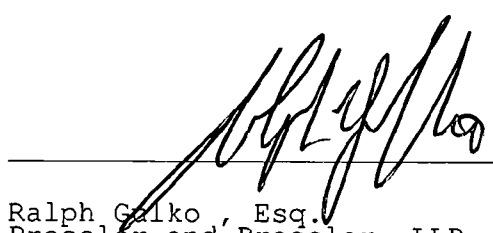
YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU 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.

DANIEL J. NELSON, COURT ADMIN  
230 EAST MARKET STREET  
CLEARFIELD, PA 16830  
814-765-2641

400



---

Ralph Gallo, Esq.  
Pressler and Pressler, LLP  
Attorneys for Plaintiff

600 West Germantown Pike Suite

Plymouth Meeting, PA 19462  
1-215-576-1900

TRISHA A SMAY  
305 E WALNUT ST  
CLEARFIELD, PA 168302341

**NAME AND ADDRESS CERTIFICATION**

I hereby request the Prothonotary to enter the within judgment against

TRISHA A SMAY  
305 E WALNUT ST  
CLEARFIELD, PA 168302341

defendant(s) within named, the last named address of the defendant or defendants being shown above, and I hereby certify that the precise address of the Judgment Creditor DISCOVER BANK is:

DISCOVER BANK  
C/O DISCOVER PRODUCTS INC.  
6500 NEW ALBANY RD  
NEW ALBANY OH 43054

Plaintiff

(Signature required for filing)

Ralph Gulko

A handwritten signature in black ink, appearing to read 'Ralph Gulko', is written over a horizontal line. The signature is stylized and cursive.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

DISCOVER BANK

Plaintiff(s)

VS.

TRISHA A SMAY

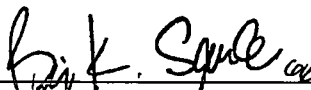
Defendant(s)

File No. 08-1929-CD

NOTICE OF FILING JUDGMENT

(☒) Notice is hereby given that a Judgment  
in the above-captioned matter has been entered against you in the amount of  
3,468.61 on August 20, 2015.

(☐) A copy of all documents filed with the Prothonotary in support of the within judgment is  
/ are enclosed.



Prothonotary/Clerk, Civil Division

by: \_\_\_\_\_  
Deputy

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

Name: Ralph Gulko

Attorney for Party: Pressler and Pressler, LLP

Supreme Court ID No.: 32771

Address: 7 Entin Rd.

Parsippany, NJ 07054-5020

Telephone No. 1-973-753-5100

(This Notice is given in accordance with Pa.R.C.P. No. 236.)