

08-2143-CD  
Atlantic Credit vs Jennifer M. Cribbs Sr

**2052875**

THIS IS AN ARBITRATION MATTER. ASSESSMENT OF  
DAMAGES HEARING REQUIRED.

GORDON & WEINBERG, P.C.

BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

Atlantic Credit & Finance Inc.  
Assignee from HSBC  
2727 Franklin Road  
Roanoke, VA 24014

vs.

JENNIFER M CRIBBS SR  
217 N 3RD ST  
DU BOIS PA 15801-3105

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

DOCKET NO. : 2008-2143-CD

S FILED pd \$95.00 Atty  
m/10.50um ICC Atty  
NOV 10 2008  
W.M. (W.M.)  
William A. Shaw  
Prothonotary/Clerk of Courts

**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 JUDGEMENT 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.

David S. Meholic, Court Admin.  
Clearfield County Courthouse  
Clearfield, PA 16830  
(814) 765-2641

COMPLAINT IN CIVIL-ACTION

1. Plaintiff is a debt buyer and successor in interest to the original creditor as set forth in the caption of this Complaint.

2. At all times relevant hereto, the defendant(s) was the holder of a credit card, which at the request of the defendant(s) was issued to the defendant(s) by the plaintiff under the terms of which the plaintiff agreed to extend to defendant(s) the use of plaintiff's credit facilities.

3. Defendant(s) accepted and used the aforesaid credit card so issued and by so doing agreed to perform the terms and conditions prescribed by the plaintiff for the use of said credit card.

4. The defendant(s) received and accepted goods and merchandise and/or accepted services or cash advances through the use of the credit card issued by the Plaintiff. A true and correct copy of the Statement of Account, if available, is attached hereto as Exhibit "A".

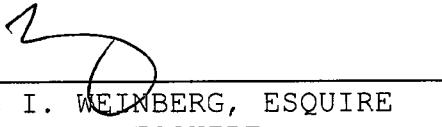
5. All the credits to which the defendant(s) is entitled have been applied and there remains a balance due as of September 24, 2008 in the amount of \$2,187.98.

6. Plaintiff has made demand upon the defendant(s) for payment of the balance due but the defendant(s) has failed and refused and still refuses to pay the same or any part thereof.

7. Defendant's last payment on account was made on  
9/14/2007.

WHEREFORE, plaintiff claims of the defendant(s) the sum of  
\$2,187.98 plus applicable costs, interest and attorney's fees.

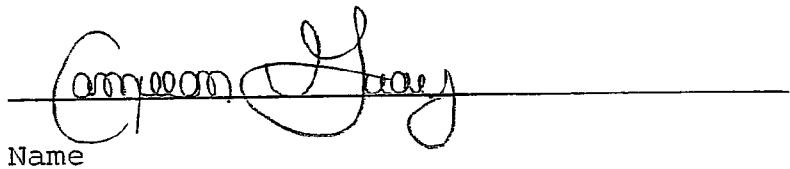
GORDON & WEINBERG, P.C.

BY:   
FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

P01A.DB

VERIFICATION

I hereby state that I am the agent for the plaintiff herein, and that the facts set forth in the attached Affidavit which is incorporated by reference in the foregoing Complaint in Civil Action are true and correct to the best of my knowledge, information and belief and is based upon information which plaintiff has furnished to counsel. The language in the Complaint is that of counsel and not of plaintiff. To the extent that the contents of the Complaint are that of counsel, plaintiff has relied upon counsel in making this verification. This verification is made subject to 18 Pa.C.S. §4904 which provides for certain penalties for making false statements.

  
\_\_\_\_\_  
Name

2052875

## ATLANTIC CREDIT & FINANCE, INC.

V

JENNIFER M CRIBBS SR

## **AFFIDAVIT OF DEBT AND VERIFIED BILL OF PARTICULARS**

The undersigned being first duly sworn according to law, deposes and says that she is familiar with the policies and practices, as well as the books and records of the Plaintiff with respect to the matters stated herein, and based on information and belief states as follows:

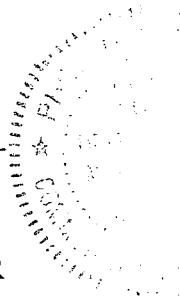
1. Plaintiff's principal business consists of purchasing charged off receivables.
2. The Defendant defaulted on HSBC Account No. 5499441009294920. Said Account was charged off on 12/31/2007 and subsequently sold to Atlantic Credit & Finance, Inc with a balance of \$2,187.98.
3. Plaintiff purchased or was otherwise assigned this charged off account along with other debts. As a result of the foregoing sale and assignment, the Plaintiff succeeded to all right, title and interest in the charged off account and it now owns the account.
4. Plaintiff conducted a due diligence investigation to determine, among other things, the accuracy of the account information provided to ascertain whether the statute of limitations was a bar to demand or institution of suit. Further, Plaintiff and/or its predecessor entered into a contract where the predecessor made representations and warranties that 1) it had clear right, title and interest in the account; 2) the account was free and clear of all liens and encumbrances; and 3) it had the power, authority, and full right to sell and convey its interest in the account.
5. According to Plaintiff's records, the last payment date was 9/14/2007 in the amount of \$150.00. After application of all payments, credits, adjustments, and lawful offsets, if any, there is still a balance due and owing on this indebtedness of \$2,187.98.
6. The internal Account Statement of Plaintiff is attached hereto as Exhibit A and displays the account information that was provided to Plaintiff at the time of purchase and assignment.

The foregoing is true and correct to the best of my knowledge and belief.

By:   
Cameron Gray  
Authorized Representative

Subscribed and sworn before me, September 2, 2008.

  
Notary Public: Philip D. Bailey



THIS COMMUNICATION IS FROM A DEBT COLLECTOR



CREDIT & FINANCE INCORPORATED  
PO Box 13386 • Roanoke, VA 24033

## Account Statement

Debtor Information	Account Information
--------------------	---------------------

**Original Creditor Account Number:**  
**5499441009294920**

JENNIFER M CRIBBS SR  
217 N 3RD ST  
DU BOIS, PA 15801-3105

**Original Creditor: HSBC**

**Original Creditor Last Pay Date: 9/14/2007**

**Original Creditor Last Payment Amount: \$150.00**

**Original Creditor Charge Off Date: 12/31/2007**

**ACF ID Number: 3403638**

SSN: XXX-XX-0894

Statement Date	Purchased Balance	ACF Payment Activity	Current Balance
<b>September 2, 2008</b>	<b>\$2,187.98</b>	<b>\$0.00</b> <b>ACF Payment Date:</b>	<b>\$2,187.98</b>

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
NO: 08-2143-CD

ATLANTIC CREDIT & FINANCE INC., ASSIGNEE  
vs  
JENNIFER M. CRIBBS, SR.

SERVICE # 1 OF 1

COMPLAINT

SERVE BY: 12/10/2008

HEARING:

PAGE: 104901

372-2351

DEFENDANT: JENNIFER M. CRIBBS, SR.  
ADDRESS: 217 N. 3RD ST.  
DUBOIS, PA 15801-3105

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

S FILED  
093:43 AM  
DEC 16 2008  
WM

William A. Shaw  
Prothonotary/Clerk of Courts

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS 12-2-08-11:16 AM - 2/14

**SHERIFF'S RETURN**

NOW, 12-5-08 AT 10:10 AM SERVED THE WITHIN

COMPLAINT ON JENNIFER M. CRIBBS, SR., DEFENDANT

BY HANDING TO Jennifer M. Cribbs, Defendant

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

ADDRESS SERVED 217 N 3<sup>RD</sup> ST. DUBOIS, PA 15801

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

COMPLAINT FOR JENNIFER M. CRIBBS, SR.

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

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

I MAKE RETURN OF **NOT FOUND** AS TO JENNIFER M. CRIBBS, SR.

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

SWORN TO BEFORE ME THIS

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Jerome M. Devine  
Deputy Signature

Jerome M. Devine  
Print Deputy Name

DAY OF 2008

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104901  
NO: 08-2143-CD  
SERVICES 1  
COMPLAINT

PLAINTIFF: ATLANTIC CREDIT & FINANCE INC., ASSIGNEE

vs.

DEFENDANT: JENNIFER M. CRIBBS, SR.

**SHERIFF RETURN**

**RETURN COSTS**

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GORDON	065204	10.00
SHERIFF HAWKINS	GORDON	065204	62.46

S  
**FILED**  
03/22/08  
FEB 20 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

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



Chester A. Hawkins  
Sheriff

2052875

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 81894  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

FILED *Atty pd.*  
*MAR 20 2009 10:57 AM* 2009  
MAR 20 2009 10:57 AM  
William A. Shaw  
Prothonotary/Clerk of Courts  
*CC & Notice to Def.*

Atlantic Credit & Finance Inc.  
Assignee from HSBC

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-2143CD

JENNIFER M CRIBBS SR

PRAECIPE FOR ENTRY OF JUDGMENT FOR WANT OF AN ANSWER, ASSESSMENT  
OF DAMAGES, VERIFICATION OF ADDRESS AND NON-MILITARY SERVICE

TO THE PROTHONOTARY:

Enter judgment for want of an answer for plaintiff and against defendant(s) JENNIFER M CRIBBS SR above named only and assess damages certified to be calculable as a sum certain from the complaint, as follows:

Principal	\$2,187.98
Costs (Complaint & Service)	\$167.46
<b>Total:</b>	<b>\$2,355.44</b>

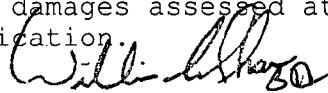
Understanding the false statements made herein are subject to penalty under 18 Pa.C.S.A. §4904, Unsworn Falsification to Authorities, I verify that:

1. The last known addresses of the parties are: Atlantic Credit & Finance Inc. Assignee from HSBC and that the last known address of defendant, JENNIFER M CRIBBS SR, 217 N 3RD ST, DU BOIS PA 15801-3105.

2. The annexed notice(s) of intention to file this praecipe was (were) mailed to all parties, defendant and to their record attorneys, if any, after default occurred, and at least ten days prior to the date of filing of this praecipe.

3. The said defendant(s) is (are) not in the military service of the United States or otherwise within the coverage of the Soldiers and Sailors Civil Relief Act and is (are) over 18 years of age.

AND NOW, this 20<sup>th</sup> day of March, 2009 Judgment is entered in favor of the plaintiff(s) and against defendant(s) by default for want of an answer and damages assessed at the sum of , \$2,355.44 as per the above certification.



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Prothonotary

GORDON & WEINBERG, P.C.

BY: 5

FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

2052875

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

Atlantic Credit & Finance Inc.  
Assignee from HSBC

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-2143CD

JENNIFER M CRIBBS SR

NOTICE OF INTENTION TO TAKE DEFAULT

TO/ PARA :  
JENNIFER M CRIBBS SR  
217 N 3RD ST  
DU BOIS PA 15801-3105

DATE OF NOTICE/FECHA DEL AVISO: February 27, 2009

IMPORTANT NOTICE

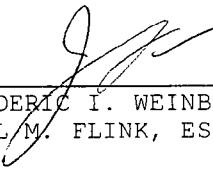
YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY AN ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU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

David S. Meholick, Court Admin.  
Clearfield County Courthouse  
Clearfield, PA 16830  
(814) 765-2641

GORDON & WEINBERG, P.C.

BY: 

FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE

Copy

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

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Atlantic Credit & Finance Inc.  
Assignee from HSBC

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-2143CD

JENNIFER M CRIBBS SR

NOTICE

Pursuant to Pa.R.Civ.P. 236 of the Supreme Court of Pennsylvania,  
you are hereby notified that a judgment has been entered against  
you in the above proceeding as indicated below.

/X/ Judgment by Default \$2,355.44  
/ / Money Judgment \$  
/ / Judgment on Award of Arbitrators\$  
/ / Judgment on Verdict\$

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL  
ATTORNEYS: FREDERIC I. WEINBERG OR JOEL M. FLINK, ESQUIRES AT THIS  
TELEPHONE NUMBER: 484/351-0500

*Willie L. Hall* sa 3/20/09

PROTHONOTARY

GORDON & WEINBERG, P.C.  
 BY: FREDERIC I. WEINBERG, ESQUIRE  
 Identification No.: 41360  
 JOEL M. FLINK, ESQUIRE  
 Identification No.: 41200  
 1001 E. Hector Street, Ste 220  
 Conshohocken, PA 19428  
 484/351-0500

FILED  
 M 12 4 2010 20.00  
 JUN 09 2010

William A. Shaw  
 Prothonotary/Clerk of Courts  
 Wnts to  
 Sheriff

(60)

Atlantic Credit & Finance Inc.  
 Assignee from HSBC  
 2727 Franklin Road  
 Roanoke, VA 24014

COURT OF COMMON PLEAS  
 CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-2143CD

JENNIFER M CRIBBS SR  
 217 N 3RD ST  
 DU BOIS PA 15801-3105  
 and  
 FIRST COMMONWEALTH BANK  
 14303 CLEARFIELD SHAWVILLE  
 HIGHWAY  
 CLEARFIELD PA 16830

**GARNISHEE**

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue writ of execution in the above matter,  
 directed to the Sheriff of Clearfield County;

(1) against

**JENNIFER M CRIBBS SR**  
 defendant(s) and

(2) against

**FIRST COMMONWEALTH BANK**  
 garnishee(s)

(3) AMOUNT DUE \$2,355.44

INTEREST

from March 20, 2009 \$183.77

COSTS

Prothonotary fee \$20.00

Sheriff fee \$200.00

(4) Less: Payments on Account (\$ .00)

**TOTAL** \$2,759.21

*135.00* Prothonotary costs

FREDERIC I. WEINBERG, ESQUIRE  
 JOEL M. FLINK, ESQUIRE  
 Attorney for Plaintiff

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

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Atlantic Credit & Finance Inc.  
Assignee from HSBC  
2727 Franklin Road  
Roanoke, VA 24014

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-2143CD

JENNIFER M CRIBBS SR  
217 N 3RD ST  
DU BOIS PA 15801-3105  
and  
FIRST COMMONWEALTH BANK  
14303 CLEARFIELD SHAWVILLE  
HIGHWAY  
CLEARFIELD PA 16830

**GARNISHEE**

**WRIT OF EXECUTION**

**NOTICE**

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have Legal rights to prevent your property from being taken. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached exemption claim form and demand for a prompt hearing; (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption. If you do not come to court and prove your exemption, you may lose some of your property.

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.

David S. Meholic, Court Admin.  
Clearfield County Courthouse  
Clearfield, PA 16830  
(814) 765-2641

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
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CLEARFIELD COUNTY

vs.

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217 N 3RD ST  
DU BOIS PA 15801-3105  
and  
FIRST COMMONWEALTH BANK  
14303 CLEARFIELD SHAWVILLE  
HIGHWAY  
CLEARFIELD PA 16830

**GARNISHEE**

**CLAIM FOR EXEMPTION**

TO THE SHERIFF:

I, the above named defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300.00 statutory exemption be

[ ] (i) set aside in kind (specify property to be set aside in kind):

---

[ ] (ii) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption (specify property and basis of exemption):

---

(2) From my property which is in the possession of a third party, I claim the following exemptions:

(a) My \$300.00 statutory exemption: [ ] in cash; [ ] in kind (specify property)

;

(b) Social Security benefits on deposit in the amount of \$ \_\_\_\_\_

(c) Other (specify amount and basis of exemption):  
\_\_\_\_\_  
\_\_\_\_\_

I request a prompt Court hearing to determine the exemption.

Notice of the hearing should be given to me at: (include address and telephone)  
\_\_\_\_\_  
\_\_\_\_\_

I verify that the statements made in this Claim for Exemption are true and correct. I Understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

DATE: \_\_\_\_\_ Defendant: \_\_\_\_\_

**THIS CLAIM TO BE FILED WITH THE  
OFFICE OF THE SHERIFF OF CLEARFIELD COUNTY:**

Sheriff of Clearfield County  
1 N. 2ND ST., STE. 116  
Clearfield, PA 16830  
814/765-2641

Note: Under paragraphs (1) and (2) of the writ, a description of specific property to be levied upon or attached may be set forth in the writ or included in a separate direction to the sheriff. Under paragraph (2) of the writ, if attachment of a named garnishee is desired, his name should be set forth in the space provided. Under paragraph (3) of the writ, the sheriff may, as under prior practice, add as a garnishee any person not named in this writ who may be found in possession of property of the defendant. See Rule 3111(a). For limitations on the power to attach tangible personal property, see Rule 3108(a).

(b) Each court shall by local rule designate the officer, organization or person to be named in the notice.

**MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW**

1. \$300.00 statutory exemption
2. Bibles, school books, sewing machines, uniforms and equipment
3. Most wages and unemployment compensation
4. Social Security benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

**EXHIBIT "A"**

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
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DOCKET NO. : 2008-2143CD

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217 N 3RD ST  
DU BOIS PA 15801-3105  
and  
FIRST COMMONWEALTH BANK  
14303 CLEARFIELD SHAWVILLE HIGHWAY  
CLEARFIELD PA 16830

**GARNISHEE**

**INTERROGATORIES IN ATTACHMENT**

**TO: FIRST COMMONWEALTH BANK - GARNISHEE**

You are required to file answers to the following Interrogatories within twenty (20) days after service upon you. Failure to do so my result in judgment against you.

1. At the time you were served or at any subsequent time did you owe the defendant(s) any money or were you liable to the defendant on any negotiable or other written instrument, or did the defendant claim that you owed the defendant any money or were liable to the defendant for any reason?
2. At the time you were served or at any subsequent time was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by the defendant.
3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or in part by the defendant or in which defendant held or claimed any interest.
4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant(s) had an interest?
5. At any time before or after you were served did the defendant(s) transfer or deliver any property to you or to any person or place pursuant to your direction or consent and if so what was the consideration therefore?

6. At any time after you were served did you pay, transfer or deliver any money or property to the defendant(s) or to any person or place pursuant to his/her, their) direction or otherwise discharge any claim of the defendant(s) against you?
7. If you are a bank or other financial institution, at the time you were served or at any subsequent time, did the defendant(s) have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption, the amount of funds in each account, the amount being withheld under each exemption and the entity electronically depositing those funds on a recurring basis.
8. If you are a bank or other financial institution, at the time you were served or any subsequent time did the defendant(s) have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. §8123? If so, identify each account.
9. How much is the value of any property in your possession belonging to the defendant(s)?

  
FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

DATED: 6/21/05

**COPY**

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
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and  
FIRST COMMONWEALTH BANK  
14303 CLEARFIELD SHAWVILLE  
HIGHWAY  
CLEARFIELD PA 16830

**GARNISHEE**

Commonwealth of Pennsylvania )  
County of CLEARFIELD )

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against:

**JENNIFER M CRIBBS SR**

defendant(s)

(1) You are directed to levy upon the property of the defendant(s) and to sell defendant's(s) interest therein:

**NO LEVY OTHER THAN BANK ACCOUNT**

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of

FIRST COMMONWEALTH BANK  
14303 CLEARFIELD SHAWVILLE HIGHWAY  
CLEARFIELD PA 16830- **GARNISHEE - SERVE ONLY**

(specifically describe property)

and to notify the garnishee(s) that

(a) an attachment has been issued:

(b) except as provided in paragraph (c) the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;

(c) The attachment shall not include any funds in an account of the defendant with a bank or other financial institution.

(i) in which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law or (i) the first \$10,000.00 of each account of the defendant with a bank or other financial institution containing any funds which are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.

(ii) each account of the defendant with a bank or other financial institution in which funds on deposit exceed \$10,000.00 at any time if all funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.

(iii) any funds in an account of the defendant with a bank or other financial institution that total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. §8123.

(3) if property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify (him) such other person that he or she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE	\$2,355.44
INTEREST	
from March 20, 2009	\$183.77
COSTS	
<u>Prothonotary fee</u>	<u>\$20.00</u>
Sheriff fee	<u>\$200.00</u>
Less: Payment on Account	( \$ .00)

**TOTAL** **\$2,759.21**

35.00

## Prothonotary

## Prothonotary

BY.

William <sup>Pro</sup>  
Clerk <sup>Secy</sup>

DATE:

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

---

Atlantic Credit & Finance Inc.  
Assignee from HSBC  
2727 Franklin Road  
Roanoke, VA 24014

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-2143CD

JENNIFER M CRIBBS SR  
217 N 3RD ST  
DU BOIS PA 15801-3105  
and  
FIRST COMMONWEALTH BANK  
14303 CLEARFIELD SHAWVILLE  
HIGHWAY  
CLEARFIELD PA 16830

**GARNISHEE**

**WRIT OF EXECUTION**

(3) AMOUNT DUE	\$2,355.44
INTEREST	
from March 20, 2009	\$183.77
COSTS	
Prothonotary fee	<u>\$20.00</u>
Sheriff fee	<u>\$200.00</u>
Less: Payment on Account	( \$ .00)
<b>TOTAL</b>	<b>\$2,759.21</b>
	135.00 Prothonotary costs

FREDERIC I. WEINBERG, ESQUIRE &  
JOEL M. FLINK, ESQUIRE  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

To Deputy 6/15/2010

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
NO: 08-2143-CD

ATLANTIC CREDIT & FINANCE INC. Assignee from HSBC

vs

JENNIFER M. CRIBBS SR

TO: FIRST COMMONWEALTH BANK, Garnishee

WRIT OF EXECUTION, INTERROGATORIES TO GARNISHEE

SERVE BY: 09/07/2010 *ASAP*

HEARING:

PAGE: 107198

DEFENDANT: FIRST COMMONWEALTH BANK, Garnishee

ADDRESS: 14303 CLEARFIELD SHAWVILLE HWY.

CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

\_\_\_\_\_

\_\_\_\_\_

**SHERIFF'S RETURN**

NOW, June 16, 2010 AT 9:11 AM / PM SERVED THE WITHIN

WRIT OF EXECUTION, INTERROGATORIES TO GARNISHEE ON FIRST COMMONWEALTH BANK, Garnishee,  
DEFENDANT

BY HANDING TO Dianne L. Litzinger Office Manager

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

ADDRESS SERVED 14303 Clearfield Shawville Hwy, Clearfield, Pa  
16838

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

WRIT OF EXECUTION, INTERROGATORIES TO GARNISHEE FOR FIRST COMMONWEALTH BANK, Garnishee

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

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

I MAKE RETURN OF **NOT FOUND** AS TO FIRST COMMONWEALTH BANK, Garnishee

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

SWORN TO BEFORE ME THIS

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

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

*Dianne L. Litzinger*  
Deputy Signature

*Dianne L. Litzinger*  
Print Deputy Name

**FILED**

*07/09/2010*  
JUN 16 2010

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Dkt Pg. 107198

2 of 2

ATLANTIC CREDIT & FINANCE INC., assignee  
-vs-  
JENNIFER M. CRIBBS SR  
TO: FIRST COMMONWEALTH BANK, Garnishee

NO. 08-2143-CD  
WRIT OF EXECUTION/  
INTERROGATORIES TO  
GARNISHEE

**SHERIFF'S RETURN**

NOW JUNE 18, 2010 MAILED THE WITHIN:  
PRAECIPE, WRIT NOTICE, CLAIM FOR EXEMPTION, INTERROGATORIE & WRIT  
TO JENNIFER M. CRIBBS SR, DEFENDANT  
AT 217 N 3rd ST., DUBOIS, PA. 15801  
IN THE S.A.S.E.

FILED  
JUL 18 2010  
William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 107198  
NO: 08-2143-CD  
SERVICES 2  
WRIT OF EXECUTION, INTERROGATORIES TO GARNISHEE

PLAINTIFF: ATLANTIC CREDIT & FINANCE INC. Assignee from HSBC

vs.

DEFENDANT: JENNIFER M. CRIBBS SR

TO: FIRST COMMONWEALTH BANK, Garnishee

**SHERIFF RETURN**

---

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GORDON	120121	20.00
SHERIFF HAWKINS	GORDON	120121	28.44

Sworn to Before Me This

So Answers,

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



Chester A. Hawkins  
Sheriff

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

RECEIVED  
JUN 16 2010

Atlantic Credit & Finance Inc.  
Assignee from HSBC  
2727 Franklin Road  
Roanoke, VA 24014

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

FILED  
mT1052/01  
JUN 21 2010

vs.

DOCKET NO. : 2008-2143CD

William A. Shaw  
Prothonotary/Clerk of Courts  
No CC

JENNIFER M CRIBBS SR

217 N 3RD ST

DU BOIS PA 15801-3105,

and

FIRST COMMONWEALTH BANK

14303 CLEARFIELD SHAWVILLE HIGHWAY

CLEARFIELD PA 16830

**GARNISHEE**

For all answers to this and the  
foregoing Interrogatories, see  
Exhibit "A" attached hereto and  
made part of hereof.

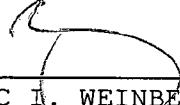
**INTERROGATORIES IN ATTACHMENT**

TO: **FIRST COMMONWEALTH BANK - GARNISHEE**

You are required to file answers to the following Interrogatories  
within twenty (20) days after service upon you. Failure to do so may  
result in judgment against you.

1. At the time you were served or at any subsequent time did you owe the defendant(s) any money or were you liable to the defendant on any negotiable or other written instrument, or did the defendant claim that you owed the defendant any money or were liable to the defendant for any reason?
2. At the time you were served or at any subsequent time was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by the defendant.
3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or in part by the defendant or in which defendant held or claimed any interest.
4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant(s) had an interest?
5. At any time before or after you were served did the defendant(s) transfer or deliver any property to you or to any person or place pursuant to your direction or consent and if so what was the consideration therefore?

6. At any time after you were served did you pay, transfer or deliver any money or property to the defendant(s) or to any person or place pursuant to his(her, their) direction or otherwise discharge any claim of the defendant(s) against you?
7. If you are a bank or other financial institution, at the time you were served or at any subsequent time, did the defendant(s) have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption, the amount of funds in each account, the amount being withheld under each exemption and the entity electronically depositing those funds on a recurring basis.
8. If you are a bank or other financial institution, at the time you were served or any subsequent time did the defendant(s) have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. §8123? If so, identify each account.
9. How much is the value of any property in your possession belonging to the defendant(s)?

  
FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

DATED: 6/11/05

EXHIBIT "A"

ANSWERS TO INTERROGATORIES

1. No
2. Yes, checking account number 7110202101 into Jennifer M. Cribbs with a current balance of zero.
3. No
4. No
5. No
6. No
7. No
8. See #2 above
9. All of the above

## VERIFICATION

COMMONWEALTH OF PENNSYLVANIA )  
COUNTY OF INDIANA )

On this 17<sup>th</sup> day of June 2010 before me, the undersigned officer, a Notary Public in and for said Commonwealth and County, personally appeared LEDA E MCCRACKEN, who being duly sworn according to law, acknowledged that she is Assistant Vice President of First Commonwealth Bank, and that the facts set forth in the foregoing Interrogatories are true and correct to the best of her knowledge and belief.

Leda E. McCracken  
Leda E. McCracken, Asst. Vice President  
First Commonwealth Bank

Sworn and subscribed to before me  
This 17<sup>th</sup> day of June 2010

Susan L. Lindenbey  
Notary Public

COMMONWEALTH OF PENNSYLVANIA  
NOTARIAL SEAL  
SUSAN L. LINDBERG, NOTARY PUBLIC  
INDIANA BOROUGH, INDIANA COUNTY  
MY COMMISSION EXPIRES APRIL 10, 2014

**CERTIFICATE OF SERVICE**

I hereby certify that on June 18, 2010 I have this day caused to be served a true and correct copy of this ANSWERS TO INTERROGATORIES upon the following parties:

**VIA CERTIFIED U.S. MAIL**

*Jennifer M. Cribbs  
217 1/2 N 3<sup>rd</sup> St.  
Du Bois, PA 15801-3165*

*As Defendant*

**VIA REGULAR U.S. MAIL**

*Frederic I. Weinberg, Esquire  
Gordon & Weinberg, PC  
1001 E Hector Street, Ste 220  
Conshohocken, PA 19428*

*As Plaintiff*

Leda E. McCracken

Leda E. McCracken  
Assistant Vice President  
First Commonwealth Bank

2052875

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

FILED

7/12/2010

William A. Shaw  
Prothonotary/Clerk of Courts

Atlantic Credit & Finance Inc.  
Assignee from HSBC

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-2143CD

JENNIFER M CRIBBS SR

and  
First Commonwealth Bank  
Garnishee

**PRAECIPE TO DISSOLVE ATTACHMENT**

TO THE PROTHONOTARY:

Kindly dissolve the attachment of the defendant's bank account  
with First Commonwealth Bank, as Garnishee in the above entitled  
matter.

GORDON & WEINBERG, P.C.

BY: 

FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

P011

2168736

FILED *PC*

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

SEP 12 2013  
m 11:50 AM  
William A. Shaw  
Prothonotary/Clerk of Courts

sent to

*ATTY*

ATLANTIC CREDIT & FINANCE INC.

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-02143

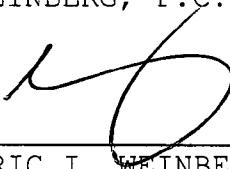
JENNIFER CRIBBS SR

**ENTRY OF APPEARANCE**

TO THE PROTHONOTARY:

Kindly enter my appearance on behalf of the plaintiff in the  
above-captioned matter.

GORDON & WEINBERG, P.C.

BY: 

FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

P012

CERTIFICATION OF SERVICE

I, **FREDERIC I. WEINBERG, ESQUIRE**, hereby certify that I, on the date below, served a copy of the Substitution of Attorney and Entry of Appearance Pursuant to Pa.R.C.P. 1028(c)(1), via First Class Mail, postage pre-paid, to all other parties or their counsel of record.

  
FREDERIC I. WEINBERG, ESQUIRE

Dated: 9/9/17

2168736

GORDON & WEINBERG, P.C.

BY: FREDERIC I. WEINBERG, ESQUIRE

Identification No.: 41360

JOEL M. FLINK, ESQUIRE

Identification No.: 41200

1001 E. Hector Street, Ste 220

Conshohocken, PA 19428

484/351-0500

FILED

OCT 21 2013

m 11:2013

William A. Shaw  
Prothonotary/Clerk of Courts

NOTE

6 CCRW w/wners

TO SHER

ATLANTIC CREDIT & FINANCE INC.

511 Rhett Street

Greenville, SC 29601

COURT OF COMMON PLEAS

CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-02143

JENNIFER CRIBBS SR

217 1/2 N 3RD ST

DU BOIS PA 15801-3165

and

First Commonwealth Bank

14303 Clearfield Shawville Highway

Clearfield, PA 16830

GARNISHEE

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue writ of execution in the above matter,  
directed to the Sheriff of Clearfield County;

(1) against

**JENNIFER CRIBBS SR**

defendant(s) and

(2) against

**First Commonwealth Bank**

garnishee(s)

(3) Amount Due	\$2,355.44
Interest from March 20, 2009	\$15.10
Costs	
Prothonotary fee	\$20.00
Sheriff fee	\$200.00
(4) Less: Payments on Account	<u>\$0.00</u>
<b>TOTAL</b>	<b>\$2,590.54</b>

162.00

  
FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

---

ATLANTIC CREDIT & FINANCE INC.  
511 Rhett Street  
Greenville, SC 29601

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-02143

JENNIFER CRIBBS SR  
217 1/2 N 3RD ST  
DU BOIS PA 15801-3165

and

First Commonwealth Bank  
14303 Clearfield Shawville Highway  
Clearfield, PA 16830  
GARNISHEE

WRIT OF EXECUTION

NOTICE

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have Legal rights to prevent your property from being taken. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached exemption claim form and demand for a prompt hearing; (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption. If you do not come to court and prove your exemption, you may lose some of your property.

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.

David S. Meholic, Court Admin.  
Clearfield County Courthouse  
Clearfield, PA 16830  
(814) 765-2641

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

ATLANTIC CREDIT & FINANCE INC.  
511 Rhett Street  
Greenville, SC 29601

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-02143

JENNIFER CRIBBS SR  
217 1/2 N 3RD ST  
DU BOIS PA 15801-3165

and

First Commonwealth Bank  
14303 Clearfield Shawville Highway  
Clearfield, PA 16830  
GARNISHEE

**CLAIM FOR EXEMPTION**

TO THE SHERIFF:

I, the above named defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300.00 statutory exemption be

[ ] (i) set aside in kind (specify property to be set aside in kind): \_\_\_\_\_

[ ] (ii) paid in cash following the sale of the property levied upon; or

(b) claim the following exemption (specify property and basis of exemption): \_\_\_\_\_

(2) From my property which is in the possession of a third party, I claim the following exemptions:

(a) My \$300.00 statutory exemption: [ ] in cash; [ ] in kind (specify property)

(b) Social Security benefits on deposit in the amount of \$ \_\_\_\_\_

(c) Other (specify amount and basis of exemption): \_\_\_\_\_

I request a prompt Court hearing to determine the exemption.

Notice of the hearing should be given to me at: (include address and telephone): \_\_\_\_\_

I verify that the statements made in this Claim for Exemption are true and correct. I Understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

DATE: \_\_\_\_\_ Defendant: \_\_\_\_\_

**THIS CLAIM TO BE FILED WITH THE**  
**OFFICE OF THE SHERIFF OF CLEARFIELD COUNTY:**

Sheriff of Clearfield County  
1 N. 2ND ST., STE. 116  
Clearfield, PA 16830  
814/765-2641

Note: Under paragraphs (1) and (2) of the writ, a description of specific property to be levied upon or attached may be set forth in the writ or included in a separate direction to the sheriff.

Under paragraph (2) of the writ, if attachment of a named garnishee is desired, his name should be set forth in the space provided. Under paragraph (3) of the writ, the sheriff may, as under prior practice, add as a garnishee any person not named in this writ who may be found in possession of property of the defendant. See Rule 3111(a). For limitations on the power to attach tangible personal property, see Rule 3108(a).

(b) Each court shall by local rule designate the officer, organization or person to be named in the notice.

**MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW**

1. \$300.00 statutory exemption
2. Bibles, school books, sewing machines, uniforms and equipment
3. Most wages and unemployment compensation
4. Social Security benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

**EXHIBIT "A"**

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

---

ATLANTIC CREDIT & FINANCE INC.  
511 Rhett Street  
Greenville, SC 29601

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-02143

JENNIFER CRIBBS SR  
217 1/2 N 3RD ST  
DU BOIS PA 15801-3165

and

First Commonwealth Bank  
14303 Clearfield Shawville Highway  
Clearfield, PA 16830  
GARNISHEE

**INTERROGATORIES IN ATTACHMENT**

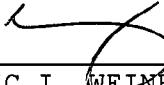
TO: **First Commonwealth Bank - GARNISHEE**

You are required to file answers to the following Interrogatories within twenty (20) days after service upon you. Failure to do so my result in judgment against you.

1. At the time you were served or at any subsequent time did you owe the defendant(s) any money or were you liable to the defendant on any negotiable or other written instrument, or did the defendant claim that you owed the defendant any money or were liable to the defendant for any reason?
2. At the time you were served or at any subsequent time was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by the defendant.
3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or in part by the defendant or in which defendant held or claimed any interest.
4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant(s) had an interest?
5. At any time before or after you were served did the defendant(s) transfer or deliver any property to you or to any person or place pursuant to your direction or consent and if so what was the consideration therefore?
6. At any time after you were served did you pay, transfer or deliver any money or property to the defendant(s) or to any person or place pursuant to his(her, their) direction or

otherwise discharge any claim of the defendant(s) against you?

7. If you are a bank or other financial institution, at the time you were served or at any subsequent time, did the defendant(s) have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption, the amount of funds in each account, the amount being withheld under each exemption and the entity electronically depositing those funds on a recurring basis.
8. If you are a bank or other financial institution, at the time you were served or any subsequent time did the defendant(s) have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. §8123? If so, identify each account.
9. How much is the value of any property in your possession belonging to the defendant(s)?

  
FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

DATED: 10/15/83

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

---

ATLANTIC CREDIT & FINANCE INC.  
511 Rhett Street  
Greenville, SC 29601

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-02143

JENNIFER CRIBBS SR  
217 1/2 N 3RD ST  
DU BOIS PA 15801-3165

and  
First Commonwealth Bank  
14303 Clearfield Shawville Highway  
Clearfield, PA 16830  
GARNISHEE

Commonwealth of Pennsylvania )  
County of CLEARFIELD )

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against:

**JENNIFER CRIBBS SR**  
defendant(s)

(1) You are directed to levy upon the property of the defendant(s) and to sell defendant's('s) interest therein:

**NO LEVY OTHER THAN BANK ACCOUNT**

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of

First Commonwealth Bank  
14303 Clearfield Shawville Highway  
Clearfield, PA 16830- **GARNISHEE - SERVE ONLY**

(specifically describe property)

and to notify the garnishee(s) that

(a) an attachment has been issued:

(b) **except as provided in paragraph (c)** the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;

(c) **The attachment shall not include any funds in an account of the defendant with a bank or other financial institution**

(i) in which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law or (i) the first \$10,000.00 of each account of the defendant with a bank or other financial institution containing any funds which are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.

(ii) each account of the defendant with a bank or other financial institution in which funds on deposit exceed \$10,000.00 at any time if all funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.

(iii) any funds in an account of the defendant with a bank or other financial institution that total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. §8123.

(3) if property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify (him) such other person that he or she has been added as a garnishee and is enjoined as above stated.

Amount Due	\$2,355.44
Interest from March 20, 2009	\$15.10
Costs	
Prothonotary fee	\$20.00
Sheriff fee	\$200.00
Less: Payments on Account	<u>\$0.00</u>
TOTAL	\$2,590.54

Prothonotary Costs \$162.50

Prothonotary

BY:

Wlll  
clerk

DATE: 10-21-13

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

---

ATLANTIC CREDIT & FINANCE INC.  
511 Rhett Street  
Greenville, SC 29601

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-02143

JENNIFER CRIBBS SR  
217 1/2 N 3RD ST  
DU BOIS PA 15801-3165

and

First Commonwealth Bank  
14303 Clearfield Shawville Highway  
Clearfield, PA 16830  
GARNISHEE

WRIT OF EXECUTION

Amount Due	\$2,355.44
Interest from March 20, 2009	\$15.10
Costs	
Prothonotary fee	\$20.00
Sheriff fee	\$200.00
Less: Payments on Account	<u>\$0.00</u>
TOTAL	\$2,590.54

FREDERIC I. WEINBERG, ESQUIRE &  
JOEL M. FLINK, ESQUIRE  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500



Status Report  
Pursuant to Servicemembers Civil Relief Act

Last Name: CRIBBS

First Name: JENNIFER

Middle Name:

Active Duty Status As Of: Oct-17-2013

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty. **HOWEVER, WITHOUT A SOCIAL SECURITY NUMBER, THE DEPARTMENT OF DEFENSE MANPOWER DATA CENTER CANNOT AUTHORITATIVELY ASSERT THAT THIS IS THE SAME INDIVIDUAL THAT YOUR QUERY REFERS TO. NAME AND DATE OF BIRTH ALONE DO NOT UNIQUELY IDENTIFY AN INDIVIDUAL.**

Mary M. Snavely-Dixon, Director  
Department of Defense - Manpower Data Center  
4800 Mark Center Drive, Suite 04E25  
Arlington, VA 22350

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) 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 DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 501 et seq, as amended) (SCRA) (formerly known as 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 only 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 was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL: <http://www.defenselink.mil/faq/pis/PC09SLDR.html>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

### More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

### Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

**WARNING:** This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

**Certificate ID: X514A8D1G077I80**

**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW**

Midland Funding, LLC,

Vs.

No.: 2009-01186-CD

Sonia Sulkala,

Northwest Savings Bank  
Garnishee

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the judgment, interest and costs against Sonia Sulkala, Defendant(s):

- (4) You are directed to levy upon the property of the defendant and to sell defendant's interest therein:
- (5) You are also directed to attach the property of the defendant not levied upon in the possession of: Northwest Savings Bank as garnishee(s):

and to notify the garnishee that: (a) an attachment has been issued; (b) except as provided in paragraph (c), the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof; (c) the attachment shall not include any funds in an account of the defendant with a bank or other financial institution

- i) in which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or (i) the first \$10,000 of each account of the defendant with a bank or other financial institution containing any funds which are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.
- ii) each account of the defendant with a bank or other financial institution in which funds on deposit exceed \$10,000 at any time if all funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.
- iii) any funds in an account of the defendant with a bank or other financial institution that total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.

- (6) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify such other person that he or she has been added as a garnishee and is enjoined as above stated.

AMOUNTDUE/PRINCIPAL: \$18,273.07  
INTEREST FROM: \$4313.45  
ATTY'S COMM: \$  
DATE: 10/21/2013

PROTH. COSTS PAID: \$135.00  
SHERIFF: \$  
OTHER COSTS: \$

Received this writ this \_\_\_\_\_ day  
of \_\_\_\_\_ A.D. \_\_\_\_\_  
at \_\_\_\_\_ A.M./P.M.

Sheriff

---

William A. Shaw  
Prothonotary/Clerk Civil Division

Requesting Party:  
Michael B. Volk, Esq.  
6 Kacey Court, Suite 203  
Mechanicsburg, PA 17055  
866-563-0809

To Deputy 10/23/13

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
NO: 2008-02143

ATLANTIC CREDIT & FINANCE INC.

vs

JENNIFER CRIBBS SR.

TO: FIRST COMMONWEALTH BANK, Garnishee

WRIT OF EXECUTION, INTERROGATORIES

RUSH

SERVE BY: 01/18/2014

HEARING:

PAGE: 111154

FILED *(AB)*

DEFENDANT: FIRST COMMONWEALTH BANK, Garnishee  
ADDRESS: 14303 CLEARFIELD SHAWVILLE HWY.  
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

OCT 29 2013  
01/10/34/LG  
William A. Shaw  
Prothonotary/Clerk of Courts

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

**SHERIFF'S RETURN**

NOW, 10/23/13 AT 2:30 AM PM SERVED THE WITHIN

WRIT OF EXECUTION, INTERROGATORIES ON FIRST COMMONWEALTH BANK, Garnishee, DEFENDANT  
BY HANDING TO Jaylene Shiner Teller Serv. Sup.

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

ADDRESS SERVED 14303 Clfd/Shawville Hwy, Clfd, Pa. 16830  
( ) Residence  Employment  Sheriff's Office  Other

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

WRIT OF EXECUTION, INTERROGATORIES FOR FIRST COMMONWEALTH BANK, Garnishee

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

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

I MAKE RETURN OF **NOT FOUND** AS TO FIRST COMMONWEALTH BANK, Garnishee

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

SWORN TO BEFORE ME THIS

\_\_\_\_\_  
\_\_\_\_\_  
DAY OF 2013

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: Mike Hawk  
Deputy Signature

Mike Hawk  
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Dkt Pg. 111154

2 of 2

ATLANTIC CREDIT & FINANCE INC.

NO. 2008-02143

vs

JENNIFER CRIBBS SR.  
TO: FIRST COMMONWEALTH BANK, Garnishee

WRIT OF EXECUTION/  
INTERROGATORIES TO  
GARNISHEE

**SHERIFF'S RETURN**

NOW OCTOBER 24, 2013 MAILED THE WITHIN:  
PRAECIPE, WRIT NOTICE, WRIT, CLAIM FOR EXEMPTION, INTERROGATORIES  
& STATUS REPORT  
TO: JENNIFER CRIBBS SR, DEFENDANT  
AT: 217 1/2 N. 3rd ST., DUBOIS, PA. 15801  
IN THE S.A.S.E.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 111154  
NO: 2008-02143  
SERVICES 2  
WRIT OF EXECUTION, INTERROGATORIES

PLAINTIFF: ATLANTIC CREDIT & FINANCE INC.

VS.

DEFENDANT: JENNIFER CRIBBS SR.

TO: FIRST COMMONWEALTH BANK, Garnishee

**SHERIFF RETURN**

---

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GORDON	189062	20.00
SHERIFF HAWKINS	GORDON	189062	28.50

Sworn to Before Me This

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2013



Chester A. Hawkins  
Sheriff

2168736

GORDON & WEINBERG, P.C.

BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

ATLANTIC CREDIT & FINANCE INC.  
511 Rhett Street  
Greenville, SC 29601

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-02143

JENNIFER CRIBBS SR  
217 1/2 N 3RD ST  
DU BOIS PA 15801-3165

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

and

First Commonwealth Bank  
14303 Clearfield Shawville Highway  
Clearfield, PA 16830  
GARNISHEE

OCT 21 2013

Attest.

*William L. Hess*  
Prothonotary/  
Clerk of Courts

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue writ of execution in the above matter,  
directed to the Sheriff of Clearfield County;

(1) against

JENNIFER CRIBBS SR  
defendant(s) and

(2) against

First Commonwealth Bank  
garnishee(s)

(3) Amount Due

\$2,355.44

Interest from March 20, 2009

\$15.10

Costs

Prothonotary fee \$20.00

Sheriff fee \$200.00

(4) Less: Payments on Account

\$0.00

**TOTAL**

\$2,590.54

PROTHONOTARY CERT

\$162.00

*[Handwritten Signature]*  
FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

WEINBERG & WEINBERG, P.C.

BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

---

ATLANTIC CREDIT & FINANCE INC.  
511 Rhett Street  
Greenville, SC 29601

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-02143

JENNIFER CRIBBS SR  
217 1/2 N 3RD ST  
DU BOIS PA 15801-3165

and

First Commonwealth Bank  
14303 Clearfield Shawville Highway  
Clearfield, PA 16830  
GARNISHEE

WRIT OF EXECUTION

NOTICE

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have Legal rights to prevent your property from being taken. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached exemption claim form and demand for a prompt hearing; (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption. If you do not come to court and prove your exemption, you may lose some of your property.

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.

David S. Meholic, Court Admin.  
Clearfield County Courthouse  
Clearfield, PA 16830  
(814) 765-2641

GORDON & WEINBERG, P.C.

BY: FREDERIC I. WEINBERG, ESQUIRE

Identification No.: 41360

JOEL M. FLINK, ESQUIRE

Identification No.: 41200

1001 E. Hector Street, Ste 220

Conshohocken, PA 19428

484/351-0500

---

ATLANTIC CREDIT & FINANCE INC.

511 Rhett Street

Greenville, SC 29601

COURT OF COMMON PLEAS

CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-02143

JENNIFER CRIBBS SR

217 1/2 N 3RD ST

DU BOIS PA 15801-3165

and

First Commonwealth Bank

14303 Clearfield Shawville Highway

Clearfield, PA 16830

GARNISHEE

CLAIM FOR EXEMPTION

TO THE SHERIFF:

I, the above named defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300.00 statutory exemption be

[ ] (i) set aside in kind (specify property to be set aside in kind): \_\_\_\_\_

[ ] (ii) paid in cash following the sale of the property levied upon; or

(b) claim the following exemption (specify property and basis of exemption): \_\_\_\_\_

(2) From my property which is in the possession of a third party, I claim the following exemptions:

(a) My \$300.00 statutory exemption: [ ] in cash; [ ] in kind (specify property)

(b) Social Security benefits on deposit in the amount of \$ \_\_\_\_\_

(c) Other (specify amount and basis of exemption): \_\_\_\_\_

I request a prompt Court hearing to determine the exemption.

Notice of the hearing should be given to me at: (include address and telephone): \_\_\_\_\_

I verify that the statements made in this Claim for Exemption are true and correct. I Understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

DATE: \_\_\_\_\_ Defendant: \_\_\_\_\_

**THIS CLAIM TO BE FILED WITH THE  
OFFICE OF THE SHERIFF OF CLEARFIELD COUNTY:**

Sheriff of Clearfield County  
1 N. 2ND ST., STE. 116  
Clearfield, PA 16830  
814/765-2641

Note: Under paragraphs (1) and (2) of the writ, a description of specific property to be levied upon or attached may be set forth in the writ or included in a separate direction to the sheriff.

Under paragraph (2) of the writ, if attachment of a named garnishee is desired, his name should be set forth in the space provided. Under paragraph (3) of the writ, the sheriff may, as under prior practice, add as a garnishee any person not named in this writ who may be found in possession of property of the defendant. See Rule 3111(a). For limitations on the power to attach tangible personal property, see Rule 3108(a).

(b) Each court shall by local rule designate the officer, organization or person to be named in the notice.

**MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW**

1. \$300.00 statutory exemption
2. Bibles, school books, sewing machines, uniforms and equipment
3. Most wages and unemployment compensation
4. Social Security benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

**EXHIBIT "A"**

BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

ATLANTIC CREDIT & FINANCE INC.  
511 Rhett Street  
Greenville, SC 29601

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-02143

JENNIFER CRIBBS SR  
217 1/2 N 3RD ST  
DU BOIS PA 15801-3165

and

First Commonwealth Bank  
14303 Clearfield Shawville Highway  
Clearfield, PA 16830  
GARNISHEE

INTERROGATORIES IN ATTACHMENT

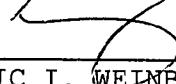
TO: First Commonwealth Bank - GARNISHEE

You are required to file answers to the following Interrogatories within twenty (20) days after service upon you. Failure to do so my result in judgment against you.

1. At the time you were served or at any subsequent time did you owe the defendant(s) any money or were you liable to the defendant on any negotiable or other written instrument, or did the defendant claim that you owed the defendant any money or were liable to the defendant for any reason?
2. At the time you were served or at any subsequent time was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by the defendant.
3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or in part by the defendant or in which defendant held or claimed any interest.
4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant(s) had an interest?
5. At any time before or after you were served did the defendant(s) transfer or deliver any property to you or to any person or place pursuant to your direction or consent and if so what was the consideration therefore?
6. At any time after you were served did you pay, transfer or deliver any money or property to the defendant(s) or to any person or place pursuant to his(her, their) direction or

otherwise discharge any claim of the defendant(s) against you?

7. If you are a bank or other financial institution, at the time you were served or at any subsequent time, did the defendant(s) have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption, the amount of funds in each account, the amount being withheld under each exemption and the entity electronically depositing those funds on a recurring basis.
8. If you are a bank or other financial institution, at the time you were served or any subsequent time did the defendant(s) have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. §8123? If so, identify each account.
9. How much is the value of any property in your possession belonging to the defendant(s)?

  
FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

DATED: 10/15/83

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

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ATLANTIC CREDIT & FINANCE INC.  
511 Rhett Street  
Greenville, SC 29601

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-02143

JENNIFER CRIBBS SR  
217 1/2 N 3RD ST  
DU BOIS PA 15801-3165

and

First Commonwealth Bank  
14303 Clearfield Shawville Highway  
Clearfield, PA 16830  
GARNISHEE

Commonwealth of Pennsylvania )  
County of CLEARFIELD )

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against:

**JENNIFER CRIBBS SR**  
defendant(s)

(1) You are directed to levy upon the property of the defendant(s) and to sell defendant's('s) interest therein:

**NO LEVY OTHER THAN BANK ACCOUNT**

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of

First Commonwealth Bank  
14303 Clearfield Shawville Highway  
Clearfield, PA 16830- GARNISHEE - SERVE ONLY

(specifically describe property)

and to notify the garnishee(s) that

(a) an attachment has been issued:

(b) **except as provided in paragraph (c)** the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;

(c) The attachment shall not include any funds in an account of the defendant with a bank or other financial institution

(i) in which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law or (i) the first \$10,000.00 of each account of the defendant with a bank or other financial institution containing any funds which are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.

(ii) each account of the defendant with a bank or other financial institution in which funds on deposit exceed \$10,000.00 at any time if all funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law.

(iii) any funds in an account of the defendant with a bank or other financial institution that total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. §8123.

(3) if property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify (him) such other person that he or she has been added as a garnishee and is enjoined as above stated.

Amount Due	\$2,355.44
Interest from March 20, 2009	\$15.10
Costs	
Prothonotary fee	\$20.00
Sheriff fee	\$200.00
Less: Payments on Account	<u>\$ .00</u>
 TOTAL	\$2,590.54

Prothonotary Costs  
\$162.50

Prothonotary

BY:



C. Hall

Clerk

Received this writ this 21<sup>st</sup> day  
of October A.D. 2013  
A<sup>+</sup> 3:00 A.M./P.M.

DATE: 10-21-13

Chester A. Hawley  
S. aff  
by Marilyn Henn

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

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ATLANTIC CREDIT & FINANCE INC.  
511 Rhett Street  
Greenville, SC 29601

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-02143

JENNIFER CRIBBS SR  
217 1/2 N 3RD ST  
DU BOIS PA 15801-3165

and

First Commonwealth Bank  
14303 Clearfield Shawville Highway  
Clearfield, PA 16830  
GARNISHEE

WRIT OF EXECUTION

Amount Due	\$2,355.44
Interest from March 20, 2009	\$15.10
Costs	
Prothonotary fee	\$20.00
Sheriff fee	\$200.00
Less: Payments on Account	<u>\$ .00</u>
 TOTAL	\$2,590.54

FREDERIC I. WEINBERG, ESQUIRE &  
JOEL M. FLINK, ESQUIRE  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500



Status Report  
Pursuant to Servicemembers Civil Relief Act

Last Name: CRIBBS

First Name: JENNIFER

Middle Name:

Active Duty Status As Of: Oct-17-2013

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA

This response reflects the individuals' active duty status based on the Active Duty Status Date

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA

This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA

This response reflects whether the individual or his/her unit has received early notification to report for active duty

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty. **HOWEVER, WITHOUT A SOCIAL SECURITY NUMBER, THE DEPARTMENT OF DEFENSE MANPOWER DATA CENTER CANNOT AUTHORITATIVELY ASSERT THAT THIS IS THE SAME INDIVIDUAL THAT YOUR QUERY REFERS TO. NAME AND DATE OF BIRTH ALONE DO NOT UNIQUELY IDENTIFY AN INDIVIDUAL.**

Mary M. Snavely-Dixon, Director  
Department of Defense - Manpower Data Center  
4800 Mark Center Drive, Suite 04E25  
Arlington, VA 22350

- The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) 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 DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 501 et seq, as amended) (SCRA) (formerly known as 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 only 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 was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL: <http://www.defenselink.mil/faq/pis/PC09SLDR.html>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

### More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

### Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

**WARNING:** This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

**Certificate ID:** X514A8D1G077I80

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

ATLANTIC CREDIT & FINANCE INC.  
511 Rhett Street  
Greenville, SC 29601

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-02143

JENNIFER CRIBBS SR  
217 1/2 N 3RD ST  
DU BOIS PA 15801-3165

FILED  
NOV 12 2013  
William A. Shaw  
Prothonotary/Clerk of Courts  
No. 41

and  
First Commonwealth Bank  
14303 Clearfield Shawville Highway  
Clearfield, PA 16830  
GARNISHEE

RECEIVED

OCT 23 2013

For all answers to this and the  
foregoing Interrogatories see  
Exhibit "A" attached hereto and  
made part of hereof.

INTERROGATORIES IN ATTACHMENT

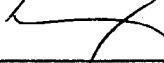
TO: First Commonwealth Bank - GARNISHEE

You are required to file answers to the following Interrogatories within twenty (20) days after service upon you. Failure to do so may result in judgment against you.

1. At the time you were served or at any subsequent time did you owe the defendant(s) any money or were you liable to the defendant on any negotiable or other written instrument, or did the defendant claim that you owed the defendant any money or were liable to the defendant for any reason?
2. At the time you were served or at any subsequent time was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by the defendant.
3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or in part by the defendant or in which defendant held or claimed any interest.
4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant(s) had an interest?
5. At any time before or after you were served did the defendant(s) transfer or deliver any property to you or to any person or place pursuant to your direction or consent and if so what was the consideration therefore?
6. At any time after you were served did you pay, transfer or deliver any money or property to the defendant(s) or to any person or place pursuant to his/her, their) direction or

otherwise discharge any claim of the defendant(s) against you?

7. If you are a bank or other financial institution, at the time you were served or at any subsequent time, did the defendant(s) have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, identify each account and state the reason for the exemption, the amount of funds in each account, the amount being withheld under each exemption and the entity electronically depositing those funds on a recurring basis.
8. If you are a bank or other financial institution, at the time you were served or any subsequent time did the defendant(s) have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. §8123? If so, identify each account.
9. How much is the value of any property in your possession belonging to the defendant(s)?

  
FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

DATED: 10/15/13

EXHIBIT "A"

ANSWERS TO INTERROGATORIES

1. No
2. Checking account number 7110307800 into Jennifer M. Cribbs with a current balance of \$32.50 and savings account number 7701333267 into Jennifer M. Cribbs with a current balance of \$150.00.
3. No
4. No
5. No
6. No
7. No
8. No
9. All of the above

## VERIFICATION

COMMONWEALTH OF PENNSYLVANIA )  
COUNTY OF INDIANA )  
 )

On this 6 day of November 2013 before me, a Notary Public in  
and for said Commonwealth and County, personally appeared LEDA E MCCRACKEN,  
who being duly sworn according to law, acknowledged that she is Assistant Vice  
President of First Commonwealth Bank, and that the facts set forth in the foregoing  
Interrogatories are true and correct to the best of her knowledge and belief.

Leda E McCracken  
Leda E. McCracken, Asst. Vice President  
First Commonwealth Bank

Sworn and subscribed to before me  
This 6 day of November 2013

Rachel E. Sufka  
Notary Public

COMMONWEALTH OF PENNSYLVANIA  
NOTARIAL SEAL  
RACHEL E. SUKKA, NOTARY PUBLIC  
INDIANA BOROUGH, INDIANA COUNTY  
MY COMMISSION EXPIRES JUNE 25, 2016

**CERTIFICATE OF SERVICE**

I hereby certify that on November 6, 2013 I have this day caused to be served a true and correct copy of this ANSWERS TO INTERROGATORIES upon the following parties:

**VIA CERTIFIED MAIL**

*Jennifer M. Cribbs  
217 ½ N. 3<sup>rd</sup> St.  
DuBois, PA 15801*

*As Defendant*

**VIA REGULAR U.S. MAIL**

*Frederic I. Weinberg, Esquire  
Joel M. Flink, Esquire  
Gordon & Weinberg, P.C.  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428*

*As Plaintiff*

*Leda E. McCracken*  
Leda E. McCracken  
Assistant Vice President  
First Commonwealth Bank

2168736

GORDON & WEINBERG, P.C.  
BY: FREDERIC I. WEINBERG, ESQUIRE  
Identification No.: 41360  
JOEL M. FLINK, ESQUIRE  
Identification No.: 41200  
1001 E. Hector Street, Ste 220  
Conshohocken, PA 19428  
484/351-0500

FILED <sup>PC</sup>

NOV 18 2013  
William A. Shaw  
Prothonotary/Clerk of Courts

CERT +

ATT

ATLANTIC CREDIT & FINANCE INC.

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-2143-CD

JENNIFER CRIBBS SR

and

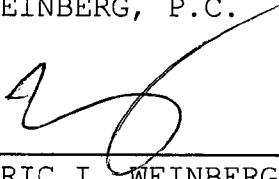
First Commonwealth Bank  
Garnishee

PRAECIPE TO DISSOLVE ATTACHMENT

TO THE PROTHONOTARY:

Kindly dissolve the attachment of the defendant's bank account with First Commonwealth Bank, as Garnishee in the above entitled matter.

GORDON & WEINBERG, P.C.

BY: 

FREDERIC I. WEINBERG, ESQUIRE  
JOEL M. FLINK, ESQUIRE  
Attorney for Plaintiff

P011

2168736 **FILED**

*m 6K*

2016 OCT 28 A 8:49

*S* BRIAN K. SPENCER  
PROTHONOTARY &  
CLERK OF COURTS

*Atty pd 7.00*

*Attley  
Weinberg*

**The Law Offices of Frederic I Weinberg  
& Associates, P.C.**

BY: Frederic I. Weinberg, Esquire  
Identification No.: 41360  
Joel M. Flink, Esquire  
Identification No.: 41200  
375 E. Elm Street, Suite 210  
Conshohocken, PA 19428  
484/351-0500

ATLANTIC CREDIT & FINANCE INC.

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

DOCKET NO. : 2008-2143-CD

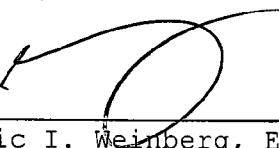
JENNIFER CRIBBS SR

**ORDER TO SATISFY JUDGMENT**

TO THE PROTHONOTARY:

Kindly mark the judgment entered March 20, 2009 in the  
above-captioned matter satisfied upon payment of your costs only.

The Law Offices of Frederic I. Weinberg  
& Associates, P.C.

BY: 

Frederic I. Weinberg, Esquire  
Joel M. Flink, Esquire  
Attorney for Plaintiff

P005