

08-2172-CD

Citifinancial Inc. vs Wendy Richards

5 FILED *EW*
NOV 12 2008
W/12:50/
William A. Shaw
Prothonotary/Clerk of Courts
NOTICE TO DEPT.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIFINANCIAL INC.

CIVIL DIVISION

Plaintiff(s),

No. 2008 - 2172 - CD

v.

WENDY S. RICHARDS,
an individual

Defendant(s),

DISTRICT JUSTICE TRANSCRIPT

Code No. _____

Filed on Behalf of:

PLAINTIFF

ATTORNEY OF RECORD FOR THIS PARTY

Louis B. Swartz

PA. ID # 00242

SWARTZ, LOVEJOY & ASSOCIATES
16th FLOOR LAW AND FINANCE BUILDING
PITTSBURGH, PENNSYLVANIA 15219

(412) 288-0300
#700161

NOTE: THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF: **CLEARFIELD**

Mag. Dist. No.: 46-3-01
MDJ Name: Hon. PATRICK N. FORD
Address: 309 MAPLE AVENUE PO BOX 452 DUBOIS, PA 15801
Telephone: (814) 371-5321

**PATRICK N. FORD
309 MAPLE AVENUE
PO BOX 452
DUBOIS, PA 15801**

**NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE**

PLAINTIFF: NAME and ADDRESS
**CITIFINANCIAL INC.
%LOUIS SWARTZ
1600 LAW & FINANCE BLDG.
PITTSBURGH, PA 15219**

VS.

DEFENDANT: NAME and ADDRESS
**RICHARDS, WENDY S
211 LUTHERSBURG-ROCKTON
LUTHERSBURG, PA 15848**

Docket No.: **CV-0000346-08**
Date Filed: **8/04/08**



THIS IS TO NOTIFY YOU THAT:

Judgment: **DEFAULT JUDGMENT PLTF** (Date of Judgment) **9/08/08**

☒ Judgment was entered for: (Name) **CITIFINANCIAL INC.**

☒ Judgment was entered against: (Name) **RICHARDS, WENDY S**
in the amount of \$ **2,822.67**

☐ 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	\$ 2,729.17
Judgment Costs	\$ 93.50
Interest on Judgment	\$.00
Attorney Fees	\$.00
Total	\$ 2,822.67
Post Judgment Credits	\$ _____
Post Judgment Costs	\$ _____
Certified Judgment Total	\$ _____

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.

9-8-08 Date Patrick N. Ford - PNF, Magisterial District Judge

I certify that this is a true and correct copy of the record of the proceedings containing the judgment.
10-16-08 Date Patrick N. Ford, Magisterial District Judge

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

SEAL

AOPC 315-07

DATE PRINTED: 9/08/08 8:08:00 AM

CIVIL COMPLAINT

COUNTY OF CLEARFIELD

Mag. Dist. No. 46-3-01
D.J. Name: Hon. Patrick N. Ford
Address: 309 Maple Avenue
P.O. Box 452
DuBois, PA 15801
Phone: 814-371-5321

PLAINTIFF NAME AND ADDRESS

CITIFINANCIAL INC.
c/o 1600 LAW & FINANCE BLDG.
PITTSBURGH, PA 15219

DEFENDANT NAME AND ADDRESS

WENDY S. RICHARDS,
an individual

211 LUTHERSBURG ROCKTON RD
LUTHERSBURG PA 158480000

Docket No: CV-346-08
Date Filed: 8-4-08

	AMOUNT	DATE	PAID
FILING COSTS	\$ 93.50	8/4/08	
SERVICE COSTS	\$	/	/
TOTAL COSTS	\$	/	/

TO THE DEFENDANT: The above named plaintiff(s) asks judgment against you for \$2,729.17 together with costs upon the following claim (Civil fines must include citation of the statute or ordinance violated):

Claim for unpaid Citifinancial credit card/loan account in the amount of \$2,729.17 plus interest from September 10, 2007.

I, the undersigned, verify that the facts set forth in this complaint are true and correct to the best of my knowledge, information and belief. This statement is made subject to the penalties of Section 4904 of the Crimes Code (18 PA. C.S.A. sec. 4904) relating to unsworn falsification to authorities.

Name: Louis B. Swartz

Title: Attorney for Plaintiff

Plaintiff's Attorney Louis B. Swartz PA ID #00242

Address: 16th FLOOR LAW AND FINANCE BUILDING
PITTSBURGH, PENNSYLVANIA 15219

Telephone: (412) 288-0300

IF YOU INTEND TO ENTER A DEFENSE TO THIS COMPLAINT, NOTIFY THIS OFFICE IMMEDIATELY AT THE ABOVE TELEPHONE NUMBER. YOU MUST APPEAR AT THE HEARING AND PRESENT YOUR DEFENSE. UNLESS YOU DO, JUDGMENT WILL BE ENTERED AGAINST YOU BY DEFAULT.

If you have a claim against the plaintiff which is within the district justice jurisdiction and which you intend to assert at the hearing, you must file it on a complaint form at this office at least five (5) days before the date set for the hearing. If you have a claim against the plaintiff which is not within district justice jurisdiction, you may request information from this office as to the procedures you may follow. If you are disabled and require assistance, please contact the Magisterial District office at the address above.

NOTE: THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE

700161

FILED
NOV 12 2008
Prothonotary/Clerk of Courts
William A. Shaw

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIFINANCIAL INC.

CIVIL DIVISION

Plaintiff(s),

No. 2008-2172-CO

v.

WENDY S. RICHARDS,
an individual

Defendant(s),

AFFIDAVIT OF NON-MILITARY
SERVICE

Code No. _____

Filed on Behalf of:

PLAINTIFF

ATTORNEY OF RECORD FOR THIS PARTY

Louis B. Swartz

PA. ID # 00242

SWARTZ, LOVEJOY & ASSOCIATES
16th FLOOR LAW AND FINANCE BUILDING
PITTSBURGH, PENNSYLVANIA 15219

(412) 288-0300
#700161

NOTE: THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE

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

CITIFINANCIAL INC.

Plaintiff(s),

v.

WENDY S. RICHARDS,
an individual


Defendant(s),

No. 2008

AFFIDAVIT OF NON-MILITARY SERVICE

I, LOUIS B. SWARTZ, do depose and say that the above-named
defendant(s) WENDY S. RICHARDS
are not currently in the naval or military services of the
United States, either directly or indirectly.

These statements are made subject to the penalties of 18 Pa.
Cons. Stat. Ann. Section 4904 relating to unsworn falsification
to authorities.



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

CITIFINANCIAL INC.

Plaintiff(s),

v.

WENDY S. RICHARDS,
an individual

Defendant(s),

No. 2008 - 2172-CO

NOTICE OF JUDGMENT

TO: WENDY S. RICHARDS,
an individual
211 LUTHERSBURG ROCKTON RD
LUTHERSBURG PA 158480000

You, the above named Defendant(s) take notice that Judgment
has been entered with the Court of Common Pleas of CLEARFIELD
County, Civil Division in the sum of \$ 2,822.67 plus costs
and Interest.



PROTHONOTARY

Louis B. Swartz
Attorney for PLAINTIFF
SWARTZ, LOVEJOY & ASSOCIATES
16th FLOOR LAW AND FINANCE BUILDING
PITTSBURGH, PENNSYLVANIA 15219

(412) 288-0300

NOTE: THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIFINANCIAL INC.

CIVIL DIVISION

Plaintiff(s)

v.

WENDY S. RICHARDS,
an individual

No. 2008-2172-CD

Defendant(s)

and

S&T BANK

Garnishee

PRAECIPE FOR WRIT OF EXECUTION

Code No. _____

Filed on Behalf of:

PLAINTIFF

ATTORNEY OF RECORD FOR THIS PARTY

Louis B. Swartz

PA. ID # 00242

SWARTZ, LOVEJOY & ASSOCIATES
16th FLOOR LAW AND FINANCE BUILDING
PITTSBURGH, PENNSYLVANIA 15219

(412) 288-0303

%700161

NOTE: THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE

FILED

NOV 18 2009

William A. Shaw
Prothonotary/Clerk of Courts

Any pd.
20.00

ICC @ Lewitz
to Sheriff

(i-u)

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

CITIFINANCIAL INC.

Plaintiff(s)

v.

WENDY S. RICHARDS,
an individual

No. 2008-2172-CD

Defendant(s)

and

S&T BANK

Garnishee

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue writ of Execution as follows:

Directed to the sheriff of CLEARFIELD County
Against WENDY S. RICHARDS,
an individual

Against S&T BANK as garnishee.

AMOUNT DUE	\$2,579.17
PLUS INTEREST FROM 12-23-2008 TO 11-16-2009	139.06
SUBTOTAL	<u>\$2,718.23</u>
ADD INTEREST FROM 11-16-2009	_____
ADD COSTS	_____
TOTAL	_____

40.00

Prothonotary costs

Louis B. Swartz
Attorney for PLAINTIFF
SWARTZ, LOVEJOY & ASSOCIATES
16th FLOOR LAW AND FINANCE BUILDING
PITTSBURGH, PENNSYLVANIA 15219

(412) 288-0303

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

COPY

Citifinancial Inc.

Vs.

NO.: 2008-02172-CD

Wendy S. Richards

S&T Bank
Garnishee


TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against CITIFINANCIAL INC., Plaintiff(s) from WENDY S. RICHARDS, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell defendant's interest(s) therein:
Personal Property
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:
S&T Bank as garnishee(s):
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) except as provided in paragraph (c), the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) 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 (ii) 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(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.
- (4) If Social Security or Supplemental Income funds are directly deposited into an account of the defendant, the levy and attachment shall not include any funds that may be traced to Social Security direct deposits. In addition, the levy and attachment shall not include \$300.00 in the account of the defendant.

AMOUNT DUE/PRINCIPAL: \$2,579.17
INTEREST FROM 12-23-08 to 11-16-09: \$139.06
INTEREST FROM 11-16-2009:
ATTY'S COMM: \$
DATE: 11/18/2009

PROTH. COSTS PAID: \$40.00
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this _____ day
of _____ A.D. _____
At _____ A.M./P.M.

Requesting Party: Louis B. Swartz, Esq.
16th Floor Law and Finance Building
Pittsburgh, PA 15219
(412) 288-0303

Sheriff _____

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIFINANCIAL INC.

CIVIL DIVISION

Plaintiff(s)

v.

WENDY S. RICHARDS,
an individual

No. 2008-2172-CD

Defendant(s)

and

S&T BANK

Garnishee

INTERROGATORIES TO GARNISHEE

Code No. _____

Filed on Behalf of:

PLAINTIFF

ATTORNEY OF RECORD FOR THIS PARTY

Louis B. Swartz

PA. ID # 00242

SWARTZ, LOVEJOY & ASSOCIATES
16th FLOOR LAW AND FINANCE BUILDING
PITTSBURGH, PENNSYLVANIA 15219

(412) 288-0303
§700161

NOTE: THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE

FILED NO
11/13/09
NOV 18 2009 @

William A. Shaw
Prothonotary/Clerk of Courts

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

CITIFINANCIAL INC.

Plaintiff(s)

v.

WENDY S. RICHARDS,
an individual

No. 2008-2172-CD

Defendant(s)

and

S&T BANK

Garnishee

INTERROGATORIES TO GARNISHEE

TO: S&T Bank
5522 Shaffer Road, Suite 99
DuBois, PA 15801

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:

FIRST: At the time you were served or at any subsequent
time, did you owe the defendant(s) any money or were you liable to
defendant(s) on any negotiable or other written instrument, or did
defendant(s) claim that you owed any money or were liable to
defendant(s) for any reason? State the amount.

SECOND: 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(s)? Describe the property.


THIRD: 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 defendant(s) or in which defendant(s) held or claimed any interest? Describe the property.

FOURTH: 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? Describe the property.

FIFTH: 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 therefor? Describe the property and state the amount.

SIXTH: At any time before 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 defendant's(s') direction or otherwise discharge any claim of the defendant(s) against you? State the amount and/or describe the property.

SEVENTH: State whether any account identified in your answers to the previous interrogatories includes any Social Security direct deposits, and, if so, and based on information reasonably available to you, identify any funds in the account(s) which are from sources other than Social Security direct deposits.



Louis B. Swartz, Esquire
Attorney for Plaintiff
Swartz Lovejoy & Associates
1600 Law & Finance Bldg.
429 Fourth Ave.
Pittsburgh, PA 15219
412/288-0303

INTGARN.PLE

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-2172-CD

CITIFINANCIAL INC.

VS

WENDY S. RICHARDS

TO: S&T BANK, Garnishee

SERVICE # 1 OF 2

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

SERVE BY: 02/15/2010 ASAP HEARING: PAGE: 106470

DEFENDANT: S&T BANK, Garnishee
ADDRESS: 5522 SHAFFER ROAD, SUITE 99
DUBOIS, PA 15801

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS

SHERIFF'S RETURN

NOW, 11-24-09 AT 1:51 AM / PM **SERVED** THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON S&T BANK, Garnishee, DEFENDANT

BY HANDING TO

Elizabeth Kunkle

Personal Banker

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

ADDRESS SERVED

5522 Shaffer Road, Suite 99
Dubois, Pa. 15801

NOW _____ AT _____ AM / PM **POSTED** THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE FOR S&T BANK, Garnishee

AT (ADDRESS) _____

FILED

08:35 am
NOV 25 2009

William A. Shaw
Prothonotary/Clerk of Courts

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

I MAKE RETURN OF **NOT FOUND** AS TO S&T BANK, Garnishee

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2009

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

James E. Davis
Deputy Signature

JAMES E. DAVIS
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Dkt Pg. 106470

2 of 2

CITIFINANCIAL INC.

NO. 08-2172-CD

-VS-

WENDY S. RICHARDS
TO: S&T BANK, Garishee

WRIT OF EXECUTION/
INTERROGATORIES TO
GARNISHEE

SHERIFF'S RETURN

NOW NOVEMBER 25, 2009 MAILED THE WITHIN WRIT, WRIT NOTICE & CLAIM
FOR EXEMPTION TO WENDY S. RICHARDS, DEFENDANT AT 211 LUTHERSBURG
ROCKTON RD., LUTHERSBURG, PA. 15848 IN THE S.A.S.E.

SHFF. HAWKINS: \$20.00
SHFF.SURCHARGE: \$45.34
PAID BY: ATTY.

SO ANSWERS,

Chester A. Hawkins
by Marilyn Hamer

SWORN TO BEFORE ME THIS
_____ DAY OF _____ 2009.

CHESTER A. HAWKINS,
SHERIFF

FILED

9/2:43pm
NOV 25 2009

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 106470
NO: 08-2172-CD
SERVICES 2

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

PLAINTIFF: CITIFINANCIAL INC.
vs.
DEFENDANT: WENDY S. RICHARDS
TO: S&T BANK, Garnishee

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	SWARTZ	41327	20.00
SHERIFF HAWKINS	SWARTZ	41327	45.34

Sworn to Before Me This

_____ Day of _____ 2009

So Answers,



Chester A. Hawkins
Sheriff

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

Citifinancial Inc.

Vs.

NO.: 2008-02172-CD

Wendy S. Richards

S&T Bank
Garnishee

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against CITIFINANCIAL INC., Plaintiff(s) from WENDY S. RICHARDS, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell defendant's interest(s) therein:
Personal Property
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:
S&T Bank as garnishee(s):
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) except as provided in paragraph (c), the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) 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 (ii) 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(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.
- (4) If Social Security or Supplemental Income funds are directly deposited into an account of the defendant, the levy and attachment shall not include any funds that may be traced to Social Security direct deposits. In addition, the levy and attachment shall not include \$300.00 in the account of the defendant.

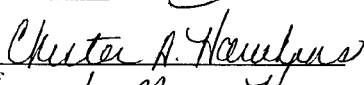
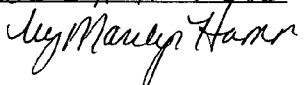
AMOUNT DUE/PRINCIPAL: \$2,579.17
INTEREST FROM 12-23-08 to 11-16-09: \$139.06
INTEREST FROM 11-16-2009:
ATTY'S COMM: \$
DATE: 11/18/2009

PROTH. COSTS PAID: \$40.00
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 18 day
of Nov A.D. 2009
At 3:00 A.M. (P.M.)


Sheriff


Requesting Party: Louis B. Swartz, Esq.
16th Floor Law and Finance Building
Pittsburgh, PA 15219
(412) 288-0303

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

Citifinancial Inc.

Vs.

NO.: 2008-02172-CD

Wendy S. Richards

S&T Bank
Garnishee

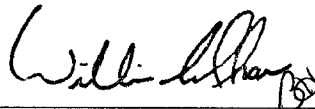
TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against CITIFINANCIAL INC., Plaintiff(s) from WENDY S. RICHARDS, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell defendant's interest(s) therein:
Personal Property
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:
S&T Bank as garnishee(s):
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) except as provided in paragraph (c), the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) 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 (ii) 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.
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- (4) If Social Security or Supplemental Income funds are directly deposited into an account of the defendant, the levy and attachment shall not include any funds that may be traced to Social Security direct deposits. In addition, the levy and attachment shall not include \$300.00 in the account of the defendant.

AMOUNT DUE/PRINCIPAL: \$2,579.17
INTEREST FROM 12-23-08 to 11-16-09: \$139.06
INTEREST FROM 11-16-2009:
ATTY'S COMM: \$
DATE: 11/18/2009

PROTH. COSTS PAID: \$40.00
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 18 day
of Nov. A.D. 2009
At 3:00 A.M. (P.M.)

Chester A. Hawkins
Sheriff
by Mary Ann

Requesting Party: Louis B. Swartz, Esq.
16th Floor Law and Finance Building
Pittsburgh, PA 15219
(412) 288-0303

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

Citifinancial Inc.

Vs.

NO.: 2008-02172-CD

Wendy S. Richards

S&T Bank
Garnishee

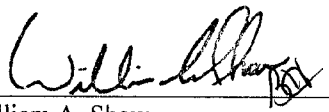
TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against CITIFINANCIAL INC., Plaintiff(s) from WENDY S. RICHARDS, Defendant(s):

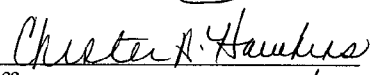
- (1) You are directed to levy upon the property of the defendant(s) and to sell defendant's interest(s) therein:
Personal Property
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:
S&T Bank as garnishee(s):
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) except as provided in paragraph (c), the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) 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 (ii) 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(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.
- (4) If Social Security or Supplemental Income funds are directly deposited into an account of the defendant, the levy and attachment shall not include any funds that may be traced to Social Security direct deposits. In addition, the levy and attachment shall not include \$300.00 in the account of the defendant.

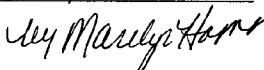
AMOUNT DUE/PRINCIPAL: \$2,579.17
INTEREST FROM 12-23-08 to 11-16-09: \$139.06
INTEREST FROM 11-16-2009:
ATTY'S COMM: \$
DATE: 11/18/2009

PROTH. COSTS PAID: \$40.00
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 18 day
of Nov. A.D. 2009
At 3:00 A.M./P.M.


Sheriff 

Requesting Party: Louis B. Swartz, Esq.
16th Floor Law and Finance Building
Pittsburgh, PA 15219
(412) 288-0303

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

CITIFINANCIAL, INC,
Plaintiff

vs.

WENDY S. RICHARDS,
Defendant

:
:
:
:
:
:
:
:
:
:

No. 2008-2172-CD

S & T BANK'S ANSWERS TO INTERROGATORIES

1. Yes. Checking account number 3000259956 held jointly by Samuel S. Richards and Wendy S. Richards, husband and wife. The funds in this account are exempt from execution under Pennsylvania Law because it is owned by the defendant with her spouse as Tenants by the Entireties.

2. N/A

3. N/A

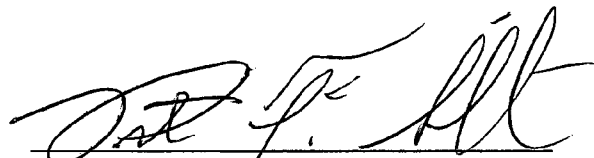
4. N/A

5. N/A

6. N/A

7. No. Not to Garnishee' s knowledge.

Date: December 1, 2009



Peter F. Smith, Esquire
Attorney for S & T Bank
30 South Second Street
P. O. Box 130
Clearfield, PA 16830
(814) 765-5595

FILED NO
DEC 10 2009 CC

William A. Shaw
Prothonotary/Clerk of Courts

VERIFICATION

I verify that the statements made in this Answer to Interrogatories are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

S & T BANK

Dated: 12-7-09

By: Wendy Pinchock
Wendy Pinchock, O.R.E.O. Specialist

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

CITIFINANCIAL, INC.,
Plaintiff

vs.

WENDY S. RICHARDS,
Defendant

No. 2008-2172-CD

CERTIFICATE OF SERVICE

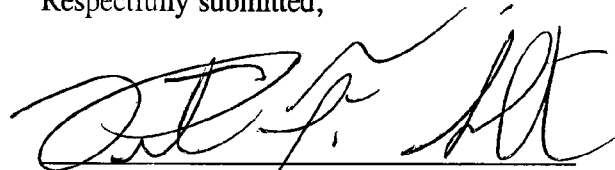
I, Peter F. Smith, attorney for S & T Bank in the above-captioned matter, hereby certify that I served the original Answers to Interrogatories filed in this matter on the Attorney for the Plaintiff by U.S. First Class Mail and a true and correct copy of the Answers to Interrogatories on the Defendant by U.S. Certified Mail as follows:

Wendy S. Richards
211 Luthersburg Rockton Road
Luthersburg, PA 15848-4515

Louis B Swartz
Swartz, Lovejoy & Associates
16th Floor Law and Finance Building
Pittsburgh, PA 15219

Respectfully submitted,

Date: December 5, 2009



Peter F. Smith, Esquire
Attorney for S & T Bank

FILED NoCC.

m/12:19 am
JAN 19 2010

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIFINANCIAL INC.

CIVIL DIVISION

Plaintiff(s)

v.

WENDY S. RICHARDS,
an individual

No. 2008-2172-CD

Defendant(s)

and

S&T BANK

Garnishee

PRAECIPE TO DISCONTINUE
WITHOUT PREJUDICE AGAINST GARNISHEE

Code No. _____

Filed on Behalf of:

PLAINTIFF

ATTORNEY OF RECORD FOR THIS PARTY

Louis B. Swartz

PA. ID # 00242

SWARTZ, LOVEJOY & ASSOCIATES
16th FLOOR LAW AND FINANCE BUILDING
PITTSBURGH, PENNSYLVANIA 15219

(412) 288-0303
%700161

NOTE: THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE

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

CITIFINANCIAL INC.

Plaintiff(s)

v.

WENDY S. RICHARDS,
an individual

No. 2008-2172-CD

Defendant(s)

and


S&T BANK

Garnishee

PRAECIPE TO DISCONTINUE WITHOUT PREJUDICE AGAINST GARNISHEE

TO THE PROTHONOTARY:

Mark the case against Garnishee S&T BANK ONLY
in the above-captioned case "discontinued without prejudice."



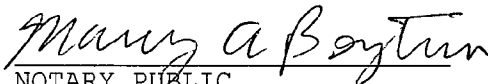
LOUIS B. SWARTZ
Attorney for Plaintiff

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF ALLEGHENY

Before me, the undersigned authority appeared Louis B. Swartz
who being known to me, acknowledged that he executed the
foregoing Praecipe for the purposes stated therein.

date 1-7-10



NOTARY PUBLIC

DISCGARN.PLE

