

08-2301-CD  
Comm Finl System vs Richard Spicher

Commonwealth Financial Systems, Inc.  
120 North Keyser Avenue  
Scranton, PA 18504

Plaintiff

vs.

RICHARD T SPICHER  
109 PENN AVE  
DU BOIS, PA 15801

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

No 08-2301-CD

PRAECIPE FOR ENTRY OF JUDGMENT

Defendant(s)

To the Prothonotary of CLEARFIELD County:

- 1) Enter Judgment on the attached Certified copy of Judgment from a District Justice.
  - A) Date of Instrument: 09/08/2008
  - B) Amount of Judgment: 6,647.77
  - C) Interest From: 09/08/2008
- 2) Enter the judgment in favor or the original holder, or (unless expressly forbidden in the instrument) in favor of the assignee or other transferee;
- 3) I hereby certify that the address of the plaintiff is:

Commonwealth Financial Systems, Incorporated  
120 North Keyser Avenue  
Scranton, PA 18504
- 4) I hereby certify that the address of the defendant is:

RICHARD T SPICHER  
109 PENN AVE  
DU BOIS, PA 15801



Patricia A. Cobb, Esquire, Attorney for Plaintiff

Patricia A Cobb, Esquire  
120 North Keyser Avenue  
Scranton, PA 18504  
570-342-1600 Ext. 202  
Attorney ID 39688

5  
FILED 11/29/08 Piff pd.  
DEC 01 2008 20.00  
ICC & Notice to Def.  
William A. Shaw  
Prothonotary/Clerk of Courts  
ICC & Statement to Piff

120 North Keyser Avenue : CLEARFIELD County, Pennsylvania  
Scranton, PA 18504 : Civil Division

Plaintiff :  
vs. :  
RICHARD T SPICHER :  
109 PENN AVE :  
DU BOIS, PA 15801 : Affidavit under Soldiers and Sailors Relief  
: Civil Relief Act of 1940 as amended.

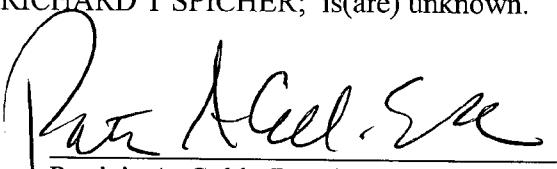
Defendant(s) :

State of Pennsylvania  
County of CLEARFIELD } SS:

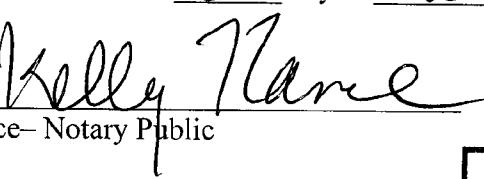
Patricia A. Cobb, Esquire being duly sworn according to law deposes and says that the above named defendant(s): RICHARD T SPICHER; is(are) not in the military service of the United States of America as defined by the Soldiers' and Sailors' Civil Relief Act of 1940 as amended;

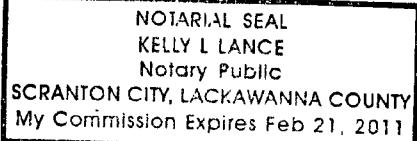
That the defendant(s): RICHARD T SPICHER; is(are) older than eighteen years of age;

That the employment status of the defendant(s): RICHARD T SPICHER; is(are) unknown.

  
Patricia A. Cobb, Esquire

Subscribed before me this 20th day of November 2008

  
Kelly L Lance  
Kelly L Lance— Notary Public



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**

Telephone: **(814) 371-5321 15801**

**NOTICE OF JUDGMENT/TRANSCRIPT  
CIVIL CASE**

PLAINTIFF:

**COMMONWEALTH FINANCIAL SYSTEMS INC**

**120 NORTH KEYSER AVENUE  
SCRANTON, PA 18504**

NAME and ADDRESS

VS.

DEFENDANT:

**SPICHER, RICHARD  
611 LOCUST STREET  
DUBOIS, PA 15801**

NAME and ADDRESS

Docket No.: **CV-0000333-08**

Date Filed: **7/30/08**



**COMMONWEALTH FINANCIAL SYSTEMS INC  
120 NORTH KEYSER AVENUE  
SCRANTON, PA 18504**

**THIS IS TO NOTIFY YOU THAT:**

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

<input checked="" type="checkbox"/> Judgment was entered for: (Name) <b>COMMONWEALTH FINANCIAL SYSTEMS</b>	<table border="1"><tr><td>Amount of Judgment</td><td>\$ <b>3,554.27</b></td></tr><tr><td>Judgment Costs</td><td>\$ <b>93.50</b></td></tr><tr><td>Interest on Judgment</td><td>\$ <b>.00</b></td></tr><tr><td>Attorney Fees</td><td>\$ <b>.00</b></td></tr><tr><td><b>Total</b></td><td>\$ <b>3,647.77</b></td></tr><tr><td>Post Judgment Credits</td><td>\$ _____</td></tr><tr><td>Post Judgment Costs</td><td>\$ _____</td></tr><tr><td colspan="2"><b>Certified Judgment Total</b> \$ _____</td></tr></table>	Amount of Judgment	\$ <b>3,554.27</b>	Judgment Costs	\$ <b>93.50</b>	Interest on Judgment	\$ <b>.00</b>	Attorney Fees	\$ <b>.00</b>	<b>Total</b>	\$ <b>3,647.77</b>	Post Judgment Credits	\$ _____	Post Judgment Costs	\$ _____	<b>Certified Judgment Total</b> \$ _____	
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<input type="checkbox"/> Defendants are jointly and severally liable.																	
<input type="checkbox"/> Damages will be assessed on Date & Time _____																	
<input type="checkbox"/> This case dismissed without prejudice.																	
<input type="checkbox"/> Amount of Judgment Subject to Attachment/42 Pa.C.S. § 8127 \$ _____																	
<input type="checkbox"/> Portion of Judgment for physical damages arising out of residential lease \$ _____																	

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.

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

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

1/17/08 Date Patrick N. Ford, Magisterial District Judge

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

SEAL

AOPC 315-07

DATE PRINTED: **9/08/08 8:03:00 AM**

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**  
Telephone: **(814) 371-5321** **15801**

**NOTICE OF JUDGMENT/TRANSCRIPT  
CIVIL CASE**

PLAINTIFF:

**COMMONWEALTH FINANCIAL SYSTEMS INC**  
**120 NORTH KEYSER AVENUE**  
**SCRANTON, PA 18504**

NAME and ADDRESS

DEFENDANT:

**SPICHER, RICHARD**  
**611 LOCUST STREET**  
**DUBOIS, PA 15801**

NAME and ADDRESS

VS.

Docket No.: **CV-0000333-08**  
Date Filed: **7/30/08**



**COMMONWEALTH FINANCIAL SYSTEMS INC**  
**120 NORTH KEYSER AVENUE**  
**SCRANTON, PA 18504**

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*9/8/08* Date *Patrick N. Ford-PLTF*, Magisterial District Judge

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

*1/17/08* Date *Patrick N. Ford*, Magisterial District Judge

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

SEAL

AOPC 315-07

DATE PRINTED: **9/08/08** **8:03:00 AM**

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**

Telephone: **(814) 371-5321** **15801**

## NOTICE OF JUDGMENT/TRANSCRIPT CIVIL CASE

PLAINTIFF:

**COMMONWEALTH FINANCIAL SYSTEMS INC**  
**120 NORTH KEYSER AVENUE**  
**SCRANTON, PA 18504**

NAME and ADDRESS

DEFENDANT:

**SPICHER, RICHARD**  
**611 LOCUST STREET**  
**DUBOIS, PA 15801**

NAME and ADDRESS

VS.

Docket No.: **CV-0000333-08**  
Date Filed: **7/30/08**



**COMMONWEALTH FINANCIAL SYSTEMS INC**  
**120 NORTH KEYSER AVENUE**  
**SCRANTON, PA 18504**

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9/28/08 Date Patrick N. Ford-PLTF, Magisterial District Judge

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

11/17/08 Date Patrick N. Ford, Magisterial District Judge

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

SEAL

AOPC 315-07

DATE PRINTED: **9/08/08** **8:03:00 AM**

Copy

Commonwealth Financial Systems, Inc  
120 North Keyser Avenue  
Scranton, PA 18504

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

Plaintiff(s) : File / Index No. 08-2301-CD

vs.

RICHARD T SPICHER  
109 PENN AVE  
DU BOIS, PA 15801

**NOTICE OF FILING JUDGMENT**

Defendant(s) :

Notice is hereby given that a money judgment in the above-captioned matter has been entered against you in the

Amount of \$ 3,647.77 on December 1, 2008.

By: Willie Johnson

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

Commonwealth Financial Systems, Inc.  
120 North Keyser Avenue  
Scranton, PA 18504  
Telephone: 570-347-1115

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

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

*COPY*

Commonwealth Financial Systems, Inc.

Plaintiff(s)

No.: 2008-02301-CD

Real Debt: \$3,647.77

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Richard T. Spicher

Defendant(s)

Entry: \$20.00

Instrument: DJ Judgment

Date of Entry: December 1, 2008

Expires: December 1, 2013

Certified from the record this 1st day of December, 2008.



\_\_\_\_\_  
William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

Received on \_\_\_\_\_, \_\_\_\_\_, of defendant full satisfaction of this Judgment,  
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

\_\_\_\_\_  
Plaintiff/Attorney

Commonwealth Financial Systems, Inc.  
120 North Keyser  
Scranton, PA 18504

Plaintiff  
Vs.

Richard Spicher  
611 Locust Street  
Dubois PA 15801

Defendant

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

08-2301-CD  
No: ~~CV-0000333-08~~

Praecipe to Amend the Entering  
of Judgment

FILED NO CC  
M112536N  
DEC 15 2008 6:00  
S

William A. Shaw  
Prothonotary/Clerk of Courts

To the Prothonotary of Clearfield County Pennsylvania:

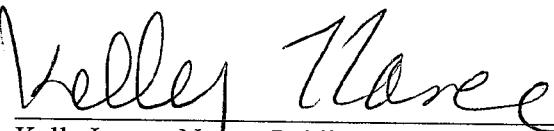
Please enter the above Praecipe to Amend the Entering of Judgment in the amount of  
\$3,647.77.

Thank you,

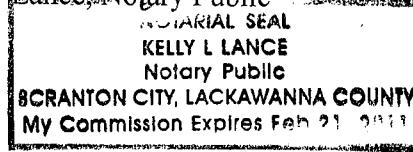


Patricia A. Cobb, Esquire  
Lawyer ID # 39688  
Commonwealth of Pennsylvania  
Lackawanna County

Sworn and subscribed before me on this 4th day of December 2008



Kelly Lance, Notary Public



PA Supreme Court Rule of Civil Procedure 3101 to 3149

Commonwealth Financial Systems, Inc. Plaintiff : In the Court of Common Pleas of CLEARFIELD  
County, Pennsylvania, Civil Division  
Vs. :  
RICHARD SPICHER :  
109 PENN AVE :  
DU BOIS, PA 15801 :  
Defendant(s) :  
vs :  
First Commonwealth Bank :  
2 East Long Ave :  
Du Bois PA :  
PRAECIPIE FOR WRIT OF EXECUTION AND  
ATTACHMENT (MONEY JUDGMENT)  
Garnishee :

To the Prothonotary: TO SATISFY THE JUDGMENT, ISSUE WRIT OF EXECUTION IN THE ABOVE MATTER

(1) Directed to the Sheriff of CLEARFIELD County, Pennsylvania;  
(2) Against RICHARD SPICHER, 109 PENN AVE. DU BOIS, PA 15801

Defendant(s)

(3) And against First Commonwealth Bank  
2 East Long Ave  
Du Bois PA

Garnishee(s);

(4) and index this writ

(a) against \_\_\_\_\_

Defendant(s)

(b) against \_\_\_\_\_

Garnishee(s),

as a lis pendens against the real property of the defendant(s) in the name of the Garnishee(s), any and all accounts of the defendant(s), in the possession of Garnishee, including but not limited to savings account balances; checking account balances; Certificates of Deposit; Money Market Accounts; contents of Safety Deposit Boxes. Defendant's SSN(s): 192-66-0011;

(5) Judgment Amount \$ 3,647.77  
Interest 94.14  
Clerks Fee 40.00  
Sheriff \_\_\_\_\_  
Poundage \_\_\_\_\_  
Total \_\_\_\_\_

Prothonotary costs

Dated 02/18/09

Patricia A. Cobb  
Patricia A. Cobb, Esq.  
Attorney for Plaintiff

120 N Keiper Ave  
Scranton PA 18504  
570-347-1115 ext 207

**FILED** Aff pd. 20.00  
M 13/12/2009 acc to Lewarts  
FEB 26 2009 to Sheriff  
William A. Shaw  
Prothonotary/Clerk of Courts (60)

Commonwealth Financial Systems, Inc.

Vs.

RICHARD SPICHER  
109 PENN AVE  
DU BOIS, PA 15801

Plaintiff :

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

*Copy*

No. 08-2301-CO

WRIT OF EXECUTION AND ATTACHMENT

Defendant(s) :

Vs.

First Commonwealth Bank  
2 East Long Ave  
Du Bois PA

(MONEY JUDGMENT)

Garnishee :

Commonwealth of Pennsylvania, County of CLEARFIELD,

TO THE SHERIFF OF CLEARFIELD County, Pennsylvania:

To satisfy the judgment, interest and costs against :

RICHARD SPICHER, 109 PENN AVE, DU BOIS, PA 15801, Defendant(s)

*Please Serve Garnishee as soon as Possible!!!*

Any and all accounts of the defendant(s), in the possession of Garnishee(s), including but not limited to savings account balances, checking account balances, Certificates of Deposit, Money Market Accounts, contents of Safety Deposit Boxes. Defendant's Social Security Number(s) is/are 192-66-0011

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

First Commonwealth Bank  
2 East Long Ave  
Du Bois PA      Garnishee(s) per property description.

Confessed Judgment by Complaint:

1. Date of Entry \_\_\_\_\_
2. Notice of mailing on \_\_\_\_\_ filed.

And to notify the Garnishee(s) that

- (a) An attachment has been issued;
- (b) The garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivery any property of the defendant(s) or otherwise disposing thereof.

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

Dated \_\_\_\_\_  
(Seal)

*Patricia A. Cobb*  
Patricia A. Cobb, Esquire PA Bar ID 39688  
120 North Keyser Avenue  
Scranton, PA 18504  
570-347-1115 Ext. 202

Judgment Amount      \$ 3,647.77  
Interest                      94.14  
Clerk's Fee      Prothonotary costs      40.00  
Sheriff  
Poundage 2%  
Total

*Will Shaffer*      2120109  
Clerk of Judicial Records

Sheriff / Deputy

Commonwealth Financial Systems, Inc.	:	
120 North Keyser Avenue	:	CLEARFIELD County, Pennsylvania
Scranton, PA 18504	:	Civil Division
Plaintiff		
vs.	:	
RICHARD SPICHER	:	No. <u>08-2301-CO</u>
109 PENN AVE	:	
DU BOIS, PA 15801	:	Affidavit under Soldiers and Sailors Relief
	:	Civil Relief Act of 1940 as amended.
Defendant(s)		

State of Pennsylvania  
 County of CLEARFIELD } SS:

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

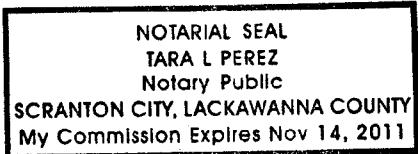
That the defendant(s): RICHARD SPICHER; is(are) older than eighteen years of age;

That the employment status of the defendant(s): RICHARD SPICHER; is(are) unknown.

Patricia A. Cobb  
 Patricia A. Cobb, Esquire

Subscribed before me this 19 day of February 20 09

Tara Perez  
 Tara Perez- Notary Public



**FILED**  
1/13/2009 NO ce  
 FEB 26 2009 60  
 6

William A. Shaw  
 Prothonotary/Clerk of Courts

In the Court of Common Pleas of Clearfield, County Pennsylvania

Civil Division

Commonwealth Financial Systems, Inc.  
120 N. Keyser Avenue  
Scranton, PA 18504

Plaintiff

File No.08-2301-CD

Vs.

Richard Spicher  
109 Penn Ave  
Du Bois PA 15801

Defendant

Vs.

First Commonwealth Bank  
2 East Long Ave  
Du Bois PA

Garnishee

FILED  
M 13 06 09 NO CC  
FEB 26 2009 (610)

William A. Shaw  
Prothonotary/Clerk of Courts

Praecipe for Entry of Appearance

Kindly enter my appearance on behalf of Commonwealth Financial Systems, Inc. in the above-captioned matter.

Date: 02-18-09

Signature: Patricia A. Cobb  
Print Name: Patricia A. Cobb  
Address: 120 N. Keyser Avenue  
Scranton, PA 18504  
Telephone No: (570) 347-1115 ext. 202  
Supreme Court ID No: 39688

Commonwealth Financial Systems, Inc.  
120 North Keyser Avenue  
Scranton, PA 18504

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

: No: 08-2301-CD

Richard Spicher  
109 Penn Ave  
Du Bois PA 15801

: Interrogatories in Attachment

Defendant(s)

Vs

First Commonwealth Bank  
2 East Long Ave  
Du Bois PA

Garnishee

FILED 2CC  
7/3/09 Sheriff  
FEB 26 2009  
William A. Shaw  
Prothonotary/Clerk of Courts  
(60)

RE: Execution of Judgment against your depositor Richard Spicher SSN#192-66-0011.

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 the Defendant possess any bank accounts, joint or individual, that were in your custody or control? Please specify joint or individual account. Please list the legal title of any such account(s) and the primary account holder and if known whether joint account is entireties property.
- 2) At the time you were served or at any subsequent time, what was the balance and account number of the bank account(s) identified in Interrogatory #1?
- 3) At the time you were served or at any subsequent time, please list the average daily balance in the past five (5) months for each such account identified in your answer to Interrogatories number one (1) and two (2) above.

- 4) At the time you were served or at any subsequent time, did the bank account(s) that the Defendant possessed contain funds derived solely from social security funds and/or disability funds?
- 5) At any time before or after you were served, did the Defendant(s) transfer or deliver any property or money 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 the Depositor's direction or otherwise discharge any claim of the Depositor against you?
- 7) At the time you were served or at any subsequent time, did you have, share, or utilize any safe-deposit boxes, pledges, documents of title, securities, notes, coupons, receivable, license, or collateral in which there was an interest claimed by Defendant(s)?
- 8) Identify every other account (not previously noted) titled in the name of Defendant(s) in which you believe Defendant(s) have an interest in whole or part, whether or not styled as a payroll account, individual retirement account, tax account, lottery account, partnership account, joint or tenants by entirety account, insurance account, trust or escrow account, attorney's account, or otherwise.
- 9) To the extent that you're above answers depend in whole or part on documents, account records, or other papers or electronic data, describe each in exact detail (or attach a copy of the same).

Commonwealth Financial Systems, Inc.

By Patricia A. Cobb  
Patricia A. Cobb, Esquire  
120 N Keyser Ave  
Scranton, PA 18504  
570-347-1115 Ext. 207



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 105349  
NO: 08-2301-CD  
SERVICES 1  
WRIT OF EXECUTION; INTERROGATORIES TO

GARNISHEE

PLAINTIFF: COMMONWEALTH FINANCIAL SYSTEMS, INC.

vs.

DEFENDANT: RICHARD SPICHER  
TO: FIRST COMMONWEALTH BANK, Garnishee

**SHERIFF RETURN**

---

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	COMM.FIN.	43995	10.00
SHERIFF HAWKINS	COMM.FIN.	43995	39.90

FILED  
03-21-09  
MAR 09 2009  
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

Day of 2009



Chester A. Hawkins  
Sheriff

Commonwealth Financial Systems, Inc.

Vs.

RICHARD SPICHER  
109 PENN AVE  
DU BOIS, PA 15801

Plaintiff :

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

No. 08-2301-CO

WRIT OF EXECUTION AND ATTACHMENT

Defendant(s)

Vs.

First Commonwealth Bank  
2 East Long Ave  
Du Bois PA

(MONEY JUDGMENT)

Garnishee

Commonwealth of Pennsylvania, County of CLEARFIELD,

TO THE SHERIFF OF CLEARFIELD County, Pennsylvania:

To satisfy the judgment, interest and costs against :

RICHARD SPICHER, 109 PENN AVE, DU BOIS, PA 15801, Defendant(s)

*Please serve Garnishee as soon as possible!!!*

Any and all accounts of the defendant(s), in the possession of Garnishee(s), including but not limited to savings account balances, checking account balances, Certificates of Deposit, Money Market Accounts, contents of Safety Deposit Boxes. Defendant's Social Security Number(s) is/are 192-66-0011

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

First Commonwealth Bank  
2 East Long Ave  
Du Bois PA      Garnishee(s) per property description.

Confessed Judgment by Complaint:

1. Date of Entry \_\_\_\_\_ filed.  
2. Notice of mailing on \_\_\_\_\_ filed.

And to notify the Garnishee(s) that

(a) An attachment has been issued;  
(b) The garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivery any property of the defendant(s) or otherwise disposing thereof.

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

Dated \_\_\_\_\_  
(Seal)

Patricia A. Cobb, Esquire PA Bar ID 39688

120 North Keyser Avenue  
Scranton, PA 18504  
570-347-1115 Ext. 202

Judgment Amount      \$ 3,647.77  
Interest      94.14  
Clerk's Fee      Prothonotary costs 40.00  
Sheriff  
Poundage 2%  
Total

Received this writ this 21 day of Feb A.D. 2009  
At 3:00 A.M./P.M.

Clerk of Judicial Records

Sheriff / Deputy

Clyde A. Hawley  
Sheriff      By Marilyn Hamer

Commonwealth Financial Systems, Inc.

Vs.

RICHARD SPICHER  
109 PENN AVE  
DU BOIS, PA 15801

Plaintiff :

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

No. 08-2301-CO

WRIT OF EXECUTION AND ATTACHMENT

Defendant(s)

Vs.

First Commonwealth Bank  
2 East Long Ave  
Du Bois PA

(MONEY JUDGMENT)

Garnishee

Commonwealth of Pennsylvania, County of CLEARFIELD,  
TO THE SHERIFF OF CLEARFIELD County, Pennsylvania:

To satisfy the judgment, interest and costs against :

RICHARD SPICHER, 109 PENN AVE, DU BOIS, PA 15801, Defendant(s)

*Please serve Garnishee as soon as possible!!!*

Any and all accounts of the defendant(s), in the possession of Garnishee(s), including but not limited to savings account balances, checking account balances, Certificates of Deposit, Money Market Accounts, contents of Safety Deposit Boxes. Defendant's Social Security Number(s) is/are 192-66-0011

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Dated \_\_\_\_\_  
(Seal)

Patricia A. Cobb  
Patricia A. Cobb, Esquire PA Bar ID 39688  
120 North Keyser Avenue  
Scranton, PA 18504  
570-347-1115 Ext. 202

Judgment Amount      \$ 3,647.77  
Interest      94.14  
Clerk's Fee      Prothonotary costs 40.00  
Sheriff  
Poundage 2%  
Total

Received this writ this 27 day of FEB A.D. 2009  
At 3:00 A.M. (P.M.)  
Clerk of Judicial Records

Sheriff / Deputy

Clotter A. Haubus  
Sheriff      by Mandy Haubus

Commonwealth Financial Systems, Inc.  
120 North Keyser Avenue : CLEARFIELD County, Pennsylvania  
Scranton, PA 18504 : Civil Division  
Plaintiff :  
vs. :  
No. 08-2301-CO  
RICHARD SPICHER :  
109 PENN AVE : Affidavit under Soldiers and Sailors Relief  
DU BOIS, PA 15801 : Civil Relief Act of 1940 as amended.  
Defendant(s) :

State of Pennsylvania  
County of CLEARFIELD } SS:

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

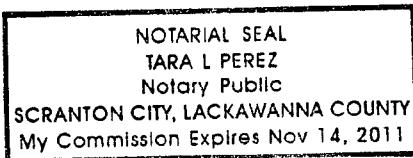
That the defendant(s): RICHARD SPICHER; is(are) older than eighteen years of age;

That the employment status of the defendant(s): RICHARD SPICHER; is(are) unknown.

Patricia A. Cobb  
Patricia A. Cobb, Esquire

Subscribed before me this 19 day of February 20 09

Tara Perez  
Tara Perez- Notary Public



Commonwealth Financial Systems, Inc. : In the Court of Common Pleas of  
120 North Keyser Avenue : CLEARFIELD County, Pennsylvania  
Scranton, PA 18504 : Civil Division

Plaintiff

Vs.

RICHARD SPICHER : No. 18-2301-CO

109 PENN AVE

DU BOIS, PA 15801

Defendant(s)

Vs.

First Commonwealth Bank : Writ of Execution (Money Judgment)

2 East Long Ave

Du Bois PA

Garnishee

**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. A lawyer can advise you more specifically of these rights. 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. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or rights.

If you have claimed an exemption, you should do the following promptly: (1) fill out the attached 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 OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.**

Name

Address

Telephone Number

**Writ of Execution – (Money Judgment)**  
**PA RCP 3101 to 3149**

Commonwealth Financial Systems, Inc.  
120 North Keyser Avenue  
Scranton, PA 18504

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

Plaintiff

Vs.

Richard Spicher  
109 Penn Ave  
Du Bois PA 15801

NO. 08-2301-CD

Defendant(s)

Vs.

First Commonwealth Bank  
2 East Long Ave  
Du Bois PA

Writ of Execution (Money Judgment)

Garnishee

**MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW**

1. \$300 statutory exemption
2. Bibles, School books, sewing machines, uniforms and equipment
3. Most wages and unemployment benefits
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

THIS CLAIM TO BE FILED WITH THE OFFICE OF THE SHERIFF OF Clearfield County:

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To the Sheriff of **CLEARFIELD** County, Pennsylvania:

I, the 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

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

---

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

b. I claim the following exemption (specify property and basis for exemption)

---

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

a. My 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 court hearing to determine the exemption. Notice of hearing should be given to me at:

---

(Address)

---

(Telephone Number)

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. Ss 4904 relating to unsworn falsification to authorities.

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

---

(Defendant)

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

FILED NO  
m10:32pm  
MAR 12 2009  
(610)

S William A. Shaw  
Prothonotary/Clerk of Courts

Commonwealth Financial Systems, Inc.  
120 North Keyser Avenue  
Scranton, PA 18504

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

No: 08-2301-CD

Richard Spicher  
109 Penn Ave  
Du Bois PA 15801

Defendant(s)

Interrogatories in Attachment

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

Vs  
First Commonwealth Bank  
2 East Long Ave  
Du Bois PA

FEB 26 2009

Garnishee

Attest.

William A. Shaw  
Prothonotary/  
Clerk of Courts

RE: Execution of Judgment against your depositor Richard Spicher SSN#192-66-0011.

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 the Defendant possess any bank accounts, joint or individual, that were in your custody or control? Please specify joint or individual account. Please list the legal title of any such account(s) and the primary account holder and if known whether joint account is entireties property. **For all answers to this and the foregoing interrogatories, see Exhibit "A" attached hereto and made part of hereof.**
- 2) At the time you were served or at any subsequent time, what was the balance and account number of the bank account(s) identified in Interrogatory #1?
- 3) At the time you were served or at any subsequent time, please list the average daily balance in the past five (5) months for each such account identified in your answer to Interrogatories number one (1) and two (2) above.

- 4) At the time you were served or at any subsequent time, did the bank account(s) that the Defendant possessed contain funds derived solely from social security funds and/or disability funds?
- 5) At any time before or after you were served, did the Defendant(s) transfer or deliver any property or money 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 the Depositor's direction or otherwise discharge any claim of the Depositor against you?
- 7) At the time you were served or at any subsequent time, did you have, share, or utilize any safe-deposit boxes, pledges, documents of title, securities, notes, coupons, receivable, license, or collateral in which there was an interest claimed by Defendant(s)?
- 8) Identify every other account (not previously noted) titled in the name of Defendant(s) in which you believe Defendant(s) have an interest in whole or part, whether or not styled as a payroll account, individual retirement account, tax account, lottery account, partnership account, joint or tenants by entirety account, insurance account, trust or escrow account, attorney's account, or otherwise.
- 9) To the extent that you're above answers depend in whole or part on documents, account records, or other papers or electronic data, describe each in exact detail (or attach a copy of the same).

Commonwealth Financial Systems, Inc.

By Patricia A. Cobb  
Patricia A. Cobb, Esquire  
120 N Keyser Ave  
Scranton, PA 18504  
570-347-1115 Ext. 207

EXHIBIT "A"

ANSWERS TO INTERROGATORIES

1. Yes, checking account number 1232533485 into Richard T. Spicher with a current balance of zero.

2. See #1 above

3. March 2009                    negative \$-28.38

February 2009                    \$ 68.04

January 2009                    negative \$-29.89

December 2008                    \$ 50.52

November 2008                    \$ 46.44

4. No

5. No

6. No

7. No

8. N/A

9. All of the above

## VERIFICATION

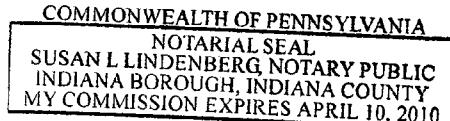
COMMONWEALTH OF PENNSYLVANIA  
COUNTY OF INDIANA

On this 6<sup>th</sup> day of MARCH 2009 before me, the undersigned officer, a Notary Public in and for said Commonwealth and County, personally appeared JAMES BOYLE, who being duly sworn according to law, acknowledged that he is Vice President of First Commonwealth Bank, and that the facts set forth in the foregoing Interrogatories are true and correct to the best of his knowledge and belief.

James Boyle, Vice President  
First Commonwealth Bank

Sworn and subscribed to before me  
This 6<sup>th</sup> day of March 2009

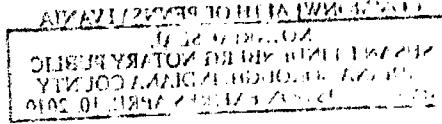
Susan L. Lindenberger  
Notary Public



SEEDED  
E

Mar 12 2009

William A. Shaw  
Prothonotary/Clerk of Courts



Commonwealth Financial Systems, Inc.  
120 North Keyser  
Scranton, PA 18504

Plaintiff

Vs.

Richard Spicher  
109 Penn Ave  
Du Bois PA 15801

Defendant

Vs.

First Commonwealth Bank  
2 East Long Ave  
Du Bois PA

Garnishee

: In the Court of Common Pleas of  
: Clearfield County, Pennsylvania Civil  
: Division  
:  
: No: 08-2301-CD

: Praeclipe to Dissolve the Attachment  
: Against the Garnishee.

pd \$7.00 Atty  
S FILED MAR 30 2009  
m/a: 102m 1cc to Atty  
MAR 30 2009  
WAS  
William A. Shaw  
Prothonotary/Clerk of Courts

To the Prothonotary of Clearfield County Pennsylvania:

Please enter the above Praeclipe to Dissolve the Attachment Against the Garnishee.

Thank you,

Patricia A. Cobb  
Patricia A. Cobb, Esquire  
Lawyer ID # 39688  
Commonwealth of Pennsylvania  
Lackawanna County

Sworn and subscribed before me on this 10 day of March 2009

Tara Perez  
Tara Perez, Notary Public

