

IN THE COURT OF COMMON PLEAS OF ALLEGHENY COUNTY
PENNSYLVANIA

COVER SHEET

Plaintiff: PORTFOLIO RECOVERY ASSOCIATES, LLC	Case No.:
	Type of Pleading: Complaint
	Code & Classification
	Filed on Behalf of : PORTFOLIO RECOVERY ASSOCIATES, LLC
Vs.	
Defendant: ELMER T LAMBERT	<input checked="" type="checkbox"/> Counsel of Record Individual, If Pro Se
	Name, Address & Telephone Number: Apothaker & Associates, P.C. 520 Fellowship Road C306 Mount Laurel, NJ 08054 800-672-0215
	Attorney State ID: 307949

IN THE COURT OF COMMON PLEAS OF ALLEGHENY COUNTY, PENNSYLVANIA
CIVIL DIVISION-ARBITRATION DOCKET

PORTFOLIO RECOVERY
ASSOCIATES, LLC
140 CORPORATE BOULEVARD
NORFOLK, VA 23502

Plaintiff,

vs.

ELMER T LAMBERT
2455 LAKETON RD
PITTSBURGH, PA 15221

Defendant.

ARBITRATION DOCKET

NO.:

HEARING DATE: _____

Room 523 5th Floor Courthouse
9:00 a.m.

NOTICE TO DEFEND

YOU HAVE BEEN SUED IN COURT. If you wish to defend against the claims set forth in the following pages, you must take action within TWENTY (20) days after this complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. 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.

LAWYER REFERRAL SERVICE, The Allegheny County Bar Association,
11th Floor Koppers Building, 436 Seventh Ave
Pittsburgh, Pennsylvania 15219
Telephone: (412) 261-5555

HEARING NOTICE

YOU HAVE BEEN SUED IN COURT. The above Notice to Defend explains what you must do to dispute the claims made against you. If you file the written response referred to in the Notice to Defend, a hearing before a board of arbitrators will take place in Room 523 of the Allegheny County Courthouse, 436 Grant Street, Pittsburgh, Pennsylvania on _____ at 9:00 A.M. IF YOU FAIL TO FILE THE RESPONSE DESCRIBED IN THE NOTICE TO DEFEND, A JUDGMENT FOR THE AMOUNT CLAIMED IN THE COMPLAINT MAY BE ENTERED AGAINST YOU BEFORE THE HEARING.

DUTY TO APPEAR AT ARBITRATION HEARING

If one or more of the parties is not present at the hearing, THE MATTER MAY BE HEARD AT THE SAME TIME AND DATE BEFORE A JUDGE OF THE COURT WITHOUT THE ABSENT PARTY OR PARTIES. *THERE IS NO RIGHT TO A TRIAL DE NOVO ON APPEAL FROM A DECISION ENTERED BY A JUDGE.*

NOTICE: You must respond to this complaint within twenty (20) days or a judgment for the amount claimed may be entered against you *before the hearing*.

If one or more of the parties is not present at the hearing, the matter may be heard immediately before a judge without the absent party or parties. There is *no right to a trial de novo on appeal from a decision entered by a judge*.

Our File No.: 314072
APOTHAKE & ASSOCIATES, P.C.
BY: Benjamin J. Cavallaro, Esquire
Attorney I.D.# 307949
520 Fellowship Road C306
Mount Laurel, NJ 08054
(800) 672-0215
Attorneys for Plaintiff

PORTFOLIO RECOVERY)	COURT OF COMMON PLEAS
ASSOCIATES, LLC)	ALLEGHENY COUNTY
140 CORPORATE BOULEVARD)	
NORFOLK, VA 23502)	NO.:
)	
Plaintiff,)	
vs.)	
)	
ELMER T LAMBERT)	
2455 LAKETON RD)	
PITTSBURGH, PA 15221)	
Defendant.)	

CIVIL ACTION COMPLAINT
FIRST COUNT

1. Plaintiff is PORTFOLIO RECOVERY ASSOCIATES, LLC, 140 CORPORATE BOULEVARD, NORFOLK, VA 23502.
2. Defendant(s) is/are ELMER T LAMBERT, an adult individual residing at 2455 LAKETON RD PITTSBURGH, PA 15221.
3. Plaintiff, PORTFOLIO RECOVERY ASSOCIATES, LLC, is the Assignee and Successor in Interest of Account # ending in 3657; and said account was issued to Defendant(s) by HSBC/METRIS, the Original creditor.
4. Defendant received, accepted and used the account to its benefit.
5. This account is in default and Defendant(s) has an unpaid balance of \$3,642.89. A true and correct copy of the total due and owing is attached hereto, made a part hereof and marked as Exhibit "A".
6. All credits, if any, to which Defendant(s) is entitled, have been applied to the account and are included in Exhibit "A".

7. Although demand has been made, Defendant(s) has failed to make payment of the amount due as above.

WHEREFORE, Plaintiff demands judgment in favor of Plaintiff and against Defendant(s) for the sum of \$3,642.89 and requests this Court award costs to the extent permitted by applicable law.

APOTHAKE & ASSOCIATES, P.C.
Attorney for Plaintiff
A Law Firm Engaged in Debt Collection

BY: /s/ Benjamin J. Cavallaro
Benjamin J. Cavallaro, Esquire

Dated: 5/18/2012

VERIFICATION

I, Benjamin J. Cavallaro, Esquire, hereby verify subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities that I am counsel for Plaintiff in this action, that I make this Verification based upon the facts as supplied to me by the Plaintiff and/or its agents and because the Plaintiff is outside the jurisdiction of the court, and that the facts set forth in the foregoing Civil Action Complaint are true and correct to the best of my knowledge, information, and belief.

BY: /s/ Benjamin J. Cavallaro
Benjamin J. Cavallaro, Esquire

DATE: 5/8/2012

ACCTNUM	██████████3657
NAME1	LAMBERT.ELMER T
NAME2	
ADDRESS1	2455 LAKETON RD
ADDRESS2	
CITY	PITTSBURGH
STATE	PA
ZIP	15221-1141
SSN	██████████9908
HMPHONE1	██████████
WKPHONE1	██████████
HMPHONE2	
WKPHONE2	
LPA	0.00
LPD	20080912
OPENDATE	20060827
SSN2	
LPURCH\$	0.00
LPURCHDT	0
BLK1	
BLKDATE	20090430
BLK2	
USERCODE	
BALANCE	3642.89
CYCLE	00
LIABLE	
DEL AS OF	0
# DAYS DEL	000
DT 1ST DEL	20081021
PORTFOLIO	METR
ENTITY	125
C1DOB	██████████
CHGOFF \$	3563.09
LOANTYPE	MET1
Column 34	NEAR
file	HCS2
DebtorDOB	██████████

**Data printed by Portfolio Recovery Associates, LLC from electronic records
provided by HSBC CARD SERVICES (III), INC. pursuant to the sale of accounts from HSBC CARD SERVICES (III), INC.
to Portfolio Recovery Associates, LLC on 10/26/2009**