# IN THE COURT OF COMMON PLEAS OF ALLEGHENY COUNTY PENNSYLVANIA

## **COVER SHEET**

Plaintiff:	Case No.:
PORTFOLIO RECOVERY ASSOCIATES, LLC	
	Type of Pleading: Complaint
	Code & Classification
	Filed on Behalf of : PORTFOLIO RECOVERY
	ASSOCIATES, LLC
Vs.	
Defendant:	X Counsel of Record Individual, If Pro Se
GLORIA ROUSE	marviduai, ii 110 Sc
	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.

GLORIA ROUSE 777 LOUGEAY RD PITTSBURGH, PA 15235

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.: 340121 APOTHAKER & 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.	)	
	)	
GLORIA ROUSE	)	
777 LOUGEAY RD	)	
PITTSBURGH, PA 15235	)	
Defendant.	)	

## CIVIL ACTION COMPLAINT FIRST COUNT

- 1. Plaintiff is PORTFOLIO RECOVERY ASSOCIATES, LLC, 140 CORPORATE BOULEVARD, NORFOLK, VA 23502.
- 2. Defendant(s) is/are GLORIA ROUSE, an adult individual residing at 777 LOUGEAY RD PITTSBURGH, PA 15235.
- 3. Plaintiff, PORTFOLIO RECOVERY ASSOCIATES, LLC, is the Assignee and Successor in Interest of Account # ending in 9987; and said account was issued to Defendant(s) by GE MONEY BANK, F.S.B./WAL-MART, 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 \$1,032.97. 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".

above.	7.	Although demand has been made, Defendant(s) has failed to make payment of the amount due as
	WHER	EFORE, Plaintiff demands judgment in favor of Plaintiff and against Defendant(s) for the sum of
\$1,032.97 and requests this Court award costs to the extent permitted by applicable law.		
		APOTHAKER & ASSOCIATES, P.C. Attorney for Plaintiff A Law Firm Engaged in Debt Collection
		BY: /s/ Benjamin J. Cavallaro Benjamin J. Cavallaro, Esquire
Dated:	5/18/2	012

**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: <u>/s/ Benjamin J. Cavallaro</u>

Benjamin J. Cavallaro, Esquire

### PORTFOLIO RECOVERY ASSOCIATES, LLC

GLORIA ROUSE 777 LOUGEAY RD PITTSBURGH, PA 15235

### STATEMENT OF ACCOUNT

Debtor's Name: GLORIA ROUSE

Account Number: ending in 9987

Original Creditor: GE MONEY BANK, F.S.B./WAL-MART

Balance Due: \$1,032.97

Our File No.: 340121

EXHIBIT "A"