IN THE COURT OF COMMON PLEAS OF ALLEGHENY COUNTY PENNSYLVANIA

COVER SHEET

Plaintiff:	Case No.:	
AMERICAN EXPRESS CENTURION BANK		
	Type of Pleading: Complaint	
	Code & Classification	
	Filed on Behalf of:	
	AMERICAN EXPRESS CENTURION	
	BANK	
Vs.		
Defendant:	X Counsel of Record	
	Individual, If Pro Se	
CHARLES N LEBOVITZ		
	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

AMERICAN EXPRESS CENTURION	
BANK	ARBITRATION DOCKET
4315 S 2700 WEST	
SALT LAKE CITY, UT 84184	NO.:
Plaintiff,	
VS.	HEARING DATE:
	Room 523 5th Floor Courthouse
CHARLES N LEBOVITZ	9:00 a.m.
1046 LYNDHURST DR	
PITTSBURGH, PA 15206	
Defendant.	

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.: 340534 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

)	COURT OF COMMON PLEAS ALLEGHENY COUNTY
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CIVIL ACTION COMPLAINT FIRST COUNT

- 1. Plaintiff is American Express Centurion Bank ("Plaintiff"), a state chartered industrial loan bank chartered in the state of Utah with a principal place of business in Salt Lake City, Utah.
- 2. Defendant(s) is/are CHARLES N LEBOVITZ, an adult individual residing at 1046 LYNDHURST DR PITTSBURGH, PA 15206.
- 3. At the special instance and request of Defendant(s), Plaintiff, AMERICAN EXPRESS CENTURION BANK, issued to Defendant(s), Account # ending in 1008.
- 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 \$10,887.24. 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 \$10,887.24 and requests this Court 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: 5/18/2012

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: 5/18/2012

AMERICAN EXPRESS CENTURION BANK

CHARLES N LEBOVITZ 1046 LYNDHURST DR PITTSBURGH, PA 15206

STATEMENT OF ACCOUNT

Debtor's Name: CHARLES N LEBOVITZ

Account Number: ending in 1008

Balance Due: \$10,887.24

Our File No.: 340534

EXHIBIT "A"