

NO. _____

AMERICAN EXPRESS NATIONAL	§	IN THE COUNTY COURT
BANK,	§	
Plaintiff	§	AT LAW NO _____
v.	§	
	§	HARRIS COUNTY, TEXAS
MELANI CARDONA,	§	
	§	
Defendant(s)		

PLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE JUDGE OF SAID COURT:

AMERICAN EXPRESS NATIONAL BANK, ("Plaintiff"), complains of MELANI CARDONA, ("Defendant(s)"), and for its cause of action would respectfully show the Court as follows:

1. This cause of action is governed by the rules for Expedited Actions under the Texas Rules of Civil Procedure Rule 169 because the Plaintiff is seeking only monetary relief of two-hundred and fifty thousand dollars or less excluding interest, statutory or punitive damages and penalties, and attorney's fees and costs. Discovery is intended to be conducted under Level 1 of Rule 190.2 of the Texas Rules of Civil Procedure. Damages sought are within the jurisdictional limits of the court.
2. Plaintiff is a National Bank located in Utah. Plaintiff may be contacted through the undersigned attorney.

3. Defendant(s) is/are a resident(s) of HARRIS County, Texas, and may be served with process at 2401 CRAWFORD ST, APT C2-A, HOUSTON, TX 77004. Venue is proper in this Court because Defendant(s) resides/reside in this county at the time of the filing of this suit.

BREACH OF WRITTEN CONTRACT

4. Defendant(s) obtained a credit account from Plaintiff. The credit account is identified as ending in account number 003.
5. Plaintiff and Defendant(s) entered into a credit account agreement ("the Agreement"). Under the terms of the Agreement, Plaintiff rendered credit services to Defendant(s). Defendant(s) accepted the credit services and under the Agreement became bound to pay Plaintiff the amounts of such credit services, plus additional amounts due under the Agreement.
6. Defendant(s) has/have failed to repay all of the credit services rendered under the Agreement. The current balance due, owing and unpaid under the Agreement, after allowing all just and lawful payments, credits and offsets, is \$25,332.22. The terms of the Agreement control the accrual of additional charges, interest, and other amounts. Plaintiff has made demand upon Defendant(s) for payment of the balance due under the Agreement, but Defendant(s) has/have failed to pay the balance.
7. All conditions precedent to Plaintiff's right to bring suit on its claims have been performed or have occurred.

Wherefore, Plaintiff demands judgment in the amount of \$25,332.22 against Defendant(s), and court costs to the extent permitted by applicable law.

Respectfully submitted,

ZWICKER & ASSOCIATES, P.C.

A Law Firm Engaged in Debt Collection

Attorneys for Plaintiff

14090 SW FREEWAY, SUITE 408

SUGAR LAND, TX 77478

TEL: (281)494-0300

FAX: (281)494-0213

EMAIL: ZATE_LITIGATION@ZWICKERPC.COM

BY:



☐ **LARANDOL COWART, ESQ.**

State Bar Number 24093489

☐ **MADIHA RIZVI, ESQ.**

State Bar Number 24118513

☐ **PABLO ESCOBEDO, ESQ.**

State Bar Number 24113646

☒ **LAKIA N. BALDWIN, ESQ.**

State Bar Number 24130897

☐ **OLEN MANNING III, ESQ.**

State Bar Number 24118453

☐ **TIMOTHY TONGA, ESQ.**

State Bar Number 24141524

☐ **THOMAS STEPHENS, ESQ.**

State Bar Number 24041972

☐ **DARREN BENDER, ESQ.**

State Bar Number 24099904

☐ **CELENA PAWLAK, ESQ.**

State Bar Number 24051172

Automated Certificate of eService

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Envelope ID: 96177457

Filing Code Description: Petition

Filing Description:

Status as of 1/14/2025 1:18 PM CST

Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Zwicker Round Rock		ZATXattorneys@zwickerpc.com	1/14/2025 8:38:05 AM	NOT SENT