

58 West Valley Avenue  
P.O. Box 276, Elysburg, PA 17824

Phone: (570) 672-9732  
FAX: (570) 672-9922

/cjb

Litigation Department  
Crystal J. Bentler,  
*Crystal J. Bentler*

Sincerely,

Thank you for your assistance with this matter. If you have any questions please contact our office.

Action Management, Inc.  
P.O. Box 276  
Elysburg, PA 17824

Please close all execution and return any unused costs to us with regard to the above listed matter. Remit refund to:

Dear Sheriff:

Re: Action Management, Inc./NCB vs. Barry Zwalkuski  
File #: 1514420  
Docket #: 2002-ED-32

Columbia County Courthouse  
Columbia County Sheriff Department  
P.O. Box 380  
Bloomsburg, PA 17815

March 16, 2004

"Dedicated to Service"



**Action Management Inc.**



SHERIFF OF COLUMBIA COUNTY  
 COURT HOUSE - P.O. BOX 380  
 BLOOMSBURG, PA 17815  
 FAX: (570) 784-0257

PHONE  
 (570) 389-5622

24 HOUR PHONE  
 (570) 784-6300

ACTION MANAGEMENT, INC.

Docket # 32ED2004

VS

EXECUTION

BARRY ZWALKUSKI

AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, FEBRUARY 25, 2004, AT 4:55 PM, SERVED THE WITHIN EXECUTION UPON BARRY ZWALKUSKI AT 3782 RIDGE ROAD, BERWICK BY HANDING TO APRIL ZWALKUSKI, WIFE, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
 THIS MONDAY, MARCH 01, 2004

*Wendy Westover*  
 \_\_\_\_\_  
 NOTARY PUBLIC

NOTARIAL SEAL  
 WENDY WESTOVER, NOTARY PUBLIC  
 BLOOMSBURG, COLUMBIA CO, PA  
 MY COMMISSION EXPIRES NOVEMBER 07, 2005

*Timothy T. Chamberlain*  
 X \_\_\_\_\_  
 TIMOTHY T. CHAMBERLAIN  
 ACTING SHERIFF

*P. D'Angelo*  
 X \_\_\_\_\_  
 P. D'ANGELO  
 DEPUTY SHERIFF



SHERIFF OF COLUMBIA COUNTY  
 COURT HOUSE - P.O. BOX 380  
 BLOOMSBURG, PA 17815  
 FAX: (570) 784-0257

PHONE  
 (570) 389-5622

24 HOUR PHONE  
 (570) 784-6300

ACTION MANAGEMENT, INC.

Docket # 32ED2004

VS

EXECUTION

BARRY ZWALKUSKI

AFFIDAVIT OF SERVICE

NOW, THIS MONDAY, FEBRUARY 23, 2004, AT 2:25 PM, SERVED THE WITHIN EXECUTION UPON FIRST NATIONAL BANK AT 2401 NEW BERWICK HWY, BLOOMSBURG BY HANDING TO BETH KUKORLO, TELLER, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
 THIS MONDAY, MARCH 01, 2004

*Wendy Westover*  
 \_\_\_\_\_  
 NOTARY PUBLIC

NOTARIAL SEAL  
 WENDY WESTOVER, NOTARY PUBLIC  
 BLOOMSBURG, COLUMBIA CO., PA  
 MY COMMISSION EXPIRES NOVEMBER 07, 2005

*Timothy T. Chamberlain*  
 X \_\_\_\_\_  
 TIMOTHY T. CHAMBERLAIN  
 ACTING SHERIFF

*P. D'Angelo*  
 X \_\_\_\_\_  
 P. D'ANGELO  
 DEPUTY SHERIFF

# COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 2/20/2004

SERVICE# 1 - OF - 2 SERVICES  
DOCKET # 32ED2004

PLAINTIFF ACTION MANAGEMENT, INC.

DEFENDANT BARRY ZWALKUSKI

<b>PERSON/CORP TO SERVED</b>
BARRY ZWALKUSKI
3782 RIDGE ROAD
BERWICK

**PAPERS TO SERVED**  
EXECUTION

SERVED UPON APRIL ZWALKUSKI

RELATIONSHIP WIFE IDENTIFICATION \_\_\_\_\_

DATE 02/25/04 TIME 1655 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_ Sex \_\_\_ Height \_\_\_ Weight \_\_\_ Eyes \_\_\_ Hair \_\_\_ Age \_\_\_ Military \_\_\_

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA  POB \_\_\_ POE \_\_\_ CCSO \_\_\_  
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA  
C. CORPORATION MANAGING AGENT  
D. REGISTERED AGENT  
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS	DATE	TIME	OFFICER	REMARKS

DEPUTY Paul Dell DATE 02/25/04

# COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 2/20/2004

SERVICE# 2 - OF - 2 SERVICES  
DOCKET # 32ED2004

PLAINTIFF ACTION MANAGEMENT, INC.

DEFENDANT BARRY ZWALKUSKI

<b>PERSON/CORP TO SERVED</b>
FIRST NATIONAL BANK
2401 NEW BERWICK HWY
BLOOMSBURG

**PAPERS TO SERVED**  
EXECUTION

SERVED UPON Beth J. Kukorlo — TELLER KUKORLO  
RELATIONSHIP TELLER/CLERK IDENTIFICATION \_\_\_\_\_

DATE 02/23/04 TIME 1425 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_ Sex \_\_\_ Height \_\_\_ Weight \_\_\_ Eyes \_\_\_ Hair \_\_\_ Age \_\_\_ Military \_\_\_

- TYPE OF SERVICE: A. PERSONAL SERVICE AT POA  POB \_\_\_ POE \_\_\_ CCSO \_\_\_  
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA  
C. CORPORATION MANAGING AGENT  
D. REGISTERED AGENT  
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS	DATE	TIME	OFFICER	REMARKS

DEPUTY Flaw Dill DATE 02/23/04

# **AMI** Action Management Inc.

"Dedicated to Service"

February 17, 2004

Columbia County Courthouse  
Columbia County Prothonotary  
P.O. Box 380  
Bloomsburg, PA 17815

**RE: Action Management, Inc./NCB I vs. Barry Zwalkuski**  
**File No: 1514420**  
**Docket #: 2002-CV-462**

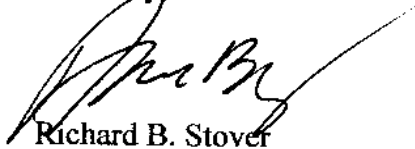
Dear Prothonotary:

Enclosed please find the Praecipe for Bank Writ of Execution, as well as all the necessary paperwork needed for filing in the above-mentioned case, as well as the necessary copies of each of the preceding. Also enclosed you will find a check in the amount of \$23.00 is for filing fees for the Writ, as per a recent telephone call to your office.

Also enclosed is a check in the amount of \$100.00 for the deposit fee for the Sheriff's costs, as per a recent telephone call to your office. Kindly provide the Sheriff with the necessary documents for service.

Please return a time-stamped copy to our office in the self addressed stamped envelope provided.

Sincerely,



Richard B. Stover  
Senior Vice President

RBS:ck  
Enclosures

**SHERIFF DEPARTMENT ORDER FOR SERVICE  
COLUMBIA COUNTY**

ACTION MANAGEMENT, INC.

PLAINTIFF

vs.

BARRY ZWALKUSKI,  
SS#: 208-58-3633

DEFENDANT

FIRST NATIONAL BANK,  
GARNISHEE

All Information from the Attorney must be filled in before service can be made.

Please prepare a separate order for service form for each defendant to be served by the Sheriff.

Prothonotary No: 2002-CV-462

Type of Writ or Complaint:  
Writ of Execution - Garnishment

TO THE SHERIFF OF COLUMBIA COUNTY, PA: YOU ARE HEREBY REQUESTED TO MAKE SERVICE UPON THE FOLLOWING PARTY BY:

           CERTIFIED MAIL  
  XX   SHERIFF (PERSONAL)

SPECIAL INSTRUCTIONS:

           DEPUTIZED

           POST

           OTHER (USE SPECIAL INSTRUCTIONS)

PLEASE SERVE ABOVE DOCUMENT(S) UPON:

FOR SHERIFF USE ONLY

First National Bank  
2401 New Berwick Hwy  
Bloomsburg, PA 17815

**LOCATION: (MUST HAVE VALID ADDRESS OR DIRECTIONS)**

**REPRESENTATIVE NAME and ADDRESS:**

ACTION MANAGEMENT, INC.  
58 West Valley Avenue  
Elysburg, PA 17824  
(570) 672-9732

Signature: 

Richard B. Stover,  
Senior Vice President

NOW, \_\_\_\_\_

I, SHERIFF OF COLUMBIA COUNTY, PA, DO HEREBY DEPUTIZE THE SHERIFF OF \_\_\_\_\_

TO EXECUTE THE WITHIN AND MAKE RETURN THEREOF ACCORDING TO LAW.

\_\_\_\_\_  
Sheriff of Columbia County, PA

**PLEASE PROVIDE SELF-ADDRESSED STAMPED ENVELOPE FOR RETURN SERVICE**

WHEN ANY DEPUTY SHERIFF LEVYS OR ATTACHES PROPERTY HE WILL LEAVE THE PROPERTY WITHOUT A WATCHMAN AND IN CUSTODY OF PERSON FOUND IN POSSESSION AFTER NOTIFYING THE PERSON THE PROPERTY IS UNDER A SHERIFF LEVY. THE DEPUTY NOT LIABLE IN ANY WAY FOR PROTECTING PROPERTY BEFORE SHERIFFS SALE.

**ACTION MANAGEMENT, INC.,**  
**Plaintiff**

vs.

**BARRY ZWALKUSKI ,**  
**SS# 208-58-3633**  
**Defendant**

**FIRST NATIONAL BANK,**  
**Garnishee**

**:IN THE COURT OF COMMON PLEAS**  
**:OF COLUMBIA COUNTY,**  
**:PENNSYLVANIA**

**: CIVIL ACTION - LAW**

**: NO: 2002-CV-462**

*West 2004 ED 32*

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**WRIT OF EXECUTION**

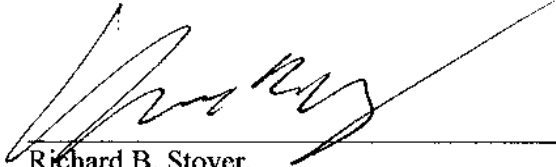
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**(MONEY JUDGEMENTS)**

Judgment Amount	\$ 743.34
Previous Costs	\$ 19.25
Interest @ 6.0% from 3/5/99 through present	\$ 221.17
<b>Current Balance Due</b>	<b>\$ 983.76</b>
Costs	\$
Sheriff Service	\$
<b>TOTAL:</b>	<b>\$</b>

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Action Management, Inc.  
58 West Valley Avenue  
P.O. Box 276  
Elysburg, PA 17824

  
Richard B. Stover,  
Senior Vice President

**Where papers may be served:**

**First National Bank, 2401 New Berwick Hwy, Bloomsburg, PA 17815**



**ACTION MANAGEMENT, INC.,**  
**Plaintiff**

vs.

**BARRY ZWALKUSKI,**  
**SS# 208-58-3633**

**Defendant**

**FIRST NATIONAL BANK,**  
**Garnishee**

**:IN THE COURT OF COMMON PLEAS**  
**:OF COLUMBIA COUNTY,**  
**:PENNSYLVANIA**

**: CIVIL ACTION - LAW**

**: NO: 2002-CV-462**

*Writ 2004 ED 32*

**WRIT OF EXECUTION MONEY JUDGMENT**

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF COLUMBIA TO THE  
SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA

To satisfy the Judgment, interest and costs against Barry Zwalkuski (#208-58-3633), RR 2 Box 2897, 3782 Ridge Road, Berwick, PA 18603 Respondent

(1) You are directed to attach the property of the Respondent not levied upon in the possession of another, described herein to include but not limited to:

(a) any and all checking accounts, savings accounts, certificates of deposit held in the name of Barry Zwalkuski (#208-58-3633) (Respondent) at First National Bank, 2401 New Berwick Hwy, Bloomsburg, PA 17815.

(b) Any and all amounts being held or controlled by Garnishee(s) to satisfy any debt owed by garnishee(s) to or for the account of Barry Zwalkuski (#208-58-3633).

(c) The proceeds of any mortgage; and

(d) All property of Respondent that is capable of attachment under the Rules of Civil Procedure that is in the possession, custody or control of Garnishee and to notify the Garnishee that

i. An attachment has been issued:

ii. The Garnishee is enjoined from paying any debt to or for the account of the Respondent and from delivering any property of the Respondent or otherwise disposing thereof;

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

Judgment Amount	\$ 743.34
Previous Costs	\$ 19.25
Interest @ 6.0% from 3/5/99 through present	\$ 221.17
<b>Current Balance Due</b>	<b>\$ 983.76</b>
Costs	\$
Sheriff Service	\$
<b>TOTAL:</b>	<b>\$</b>

DATED: 2-20-2004

Fanni B. Kline  
Prothonotary

Seal of the Court

By: Elizabeth A. Bunn  
Deputy

Judgment \$ 19.25 paid  
Writ \$ 23.00 paid  
Satisfy \$ 5.00

**ACTION MANAGEMENT, INC.,**  
**Plaintiff**

vs.

**BARRY ZWALKUSKI ,**  
**SS# 208-58-3633**  
**Defendant**

**FIRST NATIONAL BANK,**  
**Garnishee**

**:IN THE COURT OF COMMON PLEAS**  
**:OF COLUMBIA COUNTY,**  
**:PENNSYLVANIA**

**:**  
**:CIVIL ACTION - LAW**

**:**  
**:**  
**:**

**: NO: 2002-CV-462**

**: 2004 ED 32**

**WRIT OF EXECUTION**  
**NOTICE**

This paper is 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 \$300.00. 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 other rights.

If you have 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 provide 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.**

**SUSQUEHANNA LEGAL SERVICES**  
**168 EAST 5<sup>TH</sup> STREET**  
**BLOOMSBURG, PA 17815**  
**(570) 784-8760**

**ACTION MANAGEMENT, INC.,**  
**Plaintiff**

**vs.**

**BARRY ZWALKUSKI ,**  
**SS# 208-58-3633**  
**Defendant**

**FIRST NATIONAL BANK,**  
**Garnishee**

**:IN THE COURT OF COMMON PLEAS**  
**:OF COLUMBIA COUNTY,**  
**:PENNSYLVANIA**

**:**  
**:CIVIL ACTION - LAW**

**:**  
**:**  
**:**

**: NO: 2002-CV-462**

**:**

**INTERROGATORIES IN ATTACHMENT**

**TO: FIRST NATIONAL BANK**  
2401 New Berwick Hwy  
Bloomsburg, PA 17815

**FROM: ACTION MANAGEMENT, INC.**  
P.O. Box 276  
Elysburg, Pa 17824

You are required to file Answers to the following Interrogatories within twenty (20) days after service upon you. Failure to do so will result in Judgment against you:

1. At the time you were served or at any subsequent time did you owe the Defendants any money or were you liable to them on any negotiable or other written instrument or did they claim you owed them any money or were liable to them for any reason?

2. At the time you were served or at any subsequent time was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by the Defendants?

3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or in part by the Defendants or in which the Defendants held or claimed any interest?

4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which Defendants had an interests?

5. At any time before or after you were served did the Defendants transfer or deliver any property to you or at 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 Defendants, or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendants against you?

7. At the time you were served or any subsequent time, did you have or share any safe deposit boxes, pledges, documents of title, securities, notes, coupons, receivable or collateral in which there was an interest claimed by Defendants?

8. Identify every account (not previously noted), having a credit balance, titled in the name of the Defendants or either Defendant or in which you believe Defendants 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 the entirety account or otherwise.



Richard B. Stover  
Senior Vice President  
Action Management, Inc.  
P.O. Box 276  
Elysburg, PA 17824  
(570) 672-9732

**ACTION MANAGEMENT, INC.,**  
**Plaintiff**

vs.

**BARRY ZWALKUSKI ,**  
**SS# 208-58-3633**

**Defendant**

**FIRST NATIONAL BANK,**  
**Garnishee**

**:IN THE COURT OF COMMON PLEAS**  
**:OF COLUMBIA COUNTY,**  
**:PENNSYLVANIA**

**:**  
**:CIVIL ACTION - LAW**

**:**  
**:**  
**:**  
**:**  
**:**

**: NO: 2002-CV-462**

### CLAIM FOR EXEMPTION

**To the Sheriff:**

I, the above-named Respondent(s), claim exemption of property from levy or attachment:

(1) From my personal property in my possession, which has been levied upon,

(a) desire that my \$300 statutory exemption be

i. set aside in kind (specify property to be set aside in kind)

\_\_\_\_\_

ii. paid in cash following the sale of the property levied upon;

or

(b) I claim the following exemption (specify property and basis of exemption): \_\_\_\_\_

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

(a) my \$300 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) \_\_\_\_\_

**MAJOR EXEMPTIONS UNDER  
PENNSYLVANIA AND FEDERAL LAW**

1. \$300.00 statutory exemption
2. Bibles, school books, sewing machine, uniforms and equipment
3. Most wages and unemployment compensation
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

I request a prompt Court Hearing to determine the exemption. Notice of the Hearing should be giving to me at \_\_\_\_\_,

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City State Zip Code

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. §4904 relating to unsworn falsification to authorities.

DATE: \_\_\_\_\_

\_\_\_\_\_  
**Respondent**

**SUSQUEHANNA LEGAL SERVICES  
168 EAST 5<sup>TH</sup> STREET  
BLOOMSBURG, PA 17815  
(570) 784-8760**



5146

**ACTION MANAGEMENT, INC.**

LEGAL ACCOUNT

P.O. BOX 276  
ELYSBURG, PA 17824

80-295-313

DATE February 17, 2004

PAY TO THE ORDER OF Columbia County Sheriff Department \$ 100.00

One Hundred Dollars and No Cents \*\*\*\*\*  
DOLLARS



*Linda K. Herb*

FOR 1514420 BK EXE

2002-CV-162005146 031302955

87536777

MP