

RULE 205.2(d) Lancaster County Consumer Credit Card Collection Diversion Program (“Program”):

A. All actions filed for **consumer** credit card debt collection shall be automatically enrolled in the Program, subject to the “opt-out” procedure set forth below. Certain other consumer credit card cases may be referred to conciliation at the discretion of the presiding judge, as specified in the paragraphs below.

Business or commercial credit card debt collection actions, where a business or commercial entity is listed as a defendant or as a co-defendant, are **not eligible** for the Program and will not be automatically enrolled. For a business or commercial credit card debt collection action, on the Supreme Court of Pennsylvania Cover Sheet, Plaintiff shall check the box for Debt Collection: Credit Card **and** include in the lines below, “**Business Credit Card.**” Plaintiff **shall not** include the “**NOTICE**,” also known as **Form 1**, or make any reference to the credit card diversion program for a business or commercial credit card debt collection action in its complaint.

However, to avoid the necessity of issuing an Order for Plaintiff to amend its complaint for inadvertently including the “**NOTICE**,” which may confuse Defendants as to whether the proceeding and pleading requirements are paused, the Court **may** issue a companion order which will clearly state that there is no stay placed on the proceedings, that the pleading requirements are not suspended, and that Defendant should heed the Notice to Defend within 20 days of service of the complaint. The Plaintiff shall serve the companion order with the complaint.

If Plaintiff includes the “**NOTICE**” in its initial complaint where the case is not eligible for the Program because it is a business or commercial credit card debt collection action and the

Court does not issue a companion order to be served with the complaint, Plaintiff shall file an Amended Complaint that includes a clear statement that **the case does not qualify for the consumer credit card collection diversion program, that there is no stay placed on the proceedings, the pleading requirements are not suspended, and that Defendant should heed the Notice to Defend within 20 days of service of the Amended Complaint.** The Amended Complaint shall not include the “NOTICE.”

B. Plaintiffs are **required to electronically file** complaints for consumer credit card debt collection actions and are subject to additional e-filing fees as may be implemented by the Lancaster County Prothonotary. For purposes of this Program, the Lancaster County Prothonotary may maintain all documents in electronic format and does not need to maintain a paper file for each case.

C. In all consumer credit card collection actions, the caption of the complaint shall include the words “**Consumer Credit Card Collection Action.**”

D. Electronically filed complaints shall be submitted as follows:

1. The Plaintiff files the complaint electronically through the Lancaster County Prothonotary Online Portal or any other such program that may be utilized by the Lancaster County Prothonotary for the electronic filing of documents;
2. The Plaintiff pays the appropriate civil action filing fee and any additional fees for e-filing as set forth by the Lancaster County Prothonotary;
3. Within three (3) business days of the filing of the complaint electronically, the Plaintiff shall provide (1) one check made payable to the Lancaster County Sheriff’s Office for the civil process fee and (2) a paper copy of the filed complaint with the “Notice of Consumer Credit Card Collection Diversion

Program,” in the form attached hereto as **Form “1,”** affixed to the front of the complaint to the Lancaster County Sheriff’s Office.

E. Upon the filing of a consumer credit card collection complaint, the Court shall issue a **“Case Management Order,”** substantially in the form attached hereto as **Form “2”**. The Prothonotary shall serve a copy of the Case Management Order (**“CMO”**) on the plaintiff’s attorney and on the defendant. If there is a conflict between the local rules and the CMO, the CMO takes precedence over the local rules and is controlling.

The **CMO** shall:

1. schedule a conciliation conference for no sooner than 90 days and no later than 120 days from the date of the Order;
2. direct the plaintiff to electronically file with the Court, within 30 days of the date of the CMO, the “Statute of Limitations And Documentation of Debt Certification” form, identified in paragraph 6 below, along with supporting documentation (**“DOCS”**) of the alleged debt (i.e., credit card statements, original credit card application, credit card agreements, bill of sale, account transfer or assignment, etc.);
3. notify the defendant that the defendant may call a certified credit counseling agency directly at the telephone number provided in the CMO to assist the defendant in preparing for the conciliation conference;
4. notify the defendant that the defendant may opt out of the Consumer Credit Card Collection Diversion Program by filing with the Court **“Defendant’s Election of Nonparticipation,”** in the form attached hereto as **Form “3,”** or such later court-approved form;

5. require the attendance at the conciliation conference of the defendant or defendant's counsel of record, and a representative of the plaintiff, or plaintiff's counsel of record;
6. provide that further proceedings in the action will be stayed pending the conclusion of the conciliation process, unless the defendant opts out of the Program, or the case is removed from the Program by further Order of Court;
7. advise the defendant of the right to consult with an attorney at any time and to bring an attorney to the conciliation conference, as well as provide contact information for local legal services and *pro bono* attorney programs, if any; and
8. provide such other terms as may be necessary and appropriate.

F. The sheriff shall file a return of service which shall indicate the service of the complaint. The entry of the Case Management Order ("CMO") shall result in an automatic stay of any further proceedings to afford the parties an opportunity to participate in the court-supervised conciliation process. No answer shall be required, and no judgment by default may be entered prior to the completion of the conciliation process unless the case is removed from the Program by further Order of Court.

However, a consent judgment, a judgment by agreement, or an agreed upon stipulation in lieu of judgment containing the signatures of both parties may be filed and entered prior to the completion of the conciliation process, and, if this occurs, it will cause the case to be automatically released from the program without further Order of Court.

G. Within 30 days of the date of the CMO, the plaintiff shall e-file with the Court a "Statute of Limitations and Documentation of Debt Certification" ("SOL") in substantially the

same form as the form attached hereto as **Form “4”** and provide supporting documentation (“DOCS”) of the alleged debt as defined in the SOL. Supporting documentation, i.e., credit card statements, must be filed in chronological order, preferably oldest to newest. The SOL form and DOCS shall be filed with the appropriate Confidential Document/Information forms in accordance with the Case Records Public Access Policy of the Pennsylvania Courts.

*The “Statute of Limitations and Documentation of Debt Certification” and all supporting documentation must be filed **electronically** through the Lancaster County Prothonotary Online Portal or any other such program as utilized by the Lancaster County Prothonotary for the electronic filing of documents.*

The Diversion Program Coordinator will review the SOL and DOCS submitted to the Court to determine whether the appropriate supporting documentation and information has been filed. Any questions as to the sufficiency of documentation shall be referred to a judge of the Court of Common Pleas. If the documents are not submitted or lack the required information, the Court shall issue a non-compliance Order directing the plaintiff to supplement its documentation to conform with the pleading requirements under Pennsylvania Rules of Civil Procedure 1019. If Plaintiff fails to comply with the CMO and/or the non-compliance Order, the Court will issue a Rule upon Plaintiff to show cause why the action should not be dismissed without prejudice for failure to comply, with the Rule returnable at a hearing.

H. If the defendant elects not to participate in the Program or if the defendant fails or refuses to cooperate within the parameters of the Program, the Court shall issue an Order removing the consumer credit card debt collection action from the Program. Within ten days of the filing of Defendant’s Election of Nonparticipation, see **Form “3”** below, the Court shall issue an Order canceling the conciliation conference, lifting the stay on the action, and

directing the defendant to file a response to the plaintiff's complaint.

I. The scheduled conciliation conference will be held before the Diversion Program Coordinator, or a court-appointed representative, who will facilitate the settlement negotiations. Conciliations may be held virtually utilizing advanced communication technology.

J. Any unrepresented defendant will be advised by the Court, the Diversion Program Coordinator, and the credit counseling agency of the right to consult with an attorney at any time during the conciliation process and to bring an attorney to the conciliation conference. The defendant will also be advised that the defendant may apply for an attorney through programs run by the lawyer referral, legal services, and legal aid programs as may exist within the Second Judicial District. If a defendant secures the legal services of an attorney, counsel of record must file a Praecipe for entry of appearance.

K. If an agreement is reached through negotiations prior to the scheduled conciliation conference, the plaintiff shall (a) immediately notify the Diversion Program Coordinator of the agreement so the conciliation conference may be cancelled, (b) confirm the agreement in writing with the defendant and the Program Coordinator within five business days, and (c) prepare any documents necessary to implement the agreement.

L. If, at any time prior to the date on which a conciliation conference is scheduled, the plaintiff becomes aware that it will be unable to proceed to the conference, then the plaintiff must contact the defendant, the defendant's attorney, if any, and the Diversion Program Coordinator, in writing, to request a continuance of the conciliation conference. Any failure of the plaintiff to comply with the specific terms of this paragraph may result in the imposition of sanctions.

M. Unless an agreement is reached prior to the scheduled conciliation conference,

the plaintiff's attorney of record, the defendant, or the defendant's attorney of record shall appear in person at the conciliation conference. Use of local or appearance counsel is not permitted.

N. If the conference is held virtually utilizing advanced communication technology, Plaintiffs shall appear by video, unless granted an exception by the Court to participate by telephone. Defendant's counsel shall also appear by video, unless granted an exception by the Court to participate by telephone. Unrepresented Defendants may participate by video or by telephone without exception. All parties or attorneys who appear at the conciliation must have actual settlement authority.

O. Failure of the plaintiff's counsel or the plaintiff's representative to attend the conciliation conference, absent good cause shown, or failure to participate in the conciliation in good faith may result in the dismissal of the action without prejudice, the rescheduling of the conciliation conference and/or further postponement of any action in the matter, the award of attorney's fees and costs, and any lost wages or other related expenses for the defendant, or the imposition of such other sanctions as the Court deems appropriate.

P. Failure of the defendant or defendant's counsel of record to attend the conciliation conference, absent good cause shown, may result in the lifting of the automatic stay and in the matter proceeding to judicial disposition, and may further result in the imposition of sanctions as the Court deems appropriate, including, but not limited to, attorney's fees and costs.

Q. If an agreement is reached at the conciliation conference, the Court will issue an Order to continue the case generally in the Program pending finalization of the agreement. Plaintiff shall prepare any documents necessary to implement the agreement within five

business days of the date of the conciliation conference. If no agreement is filed with the Court within 90 days from the date of the general continuance order, then Plaintiff may make a request to the Diversion Program Coordinator that the case be released from the Program to be further litigated. If an agreement is filed within 90 days from the date of the general continuance order, the case shall be automatically released from the Program on the date the agreement is filed so that Plaintiff may enforce the agreement if necessary.

R. Conciliation must be completed within 30 days of the conciliation conference, unless extended by Order of the Court or by stipulation of the parties.

S. Absent good cause, as determined by the Court, conciliation must be completed within 180 days after suit is filed. If conciliation fails to be completed within 180 days after suit is filed, and the Court makes the determination that such failure is attributable to either party, and that party is unable to show good cause as to why conciliation could not be completed within the specified time, the Court may dismiss the action with or without prejudice or impose such other sanctions as the Court deems appropriate.

T. Any plaintiff who files a motion for summary judgment or a motion for judgment on the pleadings in any consumer credit card collection case that was commenced on or before December 31, 2021, must also serve on the defendant: (a) a copy of the Notice of Consumer Credit Card Collection Diversion Program and Certification Regarding Eligibility of Action, in the form attached hereto as **Form "5,"** giving the defendant in that pending action notice of the availability of the Program; and (b) an Application for Entry, in the form attached hereto as **Form "6,"** allowing the defendant to request placement in the Program and a stay of proceedings. The defendant may seek participation in the Program by filing with the Court, within 20 days of receipt of the Notice, an Application for Entry.

The motion for summary judgment or motion for judgment on the pleadings shall have attached to it a “Statute of Limitations and Documentation of Debt Certification” in the form attached hereto as **Form “4”**. The Court may deny the motion for failure to comply with the requirements of this paragraph.

U. In any consumer credit card collection case that commenced on or before December 31, 2021, in which there are outstanding preliminary objections, the Court, in its discretion, may refer the case to the Program.

V. Any plaintiff who files a Praecipe for judgment by default in any consumer credit card collection case that was commenced on or after January 1, 2022, that is governed by these rules, must attach an “Affidavit of Compliance and Entitlement to Default Judgment” in the form attached hereto as **Form “7.”**

If the plaintiff has not complied with the requirements of the local rules, *the Prothonotary shall not automatically enter a default judgment against the defendant and shall forward the filing to the Program Coordinator*. No judgment by default against the defendant shall enter unless the Court determines the documentation filed by the plaintiff establishes the plaintiff’s entitlement to judgment in the amount claimed by the plaintiff.

W. Any plaintiff who files a motion for summary judgment or a motion for judgment on the pleadings in any consumer credit card collection case that was commenced on or after January 1, 2022, must attach an Affidavit of Service indicating the manner and date of service of the “Notice of Consumer Credit Card Collection Diversion Program”, in the form attached hereto as **Form “1,”** upon the defendant.

X. At the discretion of the presiding judge, a defendant who has previously participated in, and been removed from, the Program may request the Court to re-admit the

case to the Program for good cause shown by presenting an “Application for Re-Entry”, substantially in the form attached hereto as **Form “8”**, or such later court-approved form. If the defendant’s request is granted, the Court will issue a CMO to schedule a conciliation conference.

Y. Sanctions may be imposed by the Court at any time for lack of good faith participation and/or noncompliance with any aspect of the Program.

Z. All information submitted to the Diversion Program Coordinator that is not filed with the Court shall be confidential and inadmissible in any subsequent legal proceeding, unless otherwise provided by law.

AA. The Diversion Program Coordinator may assist with enforcing compliance with these rules.

BB. These rules are effective for all consumer credit card collection actions filed on or after January 1, 2022.

CC. These local rules shall remain in effect unless and until they are rescinded by the Court.

FORM LIST

1. Notice of Consumer Credit Card Collection Diversion Program
2. Case Management Order (with attached Forms A-B-C)
3. Defendant's Election of Nonparticipation
4. Statute of Limitations and Documentation of Debt Certification
5. Notice of Consumer Credit Card Collection Diversion Program and Certification Regarding Eligibility of Action
6. Application for Entry
7. Affidavit of Compliance and Entitlement to Default Judgment
8. Application for Re-Entry

FORM 1

NOTICE

Through the Lancaster County Consumer Credit Card Collection Diversion Program, you may be able to get help with resolving your Credit Card Debt

A credit card debt collection action has been filed against you. This court program will allow you to participate in a court-supervised conciliation conference to resolve this matter with your debt holder.

As a result of your eligibility for this FREE Program:

- The Court will pause the action while you participate in the Program
- You are eligible to meet with a credit counselor who will work with you FREE OF CHARGE to review your finances and help you resolve the claims in this lawsuit
- You MUST attend the Conciliation Conference, as scheduled by future Court Order, where under the Court's supervision a reasonable payment arrangement can be arranged. *If you do not appear at the conference, a judgment could be entered against you!*

Once entered, a judgment may create a lien on real estate, and your personal property and assets, including a portion of your paycheck and/or bank account, may be taken from you. Also, a judgment will affect your credit score and can affect your ability to rent a home, find a job, or take out a loan. You cannot be arrested or sent to jail for owing credit card debt.

For additional information about this FREE Program
call 717-209-3290 Mon-Fri 9:00 am to 4:00 pm
or email cddp@lancastercountypa.gov
or go to the Court's website at
<https://court.co.lancaster.pa.us/CCCDP>

FORM 2

**IN THE COURT OF COMMON PLEAS OF LANCASTER COUNTY, PENNSYLVANIA
CIVIL ACTION**

Plaintiff	:	CI-__-_____
	:	
v.	:	CONSUMER CREDIT CARD
	:	COLLECTION ACTION
	:	
_____ Defendant(s)	:	

CASE MANAGEMENT ORDER

AND NOW, this ___ day of 202_, a complaint having been filed to collect on a consumer credit card debt, and the case being eligible for participation in the Lancaster County Consumer Credit Card Collection Diversion Program (“Program”), it is hereby ORDERED as follows:

1. **All proceedings and further pleading deadlines in this matter are suspended** until completion of the conciliation process, and no judgment by default may be entered until and unless the case is removed from the Program by further Order of Court.
2. *However, certain settlement agreements signed by the parties may be filed and entered by the prothonotary notwithstanding the stay placed on the case.* A stipulation to payment agreement in lieu of judgment, a consent judgment, or a judgment by agreement may be filed and entered prior to completion of the conciliation process. Upon any of these three types of agreement of the parties being entered by the Court, the conciliation conference will be cancelled, the conciliation process deemed complete, and the case will be automatically released from the Program so that these agreements may be enforced by Plaintiff, should that become necessary.
3. A *virtual*, court-supervised conciliation conference is scheduled on _____, 202_, at 1:30 p.m. Plaintiffs must connect to the conference by the internet link unless special permission to participate by telephone is granted by the Court. Defendants may participate by internet link or by telephone without exception.
4. To connect to the conference via internet using a computer or mobile device, use this link: **https://co-lancaster-pa-us.zoom.us/j/_____**. To connect by telephone, dial: **+1 309 205 _____**, and when prompted, enter the meeting ID: **898 0317 _____#**. All parties or their respective counsel are directed to appear. Continuances will NOT be granted, absent good cause shown.

5. **Defendants** may receive an email reminder for the conference by providing the **Defendant's name, case number** (i.e., CI-23-xxxxx), and **primary email address** to:

cddp@lancastercountypa.gov.

6. **Plaintiff's and Defendant's Attorney of Record**, either the attorney who filed the complaint or an attorney who has entered his or her appearance with the Court prior to the conciliation conference, **must appear**. Use of "appearance" counsel to attend the conciliation conference for the Program is no longer permissible.

7. The failure of Defendant or their attorney to attend the conference, absent good cause shown, shall result in removal from the Program, the lifting of the stay, and in the matter proceeding to judicial disposition.

8. **Within thirty (30) days of the date of this Order**, Plaintiff shall **electronically** file ("e-file") with the Court, along with supporting documentation¹, the Statute of Limitations and Documentation of Debt Certification in the form attached hereto.²

9. **In addition, within thirty (30) days of the date of this Order**, Plaintiff shall **e-file** a demonstrative exhibit which outlines the final statement balance and lists by category, as applicable, the total dollar amounts contained within the supporting documentation e-filed for any: **(1) purchases, (2) balance transfers, (3) cash advances, and (4) deferred interest accrual charges**. The exhibit shall include a citation to each credit card statement utilized in calculating the total dollar amount for each category above, by its closing or ending date. *See* the example demonstrative exhibit attached to this order.

10. If an agreement is reached by the parties through pre-conference negotiations, Plaintiff shall prepare any documents necessary to implement the agreement and promptly notify the Diversion Program Coordinator at cddp@lancastercountypa.gov so the conference may be cancelled. If no agreement is reached, the case shall proceed to the scheduled court-supervised conference.

11. Although an attorney is not required, Defendant may work with an attorney to prepare the case for conciliation. If Defendant does not have an attorney, Defendant may contact MidPenn Legal Services by calling 717-299-0971 or by visiting: <https://palegalaid.net/find-legal-help/apply>, or contact the Lancaster Bar Association Lawyer Referral Service by calling 717-393-0737. Free

¹ Supporting documentation of the debt filed shall be sufficient to permit the Defendant to calculate the total amount of damages that are allegedly due. Any credit card statements that are filed shall be filed in chronological order.

² The Statute of Limitations and Documentation of Debt Certification and supporting documentation shall be filed with the appropriate Confidential Document/ Information forms in accordance with the Case Records Public Access Policy of the Pennsylvania Courts.

virtual legal advice for civil matters may be available through the American Bar Association for those who qualify by visiting: <https://pa.freelegalanswers.org>.

12. If Defendant desires to participate in FREE credit counseling prior to the conciliation, Defendant may contact Tenfold directly at 717.397.5182 or visit: <https://wearetenfold.org/>. Please mention to Tenfold that this case is enrolled in the Court's credit card diversion program.

13. Defendant shall have the option to withdraw from the Diversion Program at any time by filing with the Court an Election of Nonparticipation.

14. For more information on the consumer credit card diversion program, please visit <https://www.court.co.lancaster.pa.us/265/Consumer-Credit-Card-Diversion-Program#forms>

BY THE COURT:

J.

ATTEST:

Encls: (A) Statute of Limitations and Documentation of Debt Certification
(B) Notice of Language Rights
(C) Example Demonstrative Exhibit

Copies to: (Service by First-Class Mail)
(Service by the Lancaster County Sheriff)

FORM A

8. Documents regarding ownership of the debt:

A. Each bill of sale, assignment, or other document evidencing the transfer of ownership of the debt, beginning with the original creditor. If the debt has been assigned more than once, then each assignment or other writing evidencing transfer of ownership must be attached to establish an unbroken chain of ownership. Such documentation must contain at least the last four digits of the original account number of the debt purchased or other identifying information uniquely associated with the account and must clearly show the debtor's name associated with that account number.

B. Not applicable – the plaintiff is the original creditor

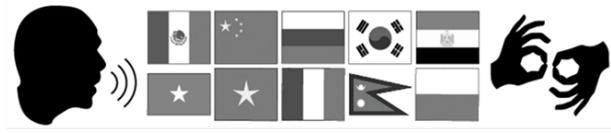
I verify that the statements made herein are true and correct. I understand that false statements are made subject to the penalties of 18 Pa.C.S.A. § 4904 relating to unsworn falsification to authorities.

Signature of Plaintiff or Plaintiff's Counsel

Date

FORM B

Notice of Language Rights



Language Access Coordinator
Lancaster County Court of Common Pleas, 50 N. Duke St, Lancaster, PA 17602
717-295-3584 (office), 717-295-3625 (fax)
languageaccess@co.lancaster.pa.us

English: You have the right to an interpreter at no cost to you. To request an interpreter, please inform court staff using the contact information provided at the top of this notice.

Spanish/Español: Usted tiene derecho a un intérprete libre de costo. Para solicitar un intérprete favor de informárselo al personal judicial utilizando la información provista en la parte superior de este aviso.

Mandarin/Cantonese Simplified Chinese/普通话/粤语简体中文: 您有权获得免费的口译员服务。若需要口译员, 请使用本通知上方提供的联系信息通知法院工作人员。

Mandarin/Cantonese Traditional Chinese/普通話/廣東話繁體中文: 您有權要求免費傳譯服務。如欲要求傳譯服務, 請參閱本通知頂部的聯絡資料, 通知法庭職員。

Arabic/العربية: يحق لك الحصول على مترجم دون دفع أي تكلفة من جانبك. لطلب مترجم, يُرجى إعلام موظفي المحكمة باستخدام معلومات الاتصال المقدمة في الجزء العلوي من هذا الإشعار.

Russian/Русский: У вас есть право на бесплатные услуги переводчика. Заявка на переводчика подается в суд по адресу, телефону или эл. почте, указанным выше в заголовке этого уведомления.

Vietnamese/Tiếng Việt: Quý vị có quyền được một thông dịch viên giúp mà không tốn chi phí nào cả, xin hãy báo cho nhân viên tòa án dùng thông tin liên lạc có ở trên đầu thông báo này.

Nepali/नेपाली: तपाईंको निःशुल्क रूपमा भाषा अनुवादक राख्न पाउने अधिकार छ। अनुवादकको लागि अनुरोध गर्न, यस सूचनाको माथि दिइएको सम्पर्क जानकारी भरेर अदालतका कर्मचारीहरूलाई जानकारी दिनुहोस्।

Korean/한국어: 귀하는 비용에 대한 부담 없이 통역 서비스를 받을 권리가 있습니다. 통역 서비스를 요청하려면 본 통지서의 상단에 기재된 연락처를 통해 법원 직원에게 알려주세요.

Polish/Polski: Ma Pan/Pani prawo do nieodpłatnego skorzystania z usług tłumacza ustnego. Aby zwrócić się o wsparcie ze strony tłumacza ustnego, proszę skontaktować się z pracownikami sądu, korzystając z danych znajdujących się w górnej części niniejszego dokumentu.

Pakistan/پنجابی/Punjabi: تہاڈے کول بغير ادائیگی کیتیاں اک مترجم حاصل کرن دا حق اے۔ مترجم دی درخواست کرن لئی، میربانی کر کے ایس نوٹس دے اوتے فراہم کیتیاں رابطے دیاں معلومات نوں ورتدیاں عدالت دے عملے نوں اطلاع دوو۔

Punjabi/ਪੰਜਾਬੀ/India: ਤੁਹਾਨੂੰ ਇੱਕ ਦੁਬਾਸ਼ੀਆ ਹਾਸਲ ਕਰਨ ਦਾ ਹੱਕ ਹੈ, ਜਿਸ ਦੀ ਤੁਹਾਨੂੰ ਕੋਈ ਲਾਗਤ ਨਹੀਂ ਲੱਗੇਗੀ। ਦੁਬਾਸ਼ੀਏ ਲਈ ਬੇਨਤੀ ਕਰਨ ਵਾਸਤੇ, ਕਿਰਪਾ ਕਰ ਕੇ ਅਦਾਲਤ ਦੇ ਅਮਲੇ ਨੂੰ ਜਾਣੂ ਕਰਵਾਓ ਤੇ ਇਸ ਲਈ ਇਸ ਨੋਟਿਸ ਦੇ ਸਿਖਰ ਉੱਤੇ ਦਿੱਤੀ ਸੰਪਰਕ ਜਾਣਕਾਰੀ ਦਾ ਇਸਤੇਮਾਲ ਕਰੋ।

Portuguese/Português: Você tem direito a um intérprete gratuitamente. Para solicitar um intérprete, informe à nossa equipe usando os dados de contato mostrados na parte superior deste aviso.

Somali/Somaali: Waxaad xaq u leedahay in lagu turjumo lacag la'aan ah. Si aad u codsato turjumaanka, fadlan u sheeg maxkamadda shaqaalaha adiga oo isticmaala macluumaadka ciwaanka kor lagu siiyay ee ogeysiiskaan.

Haitian Creole/Kreyòl Ayisyen: Ou gen dwa resewva sèvis yon entèprèt gratis. Pou mande pou yon entèprèt, tanpri fè manm pèsoneèl tribinal la konnen lè ou sèvi avèk enfòmasyon an yo te bay ou nan tèt avi sa a.

French/Français: Vous avez le droit de bénéficier gratuitement de l'assistance d'un interprète. Pour en faire la demande, veuillez en informer le personnel du tribunal à l'aide des coordonnées indiquées en haut de page.

FORM C

FORM 3

**IN THE COURT OF COMMON PLEAS OF LANCASTER COUNTY, PENNSYLVANIA
CIVIL ACTION**

[CAPTION]

**DEFENDANT’S ELECTION OF NONPARTICIPATION IN THE
CONSUMER CREDIT CARD COLLECTION DIVERSION PROGRAM**

After receiving notice of the above-captioned credit card debt collection action, after being served with a “Notice of Consumer Credit Card Collection Diversion Program” and Case Management Order, and understanding that the above-captioned action is eligible to participate in said Consumer Credit Card Collection Diversion Program:

- [] Defendant elects not to participate in the Diversion Program with the knowledge and understanding that the stay of proceedings will be lifted, the action will go forward, and the plaintiff may be permitted to seek judgment against the defendant if he/she does not file a responsive pleading with the Court, such as an answer to the complaint

- [] Defendant elects not to participate in the Diversion Program with the knowledge and understanding that the stay of proceedings will be lifted, and the action will go forward, to allow Defendant to raise a legal defense(s) in response to Plaintiff’s complaint

Defendant/Defendant’s Counsel

Date

FORM 4

16. Documents regarding ownership of the debt:

A. Each bill of sale, assignment, or other document evidencing the transfer of ownership of the debt, beginning with the original creditor. If the debt has been assigned more than once, then each assignment or other writing evidencing transfer of ownership must be attached to establish an unbroken chain of ownership. Such documentation must contain at least the last four digits of the original account number of the debt purchased or other identifying information uniquely associated with the account and must clearly show the debtor's name associated with that account number.

B. Not applicable – the plaintiff is the original creditor

I verify that the statements made herein are true and correct. I understand that false statements are made subject to the penalties of 18 Pa.C.S.A. § 4904 relating to unsworn falsification to authorities.

Signature of Plaintiff or Plaintiff's Counsel

Date

FORM 5

**IN THE COURT OF COMMON PLEAS OF LANCASTER COUNTY, PENNSYLVANIA
CIVIL ACTION**

[CAPTION]

**NOTICE OF CONSUMER CREDIT CARD COLLECTION DIVERSION PROGRAM
AND CERTIFICATION REGARDING ELIGIBILITY OF ACTION**

CERTIFICATION

Pursuant to Lancaster County Rule 205.2(d), establishing the Consumer Credit Card Collection Diversion Program, I hereby certify that

1. This action was commenced on _____
2. Had this action been commenced on or after January 1, 2022, the effective date of the Administrative Order, the action would have been eligible for the Diversion Program.

NOTICE TO THE DEFENDANT

The Defendant in this action may apply for entry into the Diversion Program by filing with the Court, within the next 20 days, the “Application for Entry,” that is attached to this document.

If your application is granted by the Court

- Legal proceedings will be paused
- You will receive a Court Order outlining the Program requirements and what you must do to participate
- You have the option to meet with a credit counselor who will help you FREE OF CHARGE prepare a proposal to resolve your debt
- You MUST attend the Conciliation Conference as scheduled by subsequent Court Order

*****If you do not appear at the conference, a judgment may be entered against you*****

For additional information about the Consumer Credit Card Collection Diversion Program, go to:

www.court.co.lancaster.pa.us/CCCDP

or call 717-209-3290 or email cddp@lancastercountypa.gov

The undersigned verifies that the statements made herein are true and correct. I understand that false statements are made subject to the penalties of 18 Pa. C.S.A. § 4904 relating to unsworn falsification to authorities.

Signature of Plaintiff/Counsel _____ Date: _____
Encl. Application for Entry

FORM 6

**IN THE COURT OF COMMON PLEAS OF LANCASTER COUNTY, PENNSYLVANIA
CIVIL ACTION**

[CAPTION]

**APPLICATION FOR ENTRY INTO THE LANCASTER COUNTY
CONSUMER CREDIT CARD COLLECTION DIVERSION PROGRAM**

I, _____, wish to participate in the Lancaster County Consumer Credit Card Collection Diversion Program.

I understand the following:

1. If I am accepted into the Program, a stay of this action will be entered, and a conciliation conference will be scheduled;
2. I may have an attorney assist me in defending this action and, if I do not have an attorney, I may contact MidPenn Legal Services by calling 717-299-0971 or the Lancaster Bar Association Lawyer Referral by calling 717-393-0737, to determine eligibility;
3. If I do not obtain legal representation, I have the option to meet with a credit counselor from one of the approved credit counseling agencies in Lancaster, who will assist me through the conciliation process. I understand that these services are FREE; and
4. I must appear at the conciliation conference and participate in good faith, or a judgment may be entered against me.

The undersigned verifies that the statements made herein are true and correct. I understand that false statements are made subject to the penalties of 18 Pa.C.S.A. § 4904 relating to unsworn falsification to authorities.

Date: _____ Name [Printed]: _____

Signature: _____

Mailing Address: _____

Telephone Number: _____ Email Address: _____

FORM 7

**IN THE COURT OF COMMON PLEAS OF LANCASTER COUNTY, PENNSYLVANIA
CIVIL ACTION**

[CAPTION]

**CONSUMER CREDIT CARD COLLECTION DIVERSION PROGRAM
AFFIDAVIT OF COMPLIANCE AND ENTITLEMENT TO DEFAULT JUDGMENT**

Please check one:

I am an unrepresented plaintiff

I am counsel for the plaintiff

The undersigned hereby states that:

1. I have personally reviewed the documentation filed and served in this action pursuant to Local Rule 205.2(d) (as may be amended).
2. The documentation meets all requirements of Lancaster County Local Rule 205.2 (d) (as may be amended), with any exceptions specifically stated here:

_____.
3. The documentation establishes the plaintiff's entitlement to judgment in the amount claimed.

Plaintiff / Counsel for Plaintiff

Date

[Email Address, Telephone Number]

FORM 8

**IN THE COURT OF COMMON PLEAS OF LANCASTER COUNTY, PENNSYLVANIA
CIVIL ACTION**

[CAPTION]

**APPLICATION FOR RE-ENTRY INTO THE LANCASTER COUNTY
CONSUMER CREDIT CARD COLLECTION DIVERSION PROGRAM**

1. Plaintiff filed a debt collection action against Defendant on _____.
2. Defendant participated in the Consumer Credit Card Collection Diversion Program and was removed from the Program on _____ for the following reason(s):

_____.
3. Defendant desires to be readmitted into the Diversion Program.
4. No judgment has been entered against Defendant.
5. Defendant is requesting re-entry into the Diversion Program due to: (check all that apply)
_____ change in economic circumstances
_____ change of employment status
_____ other (explain):

_____.
6. Defendant was not removed from the Diversion Program as a result of failure to participate in the Program.
7. Defendant agrees that if the Court permits Defendant to re-enter the Diversion Program, Defendant will comply with all aspects of the Program, attend the scheduled conciliation conference and participate in good-faith negotiations with Plaintiff.

Respectfully submitted:

Date

Defendant