

IN THE FRANKLIN COUNTY COMMON PLEAS COURT
OF FRANKLIN COUNTY, OHIO

Barclays Bank Delaware
125 S. West Street
Wilmington, DE 19801

Plaintiff

-v-

Ronald Hearn
3931 Kedleston Dr
Columbus, OH 43230-6378

Defendant

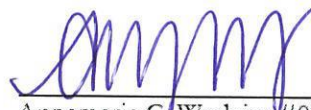
CASE NO.

JUDGE

COMPLAINT

1. There is due to Plaintiff from the Defendant upon an Account the sum of \$22,450.67.
2. A copy of said Account is attached hereto as Exhibit "A".
3. Although due demand has been made, the Defendant has failed to liquidate the balance due and owing.

WHEREFORE, Plaintiff prays for judgment against Defendant in the amount of \$22,450.67 and costs of this action.



Annemarie C. Wodzisz #0103733
Javitch Block LLC
1100 Superior Avenue, 19th Floor
Cleveland, OH 44114-2521
(800) 837-0109
CLE@jbllc.com
Fax (216) 623-0190



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E-File

**WYNDHAM
REWARDS***

Wyndham Rewards® Visa Signature® Card Statement

RONALD HEARN

| Account Ending 9199 | Statement Period 02/05/25 - 03/04/25

Page 1 of 5

Account Activity

Previous Balance as of 02/05/25	\$22,077.59
Payments	- \$0.00
Fees Charged	+ \$40.00
Interest Charged	+ \$333.08
Statement Balance as of 03/04/25	= \$22,450.67
Past Due	= \$4,106.19

► APR Details begin on page 3 in the Interest Charge Calculation section.

► Transaction details begin on page 3.

Credit Line

Total Revolving Credit Line	\$0.00
Includes \$0.00 cash advance line	
Available Revolving Credit Line as of 03/04/25	\$0.00
Available for cash advances \$0.00	
Overlimit Amount	\$2,350.67

Points Summary

Total Points Sent to Wyndham	0
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► For details see page 5

Payment Information

Statement Balance:	\$22,450.67
Minimum Payment Due:	\$4,700.04
Payment Due Date:	04/01/25

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$40.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	29 years	\$53,176.00

► If you would like information about credit counseling services, please call 1-800-570-1403.

Repayment information based on activity and APRs on your account as of the closing date.

PAST DUE: Your account is Past Due. Payment of the past due amount of \$4,106.19 is due immediately. This past due amount has been added to your minimum payment due.

OVERLIMIT: Your account is over the credit line. Payment of the amount over your credit line is due immediately to bring your account current.

SEE INSIDE: You may have additional important messages inside.

**Stay connected on the go**

Download the Barclays US App for fast, easy and secure access.

- Open your camera
- Scan this QR code
- Download the app

NOTICE: SEE REVERSE SIDE OR END OF STATEMENT FOR IMPORTANT INFORMATION

Payment Coupon

Ways to pay:



BarclaysUS.com



Barclays US App



1-866-428-2424



11:59 PM ET PAYMENT DUE BY PHONE & ONLINE

**WYNDHAM
REWARDS***

Statement Balance as of 03/04/25: (account ending 9199)
Minimum Payment Due: (includes \$4,106.19 past due amount)
Payment Due Date:

\$22,450.67
\$4,700.04
04/01/25

Amount Enclosed: \$ _____

Make check payable to Barclays. Allow 7-10 days for USPS delivery.

RONALD HEARN
3931 KEDLESTON DR
COLUMBUS OH 43230-6378

Barclays
PO BOX 60517
CITY OF INDUSTRY CA 91716-0517

EXHIBIT A

Important Information



Page 2 of 5

Information About Credit Bureau Reporting: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Annual Fee. If your account has an annual fee, it will be billed each year. We will give you advance notice on your billing statement prior to the assessment of the annual fee. You may choose to call us at 1-866-428-2424 within 45 days of receiving such notice to discuss alternative products that may be available or to close your account so that the fee will not be billed. If your account is closed, any outstanding reward points or miles on your account may be forfeited at that time. Payment of the annual fee does not affect our ability to close your account and/or to limit your transactions.

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-428-2424 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on your homepage when you login to BarclaysUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Barclays. **Please allow 7 to 10 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 1-866-428-2424.

Mailed Payments: A conforming payment received by us by 5:00 p.m. PT will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed with the payment coupon included with this statement or printed from BarclaysUS.com to Barclays, P.O. Box 60517, City of Industry, CA 91716-0517; and 2) is in the form of a single, non-folded check or money order made payable in U.S. dollars from a U.S. based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment", which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Web: Visit BarclaysUS.com to set up your payments.

Mobile: To download the Barclays US App, text MOBILE to 60956.

Phone: Call us at 1-866-428-2424 and we will process your payment.

All payments made via web, mobile app or pay by phone by 11:59 p.m. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or U.S.P.S. Priority Mail payments to REMITCO, Card Services, Lock Box 60517, 2525 Corporate Park, Suite 250, Monterey Park, CA, 91754. A payment received at this address by 5 p.m. PT that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest. We use a method called "daily balance" (including new purchases). We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases. Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest if you pay your Purchases subject to interest (excluding Easy Pay Offers) plus any monthly Easy Pay Payment Amount in full by the Payment Due Date every month.

If you do not pay your Purchases subject to interest (excluding Easy Pay Offers) plus any monthly Easy Pay Payment Amount by the due date each month, you will pay interest on those purchases from the date they are posted to your account until the date you pay those Purchases in full. When those Purchases (excluding Easy Pay Offers) are paid in full, your next statement will include interest accrued from the first day of that statement period until the date your payment in full was received.

Purchases that are enrolled in an Easy Pay Offer will be charged interest in accordance with the plan as disclosed at enrollment.

If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

Continued on Page 4

Change of address, name, phone, or email?

- Update this information by visiting our website on the back of your card.
- Telephone us by calling the number on the back of your card.

Please do not include any written communication in this space.

Wyndham Rewards® Visa Signature® Card Statement

RONALD HEARN

| Account Ending 9199 | Statement Period 02/05/25 - 03/04/25 Page 3 of 5

Transactions

Transaction Date	Posting Date	Description	Points	Amount
Payments				
		No Payment Received		\$0.00
Total payments for this period			N/A	\$0.00
Purchase Activity for RONALD HEARN card ending 9199				
		No Transaction Activity at This Time		\$0.00
Total purchase activity for this period			N/A	\$0.00

➤ To see activity after this statement period, visit BarclaysUS.com

Fees and Interest

Transaction Date	Posting Date	Description	Amount
Fees Charged			
Mar 01	Mar 02	LATE PAYMENT FEE	\$40.00
Total fees for this period			\$40.00
Interest Charged			
Mar 04	Mar 04	INTEREST CHARGE-PB PURCHASE	\$330.64
Mar 04	Mar 04	Interest Charge On Purchases	\$2.44
Total interest for this period			\$333.08

2025 Year-to-Date Totals

Total fees charged in 2025	\$120.00
Total interest charged in 2025	\$1,050.63

This Year-to-date summary reflects the Fees and Interest charged on billing statements with closing dates in 2025, and does not reflect any subsequent fee and/or interest adjustments.

Interest Charge Calculation

Days in Billing Cycle : 28

Type of Balance	Promotional Rate End Date	Balance Subject to Interest Rate	Annual Percentage Rate (APR)	Interest Charge
Purchases				
Standard Purchases	-	\$129.70	24.49%(v)	\$2.44
Prior Standard Purchases	-	\$22,113.74	19.49%(v)	\$330.64
Balance Transfers				
Standard Balance Transfers/Checks	-	\$0.00	24.49%(v)	\$0.00
Cash Advances				
Standard Cash Advance	-	\$0.00	29.99%(v)	\$0.00
Total				\$333.08

i Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate that varies with the market based on the Prime Rate. See the "Important Information" section of this statement for more information about how we calculate interest.

Visit BarclaysUS.com or use the Barclays US App



If you have a 0% promotional APR offer(s) on your Account, you can avoid paying interest on Purchases subject to interest without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph entitled "Avoiding Interest on Purchases (Grace Period) (Excluding Easy Pay Promotional Balances)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchases subject to interest balance. This amount may differ from your Statement Balance. It may differ if you have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

No Pre-Set Spending Limit: "No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8802 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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Wyndham Rewards® Visa Signature® Card Statement

RONALD HEARN | Account Ending 9199 | Statement Period 02/05/25 - 03/04/25 | Page 5 of 5

Avoiding Interest on Purchases (Grace Period) (Excluding Easy Pay Promotional Balances):

If you have a 0% promotional APR on any of your Purchase balances (excluding Easy Pay), you can avoid paying interest on those balances during the applicable promotional period. However, pay at least your Minimum Payment Due to avoid a late fee.

If you do not carry a Purchase balance subject to interest (excluding Easy Pay) from month to month, you can avoid paying interest on your Purchases (excluding Easy Pay) by paying \$22,450.67. To avoid interest, you must pay the amount indicated above in full.

If you carry a Purchase balance subject to interest (excluding Easy Pay) from month to month, interest will accrue from the date the purchase is made until the date it is paid in full. The amount shown above does not include any interest that may have accrued since your statement period end date. Barclays may choose not to assess interest that accrued since your last statement period end date if it is below a certain amount.

Points Details

	Member Number: 130295940C
Points earned on eligible Wyndham purchases	0

Please note, the total number of Points earned and sent to Wyndham Rewards is dependent on a valid member number. Please confirm you have a valid member number on file with Wyndham Rewards. If not, Points may not be viewable or available for use with Wyndham Rewards.

STATE OF OHIO)
COUNTY OF SUMMIT)

SS:

MILITARY STATUS
AFFIDAVIT

Now comes Annemarie C. Wodzisz, who after being first duly sworn and cautioned according to law, deposes and states as follows:

1. I am employed by Javitch Block LLC.
2. The scope of my job responsibilities includes checking for active military services status of party Defendant from the Department of Defense Manpower Data Center (DMDC) online database at:
<https://scra.dmdc.osd.mil>.
3. I have received the Military service status of party Defendant, Ronald Hearn on said DMDC online database.
4. The database check results showed that the DMDC does not possess any information indicating that the individual Defendant is currently on active duty.
5. A true, authentic and accurate copy of the results of the search performed is attached hereto.

AFFIANT FURTHER SAYETH NAUGHT.

SUBSCRIBED AND SWORN TO (OR AFFIRMED) BEFORE ME, on JUN 09 2025,

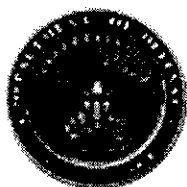
by Annemarie C. Wodzisz personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Andrew Wayne Fouty
Notary Public



ANDREW WAYNE FOUTY
NOTARY PUBLIC • STATE OF OHIO
Comm. No. 2024-RE-879575
My Commission Expires July 14, 2029





Status Report Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-XXXX
Birth Date: XXX-XX-XXXX
Last Name: HEARN
First Name: RONALD
Middle Name:
Status As Of: Jun-05-2025
Certificate ID: YZMGS1D2NY0GXT1

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, Space Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Sam Yousefzadeh

Sam Yousefzadeh, Director
Department of Defense - Manpower Data Center
4800 Mark Center Drive, Suite 04E25
Alexandria, VA 22350

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: <https://scra.dmdc.osd.mil/scra/#/faqs>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.