

IN THE COURT OF COMMON PLEAS OF CAMBRIA COUNTY, PENNSYLVANIA  
CIVIL DIVISION - EQUITY

COMMONWEALTH OF PENNSYLVANIA  
By ATTORNEY GENERAL  
DAVID W. SUNDAY, Jr.,

*Plaintiff,*

v.

BRITTANY THOMAS,

*Defendant.*

No. 2025-3782

Civil Action – Equity

**COMPLAINT**

Prothonotary Cambria Co, PA, FILED  
AUG 27 '25 AM09:12

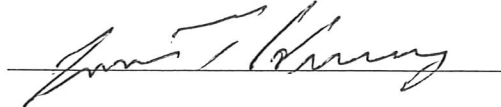
**NOTICE TO DEFEND**

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, 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.

**Laurel Legal Services, Inc.**  
**227 Franklin Street**  
**Suite 400**  
**Johnstown, PA 15901**  
**Telephone Number: (814) 536-8917**  
**Facsimile: (814) 535-3377**

A handwritten signature in black ink, appearing to read "Jesse F. Harvey", is written over a horizontal line.

Jesse F. Harvey  
Chief Deputy Attorney General  
Pennsylvania Office of Attorney General  
1251 Waterfront Place  
Mezzanine Level  
Pittsburgh, PA 15222  
Phone: 412-565-2883(desk)  
412-290-3896 (cell)  
Fax: 412-880-0196  
[jharvey@attorneygeneral.gov](mailto:jharvey@attorneygeneral.gov)  
(Supreme Court ID No. 63435)

**THIS IS NOT AN ARBITRATION CASE**  
This case has been brought by the Commonwealth  
under the Pennsylvania *Unfair Trade Practices and*  
*Consumer Protection Law*, 73 P.S. §§ 201-1, *et*  
*seq.*,  
**AN ASSESSMENT OF DAMAGES HEARING**  
**IS REQUIRED**

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**CIVIL DIVISION - EQUITY**

COMMONWEALTH OF PENNSYLVANIA  
By ATTORNEY GENERAL  
DAVID W. SUNDAY, Jr.,

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No. \_\_\_\_\_

Civil Action – Equity

**COMPLAINT**

**Filed on Behalf of Plaintiff:**

COMMONWEALTH OF  
PENNSYLVANIA OFFICE OF  
ATTORNEY GENERAL

**Counsel of Record for this Party:**

Jesse F. Harvey  
Chief Deputy Attorney General  
Pennsylvania Office of Attorney General  
1251 Waterfront Place  
Mezzanine Level  
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(Supreme Court ID No. 63435)

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*Defendant.*

No. \_\_\_\_\_

Civil Action – Equity

**COMPLAINT**

**COMPLAINT**

**AND NOW**, comes the Commonwealth of Pennsylvania, Office of Attorney General, by Attorney General David W. Sunday, Jr. (“Commonwealth” or “Plaintiff”), and brings this action pursuant to the Pennsylvania *Unfair Trade Practices and Consumer Protection Law*, 73 P.S. § 201-1, *et seq.* (“Consumer Protection Law”), to restrain by permanent injunction unfair methods of competition and unfair or deceptive acts or practices in the conduct of any trade or commerce declared unlawful by Section 201-3 of the Consumer Protection Law. The Consumer Protection Law authorizes the Attorney General to bring an action in the name of the Commonwealth of Pennsylvania to restrain by temporary and/or permanent injunction unfair methods of competition or unfair or deceptive acts or practices in the conduct of any trade or commerce declared unlawful by Section 201-3 of the Consumer Protection Law.

The Commonwealth has reason to believe that Brittany Thomas (“Defendant”) has used and/or is about to use methods, acts or practices declared unlawful by Section 201-3 of the Consumer Protection Law; and that citizens of the Commonwealth are suffering and will continue to suffer harm unless the acts and practices complained of are enjoined. The Commonwealth



believes that the public interest is served by seeking before this Honorable Court injunctive relief to restrain Defendant's unlawful methods, acts and practices set forth herein. The Commonwealth further requests civil penalties, restitution, costs and other appropriate equitable relief to redress the harm inflicted upon our Commonwealth's citizenry through Defendant's violations of the Consumer Protection Law.

In support of this action, the Commonwealth respectfully represents the following:

### **JURISDICTION**

1. This Court has original jurisdiction over this action pursuant to Section 931 of the Judicial Code, 42 Pa.C.S. § 931(a).

### **VENUE**

2. Venue lies with this Court pursuant to Pa. R.C.P. 1006(a)(1).

### **THE PARTIES**

3. Plaintiff is the Commonwealth of Pennsylvania, by Attorney General David W. Sunday, Jr., with offices located at 1251 Waterfront Place, Mezzanine Level, Pittsburgh, Pennsylvania 15222 and at 15th Floor, Strawberry Square, Harrisburg, Pennsylvania 17120.

4. Defendant Brittany Thomas is an adult Pennsylvania resident residing at 523 Wayne Street, Johnstown, Cambria County Pennsylvania 15905.

### **BACKGROUND**

5. Defendant has engaged in trade and commerce within the Commonwealth of Pennsylvania by offering for sale and selling funeral related services, including selling cremation services, issuing death announcements, making arrangements for funeral services, conducting viewings, selling funeral merchandise to the public incidental to providing funeral services and making financial arrangements for the rendering of such services and the sale of such merchandise (collectively and hereinafter referred to as "Funeral Services").

6. Defendant was the daughter of Alan B. Reid, a Pennsylvania licensed funeral director (license no. FD012672L) who operated Moskal-Reid Funeral Home and Cremation Service as a sole proprietor until his death on January 21, 2021.

7. Alan B. Reid was also the sole member of Moskal-Reid Funeral Home, LLC, a Pennsylvania limited liability company.

8. The sole proprietorship Moskal-Reid Funeral Home and Cremation Service and the limited liability company Moskal-Reid Funeral Home, LLC operated from a principal business location of 79 J Street, Johnstown, Pennsylvania 15906.

9. Defendant is also the executrix of Alan B. Reid's estate, File No. 2021-00155, Cambria County Register of Wills.

10. On April 7, 2021, the State Board of Funeral Directors issued an estate funeral establishment license to Moskal-Reid Funeral Home at license No. FE001163.

11. On May 26, 2021, the Cambria County Orphan's Court issued an Order authorizing Defendant to continue the operation of Moskal-Reid Funeral Home, LLC for a period of one year from the first full advertisement of the estate after which time the business was to be transferred to Defendant in accordance with Alan B. Reid's will.

12. On August 8, 2022, the Cambria County Orphan's Court issued an Order authorizing Defendant to continue the operation of Moskal-Reid Funeral Home, LLC for a period of six months.

13. On February 15, 2023, the Cambria County Orphan's Court issued an Order authorizing Defendant to continue the operation of Moskal-Reid Funeral Home, LLC until August 15, 2023.

14. On August 30, 2023, the Cambria County Orphan's Court issued an Order authorizing Defendant to continue the operation of Moskal-Reid Funeral Home, LLC for a period of ninety (90) days unless further extended by the Court.

15. On or about September 27, 2023, Defendant, in her capacity as Executrix of the Estate of Alan B. Reid and on behalf of Moskal-Reid Funeral Home, LLC, entered into an asset purchase agreement with another Pennsylvania funeral home for the sale of certain assets therein described.

16. After entering into the aforementioned asset purchase agreement, Defendant ceased all operations of Moskal-Reid Funeral Home, LLC and the sole proprietorship operating as Moskal-Reid Funeral Home and Cremation Service.

17. From the time of her father's death on January 21, 2021, until the cessation of the funeral home's operations in September of 2023, Defendant oversaw all of the funeral home's operations, sold and accepted payment for Funeral Services, directed agents to sell and accept payments for Funeral Services on her behalf, directed where all payments would be deposited, exercised control over all accounts where payments were deposited and determined when funds from accounts would be paid out and the amounts of all payouts.

18. At all times relevant and material hereto, the unlawful acts and practices complained of herein were carried out pursuant to Defendant's direction and control, and Defendant directly participated in such unlawful acts and practices.

19. At all times relevant and material hereto, the unfair methods, acts and practices complained of herein have been willfully used by Defendant.

## FACTS

20. At all times relevant and material hereto, Defendant, individually and through Moskal-Reid Funeral Home, LLC, offered Funeral Services to the public.

21. At all times relevant and material hereto Defendant, either directly or through her agents, accepted advance payments for Funeral Services that were to be provided in the future upon the death of the purchasing consumer or upon the death of the family member on whose behalf the consumer was making the purchase.

22. At all times relevant and material hereto, Defendant made direct or implied representations to purchasing consumers that consumer funds paid to Defendant for future Funeral Services would be handled in accordance with Pennsylvania law and deposited into an escrow account in, or transferred the same in trust to, a banking institution in this Commonwealth, conditioned upon its withdrawal or disbursement only for the purposes for which such money was accepted.

23. Instead, Defendant deposited amounts received for future Funeral Services into general accounts that she controlled, which were used for miscellaneous personal and business expenses and were eventually fully depleted and closed.

24. At all times relevant and material hereto, Defendant made direct or implied representations to purchasing consumers that she would provide the Funeral Services consumers had contracted for upon the death of the relevant consumer or upon the death of consumer's family member on whose behalf the consumer was making the purchase.

25. Defendant closed the business fully aware of the pending obligations to provide Funeral Services to purchasing consumers or the consumer's family member on whose behalf the consumer made the purchase.

26. On December 16, 2024, the Pennsylvania Board of Funeral Directors issued a Final Adjudication and Order related to *Commonwealth of Pennsylvania, Bureau of Professional and Occupational Affairs v. Brittany Thomas, Individually, and Brittany Thomas, as Executor of the Estate of Alan Bruce Reid T/D/B/A Moskal-Reid Funeral Home*, Case Nos. 23-48-004205, 23-48-013665 and 23-48-013667, that:

- a. Revoked the estate funeral establishment license of the Moskal-Reid Funeral Home at license No. FE001163;
- b. Issued a cease and desist against the licensed entity Moskal-Reid Funeral Home from engaging in the practice of funeral directing; and
- c. Ordered Defendant to immediately cease and desist from engaging in the occupation of funeral directing.

27. Defendant has no present ability to fulfill the pending obligations to provide prepaid Funeral Services.

28. Despite the fact Defendant ceased operations and is subject to the Board of Funeral Director's Final Adjudication and Order, Defendant has not refunded any amounts to the consumer purchasers who paid her for future Funeral Services.

29. Below are representative examples of instances where Defendant has accepted payment for future Funeral Services that she has no current ability to perform and for which she has not made refunds:

- a. On March 24, 2021, Consumer A paid Defendant \$1,500.00 for future Funeral Services to be provided upon the death of Consumer A's sister for whom she held a power of attorney. On September 30, 2021, Consumer A paid an additional \$1,500.00 to Defendant for future Funeral Services to be provided upon the death

of Consumer A's sister. True and correct copies of Consumer A's proof of payment are attached hereto as Exhibit A.

- b. On July 30, 2021 Consumer B paid Defendant \$1,310.00 for future Funeral Services to be provided upon the death of Consumer B's brother for whom she held a power of attorney. On October 26, 2022, Consumer B paid Defendant an additional \$200.00 for future Funeral Services to be provided upon the death of Consumer B's brother. Finally, on August 2, 2022, Consumer B paid Defendant \$650.00 by credit card for future Funeral Services to be provided upon Consumer B's own death. True and correct copies of Consumer B's proof of payment and the relevant Funeral Service contracts are attached hereto as Exhibit B.
- c. On October 5, 2021, Consumer C paid Defendant \$55.00 in cash for future Funeral Services to be provided upon Consumer C's death. On October 8, 2021 Consumer C paid Defendant an additional \$2,695.00 for future Funeral Services to be provided upon Consumer C's death. True and correct copies of Consumer C's proof of payment and the relevant Funeral Service contract are attached hereto as Exhibit C.
- d. On November 30, 2021, Consumer D paid \$1,055.00 to Defendant's husband, Dale Rusty Thomas, who was acting as Defendant's agent, for future Funeral Services for Consumer D's mother. A true and correct copy of Consumer D's proof of payment and the relevant Funeral Service contract are attached hereto as Exhibit D.
- e. On November 30, 2021, Consumer E paid Defendant \$1,085.00 for future Funeral Services to be provided upon Consumer E's death. A true and correct copy of

Consumer E's proof of payment and the relevant Funeral Service contract are attached hereto as Exhibit E.

- f. On October 28, 2022, Consumer F paid Defendant's agent, Robert Wolfe, \$1,345.00 for future Funeral Services to be provided upon Consumer F's death. A true and correct copy of Consumer F's proof of payment and the relevant Funeral Service contract are attached hereto as Exhibit F.
- g. On October 3, 2022, Consumer G paid Defendant \$1,145.00 in cash for future Funeral Services for Consumer G's mother. A true and correct copy of Consumer G's relevant Funeral Services contract is attached hereto as Exhibit G.
- h. On June 21, 2023, Consumer H paid Defendant \$2,995.00 for future Funeral Services to be provided upon Consumer H's death. True and correct copies of Consumer H's relevant Funeral Services contract and proof of payment are attached hereto as Exhibit H.
- i. On June 23, 2023, a husband and wife collectively referred to as Consumer I, paid Defendant \$3,120.00 for future Funeral Services to be provided upon their deaths. True and correct copy of Consumer I's relevant Funeral Services contracts and proof of payment are attached hereto as Exhibit I.
- j. On June 23, 2023, Consumer J paid Defendant \$1,560.00 for future Funeral Services to be provided upon Consumer J's death. A true and correct copy of Consumer J's relevant Funeral Service contract and proof of payment are attached hereto as Exhibit J.

30. On or about April 1, 2022, Defendant entered into a contract with Consumer K to provide Funeral Services for her mother who had died that same day. A true and correct copy of Consumer K's contract is attached hereto as Exhibit K.

31. Despite the Funeral Services contract at Exhibit K setting forth a total balance of \$13,360.00, Defendant was paid a total of \$25,544.46 for the Funeral Services that were rendered, including proceeds from a John Hancock insurance policy and personal checks written to Defendant by Consumer K totaling \$11,495.00. A copy of the checks written by Consumer K are attached hereto as Exhibit L.

32. Defendant has never repaid Consumer K despite being overpaid by \$12,184.46; representing the total received of \$25,544.46 minus the contract price of \$13,360.00.

33. On September 25, 2023, Consumer K obtained a magisterial district court judgment against Moskal-Reid Funeral Home and Defendant in the amount of \$9,144.65 at MJ-47101-0000047-2023, which has not to date been paid.

34. The Commonwealth believes that the public interest is served by seeking before this Honorable Court a permanent injunction to restrain the methods, acts and practices of the Defendant, as complained of herein and as hereinafter set forth. Further, the Commonwealth requests restitution, civil penalties, costs and other appropriate equitable relief as redress for Defendant's violations of the Consumer Protection Law.

#### **COUNT I – VIOLATIONS OF THE CONSUMER PROTECTION LAW**

##### ***(Failing to Handle Consumer Deposits for the Provision of Future Funeral Services in Accordance with Pennsylvania Law)***

35. The preceding paragraphs are incorporated herein as though fully set forth below.

36. As detailed above at paragraphs 5 through 29 and their subparts, Defendant repeatedly accepted deposits from consumers for the provision of future Funeral Services.



37. In the course of accepting deposits, Defendant made direct or implied representations to purchasing consumers that consumer funds paid to Defendant for future Funeral Services would be handled in accordance with Pennsylvania law.

38. Pursuant to the Pennsylvania *Funeral Director Law*, 63 P.S. § 479.13(c), if a licensed funeral director accepts any money for preneed contracts they shall either deposit the same in an escrow account in, or transfer the same in trust to, a banking institution in this Commonwealth, conditioned upon its withdrawal or disbursement only for the purposes for which such money was accepted.

39. Pursuant to 49 Pa. Code § 13.224 of the *Funeral Director Regulations*,<sup>1</sup> funeral directors are required to deposit in escrow or transfer in trust to a banking institution in this Commonwealth, the entire amount of monies received by the funeral director under a prepaid contract for funeral services or merchandise, including additional service fees or arrangement fees.

40. Pursuant to 49 Pa. Code § 13.226(a), funds received for prepaid burial contracts shall be placed in an escrow or trust fund account which shall be separate and distinct from the business and personal accounts of the funeral director.

41. The funds Defendant received for Funeral Services were not placed in an escrow or trust fund that is conditioned upon withdrawal or disbursement only for the purposes for which such money was accepted.

42. Defendant deposited amounts received for future Funeral Services into general business accounts that she controlled which were used for miscellaneous personal and business expenses and which were eventually fully depleted and closed.

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<sup>1</sup> 49 Pa. Code §§ 13.1-13.406.

43. The aforesaid acts and practices constitute unfair methods of competition and/or unfair or deceptive acts or practices as prohibited by Section 201-3 of the Consumer Protection Law, as defined by Section 201-2 of said Law, including without limitation:

- a. Causing likelihood of confusion or of misunderstanding as to the source, sponsorship, approval or certification of goods or services, in violation of Section 201-2(4)(ii) of the Consumer Protection Law;
- b. Causing likelihood of confusion or of misunderstanding as to affiliation, connection or association with, or certification by, another, in violation of Section 201-2(4)(iii) of the Consumer Protection Law;
- c. Representing that goods or services have sponsorship, approval, characteristics, ingredients, uses, benefits or quantities that they do not have or that a person has a sponsorship, approval, status, affiliation, or connection that he does not have, in violation of Section 201-2(4)(v); and
- d. Engaging in any other fraudulent or deceptive conduct which creates a likelihood of confusion or of misunderstanding, in violation of Section 201-2(4)(xxi).

73 P.S. § 201-3 and § 201-2(4)(ii), (iii), (v) and (xxi).

44. The above described conduct has been willful and is unlawful under Section 201-3 of the Consumer Protection Law, 73 P.S. § 201-3.

45. The Commonwealth believes that the citizens of the Commonwealth are suffering and will continue to suffer unless the acts and practices complained of herein are permanently enjoined.

#### **PRAYER FOR RELIEF**

**WHEREFORE**, the Commonwealth respectfully requests this Honorable Court to issue an Order:

- A. Declaring Defendant's conduct, as set forth in this Complaint, to be in violation of the Consumer Protection Law;
- B. Directing Defendant to comply with the Consumer Protection Law and any amendments thereto;
- C. Directing Defendant, pursuant to Section 201-4.1 of the Consumer Protection Law, to make full restitution to all consumers who have suffered losses as a result of the acts and practices alleged in this Complaint and any other acts or practices which violate the Consumer Protection Law;
- D. Directing Defendant, pursuant to Section 201-8(b) of the Consumer Protection Law, to pay civil penalties in the amount of one thousand dollars (\$1,000.00) for each and every violation of the Consumer Protection Law, and three thousand dollars (\$3,000.00) for each such violation involving a victim age sixty (60) or older;
- E. Permanently enjoining Defendant from engaging in the occupation of funeral directing in the Commonwealth of Pennsylvania;
- F. Directing Defendant, pursuant to Section 1602-U of the Fiscal Code and Section 201-4.1 of the Consumer Protection Law, to pay the Commonwealth for the costs of its investigation and prosecution of this action, including but not limited to attorney fees; and
- G. Granting such other relief as the Court deems necessary and appropriate.

**COUNT II – VIOLATIONS OF THE CONSUMER PROTECTION LAW**

***(Misrepresenting ability to perform and retention of deposits)***

- 46. The preceding paragraphs are incorporated herein as though fully set forth below.

47. As detailed above in paragraphs 5 through 29 and their subparts, Defendant entered into contracts with consumers for the provision of future Funeral Services.

48. In connection with multiple consumers, including those identified above at paragraph 29 and its subparts, Defendant made direct and implied representations to consumers that Defendant would provide the purchased future Funeral Services upon the death of the relevant person identified in the contract or agreed upon by the parties.

49. In connection with multiple consumers, including those identified above at paragraph 29 and its subparts, Defendant accepted deposits from consumers for the provision of future Funeral Services and made direct and implied representations at the time of receiving the deposits that the amounts paid would be used to pay for the purchased Funeral Services.

50. Despite Defendant's direct and implied representations regarding the ability to perform and the usage of deposited funds, the Defendant closed the business without making any arrangement to perform certain outstanding contracts.

51. Despite Defendant's direct and implied representations regarding the ability to perform and the usage of deposited funds, the Defendant closed the business without refunding deposits paid by consumers who had paid deposits for future Funeral Services.

52. The aforesaid acts and practices constitute unfair methods of competition and/or unfair or deceptive acts or practices as prohibited by Section 201-3 of the Consumer Protection Law, as defined by Section 201-2 of said Law, including without limitation:

- a. Representing that goods or services have sponsorship, approval, characteristics, ingredients, uses, benefits or quantities that they do not have or that a person has a sponsorship, approval, status, affiliation, or connection that he does not have, in violation of Section 201-2(4)(v); and

- b. Engaging in any other fraudulent or deceptive conduct which creates a likelihood of confusion or of misunderstanding, in violation of Section 201-2(4)(xxi).

73 P.S. § 201-3 and § 201-2(4)(v) and (xxi).

53. The above described conduct has been willful and is unlawful under Section 201-3 of the Consumer Protection Law, 73 P.S. § 201-3.

54. The Commonwealth believes that the citizens of the Commonwealth are suffering and will continue to suffer unless the acts and practices complained of herein are permanently enjoined.

#### **PRAYER FOR RELIEF**

**WHEREFORE**, the Commonwealth respectfully requests this Honorable Court to issue an Order:

- A. Declaring Defendant's conduct, as set forth in this Complaint, to be in violation of the Consumer Protection Law;
- B. Directing Defendant to comply with the Consumer Protection Law and any amendments thereto;
- C. Directing Defendant, pursuant to Section 201-4.1 of the Consumer Protection Law, to make full restitution to all consumers who have suffered losses as a result of the acts and practices alleged in this Complaint and any other acts or practices which violate the Consumer Protection Law;
- D. Directing Defendant, pursuant to Section 201-8(b) of the Consumer Protection Law, to pay civil penalties in the amount of one thousand dollars (\$1,000.00) for each and every violation of the Consumer Protection Law, and three thousand

dollars (\$3,000.00) for each such violation involving a victim age sixty (60) or older;

- E. Permanently enjoining Defendant from engaging in the occupation of funeral directing in the Commonwealth of Pennsylvania;
- F. Directing Defendant, pursuant to Section 1602-U of the Fiscal Code and Section 201-4.1 of the Consumer Protection Law, to pay the Commonwealth for the costs of its investigation and prosecution of this action, including but not limited to attorney fees; and
- G. Granting such other relief as the Court deems necessary and appropriate.

### **COUNT III – VIOLATIONS OF THE CONSUMER PROTECTION LAW**

#### ***(Retention of Overpayment)***

55. The preceding paragraphs are incorporated herein as though fully set forth below.

56. As detailed above in paragraphs 30 through 34, Defendant entered into a contract with Consumer K for the provision of Funeral Services related to her mother's death in the amount of \$13,360.00. *See* Exhibit K.

57. Defendant made direct and implied representations to Consumer K that the total charge for the Funeral Services would be \$13,360.00, the amount set forth in the contract.

58. Consumer K and her family made arrangements to pay Defendant from personal funds and from certain insurance proceeds they received as named beneficiaries, resulting in Defendant receiving funds totaling \$25,544.46 for the Funeral Services that were rendered.

59. Defendant has never repaid Consumer K and her family despite being overpaid by \$12,184.46; representing the total received of \$25,544.46 minus the contract price of \$13,360.00.

60. The aforesaid acts and practices constitute unfair methods of competition and/or unfair or deceptive acts or practices as prohibited by Section 201-3 of the Consumer Protection Law, as defined by Section 201-2 of said Law, including without limitation:

- a. Representing that goods or services have sponsorship, approval, characteristics, ingredients, uses, benefits or quantities that they do not have or that a person has a sponsorship, approval, status, affiliation, or connection that he does not have, in violation of Section 201-2(4)(v); and
- b. Engaging in any other fraudulent or deceptive conduct which creates a likelihood of confusion or of misunderstanding, in violation of Section 201-2(4)(xxi).

73 P.S. § 201-3 and § 201-2(4)(v) and (xxi).

61. The above described conduct has been willful and is unlawful under Section 201-3 of the Consumer Protection Law, 73 P.S. § 201-3.

62. The Commonwealth believes that the citizens of the Commonwealth are suffering and will continue to suffer unless the acts and practices complained of herein are permanently enjoined.

#### **PRAYER FOR RELIEF**

**WHEREFORE**, the Commonwealth respectfully requests this Honorable Court to issue an Order:

- A. Declaring Defendant's conduct, as set forth in this Complaint, to be in violation of the Consumer Protection Law;
- B. Directing Defendant to comply with the Consumer Protection Law and any amendments thereto;
- C. Directing Defendant, pursuant to Section 201-4.1 of the Consumer Protection Law, to make full restitution to all consumers who have suffered losses as a result of the

acts and practices alleged in this Complaint and any other acts or practices which violate the Consumer Protection Law;

- D. Directing Defendant, pursuant to Section 201-8(b) of the Consumer Protection Law, to pay civil penalties in the amount of one thousand dollars (\$1,000.00) for each and every violation of the Consumer Protection Law, and three thousand dollars (\$3,000.00) for each such violation involving a victim age sixty (60) or older;
- E. Permanently enjoining Defendant from engaging in the occupation of funeral directing in the Commonwealth of Pennsylvania;
- F. Directing Defendant, pursuant to Section 1602-U of the Fiscal Code and Section 201-4.1 of the Consumer Protection Law, to pay the Commonwealth for the costs of its investigation and prosecution of this action, including but not limited to attorney fees; and
- G. Granting such other relief as the Court deems necessary and appropriate.

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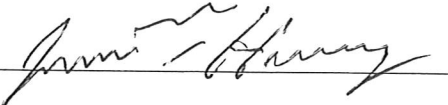


Respectfully submitted,

COMMONWEALTH OF PENNSYLVANIA  
OFFICE OF ATTORNEY GENERAL

DAVID W. SUNDAY, Jr.  
ATTORNEY GENERAL

Date: 5/27/25

By: 

Jesse F. Harvey (PA ID No. 63435)  
Chief Deputy Attorney General  
Phone: 412-565-2883 (desk)  
412-290-3896 (cell)  
Email: [jharvey@attorneygeneral.gov](mailto:jharvey@attorneygeneral.gov)

Attorney for the Commonwealth  
Office of Attorney General  
1251 Waterfront Place  
Mezzanine Level  
Pittsburgh, PA 15222  
Fax: 412-880-0196

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### VERIFICATION

I, Alison Calderone, hereby state that I am a Senior Civil Investigator for the Commonwealth of Pennsylvania, Office of Attorney General, Bureau of Consumer Protection, Pittsburgh Regional Office, and I am authorized to make this verification on behalf of the Plaintiff in the within action. I hereby verify that the facts set forth in the foregoing *Complaint* are true and correct to the best of my knowledge or information and belief.

I understand that the statements herein are made subject to the penalties of 18 Pa.C.S. § 4904, relating to unsworn falsifications to authorities.

Date: 8/25/25

By: 

Alison Calderone  
Senior Civil Investigator

Received 11/8/21

To whom it may concern,

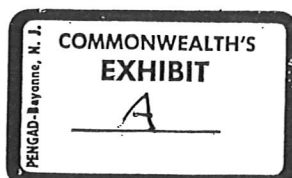
As of March 2021, the life insurance policies of Ms. Andrea Horbal have been assigned in their entirety to The Moskal-Reid Funeral Home in preparation for her final expenses. American General Life and Accident Insurance Company have been made aware of the change in ownership. The policy ending in [REDACTED] totaling \$8,000.00 has been prepared for Ms. Horbal with a complete insurance assignment owned by our LLC. An additional amount of \$3,000.00 has also been paid in preparation for these expenses.

If you have any questions or concerns please feel free to contact me at any time,

Brittany Reid-Thomas

Owner and Operator

Moskal-Reid Funeral Home



Date March 24, 21  
Payment No. \_\_\_\_\_

Due Date \_\_\_\_\_

Amt. Due \_\_\_\_\_

Name Andrea Horbal

Please send payment to:  
Edward Moskal Funeral Home  
79 J Street at Barron Avenue  
Johnstown, PA 15906

Amt. Paid 1,500.00

Total Amount Owed \$ 10,300.00

Track Your Expenses...

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Auto/Travel    | <input type="checkbox"/> Education     | <input type="checkbox"/> Medical/Dental |
| <input type="checkbox"/> Business       | <input type="checkbox"/> Entertainment | <input type="checkbox"/> Savings        |
| <input type="checkbox"/> Charities      | <input type="checkbox"/> Food          | <input type="checkbox"/> Taxes          |
| <input type="checkbox"/> Clothing       | <input type="checkbox"/> Home          | <input type="checkbox"/> Utilities      |
| <input type="checkbox"/> Dependent Care | <input type="checkbox"/> Insurance     | <input type="checkbox"/> Other          |

283

3/24/21

Moskal Reid Funeral Home  
One Thousand Five Hundred dollars

Duplicate is produced using soy-based materials.  
Images may appear light.

☐ TAX DEDUCTIBLE ITEM

Memo Funeral Home

BAL FOR'D	
ITEM AMOUNT	<u>1,500.00</u>
BALANCE	<u>8,800.00</u>
DEPOSIT	
FOR'D	

For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

CHECK 294

9/30/2021

\$1,500.00

---

 Add tags

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Notes


Moskal-Reid Funeral Home Pre-Arrangements

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Images



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 Attach to a conversation

---

First Commonwealth Bank - Andrea Checking   
CHECK 294



Hometown Checking XXXXXXXXXXXX (Continued)

Activity in Date Order		Amount	Balance
Date	Description		
9/27	POS		
9/27			
9/30	check 294	1,500.00	

--- CHECKS PAID SUMMARY ---			
Date	Check No	Amount	Check No
9/30	294	1,500.00	

\* Denotes check paid out of sequence

\*\*\*\*\*

#### SAVINGS ACCOUNTS

Account Holder: Andrea Y Horbal  
Or Debra A Costlow

Hometown Savings	XXXXXXXXXX	Statement Dates	9/01/21 thru 9/30/21
Account Number		Days in the statement period	30
Beginning Balance		Average Daily Balance	
Deposits/Credits		Average Collected	
Checks/Debits			
Total Service Charges			
Interest Paid			
Ending Balance			

Split the Cost with Zelle™

#### Send the perfect family gift.

Zelle is the fast, safe and easy way to send money in minutes<sup>1</sup> to friends, family and others you trust<sup>2</sup>, right from the First Commonwealth Bank mobile app and online banking. It's perfect for splitting the costs of gifts with family or for paying the sitter.

Learn more at [fcbanking.com/zelle](https://fcbanking.com/zelle).

#### Refer-A-Friend

When you love something, you share it, from your favorite song to your favorite bank. Earn up to \$500 per calendar year when friends and family you refer open and use a First Commonwealth Bank personal or business checking account<sup>1</sup>.

<sup>1</sup>Visit [fcbanking.com/referafriend](https://fcbanking.com/referafriend) to learn more.



# A. CHARGE FOR SERVICES SELECTED

## 1. Professional Services:

Basic Services of Funeral Director & Staff .....  
 Embalming .....  
 Other Preparation of Body .....

## 2. Facilities, Equipment & Staff:

Use of Facilities & Staff for Viewing / Visitation .....  
 Use of Facilities & Staff for Funeral Ceremony .....  
 Use of Facilities & Staff for Memorial Service .....  
 Use of Equipment & Staff for Graveside Service .....  
 Use of Equipment & Staff for Church Service .....

PENGAD-BAYONA, N.J.

COMMONWEALTH'S  
 EXHIBIT

Transportation: .....  
 Transfer of Remains to Funeral Home .....  
 Burial .....  
 Casket .....  
 Urn .....  
 Vehicle / Utility Vehicle .....

## Other Services/Facilities/Equipment:

TRADITIONAL FUNERAL ..... 5965  
 Viewing 9 AM - 11 AM .....  
 Funeral 12 PM - 1 PM .....  
 TOTAL OF SERVICES SELECTED (A) ..... \$ 5965

## B. CHARGE FOR MERCHANDISE SELECTED

Casket (for other receptacle): Zig. Steel .....  
 Name/No. IN Good Wills TRIT .....  
 Material .....  
 Color Blue .....  
 Outer Burial Container .....  
 Name/No. .....  
 Material .....  
 Acknowledgement Cards .....  
 Register Book .....  
 Memory Folders / Prayer Cards .....  
 Cremation Urn .....  
 Clothing .....  
 Opening / Closing .....  
 TOTAL OF MERCHANDISE SELECTED (B) ..... \$ 3795

Insurance Policy Approx \$7,000 (will bring payment to)  
 Fam. will bring in cloth

# Angskul-Reid Funeral Home

79 J STREET • JOHNSTOWN, PENNSYLVANIA 15906  
 PHONE (814) 536-1212 • FAX (814) 536-5722

Michael L. Shuman FD/Supervisor  
 "Families Serving Families Since 1918"

DECEASED Reginald James Myers NO. 30 DATE OF STATEMENT July 30 2021

DATE OF DEATH

## STATEMENT OF FUNERAL GOODS AND SERVICES SELECTED

Charges are only for those items that you selected or that are required. If we are required by law or by a cemetery or crematory to use any items, we will explain the reasons in writing below.

## C. SPECIAL CHARGES

Forwarding remains to .....  
 Receiving remains from .....  
 Immediate burial .....  
 Direct cremation .....  
 TOTAL OF SPECIAL CHARGES (C) ..... \$

## D. CASH ADVANCES

Certified Copies of Death Certificate  
 3 @ \$ 20 each ..... 60  
 Cherry Ridge Church V. Judah ..... 250  
 (B14) 206 - 6100  
 Musician .....  
 Newspaper Notices ..... 380.00  
 Cemetery Box ..... 650  
 Burial 1st .....  
 TOTAL OF CASH ADVANCES (D) ..... \$ 1,310

We charge you for our services in obtaining: (specify cash advance items).  
 SUMMARY  
 Total Funeral Home Charges (A+B+C) ..... \$ 11,070  
 Sales Tax, if applicable ..... \$  
 Total Cash Advances (D) ..... \$ 11,070  
 COMPLETE TOTAL ..... \$ 11,070  
 PAYMENT RECEIVED FROM  
 Delta Hays CK # 5257 ..... 1310  
 Cash 10/13 .....  
 BALANCE DUE ..... \$ 9,760  
 opo/cb - current pr 400.00

## DISCLOSURES

If you selected a funeral that may require embalming, such as a funeral with viewing, you may have to pay for embalming. You do not have to pay for embalming you did not approve if you selected arrangements such as a direct cremation or immediate burial. If we charged for embalming, we will explain why below.

Reason for embalming: Request of Viewing  
 If any law, cemetery or crematory requirements have required the purchase of any items listed, the law or requirement is explained below.

## ACKNOWLEDGEMENT AND AGREEMENT

I/we authorize this funeral home to perform services, furnish goods, and incur outside charges specified on this Statement. I/we acknowledge that I/we received a General Price List, a Casket Price List and an Outer Burial Container Price List.

## TERMS:

Full payment is due no later than .....  
 If any payment is not paid when due, an unwaived LATE CHARGE of 10 % per month (ANNUAL PERCENTAGE RATE 10 %) on the unpaid balance will be due. I/we have read for been read the above, accept and approve same, and hereby and severally promise to make full payment. Receipt of a copy of this Statement is acknowledged.

Signed Angskul-Reid myss 7-30-2021

Social Security No. ....

Address .....  
 City/State .....  
 Zip .....  
 Telephone .....  
 Co-Signed .....  
 Co-Signed .....  
 ACCEPTANCE: This funeral establishment agrees to provide as shown merchandise and cash advances indicated on this Statement.

By Angskul-Reid Angskul-Reid

ADDITIONAL ITEMS ORDERED LATER

.....

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DARLA R. MYERS REPRESENTATIVE 08-10 60-108/313

5257

PAYEE FOR REGINALD J. MYERS

7-30-2021

Pay to Moskal-Rend Funeral Home \$ 1,310

One thousand Three hundred ten and 00/100 Dollars

AMERISERV

Pre-payment Arrangements

Darla R. Myers

05257



06-70

60-106/313



5431

Page 1026 of 20

שם המכיל: מלחמת העולם הראשונה

~~Two hundred dollars and 00/100 \$ 200.00~~

★ ★ ★  
AMERISERV®

Assignment 16 Address assignment

Дарба кыргыз

05431

# A. CHARGE FOR SERVICES SELECTED

## 1. Professional Services:

Basic Services of Funeral Director & Staff .....  
 Embalming .....  
 Other Preparation of Body .....

## 2. Facilities, Equipment & Staff:

Use of Facilities & Staff for Viewing / Visitation .....  
 Use of Facilities & Staff for Funeral Ceremony .....  
 Use of Facilities & Staff for Memorial Service .....  
 Use of Equipment & Staff for Graveside Service .....  
 Use of Equipment & Staff for Church Service .....

## 3. Transportation:

Transfer of Remains to Funeral Home .....  
 Hearse .....  
 Limousine .....  
 Sedan .....  
 Service / Utility Vehicle .....

## 4. Other Services/Facilities/Equipment:

Floral .....  
 .....  
 .....

TOTAL OF SERVICES SELECTED (A) ..... \$ 5,945-

## B. CHARGE FOR MERCHANDISE SELECTED

Casket (or other receptacle) .. 24.5 Star ..... 2845-  
 Urn .. 6.11 Star .....  
 Material .....  
 Color .. Paul .....  
 Outer Burial Container .....  
 Home .. Star .....  
 Material .....  
 Acknowledgment Cards .....  
 Register Book .....  
 Memory Folders / Prayer Cards .....  
 Cremation Urn .....  
 Clothing .....  
 Opening / Closing .....

TOTAL OF MERCHANDISE SELECTED (B) ..... \$ 5,355-

**Funeral Home**  
 79 J STREET • JOHNSTOWN, PENNSYLVANIA 15906  
 PHONE (814) 536-1212 • FAX (814) 536-5722  
 Michael L. Shuman FD/Supervisor  
 "Families Serving Families Since 1918"

DECEASED PAC HART

DARLA R. MYERS

DATE OF DEATH .....

DATE OF STATEMENT Aug 2, 2021

## STATEMENT OF FUNERAL GOODS AND SERVICES SELECTED

Charges are only for those items that you selected or that are required by law or by a cemetery or crematory to use any items, we will explain the reasons in writing below.

## C. SPECIAL CHARGES

Forwarding remains to .....

Receiving remains from .....

Immediate burial .....  
 Direct cremation .....  
 TOTAL OF SPECIAL CHARGES (C) ..... \$ .....

## D. CASH ADVANCES

Certified Copies of Death Certificate .....

3 @ \$ 20- each ..... 60-

Clergy ..... 250-

Musician ..... 350-

Newspaper Notices ..... 450-

Cemetery ..... 1,310-

TOTAL OF CASH ADVANCES (D) ..... \$ 1,310-

We charge you for our services in obtaining: (specify cash advance items) .....

## SUMMARY

Total Funeral Home Charges (A+B+C) ... \$ 12,630-

Sales Tax, if applicable ..... \$ .....

Total Cash Advances (D) ..... \$ .....

COMPLETE TOTAL ..... \$ .....

PAYMENT RECEIVED FROM .....

CC. MYRT ..... 650-

BALANCE DUE ..... \$ 11,980-

## DISCLOSURES

If you selected a funeral that may require embalming, such as a funeral with viewing, you may have to pay for embalming. You do not have to pay for embalming you did not approve if you selected arrangements such as a direct cremation or immediate burial. If we charged for embalming, we will explain why below.

Reason for embalming: Viewing

## ACKNOWLEDGEMENT AND AGREEMENT

I (we) authorize this funeral home to perform services, furnish goods, and incur outside charges specified on this Statement. I (we) acknowledge that I (we) received a General Price List, a Casket Price List and an Outer Burial Container Price List.

## TERMS:

Full payment is due no later than .....  
 If any payment is not paid when due, an undeposited LATE CHARGE of 10 % per month (ANNUAL PERCENTAGE RATE 10 %) on the unpaid balance will be due. I (we) have read for been read the above, acknowledged, approved, and jointly and severally promise to make full payment. Receipt of a copy of this Statement is acknowledged.

Signed Darlar R. Myers

Social Security No. ....

Address .....

City/State .....

Zip .....

Co-Signed .....

ACCEPTANCE: This funeral home agrees to provide as stated merchandise and cash advances indicated on this Statement.

BY Darlar R. Myers

ADDITIONAL ITEMS ORDERED LATER .....

date 11 / 30 / 21

No. 121626

received from Linda Mayer

\$ 1055

amount One Thousand and 55 dollars

xx/00 dollars

for payment of Catherine Bennett

☒ cash

☐ money  
order

☐ credit  
card

☐ check # \_\_\_\_\_

amount due	<u>1055</u>	<u>00</u>
amount paid	<u>1055</u>	<u>-</u>
balance	<u>0</u>	<u>0</u>

from \_\_\_\_\_

to \_\_\_\_\_

signature

[Signature]

88SW5

COMMONWEALTH OF MASSACHUSETTS  
PENAL CODE, § 27B, 27C, 27D, 27E, 27F, 27G, 27H, 27I, 27J, 27K, 27L, 27M, 27N, 27O, 27P, 27Q, 27R, 27S, 27T, 27U, 27V, 27W, 27X, 27Y, 27Z, 28A, 28B, 28C, 28D, 28E, 28F, 28G, 28H, 28I, 28J, 28K, 28L, 28M, 28N, 28O, 28P, 28Q, 28R, 28S, 28T, 28U, 28V, 28W, 28X, 28Y, 28Z, 29A, 29B, 29C, 29D, 29E, 29F, 29G, 29H, 29I, 29J, 29K, 29L, 29M, 29N, 29O, 29P, 29Q, 29R, 29S, 29T, 29U, 29V, 29W, 29X, 29Y, 29Z, 30A, 30B, 30C, 30D, 30E, 30F, 30G, 30H, 30I, 30J, 30K, 30L, 30M, 30N, 30O, 30P, 30Q, 30R, 30S, 30T, 30U, 30V, 30W, 30X, 30Y, 30Z, 31A, 31B, 31C, 31D, 31E, 31F, 31G, 31H, 31I, 31J, 31K, 31L, 31M, 31N, 31O, 31P, 31Q, 31R, 31S, 31T, 31U, 31V, 31W, 31X, 31Y, 31Z, 32A, 32B, 32C, 32D, 32E, 32F, 32G, 32H, 32I, 32J, 32K, 32L, 32M, 32N, 32O, 32P, 32Q, 32R, 32S, 32T, 32U, 32V, 32W, 32X, 32Y, 32Z, 33A, 33B, 33C, 33D, 33E, 33F, 33G, 33H, 33I, 33J, 33K, 33L, 33M, 33N, 33O, 33P, 33Q, 33R, 33S, 33T, 33U, 33V, 33W, 33X, 33Y, 33Z, 34A, 34B, 34C, 34D, 34E, 34F, 34G, 34H, 34I, 34J, 34K, 34L, 34M, 34N, 34O, 34P, 34Q, 34R, 34S, 34T, 34U, 34V, 34W, 34X, 34Y, 34Z, 35A, 35B, 35C, 35D, 35E, 35F, 35G, 35H, 35I, 35J, 35K, 35L, 35M, 35N, 35O, 35P, 35Q, 35R, 35S, 35T, 35U, 35V, 35W, 35X, 35Y, 35Z, 36A, 36B, 36C, 36D, 36E, 36F, 36G, 36H, 36I, 36J, 36K, 36L, 36M, 36N, 36O, 36P, 36Q, 36R, 36S, 36T, 36U, 36V, 36W, 36X, 36Y, 36Z, 37A, 37B, 37C, 37D, 37E, 37F, 37G, 37H, 37I, 37J, 37K, 37L, 37M, 37N, 37O, 37P, 37Q, 37R, 37S, 37T, 37U, 37V, 37W, 37X, 37Y, 37Z, 38A, 38B, 38C, 38D, 38E, 38F, 38G, 38H, 38I, 38J, 38K, 38L, 38M, 38N, 38O, 38P, 38Q, 38R, 38S, 38T, 38U, 38V, 38W, 38X, 38Y, 38Z, 39A, 39B, 39C, 39D, 39E, 39F, 39G, 39H, 39I, 39J, 39K, 39L, 39M, 39N, 39O, 39P, 39Q, 39R, 39S, 39T, 39U, 39V, 39W, 39X, 39Y, 39Z, 40A, 40B, 40C, 40D, 40E, 40F, 40G, 40H, 40I, 40J, 40K, 40L, 40M, 40N, 40O, 40P, 40Q, 40R, 40S, 40T, 40U, 40V, 40W, 40X, 40Y, 40Z, 41A, 41B, 41C, 41D, 41E, 41F, 41G, 41H, 41I, 41J, 41K, 41L, 41M, 41N, 41O, 41P, 41Q, 41R, 41S, 41T, 41U, 41V, 41W, 41X, 41Y, 41Z, 42A, 42B, 42C, 42D, 42E, 42F, 42G, 42H, 42I, 42J, 42K, 42L, 42M, 42N, 42O, 42P, 42Q, 42R, 42S, 42T, 42U, 42V, 42W, 42X, 42Y, 42Z, 43A, 43B, 43C, 43D, 43E, 43F, 43G, 43H, 43I, 43J, 43K, 43L, 43M, 43N, 43O, 43P, 43Q, 43R, 43S, 43T, 43U, 43V, 43W, 43X, 43Y, 43Z, 44A, 44B, 44C, 44D, 44E, 44F, 44G, 44H, 44I, 44J, 44K, 44L, 44M, 44N, 44O, 44P, 44Q, 44R, 44S, 44T, 44U, 44V, 44W, 44X, 44Y, 44Z, 45A, 45B, 45C, 45D, 45E, 45F, 45G, 45H, 45I, 45J, 45K, 45L, 45M, 45N, 45O, 45P, 45Q, 45R, 45S, 45T, 45U, 45V, 45W, 45X, 45Y, 45Z, 46A, 46B, 46C, 46D, 46E, 46F, 46G, 46H, 46I, 46J, 46K, 46L, 46M, 46N, 46O, 46P, 46Q, 46R, 46S, 46T, 46U, 46V, 46W, 46X, 46Y, 46Z, 47A, 47B, 47C, 47D, 47E, 47F, 47G, 47H, 47I, 47J, 47K, 47L, 47M, 47N, 47O, 47P, 47Q, 47R, 47S, 47T, 47U, 47V, 47W, 47X, 47Y, 47Z, 48A, 48B, 48C, 48D, 48E, 48F, 48G, 48H, 48I, 48J, 48K, 48L, 48M, 48N, 48O, 48P, 48Q, 48R, 48S, 48T, 48U, 48V, 48W, 48X, 48Y, 48Z, 49A, 49B, 49C, 49D, 49E, 49F, 49G, 49H, 49I, 49J, 49K, 49L, 49M, 49N, 49O, 49P, 49Q, 49R, 49S, 49T, 49U, 49V, 49W, 49X, 49Y, 49Z, 50A, 50B, 50C, 50D, 50E, 50F, 50G, 50H, 50I, 50J, 50K, 50L, 50M, 50N, 50O, 50P, 50Q, 50R, 50S, 50T, 50U, 50V, 50W, 50X, 50Y, 50Z, 51A, 51B, 51C, 51D, 51E, 51F, 51G, 51H, 51I, 51J, 51K, 51L, 51M, 51N, 51O, 51P, 51Q, 51R, 51S, 51T, 51U, 51V, 51W, 51X, 51Y, 51Z, 52A, 52B, 52C, 52D, 52E, 52F, 52G, 52H, 52I, 52J, 52K, 52L, 52M, 52N, 52O, 52P, 52Q, 52R, 52S, 52T, 52U, 52V, 52W, 52X, 52Y, 52Z, 53A, 53B, 53C, 53D, 53E, 53F, 53G, 53H, 53I, 53J, 53K, 53L, 53M, 53N, 53O, 53P, 53Q, 53R, 53S, 53T, 53U, 53V, 53W, 53X, 53Y, 53Z, 54A, 54B, 54C, 54D, 54E, 54F, 54G, 54H, 54I, 54J, 54K, 54L, 54M, 54N, 54O, 54P, 54Q, 54R, 54S, 54T, 54U, 54V, 54W, 54X, 54Y, 54Z, 55A, 55B, 55C, 55D, 55E, 55F, 55G, 55H, 55I, 55J, 55K, 55L, 55M, 55N, 55O, 55P, 55Q, 55R, 55S, 55T, 55U, 55V, 55W, 55X, 55Y, 55Z, 56A, 56B, 56C, 56D, 56E, 56F, 56G, 56H, 56I, 56J, 56K, 56L, 56M, 56N, 56O, 56P, 56Q, 56R, 56S, 56T, 56U, 56V, 56W, 56X, 56Y, 56Z, 57A, 57B, 57C, 57D, 57E, 57F, 57G, 57H, 57I, 57J, 57K, 57L, 57M, 57N, 57O, 57P, 57Q, 57R, 57S, 57T, 57U, 57V, 57W, 57X, 57Y, 57Z, 58A, 58B, 58C, 58D, 58E, 58F, 58G, 58H, 58I, 58J, 58K, 58L, 58M, 58N, 58O, 58P, 58Q, 58R, 58S, 58T, 58U, 58V, 58W, 58X, 58Y, 58Z, 59A, 59B, 59C, 59D, 59E, 59F, 59G, 59H, 59I, 59J, 59K, 59L, 59M, 59N, 59O, 59P, 59Q, 59R, 59S, 59T, 59U, 59V, 59W, 59X, 59Y, 59Z, 60A, 60B, 60C, 60D, 60E, 60F, 60G, 60H, 60I, 60J, 60K, 60L, 60M, 60N, 60O, 60P, 60Q, 60R, 60S, 60T, 60U, 60V, 60W, 60X, 60Y, 60Z, 61A, 61B, 61C, 61D, 61E, 61F, 61G, 61H, 61I, 61J, 61K, 61L, 61M, 61N, 61O, 61P, 61Q, 61R, 61S, 61T, 61U, 61V, 61W, 61X, 61Y, 61Z, 62A, 62B, 62C, 62D, 62E, 62F, 62G, 62H, 62I, 62J, 62K, 62L, 62M, 62N, 62O, 62P, 62Q, 62R, 62S, 62T, 62U, 62V, 62W, 62X, 62Y, 62Z, 63A, 63B, 63C, 63D, 63E, 63F, 63G, 63H, 63I, 63J, 63K, 63L, 63M, 63N, 63O, 63P, 63Q, 63R, 63S, 63T, 63U, 63V, 63W, 63X, 63Y, 63Z, 64A, 64B, 64C, 64D, 64E, 64F, 64G, 64H, 64I, 64J, 64K, 64L, 64M, 64N, 64O, 64P, 64Q, 64R, 64S, 64T, 64U, 64V, 64W, 64X, 64Y, 64Z, 65A, 65B, 65C, 65D, 65E, 65F, 65G, 65H, 65I, 65J, 65K, 65L, 65M, 65N, 65O, 65P, 65Q, 65R, 65S, 65T, 65U, 65V, 65W, 65X, 65Y, 65Z, 66A, 66B, 66C, 66D, 66E, 66F, 66G, 66H, 66I, 66J, 66K, 66L, 66M, 66N, 66O, 66P, 66Q, 66R, 66S, 66T, 66U, 66V, 66W, 66X, 66Y, 66Z, 67A, 67B, 67C, 67D, 67E, 67F, 67G, 67H, 67I, 67J, 67K, 67L, 67M, 67N, 67O, 67P, 67Q, 67R, 67S, 67T, 67U, 67V, 67W, 67X, 67Y, 67Z, 68A, 68B, 68C, 68D, 68E, 68F, 68G, 68H, 68I, 68J, 68K, 68L, 68M, 68N, 68O, 68P, 68Q, 68R, 68S, 68T, 68U, 68V, 68W, 68X, 68Y, 68Z, 69A, 69B, 69C, 69D, 69E, 69F, 69G, 69H, 69I, 69J, 69K, 69L, 69M, 69N, 69O, 69P, 69Q, 69R, 69S, 69T, 69U, 69V, 69W, 69X, 69Y, 69Z, 70A, 70B, 70C, 70D, 70E, 70F, 70G, 70H, 70I, 70J, 70K, 70L, 70M, 70N, 70O, 70P, 70Q, 70R, 70S, 70T, 70U, 70V, 70W, 70X, 70Y, 70Z, 71A, 71B, 71C, 71D, 71E, 71F, 71G, 71H, 71I, 71J, 71K, 71L, 71M, 71N, 71O, 71P, 71Q, 71R, 71S, 71T, 71U, 71V, 71W, 71X, 71Y, 71Z, 72A, 72B, 72C, 72D, 72E, 72F, 72G, 72H, 72I, 72J, 72K, 72L, 72M, 72N, 72O, 72P, 72Q, 72R, 72S, 72T, 72U, 72V, 72W, 72X, 72Y, 72Z, 73A, 73B, 73C, 73D, 73E, 73F, 73G, 73H, 73I, 73J, 73K, 73L, 73M, 73N, 73O, 73P, 73Q, 73R, 73S, 73T, 73U, 73V, 73W, 73X, 73Y, 73Z, 74A, 74B, 74C, 74D, 74E, 74F, 74G, 74H, 74I, 74J, 74K, 74L, 74M, 74N, 74O, 74P, 74Q, 74R, 74S, 74T, 74U, 74V, 74W, 74X, 74Y, 74Z, 75A, 75B, 75C, 75D, 75E, 75F, 75G, 75H, 75I, 75J, 75K, 75L, 75M, 75N, 75O, 75P, 75Q, 75R, 75S, 75T, 75U, 75V, 75W, 75X, 75Y, 75Z, 76A, 76B, 76C, 76D, 76E, 76F, 76G, 76H, 76I, 76J, 76K, 76L, 76M, 76N, 76O, 76P, 76Q, 76R, 76S, 76T, 76U, 76V, 76W, 76X, 76Y, 76Z, 77A, 77B, 77C, 77D, 77E, 77F, 77G, 77H, 77I, 77J, 77K, 77L, 77M, 77N, 77O, 77P, 77Q, 77R, 77S, 77T, 77U, 77V, 77W, 77X, 77Y, 77Z, 78A, 78B, 78C, 78D, 78E, 78F, 78G, 78H, 78I, 78J, 78K, 78L, 78M, 78N, 78O, 78P, 78Q, 78R, 78S, 78T, 78U, 78V, 78W, 78X, 78Y, 78Z, 79A, 79B, 79C, 79D, 79E, 79F, 79G, 79H, 79I, 79J, 79K, 79L, 79M, 79N, 79O, 79P, 79Q, 79R, 79S, 79T, 79U, 79V, 79W, 79X, 79Y, 79Z, 80A, 80B, 80C, 80D, 80E, 80F, 80G, 80H, 80I, 80J, 80K, 80L, 80M, 80N, 80O, 80P, 80Q, 80R, 80S, 80T, 80U, 80V, 80W, 80X, 80Y, 80Z, 81A, 81B, 81C, 81D, 81E, 81F, 81G, 81H, 81I, 81J, 81K, 81L, 81M, 81N, 81O, 81P, 81Q, 81R, 81S, 81T, 81U, 81V, 81W, 81X, 81Y, 81Z, 82A, 82B, 82C, 82D, 82E, 82F, 82G, 82H, 82I, 82J, 82K, 82L, 82M, 82N, 82O, 82P, 82Q, 82R, 82S, 82T, 82U, 82V, 82W, 82X, 82Y, 82Z, 83A, 83B, 83C, 83D, 83E, 83F, 83G, 83H, 83I, 83J, 83K, 83L, 83M, 83N, 83O, 83P, 83Q, 83R, 83S, 83T, 83U, 83V, 83W, 83X, 83Y, 83Z, 84A, 84B, 84C, 84D, 84E, 84F, 84G, 84H, 84I, 84J, 84K, 84L, 84M, 84N, 84O, 84P, 84Q, 84R, 84S, 84T, 84U, 84V, 84W, 84X, 84Y, 84Z, 85A, 85B, 85C, 85D, 85E, 85F, 85G, 85H, 85I, 85J, 85K, 85L, 85M, 85N, 85O, 85P, 85Q, 85R, 85S, 85T, 85U, 85V, 85W, 85X, 85Y, 85Z, 86A, 86B, 86C, 86D, 86E, 86F, 86G, 86H, 86I, 86J, 86K, 86L, 86M, 86N, 86O, 86P, 86Q, 86R, 86S, 86T, 86U, 86V, 86W, 86X, 86Y, 86Z, 87A, 87B, 87C, 87D, 87E, 87F, 87G, 87H, 87I, 87J, 87K, 87L, 87M, 87N, 87O, 87P, 87Q, 87R, 87S, 87T, 87U, 87V, 87W, 87X, 87Y, 87Z, 88A, 88B, 88C, 88D, 88E, 88F, 88G, 88H, 88I, 88J, 88K, 88L, 88M, 88N, 88O, 88P, 88Q, 88R, 88S, 88T, 88U, 88V, 88W, 88X, 88Y, 88Z, 89A, 89B, 89C, 89D, 89E, 89F, 89G, 89H, 89I, 89J, 89K, 89L, 89M, 89N, 89O, 89P, 89Q, 89R, 89S, 89T, 89U, 89V, 89W, 89X, 89Y, 89Z, 90A, 90B, 90C, 90D, 90E, 90F, 90G, 90H, 90I, 90J, 90K, 90L, 90M, 90N, 90O, 90P, 90Q, 90R, 90S, 90T, 90U, 90V, 90W, 90X, 90Y, 90Z, 91A, 91B, 91C, 91D, 91E, 91F, 91G, 91H, 91I, 91J, 91K, 91L, 91M, 91N, 91O, 91P, 91Q, 91R, 91S, 91T, 91U, 91V, 91W, 91X, 91Y, 91Z, 92A, 92B, 92C, 92D, 92E, 92F, 92G, 92H, 92I, 92J, 92K, 92L, 92M, 92N, 92O, 92P, 92Q, 92R, 92S, 92T, 92U, 92V, 92W, 92X, 92Y, 92Z, 93A, 93B, 93C, 93D, 93E, 93F, 93G, 93H, 93I, 93J, 93K, 93L, 93M, 93N, 93O, 93P, 93Q, 93R, 93S, 93T, 93U, 93V, 93W, 93X, 93Y, 93Z, 94A, 94B, 94C, 94D, 94E, 94F, 94G, 94H, 94I, 94J, 94K, 94L, 94M, 94N, 94O, 94P, 94Q, 94R, 94S, 94T, 94U, 94V, 94W, 94X, 94Y, 94Z, 95A, 95B, 95C, 95D, 95E, 95F, 95G, 95H, 95I, 95J, 95K, 95L, 95M, 95N, 95O, 95P, 95Q, 95R, 95S, 95T, 95U, 95V, 95W, 95X, 95Y, 95Z, 96A, 96B, 96C, 96D, 96E, 96F, 96G, 96H, 96I, 96J, 96K, 96L, 96M, 96N, 96O, 96P, 96Q, 96R, 96S, 96T, 96U, 96V, 96W, 96X, 96Y, 96Z, 97A, 97B, 97C, 97D, 97E, 97F, 97G, 97H, 97I, 97J, 97K, 97L, 97M, 97N, 97O, 97P, 97Q, 97R, 97S, 97T, 97U, 97V, 97W, 97X, 97Y, 97Z, 98A, 98B, 98C, 98D, 98E, 98F, 98G, 98H, 98I, 98J, 98K, 98L, 98M, 98N, 98O, 98P, 98Q, 98R, 98S, 98T, 98U, 98V, 98W, 98X, 98Y, 98Z, 99A, 99B, 99C, 99D, 99E, 99F, 99G, 99H, 99I, 99J, 99K, 99L, 99M, 99N, 99O, 99P, 99Q, 99R, 99S, 99T, 99U, 99V, 99W, 99X, 99Y, 99Z, 100A, 100B, 100C, 100D, 100E, 100F, 100G, 100H, 100I, 100J, 100K, 100L, 100M, 100N, 100O, 100P, 100Q, 100R, 100S, 100T, 100U, 100V, 100W, 100X, 100Y, 100Z

COMMONWEALTH'S  
EXHIBIT

C

"Families Serving Families Since 1918"

DECEASED Marcia Swarney NO. 100  
PLAN DATE OF STATEMENT OCT 5, 2001

STATEMENT OF FUNERAL GOODS AND SERVICES SELECTED

Charges are only for those items that you selected or that are required. If we are required by law or by a cemetery or crematory to use any items, we will explain the reasons in writing below.

C. SPECIAL CHARGES

Forwarding remains to

Receiving remains from

Immediate burial

Direct cremation

TOTAL OF SPECIAL CHARGES (C) \$

D. CASH ADVANCES

Certified Copies of Death Certificate

5 @ \$ 100 each 100

Clergy Fr. Glowacki 300

Funeral Home

Funeral Home 350

Newspaper Notices

Cemetery Rescu 1000

TOTAL OF CASH ADVANCES (D) \$

We charge you for our services in obtaining: (specify cash advance items)

SUMMARY

Total Funeral Home Charges (A+B+C) \$

Sales Tax, if applicable \$

Total Cash Advances (D) \$

COMPLETE TOTAL \$

PAYMENT RECEIVED FROM

BALANCE DUE \$ 10,190.50

DISCLOSURES

If you selected a funeral that may require embalming, such as a funeral with viewing, you may have to pay for embalming. You do not have to pay for embalming you did not approve if you selected arrangements such as a direct cremation or immediate burial. If we charged for embalming, we will explain why below.

Reason for embalming: Direct cremation

If any law, cemetery or crematory requirements have required the purchase of any items listed, the law or requirement is explained below.

Cemetery agreement

ACKNOWLEDGEMENT AND AGREEMENT

I (we) authorize this funeral home to perform services, furnish goods, and incur outside charges specified on this Statement. I (we) acknowledge that I (we) received a General Price List, a Casket Price List and an Outer Burial Container Price List.

TERMS Marcia J. Swarney

Full payment is due no later than

If any payment is not paid when due, an unanticipated LATE CHARGE of

% per month (ANNUAL PERCENTAGE RATE) on the unpaid balance will be due. I (we) have read (or been read) the above, accept and approve same, and jointly and severally promise to make full payment. Receipt of a copy of this Statement is acknowledged.

Signed

Social Security No.

Address

City/State

Zip

Telephone

Co-Signed

Co-Signed

ACCEPTANCE: This funeral establishment agrees to provide all services, merchandise and cash advances indicated on this Statement.

By Marcia J. Swarney

ADDITIONAL ITEMS ORDERED LATER

Professional Services:

Basic Services of Funeral Director & Staff

Embalming

Other Preparation of Body

Facilities, Equipment & Staff:

Use of Facilities & Staff for Viewing / Visitation

Use of Facilities & Staff for Funeral Ceremony

Use of Facilities & Staff for Memorial Service

Use of Equipment & Staff for Graveside Service

Use of Equipment & Staff for Church Service

Transportation:

Transfer of Remains to Funeral Home

Hearse

Limousine

Sedan

Service / Utility Vehicle

Tools/Facilities/Equipment

SERVICES SELECTED (A) \$ 5,905

B. CHARGE FOR MERCHANDISE SELECTED

Casket (or other receptacle) 1490

Name/No. Light pink shroud

Material

Color

Outer Burial Container Crypt. 1.0000 1490

Name/No.

Material

Acknowledgement Cards

Register Book

Memory Folders / Prayer Cards

Cremation Urn

Clothing

TOTAL OF MERCHANDISE SELECTED (B) \$

Resurrection Cemetery - 2,750.00 pd. in October 2000



Origin RI	Destination RI	Business Date	Cash Letter Count	Cash Letter Amount	Cash Letter Id	Bundle Count	Bundle Amount	Bundle Id
-----------	----------------	---------------	-------------------	--------------------	----------------	--------------	---------------	-----------

MARCIA J. SWARNEY  
 10-8-21  
 Date  
 PAY to the order of Moshal Funeral Home \$ 2695.00  
 Two Thousand Six Hundred ninety five Dollars  
 MERHO  
 Federal Credit Union  
 Johnstown, PA 15905  
 For Marcia J. Swarney  
 1381  
 Union Bank Moshal Funeral Credit Union

<p><b>ENDORSE HERE</b></p> <hr/> <p>X _____</p> <hr/> <hr/> <hr/>	<p><input type="checkbox"/> CHECK HERE IF MOBILE DEPOSIT</p> <hr/> <p>FOR MOBILE DEPOSIT ONLY TO _____ <small>(INDICATE INSTITUTION)</small></p> <hr/> <p>DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE.</p> <hr/>
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# First Commonwealth Bank

## 10/19/2021 [REDACTED] PA

This security features listed below, as well as those not listed, exceed industry guidelines.

<ul style="list-style-type: none"> <li>Microprint Signature Line</li> <li>Color Signature Strip</li> <li>Cancellation of Lost Signatures as stated by law (see instructions)</li> <li>Chemically Sensitive Paper*</li> <li>Safe or Heat Resistant Ink</li> <li>Optical Features</li> </ul>	<ul style="list-style-type: none"> <li>Inkjet or Laser Print Technology</li> <li>Carbons to record copies on transactions</li> <li>Heat Sensitive Ink (Red Image will show if heated)</li> <li>Watermark visible from both sides</li> <li>Security Features:</li> <li>Absence of Organic Document* (Verbage at back of check when photocopied)</li> </ul>
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\* If used as designed in a certification mark of the Check Payment System Association.

\*FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

Auxiliary On-Us	EPC	Payer Bank ID	Check Digit	On-Us	Amount	EPC Institution ISN	Doc Type	Return Accept	MICR Valid	BOFD	Corr Indicator	Archive Type
					\$2,695.00		G	\$		00	0	

Return RT	BOFD Business Date	BOFD ISSN	Deposit Account at BOFD	BOFD Deposit Branch	Payee Name	Truncation Indicator	BOFD Conv. Indicator	BOFD Corr. Indicator
	10-19-2021					Y	2	0

Endorsing Bank ID	Endorsement Date	Endorsing Bank ISSN	Truncation Indicator	Conversion Indicator	Correction Indicator	Return Reason	User Field	Endorsing Bank ID
[REDACTED]	10/19/2021	[REDACTED]	N	7	0			[REDACTED]
[REDACTED]	10/20/2021	[REDACTED]	N	7	0			[REDACTED]

# A. CHARGE FOR SERVICES SELECTED

- Professional Services:
  - Basic Services of Funeral Director & Staff
  - Embalming
  - Other Preparation of Body
- Facilities, Equipment & Staff:
  - Use of Facilities & Staff for Viewing / Visitation
  - Use of Facilities & Staff for Funeral Ceremony
  - Use of Facilities & Staff for Memorial Service
  - Use of Equipment & Staff for Graveside Service
  - Use of Equipment & Staff for Church Service
- Transportation:
  - Transfer of Remains to Funeral Home
  - Hearse
  - Limousine
  - Utility Vehicle

- Services/Facilities/Equipment
- SERVICES SELECTED (A) \$

# B. CHARGE FOR MERCHANDISE SELECTED

- Casket (or other receptacle)
  - Name/No.
  - Material
  - Color
- Outer Burial Container
  - Name/No.
  - Material
- Acknowledgement Cards
- Register Book
- Memory Folders / Prayer Cards
- Cremation Urn
- Clothing

TOTAL OF MERCHANDISE SELECTED (B) \$

**Shankel-Reid Funeral Home**

79 J-STREET • JOHNSTOWN, PENNSYLVANIA 15906  
PHONE (814) 536-1212 • FAX (814) 536-5722

"Families Serving Families Since 1918"

DECEASED Timothy Pabel NO \_\_\_\_\_  
DATE OF DEATH 4-2-49 DATE OF STATEMENT \_\_\_\_\_

## STATEMENT OF FUNERAL GOODS AND SERVICES SELECTED

Charges are only for those items that you selected or that are required. If we are required by law or by a cemetery or crematory to use any items, we will explain the reasons in writing below.

### C. SPECIAL CHARGES

Forwarding remains to \_\_\_\_\_  
Receiving remains from \_\_\_\_\_  
Immediate burial ..... 995  
Direct cremation .....  
TOTAL OF SPECIAL CHARGES (C) ..... \$

### D. CASH ADVANCES

Certified Copies of Death Certificate  
2 @ \$ 20 each ..... 40  
Clergy \_\_\_\_\_  
Musician Crownfee 50  
Newspaper Notices 0  
Cemetery \_\_\_\_\_

### TOTAL OF CASH ADVANCES (D) ..... \$

We charge you for our services in obtaining: (specify cash advance items) \_\_\_\_\_

### SUMMARY

Total Funeral Home Charges (A+B+C) ..... \$  
Sales Tax, if applicable ..... \$  
Total Cash Advances (D) ..... \$  
COMPLETE TOTAL ..... \$  
PAYMENT RECEIVED FROM \_\_\_\_\_

BALANCE DUE \$ 1085.00

### DISCLOSURES

If you selected a funeral that may require embalming, such as a funeral with viewing, you may have to pay for embalming. You do not have to pay for embalming you did not approve if you selected arrangements such as a direct cremation or immediate burial. If we charged for embalming, we will explain why below.

Reason for embalming: \_\_\_\_\_

If any law, cemetery or crematory requirements have required the purchase of any items listed, the law or requirement is explained below.

### ACKNOWLEDGEMENT AND AGREEMENT

I (we) authorize this funeral home to perform services, furnish goods, and incur outside charges specified on this Statement. I (we) acknowledge that I (we) received a General Price List, a Casket Price List and an Outer Burial Container Price List.

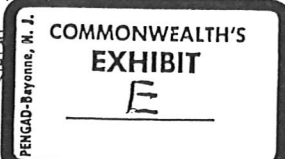
### TERMS:

Full payment is due no later than \_\_\_\_\_  
If any payment is not paid when due, an unanticipated LATE CHARGE of 1.5 % per month (ANNUAL PERCENTAGE RATE 18 %) of the unpaid balance will be due. I (we) have read (or been read) the above, accept and approve same, and jointly and severally promise to make full payment. Receipt of a copy of this Statement is acknowledged.

Signed Edmund Pabel  
Social Security No. \_\_\_\_\_  
Address \_\_\_\_\_  
City/State \_\_\_\_\_ Telephone \_\_\_\_\_  
Zip \_\_\_\_\_  
Co-Signed \_\_\_\_\_  
Co-Signed \_\_\_\_\_

ACCEPTANCE: This funeral establishment agrees to provide all services, merchandise and cash advances indicated on this Statement.

By \_\_\_\_\_  
ADDITIONAL ITEMS ORDERED LATER \_\_\_\_\_



date 11/30/21 No.  
received from Timothy Pabel  
amount One thousand eighty five

for payment of Cremation  
☐ cash ☐ money order ☐ credit card ☐ check # 3538

amount due		from	
amount paid	<u>1085</u>	signature	<u>Heather M</u>
balance	<u>0</u>		

TIMOTHY D PANEL  
 3528  
 11-30-2021  
 Pay to the Order of: MOSKAL REID FUNERAL HOME \$1085.00  
ONE THOUSAND EIGHT FIVE 88 Dollars ☒ E  
 First National Bank  
 For: Timothy D. Panel  
 3528

DDA Debits - 12/3/2021 - \$1,085.00 - 3528

First Commonwealth Bank  
 12/03/21  
 FIRST COMMONWEALTH BANK  
 INDIANA, PA  
 DIRECT DEPOSIT  
 3528

DDA Debits - 12/3/2021 - \$1,085.00 - 3528



# A. CHARGE FOR SERVICES SELECTED

## 1. Professional Services:

Basic Services of Funeral Director & Staff .....  
 Embalming .....  
 Other Preparation of Body .....

## 2. Facilities, Equipment & Staff:

Use of Facilities & Staff for Viewing / Visitation .....  
 Use of Facilities & Staff for Funeral Ceremony .....  
 Use of Facilities & Staff for Memorial Service .....  
 Use of Equipment & Staff for Graveside Service .....  
 Use of Equipment & Staff for Church Service .....

## 3. Transportation:

Transfer of Remains to Funeral Home .....  
 Hearse .....  
 Limousine .....  
 Sedan .....  
 Service / Utility Vehicle .....

## 4. Other Services/Facilities/Equipment

.....  
 .....  
 .....  
 .....

TOTAL OF SERVICES SELECTED (A) ..... \$

## B. CHARGE FOR MERCHANDISE SELECTED

Casket (or other receptacle) .....

Name/No. ....  
 Material ....  
 Color ....  
 Outer Burial Container .....  
 Name/No. ....  
 Material .....

Acknowledgement Cards .....  
 Register Book .....  
 Memory Folders / Prayer Cards .....  
 Cremation Urn .....  
 Clothing .....

TOTAL OF MERCHANDISE SELECTED (B) ..... \$

# Moskal-Reid Funeral Home

79 J STREET • JOHNSTOWN, PENNSYLVANIA 15906  
 PHONE (814) 536-1212 • FAX (814) 536-5722

RICHARD T. WOLFE JR. - FUNERAL DIRECTOR/SUPERVISOR

DECEASED Robert H. Hecomb

NO. \_\_\_\_\_

DATE OF DEATH PRE-PLAN DATE OF STATEMENT 10-28-23

## STATEMENT OF FUNERAL GOODS AND SERVICES SELECTED

Charges are only for those items that you selected or that are required. If we are required by law or cemetery or crematory to use any items, we will explain the reasons in writing below.

## C. SPECIAL CHARGES

Forwarding remains to

Receiving remains from ..... \$  
 Immediate burial .....  
 Direct cremation .....  
 TOTAL OF SPECIAL CHARGES (C) ..... \$

## D. CASH ADVANCES

Certified Copies of Death Certificate

10 @ \$ FREE each ..... \$

Clergy .....

Musician .....

Newspaper Notices NOTICE  
ON WEBSITE

Cemetery .....

TOTAL OF CASH ADVANCES (D) ..... \$

We charge you for our services in obtaining: (specify cash advance items) .....

## SUMMARY

Total Funeral Home Charges (A+B+C) ..... \$  
 Sales Tax, if applicable ..... \$  
 Total Cash Advances (D) ..... \$  
 COMPLETE TOTAL ..... \$  
 PAYMENT RECEIVED FROM .....

BALANCE DUE ..... \$ 1345.00

paid in full

## DISCLOSURES

If you selected a funeral that may require embalming with viewing, you may have to pay for embalming. I pay for embalming you did not approve if you select such as a direct cremation or immediate burial. embalming, we will explain why below.

Reason for embalming: .....

If any law, cemetery or crematory requirements have change of any items listed, the law or requirement is a

## ACKNOWLEDGEMENT AND AGREEMENT

I (we) authorize this funeral home to perform services. I (we) have read and approve same, and jointly and severally full payment. Receipt of a copy of this Statement is acknowledged.

## TERMS:

Full payment is due no later than .....

If any payment is not paid when due, an unanticipated 1% per month (ANNUAL PERCENTAGE RATE) on the unpaid balance will be due. I (we) have read above, accept and approve same, and jointly and severally full payment. Receipt of a copy of this Statement is acknowledged.

Signed .....

Social Security No. ....

Address .....

City/State .....

Zip .....

Co-Signed .....

Co-Signed .....

ACCEPTANCE This funeral establishment agrees to pr merchandise and cash advances indicated on this statement

By .....

ADDITIONAL ITEMS ORDERED LATER

10/28/23 10/28/23 10/28/23

**Moskal-Reid Funeral Home**

79 J St

10/28/2022

Johnstown, PA 15906-2311

11:32 AM

---

Custom Amount x 1	\$1,345.00
-------------------	------------

holcomb

<b>Total</b>	<b>\$1,345.00</b>
--------------	-------------------

---

Receipt PTm4

MasterCard

# A. CHARGE FOR SERVICES SELECTED

- Professional Services:  
Basic Services of Funeral Director & Staff  
Embalming  
Other Preparation of Body
- Facilities, Equipment & Staff:  
Use of Facilities & Staff for Viewing/Visitaton  
Use of Facilities & Staff for Funeral Ceremony  
Use of Facilities & Staff for Memorial Service  
Use of Equipment & Staff for Graveside Service  
Use of Equipment & Staff for Church Service

Transportation:  
Transfer of Remains to Funeral Home  
Hearse  
Limousine  
Sedan  
Service/Utility Vehicle

Other Services/Facilities/Equipment

*Quoted on*

TOTAL OF SERVICES SELECTED (A) \$ 995-

## B. CHARGE FOR MERCHANDISE SELECTED

Casket (or other receptacle):

Name \_\_\_\_\_

Material \_\_\_\_\_

Color \_\_\_\_\_

Outer Burial Container:

Name \_\_\_\_\_

Material \_\_\_\_\_

Acquittal/Edgement Cards

Register Book

Memory Folders/Prayer Cards

Cremation Urn

Clothing

TOTAL OF MERCHANDISE SELECTED (B) \$ \_\_\_\_\_

*Wingshield-Road Funeral Home*

79 J STREET • JOHNSTOWN, PENNSYLVANIA 15906  
PHONE (814) 536-1212 • FAX (814) 536-5722

RICHARD T. WOLFE JR. - FUNERAL DIRECTOR/SUPERVISOR

PLAN - *Shirley Fisher*

DATE OF STATEMENT *10/23/00* DATE OF STATEMENT *10/23/00*

## STATEMENT OF FUNERAL GOODS AND SERVICES SELECTED

Charges are only for those items that you selected or that are required. If we are required by law or by a cemetery or crematory to use any items, we will explain the reasons in writing below.

### C. SPECIAL CHARGES

Forwarding remains to \_\_\_\_\_

Receiving remains from \_\_\_\_\_

Immediate burial \_\_\_\_\_

Direct cremation \_\_\_\_\_

TOTAL OF SPECIAL CHARGES (C) \$ \_\_\_\_\_

D. CASH ADVANCES

Certified Copies of Death Certificate \_\_\_\_\_

\$ 100- each

\$ 20- each

\$ 100- each

\$ 100- each

\$ 100- each

\$ 100- each

\$ 100- each

\$ 100- each

\$ 100- each

\$ 100- each

\$ 100- each

\$ 100- each

\$ 100- each

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\$ 100- each

\$ 100- each

\$ 100- each

\$ 100- each

\$ 100- each

\$ 100- each

\$ 100- each

### DISCLOSURES

If you selected funeral services, you are required to pay for them. You may have to pay for embalming. You do not have to pay for embalming if you did not select any services, such as a direct cremation or immediate burial. If we charged for embalming, we will explain why below.

Reason for embalming: *NONE*

If any law, cemetery or crematory requirements have required the purchase of any items, we will explain the reasons below.

Reason for embalming: *NONE*

### ACKNOWLEDGEMENT AND AGREEMENT

I/we authorize this funeral home to perform services, furnish goods, and incur expenses as specified on this statement. I/we acknowledge that I/we received a General Price List, a Casket Price List and an Outer Burial Container Price List.

TERMS

Full payment is due no later than \_\_\_\_\_.  
If full payment is not paid when due, an unpaid balance will be charged at \_\_\_\_\_ per month (ANNUAL PERCENTAGE RATE) on the unpaid balance. I/we have read (or been read) the above agreement and agree to same, and hereby promise to make full payment of the bill. A copy of this statement is acknowledged.

Special Agent \_\_\_\_\_  
Social Security No. \_\_\_\_\_

Address \_\_\_\_\_  
City/State \_\_\_\_\_  
Zip \_\_\_\_\_  
Do Signed \_\_\_\_\_  
Co-Signed \_\_\_\_\_

ACCEPTANCE: This funeral establishment agrees to provide services according to the cash advance provided on this statement.

ADDITIONAL ITEMS ORDERED LATER

*BUTTERFIELD*

BALANCE DUE \$ 1,145.00

*polin full-*





4140 E. State Street  
Hermitage, PA 16148

Statement Ending 07/12/2023

Page 5 of 6

GARY F GRANT

Primary Account Number [REDACTED]

GARY F GRANT 288  
6-21-23  
Pay to the Order of Moskva Reid Furniture Home \$2,995.00  
This check is not valid unless signed by the payee.  
First National Bank  
For [REDACTED] Gary F Grant  
0288

[REDACTED]  
0288

286 \$2,995.00 6/21/2023



0000/0000 123456 123456 123456 123456

# A CHARGE FOR SERVICES SELECTED

Professional Services:

Services of Funeral Director & Staff

balancing

or Preparation of Body

Services, Equipment & Staff:

3 of Facilities & Staff for Viewing / Visitation

2 of Facilities & Staff for Funeral Ceremony

3 of Facilities & Staff for Memorial Service

3 of Equipment & Staff for Graveside Service

2 of Equipment & Staff for Church Service

Funeral Home

COMMONWEALTH'S EXHIBIT

Services/Equipment

BASIC CREMATION

AL OF SERVICES SELECTED (A) \$ 1205

## B. CHARGE FOR MERCHANDISE SELECTED

Not for other merchandise

Merchandise

Merchandise

Merchandise

Merchandise

Merchandise

Merchandise

Merchandise

Merchandise

Merchandise

Merchandise

Merchandise

AL OF MERCHANDISE SELECTED (B)

Funeral Home

79 J STREET - JOHNSTOWN, PENNSYLVANIA 15906

PHONE (814) 536-1212 - FAX (814) 536-5722

RICHARD T. WOUPE JR. - FUNERAL DIRECTOR SUPERVISOR

DECEASED NATHAN MACK

DATE OF DEATH PLAN

DATE OF STATEMENT JUNE 23, 23

## STATEMENT OF FUNERAL GOODS AND SERVICES SELECTED

Charges are only for those items that you selected or that are required. If we are required by law or by a cemetery or crematory to use any items, we will explain the reasons in writing below.

### C. SPECIAL CHARGES

Forwarding remains to

Receiving remains from

Immediate burial

Direct cremation

TOTAL OF SPECIAL CHARGES (C) \$

### D. CASH ADVANCES

Certified Copies of Death Certificate

3 @ \$ 20 each 60

Gravestone fee 50

Musicians

Newspaper Notices/Notice 80

Cemetery

TOTAL OF CASH ADVANCES (D) \$

We charge you for our services in obtaining: (specify cash advance items)

SUMMARY

Total Funeral Home Charges (A+B+C) \$

Sales Tax, if applicable \$

Total Cash Advances (D) \$

COMPLETE TOTAL \$

PAYMENT RECEIVED FROM

BALANCE DUE \$ 1540

### DISCLOSURES

If you selected a funeral that may require embalming, such as a funeral with viewing, you may have to pay for embalming. You do not have to pay for embalming you did not approve. If you selected arrangements such as a direct cremation or immediate burial, if we charged for embalming, we will explain why below.

Reason for embalming

If any law, cemetery or crematory requirements have required the purchase of any items listed, the law or requirement is explained below.

### ACKNOWLEDGEMENT AND AGREEMENT

I (and authorize the funeral home to perform services, funeral goods and services) acknowledge the charges specified on this Statement. I (and acknowledge that I have received a General Price List, a Cash Price List and an Outer Burial Container Price List.

### TERMS

Full payment is due no later than \_\_\_\_\_  
If any payment is not paid when due, an interest and LATE CHARGE of \_\_\_\_\_ % per month (ANNUAL PERCENTAGE RATE) \_\_\_\_\_  
on the unpaid balance will be due. I (and) have read for been read the above, accept and approve same and hereby and irrevocably promise to make full payment. Receipt of a copy of this Statement is acknowledged.

Signed \_\_\_\_\_

Social Security No. \_\_\_\_\_

Address \_\_\_\_\_

City/State \_\_\_\_\_

Zip \_\_\_\_\_ Telephone \_\_\_\_\_

Co-Signed \_\_\_\_\_

Co-Signed \_\_\_\_\_

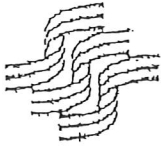
ACCEPTANCE: This funeral establishment agrees to provide all services, merchandise and cash advances indicated on this Statement.

By \_\_\_\_\_

ADDITIONAL ITEMS ORDERED LATER

PAID IN FULL





1ST SUMMIT BANK  
Member FDIC

Date: 7/10/2023 Page: 2  
Primary Account: 1600024289

NATHAN A MACK		6-14-23	JA	1001
JOYCE M MACK				
[REDACTED]		DATE 06-23-23		
Pay to the order of <u>Moskel Acid Funeral Home</u>		\$3,120.00		
<u>Pay to the order of <u>Payee's Account</u></u>		100 SUMMIT BANK		
1ST SUMMIT BANK		PRIME		
[REDACTED]		THREE		
[REDACTED]		[REDACTED]		
[REDACTED]		1001		

CF# 1001 Date 6/26/2023 Amt \$3,120.00

|||







# First National Bank

4140 E. State Street  
Hermitage, PA 16148

Statement Ending 07/21/2023

NATHAN M PULGINO

Page 1 of 4

Primary Account Number [REDACTED]

## ADDRESS SERVICE REQUESTED

>007624 6169324 0001 092543 10Z

NATHAN M PULGINO  
JOYCE M MACK REP PAYEE  
[REDACTED]

## Managing Your Accounts



Online

www.fnb-online.com



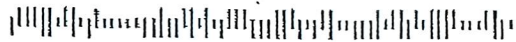
By Phone

1 800-555-5455



By Mail

4140 E. State Street  
Hermitage, PA 16148



## Summary of Accounts

Account Type	Account Number	Balance This Statement
FREESTYLE CHECKING	[REDACTED]	[REDACTED]

## FREESTYLE CHECKING

### Account Summary

Date	Description	Amount
06/22/2023	Balance Last Statement	\$5,521.10
	1 Credit(s) This Period	\$756.00
	4 Debit(s) This Period	\$1,991.50
07/21/2023	Balance This Statement	\$4,285.60

### Account Activity

Post Date	Description	Debits	Credits	Balance
06/22/2023	Balance Last Statement			[REDACTED]
06/23/2023	CHECK # 127	\$1,560.00		\$3,961.10
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
07/21/2023	Balance This Statement			[REDACTED]

### Checks Cleared

Check Nbr	Date	Amount
127	06/23/2023	\$1,560.00

\* Indicates skipped check number

### Daily Balances

Date	Amount	Date	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at [www.fnb-online.com/learn](http://www.fnb-online.com/learn)
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>

2000/000 6169324 0001 092543 10Z



DOROTHY J WIEZ  
 MARY A BENEDECK  
 May 19, 2022  
 885  
 0985  
 \$ 867.<sup>00</sup>  
 Eight Hundred Sixty Seven  
 00 10 0000 00  
 First National Bank  
 for David Peter Dr. Dorothy J. Wiez  
 0985

DDA Debits - 5/25/2022 - \$867.00 - [REDACTED]  
 731372264 - 985

652522  
 [REDACTED]  
 0985  
 [REDACTED]

DDA Debits - 5/25/2022 - \$867.00 - [REDACTED]  
 [REDACTED] - 985

paid on

MARY A BENEDICK  
EDWARD A BENEDICK

880

Pay to the  
Order of

*Mrs. R. L. Benedict* *10.628*  
*for the* *100*  
*of* *100*



First National Bank

For Cash on Demand

*Wm. D. Benedict*

0830

Heard Clerk

**CERTIFICATE OF COMPLIANCE**

I, Jesse F. Harvey, certify that this filing complies with the provisions of the *Public Access Policy of the Unified Judicial System of Pennsylvania: Case Records of the Appellate and Trial Courts* that require filing confidential information and documents differently than non-confidential information and documents.

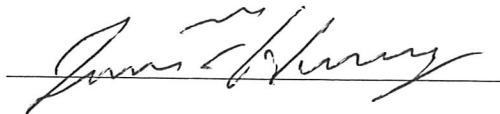
Respectfully submitted,

COMMONWEALTH OF PENNSYLVANIA  
OFFICE OF ATTORNEY GENERAL

DAVID W. SUNDAY, Jr.  
ATTORNEY GENERAL

Date: 8/27/25

By:



Jesse F. Harvey (PA ID No. 63435)

Chief Deputy Attorney General

Phone: 412-565-2883 (desk)

412-290-3896 (cell)

Email: [jharvey@attorneygeneral.gov](mailto:jharvey@attorneygeneral.gov)

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Fax: 412-880-0196