

FORM B1

United States Bankruptcy Court Middle District of Pennsylvania

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):

OSTROWSKI, COLETTE U

Name of Joint Debtor (Spouse) (Last, First, Middle):

All Other Names used by the Debtor in the last 6 years
(include married, maiden, and trade names):

COLLETTE U OSTROWSKI

All Other Names used by the Joint Debtor in the last 6 years
(include married, maiden, and trade names):

Soc. Sec./Tax I.D. No. (if more than one, state all):

151460847

Soc. Sec./Tax I.D. No. (if more than one, state all):

Street Address of Debtor (No. & Street, City, State & Zip Code):

1120 NUMIDIA DRIVE LOT B6
CATAWISSA PA

Street Address of Joint Debtor (No. & Street, City, State & Zip Code):

County of Residence or of the

Principal Place of Business: COLUMBIA

County of Residence or of the

Principal Place of Business:

Mailing Address of Debtor (if different from street address):

BOX 193
NUMIDIA PA 17858

Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor
(if different from street address above):

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- ☒ Individual(s) ☐ Railroad
- ☐ Corporation ☐ Stockbroker
- ☐ Partnership ☐ Commodity Broker
- ☐ Other _____

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- ☐ Chapter 7 ☐ Chapter 11 ☒ Chapter 13
- ☐ Chapter 9 ☐ Chapter 12
- ☐ Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Filing Fee (Check one box)

- ☒ Full Filing Fee Attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only)
Must attach signed application for the court's consideration certifying
that the debtor is unable to pay fee except in installments.
Rule 1006(b). See Official Form No. 3.

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
- ☐ Debtor is and elects to be considered a small business under
11 U.S.C. § 1121(e) (Optional)

Statistical/Administrative Information (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

1-15	16-49	50-99	100-199	200-999	1000-over
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts


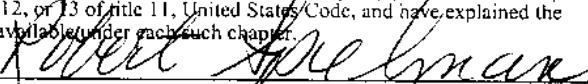
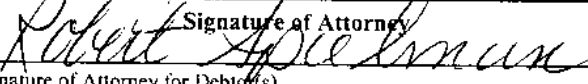
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

2002 FEB 25 11:00 AM

CLERK OF COURT

5 02 00714

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): COLETTE U OSTROWSKI	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: NONE	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
X <u></u> Signature of Debtor X Not Applicable Signature of Joint Debtor Telephone Number (If not represented by attorney) <u>2/22/02</u> Date		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u></u> Signature of Attorney for Debtor(s) <u>2/22/02</u> Date	
X <u></u> Signature of Attorney for Debtor(s) Robert Spielman, 21489 Printed Name of Attorney for Debtor(s) / Bar No. Robert Spielman Firm Name 29 East Main St Suite D Address Bloomsburg PA 17815-1804 robert.spielman.cc.70@aya.yale.edu 570-380-1072 570-784-3429 Telephone Number <u>2/22/02</u> Date		Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input checked="" type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input type="checkbox"/> No	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Not Applicable Printed Name of Bankruptcy Petition Preparer Social Security Number Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X Not Applicable Signature of Bankruptcy Petition Preparer Date	
X Not Applicable Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	

In re: COLETTE U OSTROWSKI
Debtor

Case No. _____
(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Total >			0.00	

(Report also on Summary of Schedules)

In re **COLETTE U OSTROWSKI**

Debtor

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		CASH		5.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING ACCOUNT AT FIRST COLUMBIA BANK		27.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		SECURITY DEPOSIT WITH LANDLORD		190.00
4. Household goods and furnishings, including audio, video, and computer equipment.		HOUSEHOLD FURNITURE AND FURNISHINGS		2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel		CLOTHING		500.00
7. Furs and jewelry.		JEWELRY		500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			

In re **COLETTE U OSTROWSKI**

Debtor

Case No. _____

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		CLAIM AGAINST JOSEPH OSSTROWSKI FOR UNPAID CHILD SUPPORT - HAS NOT MADE PAYMENTS FOR OVER A YEAR		0.00
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		CLAIM AGAINST FORMER OWNER, REAL ESTATE AGENT, REAL ESTATE BROKER FOR DAMAGES ARISING FROM PURCHASE OF PROPERTY		UNKNOWN
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 FORD EXPLORER		7,295.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			

In re **COLETTE U OSTROWSKI**

Debtor

Case No. _____

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.		1974 REDMAN TRAILER		6,500.00
<u>2</u> continuation sheets attached				Total \$ 17,017.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re **COLETTE U OSTROWSKI**

Case No. _____

Debtor. _____

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

- ☒ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- ☐ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
1974 REDMAN TRAILER	11 USC § 522(d)(1)	6,500.00	6,500.00
1998 FORD EXPLORER	11 USC § 522(d)(2) 11 USC § 522(d)(5)	2,775.00 4,520.00	7,295.00
CASH	11 USC § 522(d)(5)	5.00	5.00
CHECKING ACCOUNT AT FIRST COLUMBIA BANK	11 USC § 522(d)(5)	27.00	27.00
NONE	11 USC § 522(d)(5)	1,835.50	0.00
CLOTHING	11 USC § 522(d)(3)	500.00	500.00
HOUSEHOLD FURNITURE AND FURNISHINGS	11 USC § 522(d)(3)	2,000.00	2,000.00
JEWELRY	11 USC § 522(d)(4)	500.00	500.00
SECURITY DEPOSIT WITH LANDLORD	11 USC § 522(d)(5)	0.00	190.00

In re: **COLETTE U OSTROWSKI**

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. OLD REPUBLIC INSURANCE 307 N MICHIGAN AVE CHICAGO IL 60601 JAMES APPLE 4650 BAUM RD PITTSBURGH PA 15213		11/2001 Judgment Lien HOUSEHOLD FURNITURE AND FURNISHINGS 1974 REDMAN TRAILER VALUE \$8,500.00				7,401.00	7,401.00
ACCOUNT NO. RENTWAY 1371 NEW BERWICK HIGHWAY BLOOMSBURG PA		2001 Statutory Lien DRYER VALUE \$0.00				300.00	0.00

0 Continuation sheets attached

Subtotal
(Total of this page)
Total
(Use only on last page)

\$7,701.00
\$7,701.00

(Report total also on Summary of Schedules)

In re: **COLETTE U OSTROWSKI**

Debtor

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: COLETTE U OSTROWSKI
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO								

In re: **COLETTE U OSTROWSKI**

Debtor

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO		1999				UNKNOWN
BLUE RIDGE COMMUNICATIONS 444 SUNRISE AVE HONESDALE PA 18431		SERVICES				
ACCOUNT NO						678.00
CAPITOL ONE BOX 85617 RICHMOND VA 23276-0001		CREDIT CARD				
ACCOUNT NO		2001			X	113.00
CATAWISSA BOROUGH BOX 44 CATAWISSA PA 17820		ELECTRIC SERVICE INCURRED AFTER THE DEBTOR LEFT A RENTAL APARTMENT				
ACCOUNT NO						613.00
COMCAST 1700 MARKET PHILA PA 19103		SERVICES				
ACCOUNT NO						137.00
FASHION BUG 75 CENTER ST MILFORD OH 45150		CREDIT CARD				

2 Continuation sheets attached

Subtotal >

\$1,541.00

Total >

In re: **COLETTE U OSTROWSKI**
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
FINGERHUT BOX 3700 ST CLOUD MN 56395-3700		CREDIT CARD				UNKNOWN
ACCOUNT NO.						
GMAC MORTGAGE 3451 HAMMOND AVE WATERLOO IA 50702-5345		1998 DEFICIENCY CLAIM	X		X	30,732.00
ACCOUNT NO.						
HORST KERSTEN 76 POOR FARM RD PENNINGTON NJ 08534		PERSONAL LOAN				6,500.00
ACCOUNT NO.						
PPL 827 HAUSMAN ROAD ALLENTOWN PA 18104-9392		1999 SERVICES				1,100.00
ACCOUNT NO.						
PROVIDIAN BOX 904 MEMPHIS TN 38101-0904		1999 CREDIT CARD				457.00

In re: **COLETTE U OSTROWSKI**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO						
QVC INC/AMERICAN TRADING CO 1365 ENTERPRISE DRIVE WEST CHESTER PA 19380		MERCHANDISE				1,062.00
ACCOUNT NO						
UNIFUND CORP 11802 CONREY RD STE 200 CINCINNATI OH 45249-1075		COLLECTION AGENCY				UNKNOWN

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$1,062.00
\$41,392.00

(Report also on Summary of Schedules)

In re: **COLETTE U OSTROWSKI**

Debtor

Case No. _____

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
RENTWAY 1371 NEW BERWICK HIGHWAY BLOOMSBURG PA	DRYER LEASE

B6H
(6-90)

In re: COLETTE U OSTROWSKI
Debtor

Case No. _____
(If known)

SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **COLETTE U OSTROWSKI**

Case No. _____

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: DIVORCED	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age: 41	NAMES	AGE	RELATIONSHIP
Spouse's Age:	SHAWN	8	SON
EMPLOYMENT:	DEBTOR		SPOUSE
Occupation	DISABLED		
Name of Employer			
How long employed			
Address of Employer			

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) _____

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.Social security or other government assistance
(Specify) _____

Pension or retirement income

Other monthly income

(Specify) **ANNUITY DISABILITY PAYMENT**

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME

\$ 2,090.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following
the filing of this document:**NONE**

In re **COLETTE U OSTROWSKI**

Case No. _____

Debtor

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)		\$	190.00
Are real estate taxes included?	Yes _____ No <u>✓</u>		
Is property insurance included?	Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel		\$	170.00
Water and sewer		\$	0.00
Telephone		\$	100.00
Other CABLE		\$	60.00
GARBAGE		\$	20.00
INTERNET		\$	20.00
Home maintenance (repairs and upkeep)		\$	125.00
Food		\$	375.00
Clothing		\$	75.00
Laundry and dry cleaning		\$	0.00
Medical and dental expenses		\$	100.00
Transportation (not including car payments)		\$	150.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	100.00
Charitable contributions		\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	50.00
Life		\$	0.00
Health		\$	350.00
Auto		\$	62.00
Other _____		\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) REAL ESTATE TAXES		\$	10.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)			
Auto		\$	0.00
Other DRYER		\$	50.00
Alimony, maintenance or support paid to others		\$	0.00
Payments for support of additional dependents not living at your home		\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
Other _____		\$	0.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ **2,007.00**

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	209 0.00
B. Total projected monthly expenses	\$	2,007.00
C. Excess income (A minus B)	\$	-2,007.00
D. Total amount to be paid into plan each _____	\$	50.00
Monthly (interval)		

United States Bankruptcy Court
Middle District of Pennsylvania

In re **COLETTE U OSTROWSKI**

Case No.

Chapter **13**

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 17,017.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 7,701.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 41,392.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,090.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,007.00
Total Number of sheets in ALL Schedules >		15			
Total Assets >			\$ 17,017.00		
Total Liabilities >				\$ 49,093.00	

In re: **COLETTE U OSTROWSKI**
151460847

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **15** sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date:

2/22/02

Signature

Colette Ostrowski

COLETTE U OSTROWSKI

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania

In re: **COLETTE U OSTROWSKI**
151460847Case No. _____
Chapter **13****STATEMENT OF FINANCIAL AFFAIRS****1. Income from employment or operation of business**None
☒

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
--------	--------	--------------------

2. Income other than from employment or operation of businessNone
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
8,523.00	PUBLIC ASSISTANCE, FOOD STAMPS, AND HOUSING ASSISTANCE	2001
7,576.00	PUBLIC ASSISTANCE AND FOOD STAMPS AND HOUSING ASSISTANCE	2001
8,000.00	DISABILITY PAYMENTS	2001
4,000.00	DISABILITY PAYMENTS	2002

3. Payments to creditorsNone
☒

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None
☒

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATES OF
PAYMENTS

AMOUNT PAID

AMOUNT
STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR
DISPOSITION

OLD REPUBLIC INS CO V
DEBTOR
808 JU 2001

CIVIL ACTION

COLUMBIA CTY CCP

JUDGMENT
ENTERED

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION
AND VALUE OF
PROPERTY

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE
TRANSFER OR RETURN

DESCRIPTION
AND VALUE OF
PROPERTY

6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None
☒

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	---	------------------	---

7. Gifts

None
☒

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------------	-----------------	-------------------------------------

8. Losses

None
☒

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
---	--	-----------------

9. Payments related to debt counseling or bankruptcy

None
☒

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
------------------------------	---	--

10. Other transfers

None
☒

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	--

11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
------------------------------------	--	--

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------------	---

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	-------------------	---------------------

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
------------------------------	--------------------------------------	----------------------

15. Prior address of debtor

None



If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
539 OFAHLER ST CATAWISSA PA 17820	COLETTE U OSTROWSKI	2000
106 COLUMBIA AVE TRENTON NJ 08618	COLETTE U OSTROWSKI	1991-1999

ADDRESS

NAME USED

DATES OF OCCUPANCY

HC 8 BOX 8830
HAWLEY PA 18428

COLETTE U OSTROWSKI

1999-2000

16. Spouses and Former Spouses

None



if the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	-------------------------	---------	--------------------	-------------------------------

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME

ADDRESS

* * * * *


[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement--
of financial affairs and any attachments thereto and that they are true and correct.

Date

2/22/02

Signature
of Debtor


COLETTE U OSTROWSKI

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **COLETTE U OSTROWSKI**

Case No.

Chapter **13**

Exhibit "C"

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

NONE

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **COLETTE U OSTROWSKI**
151460847

Case No. _____
Chapter 13

Debtor

**DISCLOSURE OF COMPENSATION OF ATTORNEY
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>2,500.00</u>
Prior to the filing of this statement I have received	\$	<u>0.00</u>
Balance Due	\$	<u>2,500.00</u>

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify) _____

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify) _____

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) [Other provisions as needed]

None

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

None

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 2/22/02



Robert Spielman, Bar No. 21489

Robert Spielman
Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **COLETTE U OSTROWSKI**
151460847

Case No.
Chapter **13**

CHAPTER 13 PLAN

NOTICE

THIS PLAN CONTAINS EVIDENTIARY MATTER WHICH, IF NOT CONTROVERTED, MAY BE ACCEPTED BY THE COURT AS TRUE. CREDITORS CANNOT VOTE ON THIS PLAN BUT MAY OBJECT TO ITS CONFIRMATION PURSUANT TO BANKRUPTCY CODE § 1324, AND LOCAL RULES. ABSENT ANY SUCH OBJECTION, THE COURT MAY CONFIRM THIS PLAN AND ACCEPT THE VALUATION AND ALLEGATIONS CONTAINED HEREIN.

The Debtor(s) above named hereby proposes the following plan.

1. Debts. All debts are provided for by this Plan. Only creditors holding claims duly proved and allowed shall be entitled to payments from the Trustee. (See Notice of Filing of Bar Date.) Trustee shall not file a claim on behalf of any creditor.

2. Payments. As of the date of this plan, the debtor has paid **\$0.00** to the Trustee. Debtor and/or any entity from whom the debtor(s) receive income shall pay to the Trustee the sum of **\$50.00 Monthly**, commencing 3/25/05 for **60** months for a total of **\$3,000.00** or until such amounts are paid that will afford payment of all allowed and proven claims in the amounts payable under this Plan.

Graduated Payments:	BEGIN MONTH	# OF MONTHS	ADJUSTMENT
---------------------	-------------	-------------	------------

3. Plan Payments. The Trustee, from available funds, shall make payments to creditors in the following amounts and order. All dates for beginning of payments are estimates only and may be adjusted by the Trustee as necessary to carry out the terms of this plan.

A. DEBTOR'S	FEE	PAID TO	BALANCE	--- PAYMENT SCHEDULE ---			TOTAL
ATTORNEY	REQUESTED	DATE	DUE	PAYMENT	MONTH	LENGTH	PAYMENTS
Robert Spielman	2,500.00	0.00	2,500.00	48.08	1	52	2,500.00

B. Mortgage Arrears. (Regular monthly payments to be made by Debtor and to start on the first due date after date of filing petition.)

CREDITOR	RATE	ARREARS	--- PAYMENT SCHEDULE ---			TOTAL
			PAYMENT	MONTH	LENGTH	PAYMENTS
NONE						

C. Secured Claims. (A creditor's secured claim shall be the net amount due as of date of filing or the value of the collateral to which creditor's lien attaches, whichever is less. Interest shall be allowed at contract rate or **12.00%** APR whichever is less. Creditor shall retain its lien until the allowed secured portion of the claim is fully paid.)

CREDITOR & COLLATERAL	RATE	CLAIM	--- PAYMENT SCHEDULE ---			TOTAL
			PAYMENT	MONTH	LENGTH	PAYMENTS

i. Secured Claims - Paid in full

NONE

ii. Secured Claims - Cure default only

NONE

D. Priority Claims. (Unsecured claims entitled to priority under 11 U.S.C. § 507 shall be paid in full as follows.)

CREDITOR	PRIORITY CLAIM	--- PAYMENT SCHEDULE ---			TOTAL PAYMENTS
		PAYMENT	MONTH	LENGTH	
NONE					

E. Separate Class of Unsecured Claims. (May include co-signed debts as provided for by 11 U.S.C. § 1301, including interest at contract rate.)

CREDITOR & CLASSIFICATION	UNSECURED CLAIM	RATE	--- PAYMENT SCHEDULE ---			TOTAL PAYMENTS
			PAYMENT	MONTH	LENGTH	
NONE						

F. Unsecured Creditors. (All other creditors not scheduled above are deemed unsecured without priority and shall be paid pro rata from funds remaining after payment of above scheduled claims. Debtor estimates the unsecured claims to total \$ **48,793.00**, and proposes to provide at least \$ **384.62** which will pay in full said creditors' claims, or in no event, provide a composition percentage of less than **0.79%**. (Funds Provided/Unsecured Claims)

G. Lien Avoidance. (Debtor intends to file a motion, pursuant to Bankruptcy Rule 4003(d) to avoid all nonpossessory, nonpurchase money security interests and judicial liens as provided by 11 U.S.C. § 522(f), and the plan herein provides for payment of such liens as general unsecured claims only. Any creditors' claim or portion thereof not listed in paragraph C above is to be treated as unsecured and, unless objected to, such unsecured status, for purposes of this plan, will be binding upon confirmation, but the lien shall survive unless avoided.

H. Leases and Contracts. The Debtor hereby assumes the following unexpired leases and executory contracts, and rejects all others.

NAME OF CREDITOR	DESCRIPTION
RENTWAY	DRYER LEASE

I. Miscellaneous Provisions.

1835.50 OF THE DEBTOR'S LITIGATION PROCEEDS ARE EXEMPT

THE JUDICIAL LIEN OF OLD GUARD INS CO IMPAIRS THE DEBTOR'S EXEMPTIONS AND IS DEEMED AVOIDED

4. Secured Claims - Paid directly by debtor(s). The following creditors' claims are fully secured, shall be paid directly by the debtors, and receive no payments under paragraph 3 above:

CREDITOR	COLLATERAL	MARKET VALUE	AMOUNT OF CLAIM
RENTWAY	DRYER	0.00	300.00

5. Future Income. Debtor(s) submits all future earnings or other future income to such supervision and control of the Trustee as is necessary for the execution of this Plan.

6. Standing Trustee Percentage Fee. Pursuant to 28 U.S.C. § 586(e)(B), the Attorney General, after consultation with the United States Trustee, sets a percentage fee not to exceed ten percent of payments made to creditors by the Trustee under the terms of this Plan.

SUMMARY AND ANALYSIS OF PLAN PAYMENTS TO BE MADE BY TRUSTEE

A. Total debt provided under the Plan and administrative expenses

1. Attorney Fees	2,500.00
2. Mortgage Arrears	0.00
3. Secured Claims	0.00
4. Priority Claims	0.00
5. Separate Class of Unsecured Claims	0.00
6. All other unsecured claims	384.62
Total payments to above Creditors	2,884.62
Trustee percentage	115.38
* Total Debtor payments to the Plan	3,000.00

* Total payments must equal total of payments set forth in paragraph 2 on page 1 of this Plan.


B. Reconciliation with Chapter 7

1. Interest of unsecured creditors if Chapter 7 filed	
a. Total property of debtor	
b. Property securing debt	17,017.00
c. Exempt property	8,690.00
d. Priority unsecured claims	18,662.50
e. Chapter 7 trustee fee	0.00
f. Funds for Chapter 7 distribution (est.)	0.00
2. Percent of unsecured, nonpriority claims paid under Plan	0.79
3. Percent of unsecured, nonpriority claims paid if Chapter 7 filed (est.)	0.00

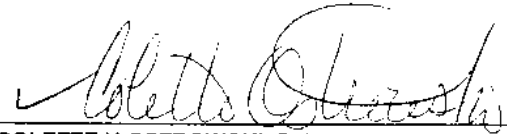
Attorney for Debtor(s):
Robert Spielman
21489

Robert Spielman
29 East Main St
Suite D
Bloomsburg PA 17815-1804
robert.spielman.cc.70@aya.yale.edu

Phone: **570-380-1072**
Fax: **570-784-3429**

Signed: 
Robert Spielman

Signed:


COLETTE U OSTROWSKI, Debtor

Dated:

2/22/02

**United States Bankruptcy Court
Middle District of Pennsylvania
NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the Federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155.00 filing fee plus \$30.00 administrative fee plus \$15.00 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed the certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$155.00 filing fee plus \$30.00 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

I, the debtor, affirm that I have read this notice.

2/22/02

Date

COLETTE U OSTROWSKI, Debtor

Case Number

COLETTE U OSTROWSKI
BOX 193
NUMIDIA PA 17858

BANKRUPT / DEBTOR NO.

Robert Spielman
Robert Spielman
29 East Main St
Suite D
Bloomsburg PA 17815-1804

BLUE RIDGE COMMUNICATIONS
444 SUNRISE AVE
HONESDALE PA 18431

CAPITOL ONE
BOX 85617
RICHMOND VA 23276-0001

CATAWISSA BOROUGH
BOX 44
CATAWISSA PA 17820

COMCAST
1700 MARKET
PHILA PA 19103

FASHION BUG
75 CENTER ST
MILFORD OH 45150

FINGERHUT
BOX 3700
ST CLOUD MN 56395-3700

GMAC MORTGAGE
3451 HAMMOND AVE
WATERLOO IA 50702-5345

HORST KERSTEN
76 POOR FARM RD
PENNINGTON NJ 08534

JAMES APPLE
4650 BAUM RD
PITTSBURGH PA 15213

OLD REPUBLIC INSURANCE
307 N MICHIGAN AVE
CHICAGO IL 60601

PPL
827 HAUSMAN ROAD
ALLENTOWN PA 18104-9392

PROVIDIAN
BOX 904
MEMPHIS TN 38101-0904

QVC INC/AMERICAN TRADING CO
1365 ENTERPRISE DRIVE
WEST CHESTER PA 19380

RENTWAY
1371 NEW BERWICK HIGHWAY
BLOOMSBURG PA

UNIFUND CORP
11802 CONREY RD STE 200
CINCINNATI OH 45249-1075

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **COLETTE U OSTROWSKI**
151460847

Case No. _____
Chapter **13**

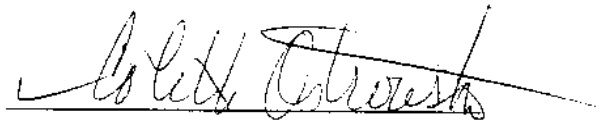
VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 1 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated:

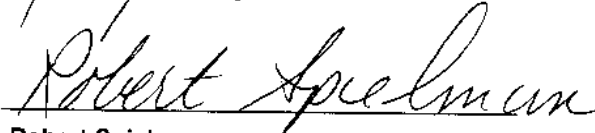
2/22/02

Signed:



COLETTE U OSTROWSKI

Signed:



Robert Spielman

Bar No. **21489**

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY
PENNSYLVANIA

OLD REPUBLIC INSURANCE

NO. 2001 CV 808 JU
IN CIVIL ACTION

-vs- *Plaintiff(s)*

COLLETE OSTROWSKI and JENNIE
OSTROWSKI

Defendant(s)

WRIT OF EXECUTION NOTICE

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly. The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights. If you have an exemption, you should do the following promptly:

(1) Fill out the attached claim form and demand for a prompt hearing.

(2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption; If you do not come to court and prove your exemption, you may lost some of your property.

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE.
IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO
TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT
WHERE YOU CAN GET LEGAL HELP.**

Sesquehanna Legal Services
168 East 5th Street
Bloomsburg, Pennsylvania 17815
Telephone (717) 784-8760

CLAIM FOR EXEMPTION

TO THE SHERIFF:

I, the above-named Defendant, claim exemption of property from levy or attachment:

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

(a) I desire that my \$300.00 statutory exemption be:

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

ii. ☐ Paid in cash following the sale of the property levied upon; or

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

2. From my property which is in the position of a third party, I claim the following exemptions:

(a) My \$300.00 statutory exemption: ☐ in cash; ☐ in kind (specify property):

(b) Social Security benefits on deposit in the amount of \$_____;

(c) Other (specify amount and basis of exemption):

I request a prompt court hearing to determine that exemption. Notice of the hearing should be given to me at:

ADDRESS

TELEPHONE NUMBER

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsifications to authorities.

Dated: _____

By: _____
Defendant

**THIS CLAIM TO BE FILED WITH THE OFFICE
OF THE SHERIFF OF COLUMBIA COUNTY:**

**OFFICE OF THE SHERIFF OF COLUMBIA COUNTY:
Columbia County Courthouse
P.O. Box 380
Bloomsburg, Pennsylvania 17815
Telephone 717-389-5600**

NOTE: Under paragraphs (1) and (2) of the Writ, a description of specific property to be levied upon or attached may be set forth in the Writ or included in a separate direction to the Sheriff.

Under paragraph (2) of the Writ, if attachment of a named Garnishee is desired, his/her name name should be set forth in the space provided.

Under paragraph (3) of the Writ, the Sheriff may, as under prior practice, add as a Garnishee any person not named in this Writ who may be found in possession of property of the Defendant. See Rule 3111(a) 1 or limitations on the power to attach tangible personal property, see Rule 3108(a).

(b) Each county shall by local rule, designate the officer, organization or person to be named in the notice.

**MAJOR EXEMPTIONS UNDER
PENNSYLVANIA AND FEDERAL LAW**

1. \$300.00 statutory exemption.
2. Bibles, school books, sewing machines, uniforms and equipment.
3. Most wages and unemployment compensation
4. Social Security benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, COMMONWEALTH
OF PENNSYLVANIA.

OLD REPUBLIC INSURANCE

VS.

COLETTE OSTROWSKI

WRIT OF EXECUTION #107 OF 2001 ED

POSTING OF PROPERTY

FEBRUARY 19, 2002 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF COLETTE OSTROWSKI AT 1120 NUMIDIA DRIVE LOT 94B6 CATAWISSA
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
CHIEF DEPUTY SHERIFF TIMOTHY CHAMBERLAIN.


SO ANSWERS:


DEPUTY SHERIFF

SHERIFF, HARRY A ROADARMEL, JR.

SWORN TO AND SUBSCRIBED BEFORE ME

20TH DAY OF FEBRUARY 2002


NOTARIAL SEAL
WENDY WESTOVER, NOTARY PUBLIC
BLOOMSBURG, COLUMBIA CO., PA
MY COMMISSION EXPIRES NOVEMBER 07, 2006

HARRY A. ROADARMEL, JR.



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

OLD REPUBLIC INSURANCE

Docket # 107ED2001

VS

EXECUTION

COLETTE AND JENNIE OSTROWSKI

AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, JANUARY 15, 2002, AT 10:00 AM, SERVED THE WITHIN EXECUTION UPON COLETTE OSTROWSKI AT 1120 NUMIDIA DRIVE LOT 94B6, CATAWISSA BY HANDING TO COLETTE OSTROWSKI, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS THURSDAY, JANUARY 17, 2002

Wendy Westover
NOTARY PUBLIC

NOTARIAL SEAL
WENDY WESTOVER, NOTARY PUBLIC
BLOOMSBURG, COLUMBIA CO., PA
MY COMMISSION EXPIRES NOVEMBER 02, 2004

Harry A. Roadarmel Jr.
X
SHERIFF HARRY A. ROADARMEL JR.

T. Chamberlain
X
T. CHAMBERLAIN
DEPUTY SHERIFF

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN

SERVICE# 1 - OF - 2 SERVICES
DOCKET # 107ED2001

PLAINTIFF OLD REPUBLIC INSURANCE

DEFENDANT COLETTE AND JENNIE OSTROWSKI

PERSON/CORP TO SERVED
COLETTE OSTROWSKI
539 PFAHLER ST.
CATAWISSA

PAPERS TO SERVED
EXECUTION

9/18/02 11:00 AM 10/19/02 D.C.

SERVED UPON Colette

RELATIONSHIP _____ IDENTIFICATION _____

DATE 1-15-02 TIME 10:00 MILEAGE _____ OTHER _____

Race _____ Sex _____ Height _____ Weight _____ Eyes _____ Hair _____ Age _____ Military _____

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

F. OTHER (SPECIFY) _____

ATTEMPTS DATE	TIME	OFFICER	REMARKS
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY _____ DATE _____

EXECUTION LEVY SHEET

PERSONAL PROPERTY LEVIED UPON

\$7,400.58

G.F. Electronics

Hewlett Packard Monitor, tower, keyboard, printer

microtech scanner

Tappin stove

Kalisher

Louesart

Toshiba color TV

AIWA Surround Sound receiver

AIWA VCR

Pioneer CD player

Speed Queen washer

Zenith color TV

Sanyo VCR

19-ft Rockman trailer title # 2713022190605

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN

SERVICE# 2 - OF - 2 SERVICES
DOCKET # 107ED2001

PLAINTIFF OLD REPUBLIC INSURANCE

DEFENDANT COLETTE AND JENNIE OSTROWSKI

PERSON/CORP TO SERVED	PAPERS TO SERVED
JENNIE OSTROWSKI	EXECUTION
539 PFAHLER ST.	
CATAWISSA <i>moved</i>	

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

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

*856 Indiana Ave
Trumbull, NJ*

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

_____	_____	_____	<i>PLR 7998</i>
_____	_____	_____	<i>ANB 1082</i>
_____	_____	_____	<i>ESC 3759</i>

DEPUTY _____

DATE _____

*LL Glyn sees
maile
777-5752*

*2nd St, on Rt 3rd house
SUV Bad Ass Girls drive
Bad Ass trucks*

PH 777-5004

OLD REPUBLIC INSURANCE

Plaintiff(s)

-vs-

COLLETTTE ~~OSTROSKI~~ and
JENNIE OSTROWSKI

WRIT OF EXECUTION

Commonwealth of Pennsylvania

County of COLUMBIA

NO. 808 JU 2001

2001-ED-107

To the Sheriff of Columbia County:

To satisfy the judgment, interest and costs against
Collette Ostrowski and defendant.
Jennie Ostroski

- (1) you are directed to levy upon the property of the defendant and to sell his interest therein;
- (2) you are also directed to attach the property of the defendant not levied upon in the possession of _____, as garnishee,

(Specifically describe property) and to notify the garnishee that
- (a) an attachment has been issued;
- (b) the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;
- (3) if property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him that he has been added as a garnishee and is enjoined as above stated.

Amount due

Interest from 7-5-01 to 9-25-01

[Costs to be added]

\$ 7058.26

\$ 92.82

\$ _____

Tomi B. Kline

(Name of Prothonotary (Clerk))

11/06/2001

Seal of the Court

By *Elizabeth A. Barron*

(Deputy)

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY
PENNSYLVANIA

OLD REPUBLIC INSURANCE

NO. 2001 CV 808 JU
IN CIVIL ACTION

2001-ED-101

-vs-

Plaintiff(s)

COLLETE OSTROWSKI and JENNIE
OSTROWSKI

Defendant(s)

WRIT OF EXECUTION NOTICE

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly. The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights. If you have an exemption, you should do the following promptly:

(1) Fill out the attached claim form and demand for a prompt hearing.

(2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption; If you do not come to court and prove your exemption, you may lost some of your property.

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE.
IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO
TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT
WHERE YOU CAN GET LEGAL HELP.**

Sesquehanna Legal Services
168 East 5th Street
Bloomsburg, Pennsylvania 17815
Telephone (717) 784-8760

CLAIM FOR EXEMPTION

TO THE SHERIFF:

I, the above-named Defendant, claim exemption of property from levy or attachment:

1. From my personal property in my possession which has been levied upon,
 - (a) I desire that my \$300.00 statutory exemption be:
 - i. () Set aside in kind (specify property to be set aside in kind):

 - ii. () Paid in cash following the sale of the property levied upon; or
 - (b) I claim the following exemption (specify property and basis of exemption):

2. From my property which is in the position of a third party, I claim the following exemptions:
 - (a) My \$300.00 statutory exemption: () in cash: () in kind (specify property):

 - (b) Social Security benefits on deposit in the amount of \$_____;
 - (c) Other (specify amount and basis of exemption):

I request a prompt court hearing to determine that exemption. Notice of the hearing should be given to me at:

ADDRESS

TELEPHONE NUMBER

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsifications to authorities.

Dated: _____

By: _____
Defendant

**THIS CLAIM TO BE FILED WITH THE OFFICE
OF THE SHERIFF OF COLUMBIA COUNTY:**

**OFFICE OF THE SHERIFF OF COLUMBIA COUNTY:
Columbia County Courthouse
P.O. Box 380
Bloomsburg, Pennsylvania 17815
Telephone 717-389-5600**

NOTE: Under paragraphs (1) and (2) of the Writ, a description of specific property to be levied upon or attached may be set forth in the Writ or included in a separate direction to the Sheriff.

Under paragraph (2) of the Writ, if attachment of a named Garnishee is desired, his/her name name should be set forth in the space provided.

Under paragraph (3) of the Writ, the Sheriff may, as under prior practice, add as a Garnishee any person not named in this Writ who may be found in possession of property of the Defendant. See Rule 3111(a) 1 or limitations on the power to attach tangible personal property, see Rule 3108(a).

(b) Each county shall by local rule, designate the officer, organization or person to be named in the notice.

**MAJOR EXEMPTIONS UNDER
PENNSYLVANIA AND FEDERAL LAW**

1. \$300.00 statutory exemption.
2. Bibles, school books, sewing machines, uniforms and equipment.
3. Most wages and unemployment compensation
4. Social Security benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

SHERIFF'S SALE

BY VIRTUE OF WRIT OF EXECUTION 107ED2001 TO ME DIRECTED BY THE COURTS, THERE WILL BE SOLD AT PUBLIC SALE, ON THURSDAY FEBRUARY 28, 2001 AT 1000 O'CLOCK AM AT THE PLACE 1120 NUMIDIA DRIVE LOT 94B6 IN THE TOWNSHIP OF LOCUST COUNTY OF COLUMBIA AND STATE OF PENNSYLVANIA, THE FOLLOWING ARTICLES OF PERSONAL PROPERTY, TO WIT:

HEWLETT PACKARD MONITOR, TOWER, KEYBOARD, PRINTER
MICROTECH SCANNER
TAPPAN STOVE
RECLINER
LOVESEAT
TOSHIBA COLOR TV
AIWA SURROUND SOUND RECEIVER
PIONEER CD PLAYER
SPEEDQUEEN WASHER
ZENITH COLOR TV
SANYO VCR
1974 REDMAN TRAILER TITLE #2713022190605

TOGETHER WITH ALL OTHER ARTICLES FOUND AND BELONGING TO THE DEFENDANT(S) AND NOT ENUMERATED:
SEIZED AND TAKEN INTO EXECUTION, AS THE PROPERTY OF COLETTE OSTROWSKI AT 1120 NUMIDIA DRIVE LOT 94B6 NUMIDIA, PA AND TO BE SOLD BY HARRY A ROADARMEL, JR. SHERIFF OF COLUMBIA COUNTY, BLOOMSBURG, PA17815 (570-389-5622).

OLD REPUBLIC INSURANCE

Plaintiff(s)

-vs-

COLLETTE ~~OSTROSKI~~^W and
JENNIE OSTROWSKI

WRIT OF EXECUTION

Commonwealth of Pennsylvania

County of COLUMBIA

NO. 808 JU 2001

2001-ED-107

To the Sheriff of Columbia County:

To satisfy the judgment, interest and costs against
Collette Ostrowski and defendant.
Jennie Ostroski

- (1) you are directed to levy upon the property of the defendant and to sell his interest therein;
- (2) you are also directed to attach the property of the defendant not levied upon in the possession of _____, as garnishee,
_____ (Specifically
describe property) and to notify the garnishee that
- (a) an attachment has been issued;
- (b) the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;
- (3) if property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him that he has been added as a garnishee and is enjoined as above stated.

Amount due

Interest from 7-5-01 to 9-25-01

[Costs to be added]

\$ 7058.26

\$ 92.82

\$ _____

Tami B. Kline

(Name of Prothonotary (Clerk))

11/06/2001

Seal of the Court

By *Elizabeth A. Barron*

(Deputy)

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY
PENNSYLVANIA

OLD REPUBLIC INSURANCE

NO. 2001 CV 808 JU
IN CIVIL ACTION

2001-ED-107

-08-

Plaintiff(s)

COLLETE OSTROWSKI and JENNIE
OSTROWSKI

Defendant(s)

TO: COLUMBIA COUNTY SHERIFF:

Seize, levy, advertise and sell all the personal property of the Defendant on the premises located at: **539 Pfahler Street, Catawissa, PA 17820**

Seize, levy, advertise and sell all right, title and interest of the Defendant in the following vehicle:

MAKE	MODEL	MOTOR NO.	SERIAL NO.	LICENSE NO.
------	-------	-----------	------------	-------------

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Which vehicle may be located at: _____

You are hereby released from all responsibility in not placing watchman or insurance on personal property levied on by virtue of this Writ. Plaintiff guarantees towing and storage charges.

APPLE AND APPLE, P.C.

Dated: 21 Sept 01

By: _____

[Signature]
Attorneys for Plaintiff(s)

4650 Baum Boulevard

Pittsburgh, PA 15213-1237

Telephone (412) 682-1466

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY
PENNSYLVANIA

OLD REPUBLIC INSURANCE

NO. 2001 CV 808 JU
IN CIVIL ACTION

2001-ED-107

-vs- Plaintiff(s)

COLLETE OSTROWSKI and JENNIE
OSTROWSKI

Defendant(s)

TO: COLUMBIA COUNTY SHERIFF:

Seize, levy, advertise and sell all the personal property of the Defendant on the premises located at: **539 Pfahler Street, Catawissa, PA 17820**

Seize, levy, advertise and sell all right, title and interest of the Defendant in the following vehicle:

MAKE	MODEL	MOTOR NO.	SERIAL NO.	LICENSE NO.
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Which vehicle may be located at: _____

You are hereby released from all responsibility in not placing watchman or insurance on personal property levied on by virtue of this Writ. Plaintiff guarantees towing and storage charges.

APPLE AND APPLE, P.C.

Dated: *21 Sept 01*

By: _____

Jul E. P. [Signature]
Attorneys for Plaintiff(s)

4650 Baum Boulevard
Pittsburgh, PA 15213-1237
Telephone (412) 682-1466

APPLE AND APPLE Attorneys at Law
4650 BAUM BOULEVARD
PITTSBURGH, PENNSYLVANIA 15213
TELEPHONE: (412) 682-1466

VOID IF NOT CASHED
WITHIN 90 DAYS

8-9/430

52814

PNC BANK, NATIONAL ASSOCIATION
PITTSBURGH, PA.

DOLLARS

PAY

THE SUM 200

TO THE
ORDER OF

Shirley of Columbia

BY

Apple and Apple
TRUST ACCOUNT

DATE	CHECK NO.	AMOUNT
9-21-01	52814	200.00

⑈052814⑈ ⑈043000096⑈ 0002401334⑈