

REAL ESTATE OUTLINE

ED # 209-04

DATE RECEIVED 12-22-04
DOCKET AND INDEX 12-23-04
SET FILE FOLDER UP 12-23-04

CHECK FOR PROPER INFO.

WRIT OF EXECUTION ✓
COPY OF DESCRIPTION ✓
WHEREABOUTS OF LKA ✓
NON-MILITARY AFFIDAVIT ✓
NOTICES OF SHERIFF SALE ✓
WATCHMAN RELEASE FORM ✓
AFFIDAVIT OF LIENS LIST ✓
CHECK FOR \$1,350.00 OR ✓ CK# 394403

****IF ANY OF ABOVE IS MISSING DO NOT PROCEED****

SALE DATE Mar 23 05 TIME 2900
POSTING DATE Feb. 16, 2005
ADV. DATES FOR NEWSPAPER
1ST WEEK Mar 2
2ND WEEK 9
3RD WEEK 16, 05

SHERIFF'S SALE

WEDNESDAY MARCH 23, 2005 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 209 OF 2004 ED AND CIVIL WRIT NO. 1170 OF 2004 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THOSE CERTAIN pieces or parcels of land lying and being situate in the Borough of Briar Creek, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

No. 1 BEGINNING at corner of Lot Number Three (3) on northerly side public road in said Borough of Briar Creek; thence along said lot number Three (3) north two (2) degrees West One Hundred Sixty Five (165) feet to an alley; thence along said alley North eighty eight (88) degrees East Forty Five (45) feet to land of H.W. Fairchild; thence along land of H.W. Fairchild South two (2) degrees East One Hundred Sixty Five (165) feet to public road; thence along public road South Eighty eight (88) degrees west, Forty Five (45) feet to the place of beginning.

No. 2 BEGINNING at a point on the north side of Front Street the Southeast corner of other land formerly of Daisy M. Johnson and now of Grace Ciampi Estate and being Parcel No. 1 above; thence by said land North one half degrees West one hundred Sixty five (165) feet to the South side of an alley fifteen (15) feet wide; thence by said alley North eighty nine and one half degrees ($89\frac{1}{2}$) East Forty Five (45) feet to an iron post; thence by other land of H.W. Fairchild and wife, South one half ($1/2$) degree, East One Hundred and Sixty Five (165) feet to the north side of Front Street; thence by said street South eighty nine and one half ($89\frac{1}{2}$) degrees West Forty five (45) feet to the place of beginning.

TITLE TO SAID PREMISES IS VESTED IN WILLIAM H. HUMMEL AND RENA M. HUMMEL, HIS WIFE BY DEED FROM CARL J. RISCH, EXECUTOR OF THE ESTATE OF LOUISE M. RISCH (DECEASED), DATED 3/1/90 AND RECORDED 3/1/90 IN BOOK: 446 PAGE: 536.

TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale.

REMAINING BALANCE OF BID PRICE: Any remaining amount of the bid price is to be paid within (8) days after the sale is cash, certified check or cashier's check.

IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

Plaintiff's Attorney
Daniel G. Schmieg
1617 John F. Kennedy Blvd
Philadelphia, PA 19103

Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacountv.com

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Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 and RULE 2357

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

Plaintiff

vs.

**WILLIAM H. HUMMEL
RENA M. HUMMEL**

Defendant(s)

**: COURT OF COMMON PLEAS
: COLUMBIA COUNTY, PA
:
: NO: 2004 CV 1170 MF
:
: WRIT OF EXECUTION
: (MORTGAGE FORECLOSURE)
:**

*What
2004 ED 209*

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs in the above matter, you are directed to levy upon and sell the following described property (specifically described property below):

Premises: 2401 FRONT STREET
BERWICK, PA 18603

(see attached legal description)

Amount Due \$52,519.76

Interest from 12/17/04 \$ _____
to sale date
(per diem-\$8.63)

Total \$ _____ Plus Costs as endorsed.

Clerk *Laura B. Allen*
Office of the Prothonotary
Common Pleas Court of
Columbia County, PA

Dated: *December 22, 2004*
(Seal)

ALL THOSE CERTAIN pieces or parcels of land lying and being situate in the Borough of Briar Creek, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

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P.R.C.P. 3180-3183 and RULE 2357**

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

Plaintiff

vs.

**WILLIAM H. HUMMEL
RENA M. HUMMEL**

Defendant(s)

**: COURT OF COMMON PLEAS
: COLUMBIA COUNTY, PA**

: NO: 2004 CV 1170 MF

**: WRIT OF EXECUTION
: (MORTGAGE FORECLOSURE)**

*Writ
2004 ED 209*

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(see attached legal description)

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to sale date
(per diem-\$8.63)

Total \$ _____ Plus Costs as endorsed.

Clerk *Terri B. Kline*
Office of the Prothonotary
Common Pleas Court of
Columbia County, PA

Dated: *December 22, 2004*
(Seal)

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Federman Phelan, L.L.P.
By: DANIEL G. SCHMIEG
Identification No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

Plaintiff

vs.

WILLIAM H. HUMMEL
RENA M. HUMMEL

Defendant(s)

: COLUMBIA COUNTY
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 2004 CV 1170 MF
:
:
:

VERIFICATION OF NON-MILITARY SERVICE

DANIEL G. SCHMIEG, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

(a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940, as amended

(b) that defendant **WILLIAM H. HUMMEL** is over 18 years of age and resides at **2401 FRONT STREET, BERWICK, PA 18603.**

(c) that defendant **RENA M. HUMMEL** is over 18 years of age, and resides at **2401 FRONT STREET, BERWICK, PA 18603.**

This statement is made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.


DANIEL G. SCHMIEG
Attorney for Plaintiff

Federman Phelan, L.L.P.
By: DANIEL G. SCHMIEG
Identification No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
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ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

Plaintiff

vs.

WILLIAM H. HUMMEL
RENA M. HUMMEL

Defendant(s)

: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 2004 CV 1170 MF
:
:

****THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A
DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR
THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A
DISCHARGE IN BANKRUPTCY, THIS IS NOT AND SHOULD NOT BE
CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT
ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.****

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

12/16/04

TO: WILLIAM H. HUMMEL
RENA M. HUMMEL
2401 FRONT STREET
BERWICK, PA 18603

Your house (real estate) at **2401 FRONT STREET, BERWICK, PA 18603**, is scheduled to be sold at the Sheriff's Sale on _____, at _____ in the **Sheriff's Office, Columbia County Courthouse, P.O. 380, Bloomsburg, PA 17815** to enforce the court judgment of **\$52,519.76** obtained by **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** (the mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale, you must take **immediate action**:

1. The sale will be cancelled if you pay to the mortgagee the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call:
(215) 563-7000.

2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to protect your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling (215) 563-7000.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call (814) 272-9350.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A proposed schedule of distribution of the money bid for your house will be prepared by the Sheriff not later than thirty (30) days after the sale. The schedule shall be kept on file with the Sheriff and will be made available for inspection in his office. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the filing of the proposed schedule.
7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

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 LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

**COLUMBIA COUNTY
SUSQUEHANNA LEGAL SERVICES
168 E. 5th STREET,
BLOOMSBURG, PA 17815
(570) 784-8760**

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Federman Phelan, L.L.P.
By: DANIEL G. SCHMIEG
Identification No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

Plaintiff

vs.

**WILLIAM H. HUMMEL
RENA M. HUMMEL**

Defendant(s)

: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 2004 CV 1170 MF
:
:
:

CERTIFICATION

DANIEL G. SCHMIEG, ESQUIRE, hereby states that he is the attorney for the Plaintiff in the above captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- ☐ an FHA Mortgage
- ☐ non-owner occupied
- ☐ vacant
- ☒ Act 91 procedures have been fulfilled

This certification is made subject to the penalties of 18 Pa. C.S. § 4904 relating to unsworn falsification to authorities.


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

Federman Phelan, L.L.P.
By: DANIEL G. SCHMIEG
Identification No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
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ATTORNEY FOR PLAINTIFF

**MORTGAGE ELECTRONIC
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Plaintiff

vs.

**WILLIAM H. HUMMEL
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Attorney for Plaintiff

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ATTORNEY FOR PLAINTIFF

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Plaintiff

vs.

WILLIAM H. HUMMEL
RENA M. HUMMEL

Defendant(s)

: COLUMBIA County
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:
: NO. 2004 CV 1170 MF
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AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 1)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at **2401 FRONT STREET, BERWICK, PA 18603**.

1. Name and address of Owner(s) or reputed Owner(s):

NAME

LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

WILLIAM H. HUMMEL

2401 FRONT STREET
BERWICK, PA 18603

RENA M. HUMMEL

2401 FRONT STREET
BERWICK, PA 18603

2. Name and address of Defendant(s) in the judgment:

NAME

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SAME AS ABOVE

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.


DANIEL G. SCHMIEG, ESQUIRE

Date: **12/16/04**

Federman Phelan, L.L.P.

By: **DANIEL G. SCHMIEG**

Identification No. **62205**

ATTORNEY FOR PLAINTIFF

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

Plaintiff

vs.

WILLIAM H. HUMMEL

RENA M. HUMMEL

Defendant(s)

: COLUMBIA County

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: CIVIL DIVISION

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: NO. 2004 CV 1170 MF

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NAME

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SAME AS ABOVE

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:

NAME

LAST KNOWN ADDRESS

COMMONWEALTH OF PA

**BUREAU OF COMPLIANCE
DEPT. 280946
HARRISBURG, PA 17128-0946**

**P.P. &L
C/O FRANK BAKER, ESQ.**

**6009 NEW BERWICK HIGHWAY
BLOOMSBURG, PA 17815**

4. Name and address of last recorded holder of every mortgage of record:

NAME

LAST KNOWN ADDRESS

NONE

5. Name and address of every other person who has any record lien on the property:

**BERWICK AREA JOINT SEWER AUTHORITY
C/O ANTHONY J, MCDONALD, ESQ.**

**208 EAST SECOND STREET
BERWICK, PA 18603**

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

NONE

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

**DOMESTIC RELATIONS OF
COLUMBIA COUNTY**

**COLUMBIA COUNTY COURTHOUSE
P.O. Box 380
Bloomsburg, PA 17815**

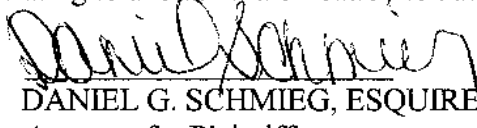
TENANT/OCCUPANT

**2401 FRONT STREET
BERWICK, PA 18603**

**COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE**

**P.O. BOX 2675
HARRISBURG, PA 17105**

I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

DATE: **12/16/04**

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By: DANIEL G. SCHMIEG
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ATTORNEY FOR PLAINTIFF

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REGISTRATION SYSTEMS, INC.

Plaintiff

vs.

WILLIAM H. HUMMEL
RENA M. HUMMEL

Defendant(s)

: COLUMBIA County
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RENA M. HUMMEL

Defendant(s)

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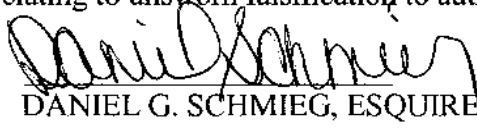
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LAST KNOWN ADDRESS

SAME AS ABOVE

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:

NAME

LAST KNOWN ADDRESS

COMMONWEALTH OF PA

**BUREAU OF COMPLIANCE
DEPT. 280946
HARRISBURG, PA 17128-0946**

P.P. &L

C/O FRANK BAKER, ESQ.

**6009 NEW BERWICK HIGHWAY
BLOOMSBURG, PA 17815**

4. Name and address of last recorded holder of every mortgage of record:

NAME

LAST KNOWN ADDRESS

NONE

5. Name and address of every other person who has any record lien on the property:

**BERWICK AREA JOINT SEWER AUTHORITY
C/O ANTHONY J, MCDONALD, ESQ.**

**208 EAST SECOND STREET
BERWICK, PA 18603**

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

NONE

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

**DOMESTIC RELATIONS OF
COLUMBIA COUNTY**

**COLUMBIA COUNTY COURTHOUSE
P.O. Box 380
Bloomsburg, PA 17815**

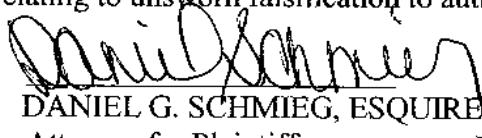
TENANT/OCCUPANT

**2401 FRONT STREET
BERWICK, PA 18603**

**COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE**

**P.O. BOX 2675
HARRISBURG, PA 17105**

I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

DATE: 12/16/04

Federman Phelan, L.L.P.
By: DANIEL G. SCHMIEG
Identification No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

Plaintiff

vs.

WILLIAM H. HUMMEL
RENA M. HUMMEL

Defendant(s)

: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 2004 CV 1170 MF
:

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 1)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at **2401 FRONT STREET, BERWICK, PA 18603**.

1. Name and address of Owner(s) or reputed Owner(s):

NAME

LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

WILLIAM H. HUMMEL

2401 FRONT STREET
BERWICK, PA 18603

RENA M. HUMMEL

2401 FRONT STREET
BERWICK, PA 18603

2. Name and address of Defendant(s) in the judgment:

NAME

LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

SAME AS ABOVE

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DANIEL G. SCHMIEG, ESQUIRE

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Federman Phelan, L.L.P.

By: DANIEL G. SCHMIEG

Identification No. 62205

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ATTORNEY FOR PLAINTIFF

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REGISTRATION SYSTEMS, INC.**

Plaintiff

vs.

WILLIAM H. HUMMEL

RENA M. HUMMEL

Defendant(s)

: COLUMBIA County

:

: Court of Common Pleas

:

: CIVIL DIVISION

:

: NO. 2004 CV 1170 MF

:

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NAME

LAST KNOWN ADDRESS

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**2401 FRONT STREET
BERWICK, PA 18603**

RENA M. HUMMEL

**2401 FRONT STREET
BERWICK, PA 18603**

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NAME

LAST KNOWN ADDRESS

SAME AS ABOVE

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NAME

LAST KNOWN ADDRESS

COMMONWEALTH OF PA

**BUREAU OF COMPLIANCE
DEPT. 280946
HARRISBURG, PA 17128-0946**

P.P. &L

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**6009 NEW BERWICK HIGHWAY
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C/O ANTHONY J, MCDONALD, ESQ.**

**208 EAST SECOND STREET
BERWICK, PA 18603**

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

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**DOMESTIC RELATIONS OF
COLUMBIA COUNTY**

**COLUMBIA COUNTY COURTHOUSE
P.O. Box 380
Bloomsburg, PA 17815**

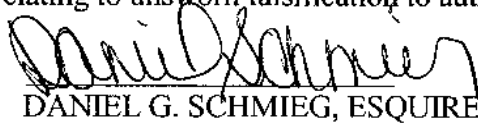
TENANT/OCCUPANT

**2401 FRONT STREET
BERWICK, PA 18603**

**COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE**

**P.O. BOX 2675
HARRISBURG, PA 17105**

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DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

DATE: 12/16/04

Federman Phelan, L.L.P.
By: DANIEL G. SCHMIEG
Identification No. 62205
One Penn Center at Suburban Station
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Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

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REGISTRATION SYSTEMS, INC.

Plaintiff

vs.

WILLIAM H. HUMMEL
RENA M. HUMMEL

Defendant(s)

: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 2004 CV 1170 MF
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**2401 FRONT STREET
BERWICK, PA 18603**

RENA M. HUMMEL

**2401 FRONT STREET
BERWICK, PA 18603**

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LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

SAME AS ABOVE

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DANIEL G. SCHMIEG, ESQUIRE

Date: **12/16/04**

Federman Phelan, L.L.P.

By: **DANIEL G. SCHMIEG**

Identification No. **62205**

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

Plaintiff

vs.

WILLIAM H. HUMMEL

RENA M. HUMMEL

Defendant(s)

: COLUMBIA County

:

: Court of Common Pleas

:

: CIVIL DIVISION

:

: NO. 2004 CV 1170 MF

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2401 FRONT STREET

BERWICK, PA 18603

RENA M. HUMMEL

2401 FRONT STREET

BERWICK, PA 18603

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COMMONWEALTH OF PA

BUREAU OF COMPLIANCE

DEPT. 280946

HARRISBURG, PA 17128-0946

P.P. &L

C/O FRANK BAKER, ESQ.

6009 NEW BERWICK HIGHWAY

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C/O ANTHONY J, MCDONALD, ESQ.**

**208 EAST SECOND STREET
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7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

**DOMESTIC RELATIONS OF
COLUMBIA COUNTY**

**COLUMBIA COUNTY COURTHOUSE
P.O. Box 380
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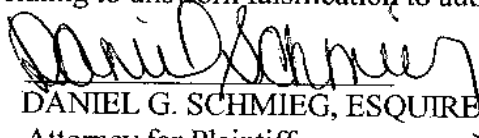
TENANT/OCCUPANT

**2401 FRONT STREET
BERWICK, PA 18603**

**COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE**

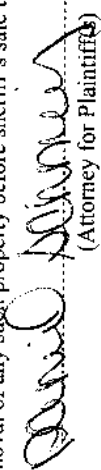
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DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

DATE: 12/16/04

WAIVER OF WATCHMAN - Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whoever is found in possession, after notifying such person of such levy or attachment, without liability o the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

 (SEAL)
(Attorney for Plaintiff)

WAIVER OF INSURANCE - Now, _____, 20____, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

 (SEAL)
(Attorney for Plaintiff)

HARRY A. ROADARMEL

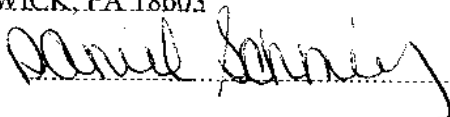
COLUMBIA County, Pa.

Sheriff

Sir: — There will be placed in your hands

for service a Writ of _____ EXECUTION (REAL ESTATE) _____, styled as follows: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. vs WILLIAM H. HUMMEL and RENA M. HUMMEL

The defendant will be found at 2401 FRONT STREET, BERWICK, PA 18603

 Attorney for Plaintiff

If Writ of Execution, state below where defendants will be found, what foods and chattels shall/ be seized and be levied upon. If real estate, attach five double spaced typed written copies of description as it shall appear on the new deed together with Street and Number of the premises.

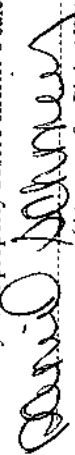
Please do not furnish us with the old deed or mortgage.

See attached legal description.....


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

....., 20

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 (SEAL)
(Attorney for Plaintiff)

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 (SEAL)
(Attorney for Plaintiff)

....., 20

HARRY A. ROADARMEL

Sheriff

COLUMBIA County, Pa.

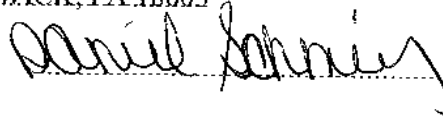
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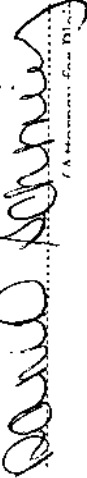
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 (SEAL)
(Attorney for Plaintiff)

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 (SEAL)
(Attorney for Plaintiff)

HARRY A. ROADARMEL

COLUMBIA County, Pa.

Sheriff

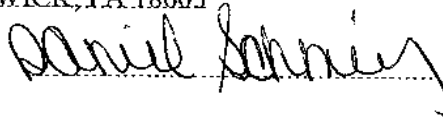
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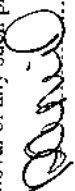
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Sheriff

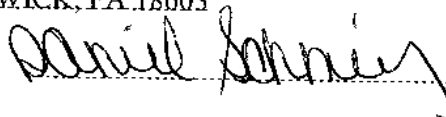
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.....
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.....
.....

....., 20

SHERIFF'S SALE COST SHEET

NO. MEVLS ED NO. 1170-04 VS. Hummel JD DATE/TIME OF SALE Bkpt

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>195.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>32.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>9.34</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>6.50</u>
NOTARY	\$ <u>12.00</u>
TOTAL ***** \$ <u>342.84</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>712.16</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>862.16</u>	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ _____
TOTAL ***** \$ <u>-0-</u>	

REAL ESTATE TAXES:	
BORO, TWP & COUNTY 20	\$ _____
SCHOOL DIST. 20	\$ _____
DELINQUENT 20	\$ <u>5.00</u>
TOTAL ***** \$ <u>5.00</u>	

MUNICIPAL FEES DUE:	
SEWER 20	\$ _____
WATER 20	\$ _____
TOTAL ***** \$ <u>-</u>	

SURCHARGE FEE (DSTE)	\$ <u>140.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL ***** \$ <u>-0-</u>	

TOTAL COSTS (OPENING BID) \$ 1350.00

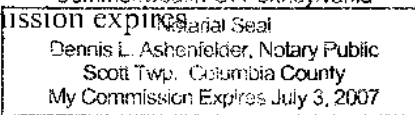
STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

James T. Micklow, Treasurer, being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since that day and on the attached notice March 2, 9, 16, 2005, as printed and published; that the affiant is one of the officers or publisher of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.



Sworn and subscribed to before me this 18th day of MARCH, 2005.



(Notary Public)
Commonwealth of Pennsylvania
My commission expires July 3, 2007

Dennis L. Ashenfelder, Notary Public
Scott Twp. Columbia County
My Commission Expires July 3, 2007
Member, Pennsylvania Association Of Notaries

And now,, 20....., I hereby certify that the advertising and publication charges amounting to \$.....for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

.....

SHERIFF'S SALE COST SHEET

ME 25 VS. William & Rose Hummel
 NO. 209-04 ED NO. 1170-2004 JD DATE/TIME OF SALE 3-23-05 0900

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>195.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>32.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>16.00</u>
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CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>6.50</u>
NOTARY	\$ <u>12.00</u>
TOTAL ***** \$ <u>434.50</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>712.16</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>937.16</u>	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>42.50</u>
TOTAL ***** \$ <u>52.50</u>	

REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20	\$	<u>200.25</u>
SCHOOL DIST. 20	\$	
DELINQUENT 20	\$	<u>2367.44</u>
TOTAL ***** \$ <u>2567.69</u>		

MUNICIPAL FEES DUE:		
SEWER 20	\$	<u>3410.39</u>
WATER 20	\$	
TOTAL ***** \$ <u>3410.39</u>		

SURCHARGE FEE (DSTE)	\$	<u>140.00</u>
MISC. _____	\$	
_____	\$	
TOTAL ***** \$ <u>-0-</u>		

TOTAL COSTS (OPENING BID) \$ 7542.24

COLUMBIA COUNTY SHERIFF'S OFFICE
SHERIFF'S REAL ESTATE FINAL COST SHEET

MERS VS William & Rena Hummel

NO. 209-04 ED NO. 1170-04 JD

DATE/TIME OF SALE: 3-23-05 0900

BID PRICE (INCLUDES COST) \$ _____

POUNDAGE - 2% OF BID \$ _____

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ _____

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

TOTAL DUE: \$ _____

LESS DEPOSIT: \$ _____

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ _____

269
**United States Bankruptcy Court
Middle District of Pennsylvania**

Notice of Bankruptcy Case Filing

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 13 of the United States Bankruptcy Code, entered on 02/17/2005 at 2:56 PM and filed on 02/17/2005.

William H Hummel
2401 Front St
Berwick, PA 18603
SSN: xxx-xx-2592

Rena M Hummel
2401 Front St
Berwick, PA 18603
SSN: xxx-xx-9956



The case was filed by the debtor's attorney:

Robert Spielman
29 East Main Street
Bloomsburg, PA 17815-1804
570 380-1072

The case was assigned case number 05-50748.

The filing of a bankruptcy case automatically stays certain actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

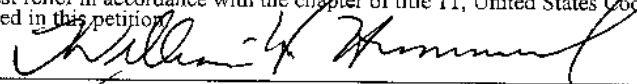
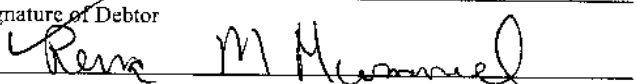
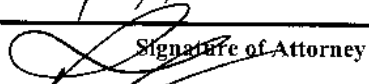
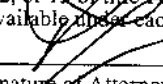
If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available at our *Internet* home page <http://www.pamb.uscourts.gov/> or at the Clerk's Office, U.S. Bankruptcy Court, 274 Max Rosenn U.S. Courthouse, 197 South Main Street, Wilkes-Barre, PA 18701.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

**Arlene Byers
Clerk, U.S.
Bankruptcy Court**

PACER Service Center
Transaction Receipt
02/17/2005 15:04:58

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): William H Hummel, Rena M Hummel	
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	
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>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.]</p> <p>X <u></u> Signature of Debtor</p> <p>X <u></u> Signature of Joint Debtor</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><u>2/17/05</u> Date</p> <p>X <u></u> Signature of Attorney for Debtor(s)</p> <p>Robert Spielman, 21489 Printed Name of Attorney for Debtor(s) / Bar No.</p> <p>Robert Spielman Firm Name</p> <p>29 East Main St Suite D Address</p> <p>Bloomsburg PA 17815-1485 bobspielman@aya.yale.edu Address</p> <p>570-380-1072 570-784-3429 Telephone Number</p> <p><u>2/17/05</u> Date</p>	<p style="text-align: center;">Exhibit A</p> <p>(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)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>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.</p> <p>X <u></u> <u>2/17/05</u> Signature of Attorney for Debtor(s) Date</p> <p style="text-align: center;">Exhibit C</p> <p>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?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input type="checkbox"/> No</p> <p style="text-align: center;">Signature of Non-Attorney Petition Preparer</p> <p>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.</p> <p>Not Applicable Printed Name of Bankruptcy Petition Preparer</p> <p>_____ Social Security Number (Required by 11 U.S.C. § 110(c).)</p> <p>_____ Address</p> <p>_____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X Not Applicable Signature of Bankruptcy Petition Preparer</p> <p>_____ Date</p> <p>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.</p>
<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>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.</p> <p>X Not Applicable Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	

In re: William H Hummel Rena M Hummel , Case No. _____
Debtor (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
2401 Fronst St Berwick Columbia County Pennsylvania	Fee Owner	J	\$ 78,000.00	\$ 60,253.00
Total			\$ 78,000.00	

(Report also on Summary of Schedules.)

In re **William H Hummel**

Rena M Hummel

Case No. _____

Debtor

(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	X			
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.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household furniture and furnishings	J	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	J	200.00
7. Furs and jewelry.		Jewelry	J	100.00
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 **William H Hummel**

Rena M Hummel

Case No. _____

Debtor

(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.	X			
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.	X			
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.		1988 Ford F150	H	475.00
		1996 Jeep Cherokee	H	2,825.00
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			

In re **William H Hummel**

Debtor

Rena M Hummel

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
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
<u>2</u> continuation sheets attached				Total > \$ 4,600.00

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

In re William H Hummel Rena M Hummel 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
NONE	11 USC § 522(d)(2)	475.00	475.00
2401 Fronst St Berwick Columbia County Pennsylvania	11 USC § 522(d)(1)	17,747.00	78,000.00
Clothing	11 USC § 522(d)(3)	200.00	200.00
Household furniture and furnishings	11 USC § 522(d)(3)	1,000.00	1,000.00
Jewelry	11 USC § 522(d)(4)	100.00	100.00

In re: **William H Hummel**

Rena M Hummel

Case No. _____

Debtor

(If known)

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, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTR 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. _____ BERWICK AREA JOINT SER AUTH 7474d COLUMBIA BLVD BERWICK PA 18603		Through 2005 Statutory Lien 2401 Fronst St Berwick Columbia County Pennsylvania VALUE \$78,000.00				3,000.00	0.00
ACCOUNT NO. _____ Dave Klingerman 555 E 7th St Bloomsburg, PA 17815	H	Statutory Lien 1996 Jeep Cherokee VALUE \$2,825.00				4,000.00	1,175.00
ACCOUNT NO. _____ MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC 8201 GREENSBORO DR SUITE 350 MCCLEAN VA 22102		1991 Mortgage 2401 Fronst St Berwick Columbia County Pennsylvania VALUE \$78,000.00				53,995.00	0.00

☐ Continuation sheets attached

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

\$60,995.00
\$60,995.00

(Report total also on Summary of Schedules)

In re William H Hummel

Debtor

Rena M Hummel

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 \$4,925* 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 \$4,925* 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 \$2,225* 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, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re William H Hummel Rena M Hummel Case No. _____
Debtor (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CO-DEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								

In re **William H Hummel****Rena M Hummel**

Case No. _____

Debtor

(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, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	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.	H	2005 Personal Loan				3,565.00
BENEFICIAL CONSUMER DISCOUNT BOX 4153 CAROL STREAM, IL 60197-4153						
ACCOUNT NO.	W	2005 Services				3,000.00
PPL 827 HAUSMAN ROAD ALLENTOWN PA 18104-9392						

0 Continuation sheets attached

Subtotal >

Total >

\$6,565.00**\$6,565.00**

(Report also on Summary of Schedules)

In re: William H HummelRena M Hummel

Case No. _____

Debtor

(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.

B6H

(6/90)

In re: William H Hummel Debtor Rena M Hummel 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 **William H Hummel/Rena M Hummel**

Case No. _____

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
Employment:	DEBTOR	SPOUSE
Occupation	Farm Laborer	Nursing Assistant
Name of Employer	Klingerman Farms	Bloomsburg Health Care
How long employed	13 Years	4 Years
Address of Employer	Bloomsburg, PA	Bloomsburg, PA

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) _____

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME

\$ 2,009.55

(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

DEBTOR	SPOUSE
\$ 1,820.00	\$ 800.00
\$ 0.00	\$ 0.00
\$ 1,820.00	\$ 800.00
\$ 330.95	\$ 241.66
\$ 0.00	\$ 37.84
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 330.95	\$ 279.50
\$ 1,489.05	\$ 520.50
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 1,489.05	\$ 520.50

In re William H HummelRena M Hummel

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)		\$	<u>693.62</u>
Are real estate taxes included?	Yes _____ No <u>✓</u>		
Is property insurance included?	Yes _____ No _____		
Utilities Electricity and heating fuel		\$	<u>180.00</u>
Water and sewer		\$	<u>50.00</u>
Telephone		\$	<u>35.00</u>
Other <u>Internet</u>		\$	<u>10.00</u>
Home maintenance (repairs and upkeep)		\$	<u>0.00</u>
Food		\$	<u>275.00</u>
Clothing		\$	<u>25.00</u>
Laundry and dry cleaning		\$	<u>0.00</u>
Medical and dental expenses		\$	<u>12.00</u>
Transportation (not including car payments)		\$	<u>150.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>0.00</u>
Charitable contributions		\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	<u>0.00</u>
Life		\$	<u>0.00</u>
Health		\$	<u>0.00</u>
Auto		\$	<u>150.00</u>
Other _____		\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) _____		\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)			
Auto		\$	<u>120.00</u>
Other _____		\$	<u>0.00</u>
Alimony, maintenance or support paid to others		\$	<u>0.00</u>
Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
Other _____		\$	<u>0.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 1,700.62

[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		\$	<u>2,009.55</u>
B. Total projected monthly expenses		\$	<u>1,700.62</u>
C. Excess income (A minus B)		\$	<u>308.93</u>
D. Total amount to be paid into plan each _____	<u>Monthly</u> (interval)	\$	<u>308.00</u>

United States Bankruptcy Court Middle District of Pennsylvania

In re **William H Hummel**

Rena M Hummel

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	\$ 78,000.00		
B - Personal Property	YES	3	\$ 4,600.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 60,995.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 6,565.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,009.55
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 1,700.62
Total Number of sheets in ALL Schedules ➤		13			
Total Assets ➤			\$ 82,600.00		
Total Liabilities ➤				\$ 67,560.00	

In re: William H Hummel Rena M Hummel
Debtor

Case No. _____
(If known)

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 14 sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1.)

Date: 2/17/05

Signature: William H Hummel
William H Hummel

Date: 2/17/05

Signature: Rena M Hummel
Rena M Hummel

[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: **William H Hummel**
2592

Rena M Hummel
9956

Case 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
40,600.00	Employment	2004
40,000.00	Employment	2003
5,075.00	Employment	2005

2. Income other than from employment or operation of business

None ☒ 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
--------	--------	--------------------

3. Payments to creditors

None ☒ 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

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
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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
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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 OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, 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
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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

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
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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

* * * * *

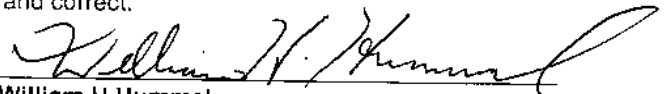
[if completed by an individual or individual and spouse]

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

2/17/05


Signature
of Debtor


William H Hummel

Date

2/17/05

Signature
of Joint
Debtor


Rena M Hummel

- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE
BUREAU OF COMPLIANCE
CLEARANCE SUPPORT SECTION
DEPARTMENT 281230
HARRISBURG, PA 17128-1230

2. Article Number
(Transfer from service label)

7004 1160 0005 9399 0705

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Commonwealth of PA
Dept. 280946
Harrisburg, PA 17122

2. Article Number

(Transfer from service label)

7004 1160 0005 9399 0699

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1

COMPLETE THIS SECTION ON DELIVERY

- A. Signature *Samuel J. Vert...* ☐ Agent ☒ Address
- B. Received by (Printed Name) *DEC 24 2004* C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

U. S. SMALL BUSINESS ADMINISTRATION
PHILADELPHIA DISTRICT OFFICE
ROBERT N.C. NIX FEDERAL BUILDING
900 MARKET STREET- 5TH FLOOR
PHILADELPHIA, PA 19107

2. Article Number

(Transfer from service label)

7004 1160 0005 9399 0729

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1

COMPLETE THIS SECTION ON DELIVERY

- A. Signature *Faith Alston* ☐ Agent ☒ Address
- B. Received by (Printed Name) *Faith Alston* C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

7004 1160 0005 9399 0736

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

OFFICE OF F.A.I.R.
DEPARTMENT OF PUBLIC WELFARE
PO BOX 8016
HARRISBURG, PA 17105

2. Article Number

(Transfer from service label)

7004 1160 0005 9399 0712

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1E




SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Commonwealth of PA
PO Box 2675
Harrisburg, PA 17105

COMPLETE THIS SECTION ON DELIVERY

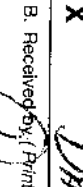
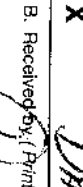
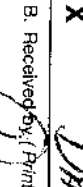
- A. Signature  ☐ Agent ☒ Address
- B. Received by (Printed Name)  ☐ Agent ☒ Address
- C. Date of Delivery  ☐ Yes ☒ No
- D. Is delivery address different from item 1? ☐ Yes ☒ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

COMPLETE THIS SECTION ON DELIVERY

- A. Signature  ☐ Agent ☒ Address
- B. Received by (Printed Name)  ☐ Agent ☒ Address
- C. Date of Delivery  ☐ Yes ☒ No
- D. Is delivery address different from item 1? ☐ Yes ☒ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

2. Article Number

(Transfer from service label)

7004 1160 0005 9399 0682

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1E

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

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.]

In re: **William H Hummel**
Rena M Hummel

Case No.:

Chapter: **13**

Debtor(s)

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):

Form 21. STATEMENT OF SOCIAL SECURITY NUMBER

**UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania**

In re

William H Hummel, Debtor

Rena M Hummel, Joint Debtor

Address

**2401 Front St
Berwick, PA 18603**

Case No.

Chapter **13**

Employer's Tax Identification (EIN) No(s). [if any]:

Debtor

Joint Debtor

Last four digits of Social Security No(s): **2592** Debtor

Last four digits of Social Security No(s): **9956** Joint Debtor

STATEMENT OF SOCIAL SECURITY NUMBER(S)

1. Name of Debtor (enter Last, First, Middle): **Hummel, William, H**

(Check the appropriate box and, if applicable, provide the required information.)

☒ Debtor has a Social Security Number and it is : **164** - **48** - **2592**
(if more than one, state all.)

☐ Debtor does not have a Social Security Number.

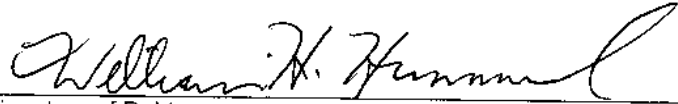
2. Name of Joint Debtor (enter Last, First, Middle): **Hummel, Rena, M**

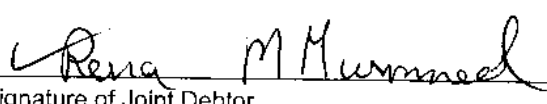
(Check the appropriate box and, if applicable, provide the required information.)

☒ Joint Debtor has a Social Security Number and it is : **161** - **52** - **9956**
(if more than one, state all.)

☐ Joint Debtor does not have a Social Security Number.

I declare under penalty of perjury that the foregoing is true and correct.

x  **2/17/05**
Signature of Debtor Date

x  **2/17/05**
Signature of Joint Debtor Date

**Joint debtors must provide information for both spouses.*

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C.
§§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **William H Hummel**

Rena M Hummel

Case No. _____

Chapter **13**

Debtors

**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

\$ 2,500.00

Prior to the filing of this statement I have received

\$ 0.00

Balance Due

\$ 2,500.00

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: 2/17/05


Robert Spielman, Bar No. 21489

Robert Spielman
Attorney for Debtor(s)