

April 19, 2011

Wanda Ramaley
8928 U.S. Highway 6
Coneaut Lake, PA 16316
www.stablecpitandpub@zoominternet.net

✓ To: Esq. Lauren Lepkoski 717.233.0852

Home 814 / 382-8185

Fax 814 / 382-9677
Cell 814 / 724-9589

✓ To: Secretary to Judge Dunderdale 412.565.5692

✓ To: P.U.C. Secretary Bureau, P.O. Box 3265, Harrisburg, PA 17105-3265

COWSHED, INC. (WANDA RAMALEY) vs. PENN POWER

DOCKET #C-2010-2152571

Dear Individuals listed above:

I am faxing a copy of a letter that I typed to Esq. Lauren Lepkoski last evening. She had made Some strong allegations stating that I am engaging in dilatory tactics to delay our case, which The docket number is listed above.

I have responded back to her, and wanted to make sure that I am following all procedures Necessary so that this case will not be dismissed. I will be sending Esq. Lepkoski some of the Information that will prove the incidents that led up to this. I can assure everyone that I will Have exhibits that an attorney representing me will explain at the hearing.

I am sincerely hoping that this is the last communication that I have on this until the day of The hearing. As you can tell by the letter that I sent to Esq. Lepkoski, I am growing tired of Them trying to get this case dismissed. I believe that when a person feels that they are correct In the facts that they are fighting for, they should hang in there till a decision is made.

In the meantime, if Judge Dunderdale could request the same tapes to listen to that Penn Power had access to, it would be extremely helpful to my attorney, and help save time. If They can only be sent to an attorney, please send them to: Attorney Chris Ferry, Watts & Pepicelli Law Firm, 916 Diamond Park, Meadville, PA 16335. (814-336-4000)

PA P.U.C. SECRETARY'S BUREAU

2011 APR 21 AM 9:58

RECEIVED

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April 18, 2011

TO: Esq. Lauren Lepkoski

FROM: Wanda Ramaley

After reading your April 12th letter to Judge Dunderdale, I will gladly send you, in advance, this Week, several pages of proof regarding many issues of the results that Penn Power playing games In August, will denigatge your statement that I am engaging in dilatory tactics intending to delay the Hearing on Docket #C-2010-2152571.

My attorney, Chris Ferry, of Watts & Pepicelli (814.336.4000) used to be a bankruptcy attorney Ten years ago. He had my information for several weeks, and discovered that too many rules Have changed for him to represent me adequately on this. Attorney Ferry has been my attorney For at least 15 years, and he was sincerely trying to save me money.

He then referred me to Attorney Greg Zimmerman of Erie, who reviewed the info. that I sent Him, and also the info. that Attorney Ferry spoke with him about. Attorney Zimmerman wanted Several thousands of dollars, I believe he said \$7500.00, just to represent me. Since this information Just happened approx. one month ago, our dealings with him happened after our December 2, 2010 Chapter 13 Bankruptcy filing with Attorney Gary Skiba of Erie. (814.454.6345). When we asked Him if he would represent us in the Penn Power matter, he informed us that he only does bank-Ruptcy cases. For your information, it took us talking to eight attorneys, starting in 2009, before We could find one to take our bankruptcy case. The first attorney, Larry Bolla of Erie, told us that It would cost us \$15,000 for him to open our file, and then charged us \$750.00 for 29 minutes.

Last week, I spoke to Attorney Stuart Kaplan from Pittsburgh (412.566.6000) and he said that his firm Does not do litigation cases, but he referred me to a woman attorney. She called me last week, And explained to me that, because this case is so complicated, she has a big case she is presently Working on, and could possibly not have time to be ready for April 19th. Attorney Kaplan can Give you her name, as I did not write it down. Attorney Kaplan did believe she would be able to Help us, but he was unaware of her current case taking much of her time.

If you do your research, this situation started in August, 2009. When I was sent a docket number By the P.U.C., I thought they started a lawsuit in my behalf, and that they were representing me.

Penn Power said they were going to turn off my electric on August 12, but no later than the 13th. Once we removed our frozen food inventory of approximately \$20,000.00 and relocated it, my husband shut off the main breaker to the Cowshed/Stable Pit & Pub, so there would not be any further draw on electric.

Shutting off the electric caused our sump pump to quit working, which was desperately needed to keep rain water, and then snow thawing from flooding out our restaurant, which is located in the basement of the building. Every time that Penn Power had their power go out, due to storms, or vehicles hitting Penn Power poles which knocked out our electric, our basement restaurant would automatically start flooding out. It was a very stupid move on the previous owner's part to not put in storm drains to eliminate this problem, but he put asphalt right up to the building, thus preventing a way to install storm drains without spending thousands of dollars that we did not have. We never once called Penn Power to complain about a problem that they had no control of, although it took many people to help remove the water from the restaurant kitchen, dining, and bar areas.

NOW, GET READY FOR THE ISSUE THAT WE BOTH WILL DEAL WITH WHEN WE HAVE OUR HEARING WITH JUDGE DUNDERDALE:

For a year and a half, the sump pump has not worked. The downstairs is full of mold, and the addition that the former builder put on the north end of the building has sunk into the ground, causing the emergency exit door to cease being able to be open. A generator could have prevented this interior mold problem, but for almost two years, we would have burned up many generators.

While we met with Judge Agresti last week, a speaker phone call from PNC was conducted during our time with the judge and Attorney Skiba. The representative from PNC said that after reading all of the appraisals done on our building, the value of the building is now at zero. That is a \$000,000.00. I am sending you a copy of the 2008 appraisal which valued the business at \$680,000.00. Guess why I lost \$680,000.00? Do you think it could have anything to do with a man from Penn Power tell me that they could not wait five days for \$3100.00? I fought hard because we could not afford to have our sump pump out of working order without causing damage. I never dreamed that we would lose our entire investment in our restaurant, and now we are going to lose our home and my husband's business, Runamuck Campground, plus we have to come up with an additional \$400,000.00.

If I was so dilatory in finding an attorney, why would a woman from Penn Power call me asking me how much would it take to settle this case? Penn Power cannot even stick with a figure that we owe them, you can check their bills. I believe her last name is Vero. (717.236.7816)


In the meantime, I am in this for the long haul, but when we were forced into Chapter 13 bankruptcy, We, along with PNC bank, thought that our restaurant would have enough value to make up the Difference while being forced to sell our home and my husband's campground.

Ms. Lepkoski, I am one of the "little guys and gals" that your corporation beats up on mentally, and Issues threats of shut-offs. In case you haven't noticed, my business is a discretionary business. People are now eating at cheap fast food restaurants instead of nice steak houses that can seat 900 people. A two-story restaurant of our size required 40 employees. I could have put in the Local newspaper when I called them that we were shutting down, I purposely did not list Penn Power. As the reason for shutting down the date that I did. We had incurred massive debtload, and between Penn Power and all of the situations we were dealing with, I was working with a gentleman who was Going to get a very substantial amount of money from the Marcellus Shale drilling on his Altoona Property. His name is John Holloway, and is a real estate agent from Pittsburgh. He was being Unfairly told by representatives on this drilling that his money was going to be paid to him "in the Next two weeks". He is still waiting for his money. He was going to pay off my entire debt load on A promissory loan for \$500,000.00.

Between ten years of being in a recession or depression, whichever way you look at it, and having Issues of companies not having big parties for their employees when they have people on lay-off, It was tough to pay high electric bills, but I never once had the restaurant electric disconnected. There was an earlier reference that I did indeed have electric shut off, but the shut-off was for the Stable Suite building next door, and it was for approximately \$138.00 +/- . It was paid immediately.

The latest news from last week that increased our liability has caused us tremendous emotional Distress. If you look at the costs that Penn Power has spent on just legal fees between yourself, Your firm, and the paperwork fighting me on this, I would imagine that you are already at the \$500,000 that I would have settled for. I am also smart enough to know that you have the ability To check to see if my husband and I did indeed get forced into filing for Chapter 13 bankruptcy. I have enclosed a copy of it FYI. Please let me reiterate that you will be receiving a ton of paper-Work proving that everything I am telling you is the truth, and will gladly sit beside a judge to Answer your allegations.

One other matter that I want to remind you of—an owner of a business cannot collect unemployment Until their business is sold. I know this means nothing to you, you are just an employee doing your Job. Our government has been the reason that many businesses have closed, and I truly hope that Your firm never downsizes to the point that your position would be eliminated. Don't ever think that Any job is a guarantee.


Wanda M. Ramaley

Cc: Judge Katrina Dunderdale, & Bureau Sec. of P.U.C.

October 30, 2010

To: Ms. Vero, 17172367816

(2 pages)

From: Wanda Ramaley

Dear Ms. Vero:

On the second page of this fax, I have listed my annual income from 10/13/00
Thru the end of 2008. I wanted you to see how the recession and the

Pa. non-smoking law affected my ability to keep my bills paid accordingly.

As you can see, my numbers were consistant until the state put the non-

Smoking ban into effect, which eventually cancelled the \$80,000 per year

Annual rental on my upstairs hall for bingo games twice a week. I got \$500.00

Rental each nite, twice a week, and the food for each player. That and the

Smoking law gave me back-to-back hits. I was supposed to get a loan from a

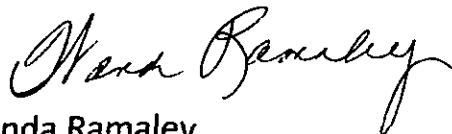
Man who owns a massive amount of property in the Marcellus Shale area,

But I couldn't keep open long enough before that matter got going.

I can provide you the 2009 once I get the info. Back from the different agencies

That I conferred with.

Respectfully,



Wanda Ramaley

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 12/2/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert A. Ramaley
8928 US Highway 6
Conneaut Lake, PA 16316

Wanda M. Ramaley
8928 US Highway 6
Conneaut Lake, PA 16316

Case Number:
10-12193-TPA

Individual Taxpayer ID / Employer Tax ID / Other

Attorney for Debtor(s) (name and address):

Gary V. Skiba
345 West 6th St.
Erie, PA 16507
Telephone number: 814-454-6345

Bankruptcy Trustee (name and address):

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Telephone number: 412-471-5566

Meeting of Creditors

*****Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting*****

Date: February 15, 2011

Time: 03:00 PM

Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): 5/16/11

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): 5/31/11

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 4/18/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Objections and Hearing on Confirmation of Plan

The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held immediately following the meeting of creditors. **If you object to the plan, you must appear at the meeting of creditors and the plan confirmation hearing to raise your objection.** You may, but need not, file an objection and serve it on trustee, debtor and debtor's attorney provided that it is received by the clerk 10 days before the hearing. Any continuance will be announced at the hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel **must** attend. The case may be dismissed if debtors do not attend.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. *Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.* If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court
U.S. Courthouse, Room B160
17 South Park Row
Erie, PA 16501
Telephone number: 814-464-9740

For the Court:

Clerk of the Bankruptcy Court:
John J. Horner

Hours Open: Monday - Friday 9:00 AM - 4:30 PM

Date: 1/20/11

October 30, 2010

To: Ms. Vero, 17172367816

(2 pages)

From: Wanda Ramaley

Dear Ms. Vero:

On the second page of this fax, I have listed my annual income from 10/13/00 Thru the end of 2008. I wanted you to see how the recession and the Pa. non-smoking law affected my ability to keep my bills paid accordingly. As you can see, my numbers were consistant until the state put the non-smoking ban into effect, which eventually cancelled the \$80,000 per year Annual rental on my upstairs hall for bingo games twice a week. I got \$500.00 Rental each nite, twice a week, and the food for each player. That and the Smoking law gave me back-to-back hits. I was supposed to get a loan from a Man who owns a massive amount of property in the Marcelleus Shale area, But I couldn't keep open long enough before that matter got going. I can provide you the 2009 once I get the info. Back from the different agencies That I conferred with.

Respectfully,


Wanda Ramaley

Bob, Wanda and Bobby Ramaley

Stable Pit & Pub
Complex

www.stablepitandpub.com

11417 State Highway 18
P.O. Box 377
Conneaut Lake, PA 16316

Phone: 814-382-8777
Fax: 814-382-4875
Cell: 814-724-9589



October 30, 2010

TO: Chris Ferry

FROM: Wanda Ramaley (2 pages)

SUBJECT: Electric Bill for Restaurant

Chris, I received a call from a Ms. Vero last evening, wanting to know how we can settle this matter without a court case. If you remember, I gave you four cases to work on, and the electric was one of them.

Regardless of what I was told in the past that the power companies always win, this woman wants to know what it will take to settle. She said that the Power Company (Penn Power) would have to spend a lot of money to defend this case in court, plus pay them, and she wanted to know if I had retained representation. I gave her your name and phone number, so you might receive a call from her, and I didn't want to blindsight you.

My original letter to them was that since the lady from the PUC that reviews commercial accounts, told me on the phone that she felt that I had a good case against Penn Power, I sent them a letter spelling out explicitly that I did not refuse to pay the bill, I just needed my weekend receipts to come in, and the \$3000+ bill could be electronically transferred on Monday, August 16th. They even had my bank info. (routing and acct. #).


She again asked what I wanted to settle the case, and I told her that if they would

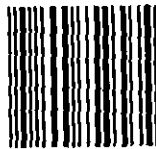
Pay \$500,000 instead of the six million that I first stated (one million for each Year that I had left on my mortgage), that I would accept it and end this. If they Don't agree to the \$500,000, then we proceed with the full amount in a jury Trial.

I have given her your name and number, and would appreciate you at least Letting her know that you received the info. From me, but like I told her, I gave You four items to take care of, and the most important matter was trying to Figure out how to save my home and vehicles.

I think they are concerned they might lose this case if it goes to court, as they Are meeting with the Penn Power Board today to review what I shared with Them. She admitted that they had other cases that were behind (duh!), but She kept saying that Penn Power does not want to incur the costs of a trial. Please let me know if she contacts you, and I would appreciate it if you would Let her know that I am not playing head games with them. I told her repeatedly That I was told that my power would be shut off either later on Aug. 12th, or The next day. It was not shut off until November 22nd, which I think was because The PUC issued something like a cease and desist until they listened to the Penn Power taped recordings between me and the guy that told me it would be shut Off on August 12th or 13th. Also, his last statement to me many weeks later, was That I shouldn't believe everything that I am told. Have a good one. Wanda

Wanda Rowley

 **Ms. Wanda M. Ramaley**
8928 Highway 6
Conneaut Lake, PA 16316-2256



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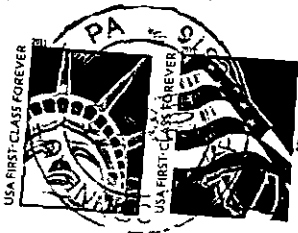
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