

2641036  
Barbush  
1-26-2010

To whom It may concern,

C - 2011 - 2227458

I'm writing this to let you know I have a case open with the Public Utilities Commission.

Regarding, the \$3,019, imposed on me by Duquesne Light. My case is #2641036 opened

On 1/26/2010, if you have any questions you may call 1-800-692-7380.

Scanned  
NOV 10 2011  
Linked

Sincerely



RECEIVED  
2011 NOV 14 PM 3:12  
PA PUC  
SECRETARY'S BUREAU

**McKeesport Housing Authority**  
2901 Brownlee Avenue - 2<sup>nd</sup> Floor - McKeesport, PA 15132

***Applicant Notice of Rejection***

October 27, 2009

Regina Williams  
2618 Cleveland St.  
McKeesport, PA 15132

Dear Applicant:

Based on the application submitted, it appears that you/your family does not qualify for admission into our Public Housing Program at this time, and your application has been rejected. This letter explains the reason(s) for your rejection and your rights.

1. **You did not meet our basic eligibility requirement(s):**
  - a. \_\_\_\_\_ You failed to properly complete your application.
  - b. \_\_\_\_\_ You are under the age of 18.
  
2. **Your family is not likely to comply with the terms of our lease due to the following:**
  - a.  \_\_\_\_\_ Failure to pay rent or utilities, or failure to pay on time;
  - b. \_\_\_\_\_ Evidence of improper care or damage of an apartment;
  - c. \_\_\_\_\_ Interference with other residents' rights or peaceful enjoyment of the premises;
  - d. \_\_\_\_\_ Past involvement in criminal activity that will threaten the health, safety or welfare of other residents, OR involvement in drug-related criminal activity;
  - e.  \_\_\_\_\_ Failure in meeting your financial obligations;
  - f. \_\_\_\_\_ Lack of Rental and/or credit history
  - g. \_\_\_\_\_ Other: \_\_\_\_\_

This rejection is based on the following facts: A recent criminal background check, a recent credit check, and/or a past or present landlord reference. **If you disagree with this determination, you may request an informal hearing to present information about why you should be admitted. If you desire such an informal hearing, it must be requested by calling (412) 673-6942 Ext. 101 Tuesdays and Thursdays or in writing at the above address within ten business days from the date of this notice. If we do not hear from you within ten business days, the Authority's determination shall be considered final.**

Hearings are conducted by a staff member not involved in the decision to reject your application. The staff person(s) who made the decision will attend the hearing. You may bring witnesses and/or legal counsel or other representatives to the hearing. You may also review your application file, upon request, at a mutually convenient time before or during the hearing.

The following are suggested documents you may want to bring to the hearing to help us in the reconsideration of your application: Rent receipts or letters from current or previous landlords that indicate you are a tenant in good standing, or a receipt that you paid off a balance owed to a previous landlord. In regards to criminal history, you may want to provide proof of expungement. If you are a person with a disability, you may want to discuss at the hearing whether there may be reasonable accommodations that can be made that will enable you to comply with the terms of our lease.

Sincerely,

*Joan Trasp*

Joan L. Trasp  
Tenant Selector

## RegistryCHECK REPORT

September 28, 2009

10 : 27 AM

## REPORT INFORMATION SECTION

**REPORT INFORMATION**

Property ID:	P1059	Phone:	412-673-6942
Property Name:	Mckeesport Housing Authority	Fax:	412-673-1706
Request Date:	09/28/2009	Request Type:	Landlord Tenant
Request ID:	P4205467	Permissible Purpose:	Resident Screening
Process Date:	09/28/2009 10:24:27		

**APPLICANT INFORMATION**

Name:	REGINA WILLIAMS	Suffix:	
Current Address:	2618 CLEVELAND MCKEESPORT, PA 15132	SSN:	xxx-xx-6257

## REPORT SUMMARY

Report ID:	0022554132	Status:	Completed
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**COURT RECORDS ON FILE**

No Court Records Found

**PRIOR INQUIRY ON FILE**

## RECORD - 1 of 2

Applicant:	REGINA WILLIAMS	Date:	09/07/2007
Current Address:	2604 JENNYLIND MCKEESPORT, PA 15132	SSN:	xxx-xx-6257
Previous Address:		Employer:	
Member:	MIDTOWN PLAZA	Phone:	(412) 664-1940

## RECORD - 2 of 2

Applicant:	REGINA WILLIAMS	Date:	08/02/2006
Current Address:	7141 ARGYLE AVE SAN BERNARDINO, CA 92404	SSN:	xxx-xx-6257
Previous Address:	2680 E HIGHLAND AVE HIGHLAND CA 92346	Employer:	
Member:	COMMUNITY ASSET MANAGEMENT #/REDLANDS RA	Phone:	(909) 673-0777

**ADDITIONAL INFORMATION FOR VERIFICATION**

LANDLORD AT 2618 CLEVELAND IS MATHERS WILLIAM

**SUPPLEMENTAL DATA RESOURCE**

NOTE: The supplemental resource list is not part of the consumer report. It does not represent derogatory information on the consumer. These listings are provided solely as a resource tool, designed to provide additional possible sources of information that may relate to the applicant. The customer is encouraged to contact these listings to determine whether additional information is available in connection with the applicant.

SCORE SUMMARY

EXPERIAN/FAIR, ISAAC SCORE = 548 SCORE FACTORS: 22, 18, 13, 02

TRADES

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	BY MONTH
ACCOUNT #	LAST PD	MONTH PAY	PAST DUE	MAXIMUM	
*SALLIE MAE	10-04	\$3,961-0	\$7,379-C	CHARGOFF	DELINQ 180
1993837 EL EDU 180 1	8-31-09	\$7,556	5-09	(59)	LLLL65432CCCC
987526357610001200410>	5-08		\$882		CCCCCCC55432
>29					
*UNIVERSITY OF PHOENIX	2-04	\$413-0	\$413-C		CHARGOFF
8994981 EV UNS 1 1	9-21-09	\$413	8-05	(50)	LLL-LLL-LL-LL
9002620822			\$413	7-07/L	LLLLL-LLLLLL
*CBCS	7-09	\$3,019-0			COLLACCT
1980931 YC COL 1 1	9-20-09	\$3,019	9-09	( 1 ) G	
24091960648			\$3,019		
ORIGINAL CREDITOR: DUQUESNE LIGHT					
*FAIR COLLECTIONS	OUT 12-08	\$118-0			COLLACCT
1986281 YC COL 1 1	3-17-09	\$118	3-09	( 1 ) G	
3435319			\$118		
ORIGINAL CREDITOR: MIDTOWN PLAZA 007105					
*AFNI, INC.	1-09	\$743-0			COLLACCT
2980878 YC COL 1 1	3-08-09	\$743	3-09	( 1 ) G	
1024173717			\$743		
ORIGINAL CREDITOR: SPRINT					
*ALLIED INTERSTATE, INC	1-09	\$424-0			COLLACCT
1984140 YC COL 1 1	1-20-09	\$424	1-09	( 1 ) G	
49159988			\$424		
ORIGINAL CREDITOR: NATIONAL CITY					
*UNITED AUTO CREDIT CO	7-01	\$15,984-0	\$4,405-C	SETTLED	CHARGOFF
3603330 FA AUT 48 1	4-30-04		4-04	(34)	9LLLKCCCCCCCC
1101004040					CCCCCCCCCCCC
** ACCOUNT LEGALLY PAID IN FULL FOR LESS THAN THE FULL BALANCE **					
*UNITED AUTO CREDIT CO	7-01	\$15,984-0			SETTLED
3603330 FA AUT 48 1	10-31-08		10-08	( 1 ) 9	
101004040	4-04				
** ACCOUNT LEGALLY PAID IN FULL FOR LESS THAN THE FULL BALANCE **					
AMC MORTGAGE SERVICES	2-05	\$204,000-0		TRANSFER	CURR ACCT
7900156 FM R/C 30Y 1	4-01-05		4-05	( 2 ) BC	
8740071785950					
LITTON LOAN SERVICING	3-06	\$268,000-0			TRANSFER
3900947 FZ R/C 30Y 1	6-30-06		6-06	( 1 ) B	
00000000020466710	5-06				
*EDDIE BAUER	12-01	\$150-L		CLOSED	CURR ACCT
3321490 DZ CHG REV 1	2-14-03		2-03	(15)	BC0000000000
					00
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **					

### LEASE TO PURCHASE OPTION AGREEMENT

This Lease to Purchase Option Agreement ("Option to Purchase Agreement") is made on August 11, 2008 [month, day, year] between William B. Mothers (the "Seller/Landlord") and Regina Williams and Chris Taylor (the "Buyer/Tenant").

WHEREAS, Seller/Landlord is the fee owner of certain real property being, lying and situated in Allegheny County, Mckeesport, PA, such real property having a street address of 2618 Cleveland Street (the "Property").

WHEREAS, Seller/Landlord and Buyer/Tenant have together executed a prior lease agreement, the subject of which is the aforementioned Property (the "Lease Agreement").

NOW, THEREFORE, for and in consideration of the covenants and obligations contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Seller/Landlord hereby grants to Buyer/Tenant an exclusive option to purchase the aforementioned "Property." The parties hereto hereby agree as follows:

1. **OPTION TERM.** The option to purchase period commences on August 11, 2008 [month, day, year] and expires at 11:59 PM August 31, 2008 [month, day, year].

2. **NOTICE REQUIRED TO EXERCISE OPTION.** To exercise the Option to Purchase, the Buyer/Tenant must deliver to the Seller/Landlord written notice of Buyer/Tenant's intent to purchase. In addition, the written notice must specify a valid closing date. The closing date must occur before the original expiration date of the Lease Agreement, or the date of the expiration of the Option to Purchase Agreement designated in paragraph 1, whichever occurs later.

3. **OPTION CONSIDERATION.** As consideration for this Option to Purchase Agreement, the Buyer/Tenant shall pay the Seller/Landlord a non-refundable fee of \$ 2,500.00, receipt of which is hereby acknowledged by the Seller/Landlord. This amount shall be credited to the purchase price at closing if the Buyer/Tenant timely exercises the option to purchase, provided that the Buyer/Tenant: (a) is not in default of the Lease Agreement, and (b) closes the conveyance of the Property. The Seller/Landlord shall not refund the fee if the Buyer/Tenant defaults in the Lease Agreement, fails to close the conveyance, or otherwise does not exercise the option to purchase.

4. **PURCHASE PRICE.** The total purchase price for the Property is \$ 18,700.00 *16,540.00 in as agreed per conversation 9/14/08*. Provided that the Buyer/Tenant timely executes the option to purchase, is not in default of the Lease Agreement, and closes the conveyance of the Property, the Seller/Landlord shall credit towards the purchase price at closing the sum of \$ 260.00 from each monthly lease payment that the Buyer/Tenant timely made. However, the Buyer/Tenant shall receive no credit at closing for any monthly lease payment that the Seller/Landlord received after the due date specified in the Lease Agreement.

*8-11-08*

5. **EXCLUSIVITY OF OPTION.** This Option to Purchase Agreement is exclusive and non-assignable and exists solely for the benefit of the named parties above. Should Buyer/Tenant attempt to assign, convey, delegate, or transfer this option to purchase without the Seller/Landlord's express written permission, any such attempt shall be deemed null and void. *\* Monthly payments must be received by the 10th of the month. 10% late fee will be added if not received on time.*

6. **CLOSING AND SETTLEMENT.** Seller/Landlord shall determine the title company at which settlement shall occur and shall inform Buyer/Tenant of this location in writing. Buyer/Tenant agrees that closing costs in their entirety, including any points, fees, and other charges required by the third-party lender,

*\* First payment of 260.00 must be received by October 1, 2008.  
Each monthly payment must be received by the first of every month for a total of 60 monthly installments. BM - 8-11-08  
\$400 as agreed per conversation on 9/14/08*

Sign: William D Mathews 8-11-08  
Print: William D Mathews

SELLER/LANDBLORD:

Sign: \_\_\_\_\_ Print: \_\_\_\_\_

BUYER/TENANT:

Sign: Regina Williams 8/11/08  
Print: \_\_\_\_\_

BUYER/TENANT:

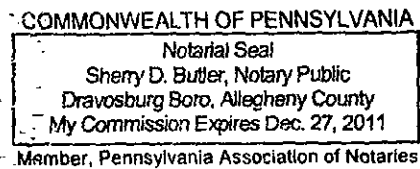
Sign: Chris Taylor 8-11-08  
Print: \_\_\_\_\_

House is sold as is, buyer is responsible for all repairs.  
\* Buyer is responsible for all utilities: electric, water, garbage, sewage, gas, insurance and taxes.

Copies of water bills, sewage and insurance payments must be sent to me every quarter.

Taxes will be pro-rated as of September 1, 2008.  
Taxes will be paid this year by owner DM - 8-11-08  
8-20-08 Regina Williams as per conversation 9/14/08

8-20-08 Notary - Sherry D. Butler



McKEESPORT MUNICIPAL SEWAGE  
500 - 5<sup>TH</sup> AVENUE - 1<sup>ST</sup> FLOOR  
McKEESPORT, PA 15132

McKEESPORT MUNICIPAL SEWAGE  
500 - 5<sup>TH</sup> AVENUE - 1<sup>ST</sup> FLOOR  
McKEESPORT, PA 15132

ACCOUNT NO. M00605450 <sup>Q</sup>

ACCOUNT NO. M00605450A

SERVICE ADDRESS:

Katherine Rudolph (Mother)  
2618 Cleveland St

SERVICE ADDRESS:

H. Rudolph (Mother)  
2618 Cleveland St.

CHECK NO. Cash

CHECK NO. Cash

TOTAL PAYMENT 167.54

TOTAL PAYMENT 167.66

KEEP THIS PART

KEEP THIS PART

MUNICIPAL SERVICE FEE

ACCOUNT NO.	<u>2103A-11</u>
DATE OF BILL	
DATE DUE	
SERVICE FROM	
SERVICE TO	<u>2618 Cleveland</u>
AT	
PREVIOUS BALANCE	
ADJUSTMENTS	
PENALTY	
CURRENT BILLING	<u>315.24</u>
TOTAL NOW DUE	
POSTPAYMENT	
IF LATE	
GROSS AMOUNT	

KEEP THIS PART FOR YOUR RECORDS

CITY OF McKEESPORT  
PA

AUG 19 2008

OFFICE OF  
CITY TREASURER

Date: 04/09/09

Time: 09:57:34

Individual

Williams Regina

McKeesport Area School District  
Earnings History - Gross to Net  
Date Range 09/05/08 - 04/09/09

Date	Rate	Hours	Gross	Net Pay	FIT/EIC	FICA/Medic	State	UC	EIT Loc/OPT	Ret	Vol Ded	TIA
Employee Name Williams Regina			PPID #5307		Group 34							
516 Sinclair Street												
Apt #1103												
McKeesport, PA 15132 3026												
09/05/08			392.31	311.57		30.01	12.04	0.24	9.03	29.42		
09/19/08			392.31	311.57		30.01	12.04	0.24	9.03	29.42		
Qtr 3 Totals			784.62	623.14		60.02	24.08	0.48	18.06	58.84		
10/03/08	54.84	-1.00	337.47	267.69		25.81	10.36	0.20	8.10	25.31		
10/17/08			392.31	308.01		30.01	12.04	0.24	12.59	29.42		
10/31/08	54.84	-1.00	337.47	264.13		25.81	10.36	0.20	11.66	25.31		
11/14/08			392.31	308.01		30.01	12.04	0.24	12.59	29.42		
11/28/08	54.84	-1.00	337.47	264.13		25.81	10.36	0.20	11.66	25.31		
12/12/08			392.31	308.01		30.01	12.04	0.24	12.59	29.42		
12/23/08			392.31	308.05		30.01	12.04	0.24	12.55	29.42		
Qtr 4 Totals			-3.00	2,581.65	2,028.03		197.47	79.24	1.56	81.74	193.61	
Year 2008 Totals			-3.00	3,366.27	2,651.17		257.49	103.32	2.04	99.80	252.45	
01/09/09			392.31	311.93		30.01	12.04	0.24	8.67	29.42		
01/23/09	767.31		767.31	564.64	34.15	58.70	23.56	0.46	15.04	57.55	13.21	
02/06/09			392.31	298.72		30.01	12.04	0.24	8.67	29.42	13.21	
02/20/09			392.31	298.72		30.01	12.04	0.24	8.67	29.42	13.21	
03/06/09			392.31	298.72		30.01	12.04	0.24	8.67	29.42	13.21	
03/20/09			392.31	298.72		30.01	12.04	0.24	8.67	29.42	13.21	
Qtr 1 Totals				2,728.86	2,071.45	34.15	208.75	83.76	1.66	58.39	204.65	66.05
04/03/09	54.84	-3.00		227.79	167.08		17.42	6.99	0.14	5.87	17.08	13.21
Qtr 2 Totals			-3.00	227.79	167.08		17.42	6.99	0.14	5.87	17.08	13.21
Year 2009 Totals			-3.00	2,956.65	2,238.53	34.15	226.17	90.75	1.80	64.26	221.73	79.26
Employee Total			-6.00	6,322.92	4,889.70	34.15	483.66	194.07	3.84	164.06	474.18	79.26

**MCKEESPORT POLICE DEPARTMENT**

ORI: PA0021300

Incident Investigation Report

**20100312M4804 (01)****Incident Data**

Ref #: 1004758

**Class (UCR) Code: 2910 LOST/MISSING PROPERTY****Complete**

Crimes Code: Title: †

Date/Time Reported: 03/12/2010 Friday 12:19

Discovered Date/Time: 03/12/2010 Friday 12:19

Last Known Secure : 03/12/2010 Friday 14:00

TIME - Received: 12:19 / Dispatched: 12:19 / Arrived: 12:19 / Cleared: 14:00

Badge: 268 - OFC JOSEPH STEPANSKY

Address: 2500 CLEVELAND ST - MCKEESPORT

Landmark:

Patrol Zone: 5 - 5 DISTRICT

Premise Type: OTHER RESIDENCE - SINGLE FAMILY DWELLING

BIAS: 88 NONE (NO BIAS)

**MO:**

Weapon/Tools: Additional weapon:

**Persons Involved****Number of Victims: 1 Number of Offenders: 0 Persons Involved: 4****VICTIM WILLIAMS, REGINA L (N9900724)**

Incident Classif.: 2910 LOST/MISSING PROPERTY

Type: INDIVIDUAL/PERSON (NOT L.E.OFFICER) Injury:

Age/DOB: 0 / / Race: B Sex: F Ethnic: N Marital: S Resdnc: R

SS#:

Height: 0 Weight: 0 Eye: Hair: Build: Compl.:

GBM ID number: Date Entered: / / Date Released: / /

Comment:

Relationship to Offender:

Home: 2618 CLEVELAND Home Phone: 412-673-6629

MCKEESPORT PA 15132-

Work Phone: EXT: Cell Phone: Pager:

Additional Address: 810 N. GRANDVIEW

Employer:

DOCUMENTS ON FILE:

- Property

**Property****2 BOXES OF CHECKS, 1 OPENED AND 1 UNOPEN (V0029905) Status: RECOVERED**

Make: Model: Ser.#:

Value: \$ 50.00 Qty: 2

Category: CURRENCY, NOTES, ETC

Person: ,

**Officer: OFC JOSEPH STEPANSKY****Badge: 268****Page: 1****Case Status: FURTHER INVESTGATION****Case Disposition:****Approved: 03/12/2010 by: 254 - Terrance Brownfield**

LEASE AMENDMENT

January 30, 2008

Ms. Regina Williams  
1103  
516 SINCLAIR ST. Apt. 1103  
McKeesport, PA 15132-

Dear Ms. Regina Williams:

This is to notify you that on the basis of our recent review of your income and family composition, your monthly rent has been adjusted as follows:

Contract Rent	\$	516
Utility Allowance	\$	0
Assistance Payment	\$	237
Total Tenant Payment	\$	279
Tenant Rent	\$	279

The new rent is effective with the rent due for the month of 03/01/2008. This notification amends Paragraph 3 of your lease agreement which sets forth the amount of rent you pay each month. All other provisions of your lease remain in full force and effect. The next scheduled recertification is 10/01/08.

Attached for your records is a copy of the Form 50059 Owner's Certification of Compliance with HUD's Tenant Eligibility and Rent Procedures and applicable worksheet(s). You should substitute these forms in place of the previous 50059 and worksheet(s) which are attached to your lease. The 50059 shows you the income we used to calculate your new rent and the amount of rental assistance, if any, that HUD pays monthly on your behalf.

The next scheduled recertification is 10/01/08. By signing below, you acknowledge that you have been informed by this INITIAL NOTICE of when your next scheduled recertification is and understand your responsibility to respond to a Reminder Notice that will be sent to you approximately 120 days prior to the next scheduled recertification. If you do not respond to the Reminder Notice by 8/10/08, your lease gives us the right to raise your rent.

You may call me at (412) 664-1940 if you wish to arrange a meeting to discuss the above. Thank you for your cooperation.

Sincerely,  
Lisa Haberjak  
Occupancy Manager  
(412) 664-1940

Accepted:

_____	_____
Head of Household	Date
_____	_____
Spouse/Co-Head	Date

Midtown Plaza  
516 Sinclair St  
McKeesport, PA 15132

Subjournal: RESIDENT  
Regina Williams  
2618 Cleveland Street  
McKeesport, PA 15132

### Final account statement

Ledger Account at move-out	
Rent	27.00
Balance at move-out	27.00
* See the itemized charges for a complete listing of the work.	
Deposit Activities	
Deposit Received	(25.00)
Total Deposits on hand	(25.00)
Additional charges/credits/payments after move-out	
Total additional charges / credits / payments	0.00
Final Account balance	
Balance at move-out	27.00
Total Deposits	(25.00)
Total additional charges / credits / payments	0.00
Total account balance due	2.00

FAS Prepared  
Date 03/10/20  
User Company, Prev. Prj  
Managemt

Pay to  
WILLIAMS, REGINA

Lease information - Unit 1103  
Move-in 10/17/20  
Notice given 10/05/20  
Lease expires 09/30/20  
Move-out 11/05/20  
Move-out reason Tenant Initiate

WILLIAMS, REGINA - RESIDENT

Your charges exceeded your credits, therefore you have a balance due. Please remit all payments in accordance with the terms of the lease. Your account will be turned over for collection if the balance is not paid in full.

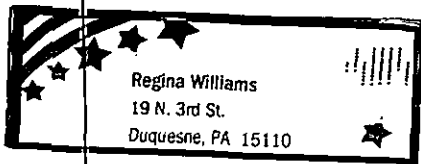
Manager

Pennsylvania VISIPPA.COM DRIVER'S LICENSE

No: 24 272 340 Dups: 00  
DOB: 04/03/1970 Sex: F  
Class: C Eyes: BRO  
Endorse: --- Height: 5'05"  
ComiMed Rstr: \*P  
Issued: 03/27/2009  
Expires: 04/04/2012

REGINA WILLIAMS  
2618 CLEVELAND ST  
MCKEESPORT PA 15132

DL



Pennsylvania Public Utilities Commission  
P. O. Box 3265  
Harrisburg, PA 17105-3265

NOV 10 11  
Consumer Services  
CAC Division

BCS# 2641036