

September 7, 2012

F - 2012-2281997

Re: 2012-2281997

Miro Kamenik vs. PECO Energy

I am answering your decision on 8/21/201 regarding the file listed above. Here are a list of my Exceptions:

1. I am not employed at the current moment. My financial situation is different than when I had my telephone hearing.
2. The decision to deny my request for a more "favorable payment arrangement" is unclear. The payment offered previously was something I couldn't afford to pay. What I am seeking, and I can't imagine this wouldn't behoove both parties, is to pay my current energy charges and pay a set amount for the amount past due. With my average monthly bill, this would be about \$400 for current charges and about \$200 for the amount in arrears. This is approx. \$600 per month which is something I can afford to pay although it is a large sum of money for a monthly bill.
3. The total amount due that PECO is using to determine a monthly payment includes huge penalty and interest. Although I made payments in the past I was always charged a substantial late fee because the payment I made was applied to the past due, never to current charges. Therefore I incurred huge penalties. I feel this should have been corrected and the amount owed reduced.

I don't have any savings, nor do I have the ability to get a loan or get a cash advance from a credit card. I don't have any cards. Basically I can pay monthly, but I can't come up with a large lump sum which was requested of me at the hearing. I was given less than 30 days to pay \$5000.

Here is my proposal. PECO would get their money each month, taking care of current charges and paying down my obligation.

- Pay current months charges.
- Pay set amount (\$200) to past amount due.
- Don't incur anymore late fees (Since current charges are being paid on time)
- I can also get a down payment as good faith. \$2000.

I would think this would be good for both parties. If PECO turns my electric off, I will never be able to get them the full amount owed to turn it back on. In that case they won't get a penny from me.

I thank you in advance for your consideration in this matter. I really don't have too many options.

Unfortunately, PECO is in line with other creditors. I am trying to stay afloat with everyone.

Regards,

Miro Kamenik



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