

Att: Kandace Melillo

Complainant  
Ex. 1

JORDAN D. CUNNINGHAM  
ROBERT E. CHERNICOFF  
MARC W. WITZIG  
BRUCE J. WARSHAWSKY  
KELLY M. KNIGHT  
TRACY L. UPDIKE  
NICHOLAS A. FANELLI

CUNNINGHAM & CHERNICOFF, P.C.  
ATTORNEYS AT LAW  
P.O. BOX 60457  
HARRISBURG, PENNSYLVANIA 17106-0457

HERSHEY TELEPHONE  
(717) 534-2833

IRS NO. 23-2274135

Street Address:  
2320 N. 2nd Street  
Harrisburg, PA 17110

TELEPHONE (717) 238-6570  
FAX (717) 238-4809

June 1, 2011

Ms. Misty A. Kuhns  
2023 East Grand Avenue  
Tower City, PA 17980

Docket

F-2013-2366279

Re: Representation / Chapter 7 Bankruptcy  
C&C File No. 304711

stated

Dear Ms. Kuhns:

On behalf of Cunningham & Chernicoff, P.C., let me thank you for asking us to represent you. It was a pleasure meeting you on June 1, 2011.

Rule 1.5(b) of the Pennsylvania Rules of Professional Conduct governing a lawyer's professional responsibilities adopted by the Supreme Court of Pennsylvania on October 16, 1987, and effective as of April 1, 1988, as amended from time to time by special order, provides:

"When the lawyer has not regularly represented the Client, the basis or rate of the fee shall be communicated to the Client, in writing, within a reasonable time after commencing representation."

Enclosed please find our firm's Agreement for Legal Service with regards to your Chapter 7 Bankruptcy filing. Please review this Agreement in its entirety, then sign and return it to my attention in the enclosed self-addressed, stamped envelope.

If you have any questions or concerns regarding this matter, please do not hesitate to contact me.

Very truly yours,

CUNNINGHAM & CHERNICOFF, P.C.

*Tracy L. Updike*  
Tracy L. Updike

PA PUC

13 AUG 14 PM 2:40

RECEIVED  
OFFICE OF CLERK

TLU/sas  
Enclosure

RECEIVED  
2013 AUG 20 AM 9:02  
PA PUC  
SECRETARY'S BUREAU

JORDAN D. CUNNINGHAM  
ROBERT E. CHERNICOFF  
MARC W. WITZIG  
BRUCE J. WARSHAWSKY  
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IRS NO. 23-2274135

Street Address:  
2320 N. 2nd Street  
Harrisburg, PA 17110

June 6, 2012

Ms. Misty A. Kuhns  
2023 East Grand Avenue  
Tower City, PA 17980

**Re: Chapter 13 Case No. 5:11-bk-07342-JJT**


Dear Ms. Kuhns:

Enclosed is a copy of the Order confirming your Amended Chapter 13 Plan. As we previously discussed, this Order means that your plan payments should remain stable for some period of time in your bankruptcy case. As I indicated, if you should undergo significant change in circumstance, we can ask for the Plan to be amended. Similarly, if you experience a significant increase in income as evidenced by your annual tax returns, the Trustee may ask for your plan payment to be increased. This year the Trustee considered a significant increase anything over 10%.

If you have any questions, please do not hesitate to contact me.

Very truly yours,

CUNNINGHAM & CHERNICOFF, P.C.

  
Tracy L. Updike

TLU/sas  
Enclosure

**Miscellaneous:**5:11-bk-07342 Misty A. Kuhns

Type: bk

Chapter: 13 v

Office: 5 (Wilkes-Barre)

Assets: y

Case Flag: CREDS, FeeDueBK, PlnDue, 521, CCDue, FMDueD

**U.S. Bankruptcy Court****Middle District of Pennsylvania**

## Notice of Electronic Filing

The following transaction was received from Tracy Lynn Updike entered on 10/28/2011 at 11:32 AM EDT and filed on 10/28/2011

**Case Name:** Misty A. Kuhns**Case Number:** 5:11-bk-07342**Document Number:** 4**Docket Text:**

Chapter 13 Statement of Current Monthly Income and Disposable Monthly Income - Form 22C . Filed by Tracy Lynn Updike of Cunningham and Chernicoff, PC on behalf of Misty A. Kuhns (RE: related document(s)[1]). (Updike, Tracy)

The following document(s) are associated with this transaction:

**Document description:**Main Document**Original filename:**C:\fakepath\MEANS.pdf**Electronic document Stamp:**

[STAMP bkecfStamp\_ID=1009835235 [Date=10/28/2011] [FileNumber=9436103-0] [295414b985ad502f89aeff7fb36451cfbfcecd9eaccce621bc93b5fbed12dfe2428d337a30137df4e6f91f85dfa83424da26f2177590e2f2b167905f689eb90]]

**5:11-bk-07342 Notice will be electronically mailed to:**

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

Tracy Lynn Updike on behalf of Debtor Misty Kuhns

tupdike@cclawpc.com, lfuge@cclawpc.com;mfeliksik@cclawpc.com;lisa.fuge@yahoo.com

**5:11-bk-07342 Notice will not be electronically mailed to:**

In re MISTY A. KUHN  
 Debtor(s)  
 Case number: \_\_\_\_\_  
 (if known)

According to the calculations required by this statement:  
 The applicable commitment period is 3 years.  
 The applicable commitment period is 5 years.  
 Disposable income is determined under § 1325(b)(3).  
 Disposable income is not determined under § 1325(b)(3).  
 (Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly.  
 Joint debtors may complete one statement only.

Part I. REPORT OF INCOME												
1	<p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input checked="" type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.                      b. <input type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for lines 2-10.</p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six month total by six, and enter the result on the appropriate line.</p>			Column A Debtor's Income	Column B Spouse's Income							
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$681.09	\$									
3	<p><b>Income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 50%; text-align: right;">\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>	a.	Gross receipts	\$0.00	b.	Ordinary and necessary business expenses	\$0.00	c.	Business income	Subtract Line b from Line a	\$0.00	\$
a.	Gross receipts	\$0.00										
b.	Ordinary and necessary business expenses	\$0.00										
c.	Business income	Subtract Line b from Line a										
4	<p><b>Rent and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 50%; text-align: right;">\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>	a.	Gross receipts	\$0.00	b.	Ordinary and necessary operating expenses	\$0.00	c.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$
a.	Gross receipts	\$0.00										
b.	Ordinary and necessary operating expenses	\$0.00										
c.	Rent and other real property income	Subtract Line b from Line a										
5	Interest, dividends, and royalties.	\$0.00	\$									
6	Pension and retirement income.	\$0.00	\$									
7	<p><b>Any amounts paid by another person or entity, on a regular basis, for the household expenses the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.</p>	\$497.50	\$									
8	<p><b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 20%;">Debtor <u>\$0.00</u></td> <td style="width: 20%;">Spouse \$ _____</td> </tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor <u>\$0.00</u>	Spouse \$ _____	\$0.00	\$						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor <u>\$0.00</u>	Spouse \$ _____										

9	<p><b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 5%;">a.</td> <td>ROOMMATE'S INCOME</td> <td style="text-align: right;">\$1,302.28</td> </tr> <tr> <td>b.</td> <td>PARENTS' INCOME</td> <td style="text-align: right;">\$3,288.13</td> </tr> <tr> <td>c.</td> <td>DEBTOR'S SHORT TERM DISABILITY</td> <td style="text-align: right;">\$333.33</td> </tr> </table>	a.	ROOMMATE'S INCOME	\$1,302.28	b.	PARENTS' INCOME	\$3,288.13	c.	DEBTOR'S SHORT TERM DISABILITY	\$333.33	\$4,923.74	\$
a.	ROOMMATE'S INCOME	\$1,302.28										
b.	PARENTS' INCOME	\$3,288.13										
c.	DEBTOR'S SHORT TERM DISABILITY	\$333.33										
10	<p><b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).</p>	\$6,102.33	\$									
11	<p><b>Total.</b> If column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.</p>	\$6,102.33										

**Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD**

12	<p>Enter the amount from Line 11.</p>	\$6,102.33									
13	<p><b>Marital adjustment.</b> If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 5%;">a.</td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> </table>	a.		\$0.00	b.		\$0.00	c.		\$0.00	\$0.00
a.		\$0.00									
b.		\$0.00									
c.		\$0.00									
14	<p>Subtract Line 13 from Line 12 and enter the result.</p>	\$6,102.33									
15	<p><b>Annualized current monthly income for § 1325(b)(4).</b> Multiply the amount from Line 14 by the number 12 and enter the result.</p>	\$73,227.96									
16	<p><b>Applicable median family income.</b> Enter the median family income for applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/usf/">www.usdoj.gov/usf/</a> or from the clerk of the bankruptcy court.)                  a. Enter debtor's state of residence: <u>PENNSYLVANIA</u>      b. Enter debtor's household size: <u>5</u></p>	\$87,416.00									
17	<p><b>Application of § 1325(b)(4).</b> Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.</p> <p><input type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.</p>										

**Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME**

18	<p>Enter the amount from Line 11.</p>	\$6,102.33									
19	<p><b>Marital adjustment.</b> If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 5%;">a.</td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> </table>	a.		\$0.00	b.		\$0.00	c.		\$0.00	\$0.00
a.		\$0.00									
b.		\$0.00									
c.		\$0.00									
20	<p><b>Current monthly income for § 1325(b)(3).</b> Subtract Line 19 from Line 18 and enter the result.</p>	\$6,102.33									

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$73,227.96
22	Applicable median family income. Enter the amount from Line 16.	\$87,416.00
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. <input checked="" type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.	

**Part IV. CALCULATION OF DEDUCTIONS ALLOWED FROM INCOME**

**Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

24A	<b>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous.</b> Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at <a href="http://www.usdoj.gov/usf">www.usdoj.gov/usf</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$
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24B	<b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/usf">www.usdoj.gov/usf</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.	\$																
<table border="1"> <thead> <tr> <th colspan="2">Household members under 65 years of age</th> <th colspan="2">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td>a1.</td> <td>Allowance per member</td> <td>a2.</td> <td>Allowance per member</td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td>b2.</td> <td>Number of members</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td>c2.</td> <td>Subtotal</td> </tr> </tbody> </table>		Household members under 65 years of age		Household members 65 years of age or older		a1.	Allowance per member	a2.	Allowance per member	b1.	Number of members	b2.	Number of members	c1.	Subtotal	c2.	Subtotal	\$
Household members under 65 years of age		Household members 65 years of age or older																
a1.	Allowance per member	a2.	Allowance per member															
b1.	Number of members	b2.	Number of members															
c1.	Subtotal	c2.	Subtotal															

25A	<b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="http://www.usdoj.gov/usf">www.usdoj.gov/usf</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$
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25B	<b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="http://www.usdoj.gov/usf">www.usdoj.gov/usf</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.	\$									
<table border="1"> <tbody> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/rent Expense</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </tbody> </table>		a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$
a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									

26	<b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below.	\$
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27A	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b>                  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.                  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.    <input checked="" type="checkbox"/> 0    <input type="checkbox"/> 1    <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy</p>	\$									
27B	<p><b>Local Standards: transportation; additional public transportation expense.</b>                  If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$									
28	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)    <input type="checkbox"/> 1    <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a Line 28. Do not enter an amount less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:65%;">IRS Transportation Standards, Ownership Costs</td> <td style="width:30%; text-align:right;">\$</td> </tr> <tr> <td style="text-align:center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td style="text-align:right;">\$</td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td style="text-align:right;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
29	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a Line 29. Do not enter an amount less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:65%;">IRS Transportation Standards, Ownership Costs</td> <td style="width:30%; text-align:right;">\$</td> </tr> <tr> <td style="text-align:center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td style="text-align:right;">\$</td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td style="text-align:right;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
30	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									
31	<p><b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$									
32	<p><b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life, or for any other form of insurance.</p>	\$									
33	<p><b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.</p>	\$									
34	<p><b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$									
35	<p><b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare – such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	\$									

36	<b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance listed or health savings accounts listed in Line 39.	\$
37	<b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health that of your dependents. Do not include any amount previously deducted.	\$
38	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 24 through 37.	\$

**Subpart B: Additional Living Expense Deductions**  
**Note: Do not include any expenses that you have listed in Lines 24-37**

39	<p><b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 75%;">Health Insurance</td> <td style="width: 20%;">\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> </table> <p>Total and enter on Line 39</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:</p> <p>\$ _____</p>	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	\$
a.	Health Insurance	\$									
b.	Disability Insurance	\$									
c.	Health Savings Account	\$									
40	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$									
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$									
42	<b>Home energy costs.</b> Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$									
43	<b>Education expenses for dependent children under 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$									
44	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$									
45	<b>Charitable contributions.</b> Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$									
46	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 39 through 45.	\$									

**Subpart C: Deductions for Debt Payment**

**47** *Future payments on secured claims.* For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly

	Name of Creditor	Property Securing the Debt	Average Payment	Does payment include taxes or insurance?
a.			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
c.			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
d.			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
e.			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
			Total: Add Lines a - e	\$

**48** *Other payments on secured claims.* If any of the debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.

	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount
a.			\$
b.			\$
c.			\$
d.			\$
e.			\$
			Total: Add Lines a - e

**49** *Payments on prepetition priority claims.* Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.

\$

**50** *Chapter 13 administrative expenses.* Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.

a.	Projected average monthly Chapter 13 plan payment.	\$
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b

\$

**51** *Total Deductions for Debt Payment.* Enter the total of Lines 47 through 50.

\$

**Subpart D: Total Deductions from Income:**

**52** *Total of all deductions from income.* Enter the total of Lines 38, 48, and 51.

\$

**Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)**

**53** *Total current monthly income.* Enter the amount from Line 20.

\$

**54** *Support income.* Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.

\$

**55** *Qualified retirement deductions.* Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).

\$

**58** *Total of all deductions allowed under § 707(b)(2).* Enter the amount from Line 52.

**57. Deduction for special circumstances.** If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. **You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and**

	Nature of special circumstances	Amount of expense
a.		\$0.00
b.		\$0.00
c.		\$0.00
	Total: Add Lines a, b, and c	

**58. Total adjustments to determine disposable income.** Add the amounts on Lines 54, 55, 56, and 57 and enter the result. \$

**59. Monthly Disposable Income Under § 1325(b)(2).** Subtract Line 58 from Line 53 and enter the result. \$

**Part VI: ADDITIONAL EXPENSE CLAIMS**

**60. Other Expenses.** List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
a.		\$
b.		\$
c.		\$
	Total: Add Lines a, b, and c	

**Part VII: VERIFICATION**

**61.** I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)

Date: 10/28/11 Signature: Misty A. Kuhns  
(Debtor)

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
(Joint Debtor, if any)

**LOCAL BANKRUPTCY FORM 3015-1**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE:**

Misty A. Kuhns,

: **CHAPTER 13**  
 : **CASE NO. 5 - 11 -bk- 07342-JJT**  
 :  
 : **CHAPTER 13 PLAN**  
 :  
 : **(Indicate if applicable)**  
 : **0 # MOTIONS TO AVOID LIENS**  
 : **0 # MOTIONS TO VALUE COLLATERAL**  
 :  
 :  **ORIGINAL PLAN**  
 : **1st AMENDED PLAN**  
 : **(Indicate 1<sup>ST</sup>, 2<sup>ND</sup>, 3<sup>RD</sup>, etc.)**

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan

**PLAN PROVISIONS**

**DISCHARGE: (Check one)**

- The debtor will seek a discharge of debts pursuant to Section 1328(a).
- The debtor is not eligible for a discharge of debts because the debtor has previously received a discharge described in Section 1328(f).

**NOTICE OF SPECIAL PROVISIONS: (Check if applicable)**

- This plan contains special provisions that are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. Those provisions are set out in Section 8 of this plan. Other than to insert text into the designated spaces or to expand the tables to include additional claims, the preprinted language of this form may not be altered. This does not mean that the Debtor is prohibited from proposing additional or different plan provisions in Section 8. The Debtor may propose additional or different plan provisions or specify that any of the provisions will not be applicable, provided however, that each such provision or deletion shall be set forth herein in Section 8.

1. **PLAN FUNDING AND LENGTH OF PLAN**

A. Plan Payments

1. To date, the Debtor(s) has paid \$ 282.99 (enter \$0 if no payments have been made to the Trustee to date). Debtor(s) shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor(s) shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 3,395.88 plus other payments and property stated in Section 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Payment
02/12	10/14	\$94.33	\$0.00	\$3,112.89
				\$ 3,112.89

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and the attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding accordingly. Debtor(s) is responsible for all post-petition mortgage payments due prior to the initiation of conduit mortgage payments.
3. Debtor(s) shall take appropriate action to ensure that all applicable wage attachments are adjusted to conform to the terms of the plan.
4. CHECK ONE:  Debtor(s) is at or under median income  
 Debtor(s) is over median income. Debtor(s) calculates that a minimum of \$                      must be paid to unsecured, non-priority creditors in order to comply with the Means Test.

B. Liquidation of Assets

1. In addition to the above specified plan payments, Debtor(s) shall dedicate to the plan proceeds in the estimated amount of \$                      from the

sale of property known and designated as N/A. All sales shall be completed by \_\_\_\_\_, 20\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

- 2. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_
- 3. The Debtor estimates that the liquidation value of this estate is \$ 0.00. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

**2. SECURED CLAIMS**

A. Pre-Confirmation Distributions. Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Address	Account #	Estimated Monthly Payment
N/A			\$
			\$

The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.

Upon receipt, Debtor shall mail to the Trustee all notices from mortgagees including statements, payment coupons, impound and escrow notices, and notices concerning changes of the interest rate on variable interest rate loans. If any such notice informs the Debtor that the amount of the payment has increased or decreased, the change in the plan payment to the Trustee will not require modification of this plan.

B. Mortgages and Other Direct Payments by Debtor. Payments will be made outside the plan according to the original contract terms, with no modification of contract terms and with liens retained. All mortgage and other lien claim balances survive the plan if not avoided or paid in full under the plan.

<i>Name of Creditor</i>	<i>Description of Collateral</i>	<i>Contractual Monthly Payment</i>	<i>Principal Balance of Claim</i>
Susquehanna Bank	Residence located at 2023 East Grand Avenue Tower City, PA	\$ 452.00	\$ 66,265.78
		\$	\$
		\$	\$
		\$	\$

C. Arrears. The Trustee shall distribute the amount of pre-petition arrearages set forth in the allowed proof of claim to each secured creditor set forth below. If the Debtor or the Trustee objects to a proof of claim and the objection is sustained, or if the plan provides for payment of amounts greater than the allowed proof of claim, the creditor's claim will be paid in the amount allowed by the court.

<i>Name of Creditor</i>	<i>Description of Collateral</i>	<i>Estimated Pre-petition Arrears to be Cured</i>	<i>Estimated Post-petition Arrears to be Cured</i>	<i>Estimated Total to be paid in plan</i>
N/A		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$

D. Secured Claims Paid According to Modified Terms. These amounts will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. THE LIENS WILL BE AVOIDED OR LIMITED THROUGH THE PLAN OR DEBTOR(S) WILL FILE AN ADVERSARY ACTION TO DETERMINE THE EXTENT, VALIDITY, AND PRIORITY OF THE LIEN (Select method in last column):

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Total Payment	Plan* or Adversary Action
N/A		\$	%	\$	
		\$	%	\$	
		\$	%	\$	

\* "PLAN" INDICATES THAT THE DEBTOR(S) PROPOSES TO AVOID OR LIMIT THE LIEN OF THE CREDITOR IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION PURSUANT TO SECTION 506(a). NO ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE LIEN WILL BE AVOIDED BY A CONFIRMATION ORDER UPON DISCHARGE. IF THE CREDITOR WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR MUST FILE AN OBJECTION TO THIS PLAN. OTHERWISE CONFIRMATION OF THE PLAN WILL AVOID THE LIEN UPON DISCHARGE.

E. Other Secured Claims. (Including conduit payments)

Name of Creditor	Description of Collateral	Principal balance of Claim	Interest Rate	Total to be paid in plan
Schuylkill County/Porter Township	Residence at 2023 East Grand Avenue, Tower City, PA.	\$ 887.00	%	\$ 887.00
		\$	%	\$
		\$	%	\$

F. Surrender of Collateral. Debtor(s) surrenders the following assets to secured creditors. Upon confirmation of the plan, bankruptcy stays are lifted as to the collateral to be surrendered. This provision does not prejudice a creditor's right to move to lift the stay prior to confirmation.

Name of Creditor	Description of Collateral to be Surrendered
N/A	

- G. Lien Avoidance. The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to Section 522(f) (this section should not be used for statutory or consensual liens such as mortgages):

Name of Creditor	Description of Collateral
N/A	

- H. Optional provisions regarding duties of certain mortgage holders and servicers. Property of the estate vests upon closing of the case, and Debtor elects to include the following provisions. (Check if applicable)



Confirmation of the plan shall impose an affirmative duty on the holders and/or servicers of any claims secured by liens, mortgages and/or deeds of trust on the principal residence of the Debtor to do the following:

(1) Apply the payments received from the Trustee on the pre-petition arrearage, if any, only to such arrearage. For purposes of this plan, the "pre-petition arrearage" shall include all sums included in the "allowed" proof of claim and shall have a "0" balance after both: (1) the Discharge Order in this case has been entered; and (2) payment in full of the allowed proof of claim has been made.

(2) Deem the pre-petition arrearage as contractually current upon confirmation of the plan, thereby precluding the imposition of late payment charges or other default-related fees and services based solely on the pre-petition default or defaults.

(3) Apply the post-petition monthly mortgage payments made by the Debtor to the post-petition mortgage obligations as provided for by the terms of the underlying mortgage note. Late charges may be assessed on post-petition payments as provided by the terms of the mortgage and note.

(4) Notify the Debtor and the attorney for the Debtor, in writing, of any changes in the interest rate for any non-fixed rate or adjustable rate mortgages and the effective date of any such adjustment or adjustments not less than 60 days in advance of such change or at such time as the change becomes known to the holder if the change is to be implemented in less than 60 days.

(5) Notify the Debtor, and the attorney for the Debtor, in writing, of any change in the property taxes and/or the property insurance premiums that would either increase or reduce the escrow portion, if any, of the monthly mortgage payments and the effective date of any such adjustment or adjustments not less than 60 days in advance of such change or at such time as the change becomes known to the holder if the change is to be implemented in less than 60 days.

(6) Within 60 days after receipt of a written request made by the Debtor to the servicer or mortgage lender, with a copy served upon its counsel, the servicer or mortgage lender shall provide Debtor and his counsel a statement detailing the following amounts paid by the Debtor post-petition: (1) all payments applied to the principal balance; (2) all payments applied to interest; (3) all payments applied to any escrow account; (4) all payments applied to any pre-petition arrearage claim and the remaining balance; and (5) all fees and charges alleged to have accrued post-petition, along with an explanation thereof. The statement may be in the form of a post-petition ledger prepared by the servicer or lender provided the documents used to prepare same are also provided. The Debtor may (i) challenge this information by filing a motion with the court, to be served upon the holder and the Trustee, (ii) propose a modified plan to provide for payment of additional amounts that the Debtor acknowledges or the court determines are due, or (iii) take no action at all. To the extent that amounts set forth are not determined by the court to be invalid or are not paid by the Debtor through a modified plan, the rights of the holder to collect these amounts will be unaffected.

**3. PRIORITY CLAIMS**

A. Allowed unsecured claims entitled to priority under section 1322(a) will be paid in full unless modified under Section 8:

Name of Creditor	Estimated Total Payment
N/A	\$
	\$
	\$

B. Administrative Claims:

- (1) Trustee fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee, not to exceed 10%.
- (2) Attorney fees. In addition to the retainer of \$ 1,525.00 already paid by the Debtor, the amount of \$ 1,975.00 in the plan. Any amount exceeding the Trustee's applicable no-look fee will

not be paid until a fee application for the requested amount is approved by the Court. These no-look fees are posted at: [www.mdbba.net/Chapter13Trustee.html](http://www.mdbba.net/Chapter13Trustee.html).

(3) Other administrative claims.

Name of Creditor	Estimated Total Payment
N/A	\$
	\$
	\$

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. Includes unsecured claims, such as co-signed unsecured debts, that will be paid in full even though all other unsecured claims may not be paid in full.

Name of Creditor	Reason for Special Classification	Amount of Claim	Interest Rate	Total Payment
N/A		\$	%	\$
		\$	%	\$

B. All remaining allowed unsecured claims shall receive a pro-rata distribution of any funds remaining after payment of the other classes.

5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** The following executory contracts and unexpired leases are assumed (and pre-petition arrears to be cured in the plan) or rejected (so indicate):

Name of Creditor	Description of Collateral	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment	Assume/Reject
N/A		\$	%	\$	\$	
		\$	%	\$	\$	

**6. REVESTING OF PROPERTY: (Check One)**

- Property of the estate will vest in the Debtor upon confirmation. (Not to be used with Section 2H)
- Property of the estate will vest in the Debtor upon closing of the case.

**7. STUDENT LOAN PROVISIONS**

- A. Student loan provisions. This plan does not seek to discharge student loan(s) except as follows:

**(NOTE: If you are not seeking to discharge a student loan(s), do not complete this section.)**

Name of Creditor	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment
	\$	%	\$	\$
	\$	%	\$	\$

**8. OTHER PLAN PROVISIONS**

- A. Include the additional provisions below or on an attachment. **(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Beginning with the payment due after the filing of the Chapter 13 Petition, all future monthly payments are to be made directly to Susquehanna Bank, the lien holder on the Debtor's residence located at 2023 East Grand Avenue, Tower City, PA until their claim is paid in accordance with this Chapter 13 Plan.

Debtor reserves the right to amend her Plan to reflect claims as filed and as allowed by the Court.

Any liens, to the extent that they exist as to the Debtor's property, shall be divested by the entry of the discharge order in this case, except for the lien of Susquehanna Bank, the lien holder on the Debtor's residence located at 2023 East Grand Avenue, Tower City, PA until their claim is paid in accordance with this Chapter 13 Plan.

The automatic stay shall remain in effect until such time as the Plan is fully consummated by payments to the trustee or otherwise modified or terminated by specific Order of the Court.

Debtor Has Agreed to Pay \$3,500.00 and Has Paid \$1,525.00 as a Retainer to Cunningham & Chernicoff, P.C. Any Retainer Will Be Credited Against Billings Rendered for All Services in Connection to the Within Case and Related Matters. All Services Will Be Billed at Cunningham & Chernicoff, P.C.'s Hourly Rate Then in Effect at the Time of Billing. Upon the Retainer Being Utilized in Full, Any Services Not Paid by the Retainer Will Be Billed to the Debtor at Such Hourly Rates. Any Additional Billings Will Be Submitted to the Court on Supplemental Statements as Necessary.

**9. ORDER OF DISTRIBUTION:**

Payments from the plan will be made by the Trustee in the following order:

- Level 1: \_\_\_\_\_
- Level 2: \_\_\_\_\_
- Level 3: \_\_\_\_\_
- Level 4: \_\_\_\_\_
- Level 5: \_\_\_\_\_
- Level 6: \_\_\_\_\_
- Level 7: \_\_\_\_\_
- Level 8: \_\_\_\_\_

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: General unsecured claims.
- Level 8: Untimely filed unsecured claims to which the Debtor has not objected.

**GENERAL PRINCIPLES APPLICABLE TO ALL PLANS**

All pre-petition arrears and cramdowns shall be paid to the Trustee and disbursed to creditors through the plan.

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor. Claims filed after the bar date that are not properly served on the Trustee will not be paid. The Debtor is responsible for reviewing claims and filing objections, if appropriate.

Dated: 2/16/12

*Joseph A. Upde*  
Attorney for Debtor

*Misty B. Kuhns*  
Debtor

\_\_\_\_\_  
Joint Debtor

**Miscellaneous:**5:11-bk-07342 Misty A. Kuhns

Type: bk

Chapter: 13 v

Office: 5 (Wilkes-Barre)

Assets: y

Case Flag: CREDS, FeeDueBK, PlnDue, 521, CCDue, FMDueD

**U.S. Bankruptcy Court****Middle District of Pennsylvania***Notice of Electronic Filing*

The following transaction was received from Tracy Lynn Updike entered on 10/28/2011 at 11:34 AM EDT and filed on 10/28/2011

**Case Name:** Misty A. Kuhns**Case Number:** 5:11-bk-07342**Document Number:** 6**Docket Text:**

*Affidavit of disbursement of Trustee funds upon Dismissal and/or Conversion prior to confirmation Filed by Tracy Lynn Updike of Cunningham and Chernicoff, PC on behalf of Misty A. Kuhns (RE: related document(s)[1]). (Updike, Tracy)*

The following document(s) are associated with this transaction:

**Document description:**Main Document**Original filename:**C:\fakepath\AFFDISB.pdf**Electronic document Stamp:**

[STAMP bkecfStamp\_ID=1009835235 [Date=10/28/2011] [FileNumber=9436111-0] [73d8302a1c2d9fcb444051724e6dbc6f12f08a1b2704c42c43a06b2b29847acf0600802dbf8243a314fa3f0dda68f1803b2547497390af9aa6d8b356f8f3d325]]

**5:11-bk-07342 Notice will be electronically mailed to:**

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

Tracy Lynn Updike on behalf of Debtor Misty Kuhns

tupdike@cclawpc.com, lfuge@cclawpc.com;mfeliksik@cclawpc.com;lisa.fuge@yahoo.com

**5:11-bk-07342 Notice will not be electronically mailed to:**


IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13  
: :  
MISTY A. KUHNS, : :  
: :  
Debtor : CASE NO: 1-11-0

**DEBTOR'S AFFIDAVIT OF DISBURSEMENT OF TRUSTEE FUNDS UPON  
DISMISSAL, CONVERSION OF CASE AND/OR IN THE EVENT MONIES REMAIN  
FOR DISTRIBUTION TO DEBTOR FOR ANY REASON**

If my case is dismissed, converted and/or monies remain for distribution for any reason, I, Misty A. Kuhns, the Debtor in the above-captioned case, hereby assign to my attorney, Tracy L. Updike, Esquire, the funds held in trust by the Standing Chapter 13 Trustee, Charles J. DeHart, III, and hereby authorize the said Trustee to pay all of said funds to Tracy L. Updike, Esquire, for purposes of attorney compensation with the balance, if any, to be forwarded by my attorney to me.

Date: 10/28/11

  
Misty A. Kuhns

**Miscellaneous:**5:11-bk-07342 Misty A. Kuhns

Type: bk

Chapter: 13 v

Office: 5 (Wilkes-Barre)

Assets: y

Case Flag: CREDS, FeeDueBK, PlnDue, 521, CCDue, FMDueD

**U.S. Bankruptcy Court****Middle District of Pennsylvania**

## Notice of Electronic Filing

The following transaction was received from Tracy Lynn Updike entered on 10/28/2011 at 11:33 AM EDT and filed on 10/28/2011

**Case Name:** Misty A. Kuhns**Case Number:** 5:11-bk-07342**Document Number:** 5**Docket Text:**

Certification of No Payment Advices Filed by Tracy Lynn Updike of Cunningham and Chernicoff, PC on behalf of Misty A. Kuhns (RE: related document(s)[1]). (Updike, Tracy)

The following document(s) are associated with this transaction:

**Document description:**Main Document**Original filename:**C:\fakepath\CERT OF NO ADVICE.pdf**Electronic document Stamp:**

[STAMP bkecfStamp\_ID=1009835235 [Date=10/28/2011] [FileNumber=9436106-0] [8fd43a5708fce9019958db6fcba44d1622f8cc5b71a1ba2e547cb88ca0069e262f167c822d42594d9e842f3e77bc51c9df6eb803c7144ae4b51d10d4688b475b]]

**5:11-bk-07342 Notice will be electronically mailed to:**

United States Trustee  
ustpreion03.ha.ecf@usdoj.gov

Tracy Lynn Updike on behalf of Debtor Misty Kuhns  
tupdike@cclawpc.com, lfuge@cclawpc.com;mfeliksik@cclawpc.com;lisa.fuge@yahoo.com

**5:11-bk-07342 Notice will not be electronically mailed to:**

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13  
: :  
MISTY A. KUHNS, : :  
: :  
Debtor : CASE NO: 1-11-0

**CERTIFICATION OF NO PAYMENT ADVICES**  
**pursuant to 11 U.S.C. §521(a)(1)(B)(iv)**

I, Misty A. Kuhns, hereby certify that within sixty (60) days before the date of filing the above-captioned bankruptcy petition, I did not receive payment advices (e.g. "pay stubs"), as contemplated by 11 U.S.C. §521(a)(1)(B)(iv), from any source of employment. I further certify that I received no payment advices during that period because:

- I have been unable to work due to a disability throughout the sixty (60) days immediately preceding the date of the above-captioned petition.
- I have received no regular income other than Social Security payments throughout the sixty (60) days immediately preceding the date of the above-captioned petition.
- My sole source of regular employment income throughout the sixty (60) days immediately preceding the date of the above-captioned petition has been through self-employment from which I do not receive evidence of wages or a salary at fixed intervals.
- I have been unemployed throughout the sixty (60) days immediately preceding the date of the above-captioned petition.
- I did not receive payment advices due to factors other than those listed above.  
(Please explain) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I certify under penalty of perjury that the information provided in this certification is true and correct to the best of my knowledge and belief.

DATE: 10/28/11

Misty A. Kuhns  
Misty A. Kuhns

**Miscellaneous:**5:11-bk-07342 Misty A. Kuhns

Type: bk

Chapter: 13 v

Office: 5 (Wilkes-Barre)

Assets: y

Case Flag: FeeDueBK, PlnDue, NoMatrix, 521, CCDue, FMDueD.

**U.S. Bankruptcy Court****Middle District of Pennsylvania**

## Notice of Electronic Filing

The following transaction was received from Tracy Lynn Updike entered on 10/28/2011 at 11:31 AM EDT and filed on 10/28/2011

**Case Name:** Misty A. Kuhns**Case Number:** 5:11-bk-07342**Document Number:** 3**Docket Text:**

Matrix filed/Creditor List Uploaded. (There is no image or paper document associated with this entry.) Filed by Tracy Lynn Updike of Cunningham and Chernicoff, PC on behalf of Misty A. Kuhns (RE: related document(s)[1]). (Updike, Tracy)

The following document(s) are associated with this transaction:

**5:11-bk-07342 Notice will be electronically mailed to:**

United States Trustee  
ustpregion03.ha.ecf@usdoj.gov

Tracy Lynn Updike on behalf of Debtor Misty Kuhns  
tupdike@cclawpc.com, lfuge@cclawpc.com;mfeliksik@cclawpc.com;lisa.fuge@yahoo.com

**5:11-bk-07342 Notice will not be electronically mailed to:**

CACH LLC/COLLECT AMERICA  
4340 S MONACO ST  
UNIT 2  
DENVER, CO 80237

CAPITAL ONE  
P.O. BOX 30281  
SALT LAKE CITY, UT 84130

CHASE  
PO BOX 7090  
MESA, AZ 85216

COMMERCIAL ACCEPTANCE CO  
2 WEST MAIN STREET  
SHIREMANSTOWN, PA 17011

GEMB/LOWES  
PO BOX 103065  
ROSWELL, GA 30076

GEMB/WALMART  
PO BOX 981400  
EL PASO, TX 79998

INTERNAL REVENUE SERVICE  
PO BOX 7346  
PHILADELPHIA, PA 19101-7346

KOHL'S/CAPONE  
N56 W 17000 RIDGEWOOD DR  
MENOMONEE FALLS, WI 53051

METABANK/FINGERHUT  
6250 RIDGEWOOD ROAD  
SAINT CLOUD, MN 56303

MICHAEL ROMAN, SR DEPUTY  
OFFICE OF ATTORNEY GENERAL  
FINANCIAL ENFORCEMENT SECTION  
HARRISBURG, PA 17120

NATIONAL RECOVERY AGENCY  
2491 PAXTON STREET  
HARRISBURG, PA 17111

NCO FIN/99  
PO BOX 15636  
WILMINGTON, DE 19850

PA DEPARTMENT OF REVENUE  
DEPARTMENT 280946  
ATTN BANKRUPTCY DIVISION  
HARRISBURG, PA 17128-0946

PAYLIANCE  
3 EASTON OVAL  
SUITE 210  
COLUMBUS, OH 43219

PORTER TOWNSHIP  
C/O JUDITH SHUTTLESWORTH  
10 PORTER ROAD  
TOWER CITY, PA 17980

REMIT CORPORATION  
36 WEST ,AOM STREET  
BLOOMSBURG, PA 17815

SEARS/CBSD  
P.O. BOX 6189  
SIOUX FALLS, SD 57117

SECRETARY OF THE TREASURY  
15TH AND PENN AVENUES NW  
WASHINGTON, DC 20220

SUSQUEHANNA BANK  
13511 LABEL LANE  
HAGERSTOWN, MD 21740

UNITED STATES ATTORNEY  
HARRISBURG FEDERAL BUILDING  
P.O. BOX 11754  
HARRISBURG, PA 17108-1754

US DEPT OF JUSTICE  
950 PENNSYLVANIA AVE NW  
WASHINGTON, DC 20530-0001

VERIZON WIRELESS  
2401 MALL DRIVE  
NORTH CHARLESTON, SC 29406

WELLS FARGO BANK  
PO BOX 5156  
SIOUX FALLS, SD 57117

**Miscellaneous:**5:11-bk-07342 Misty A. Kuhns

Type: bk

Chapter: 13 v

Office: 5 (Wilkes-Barre)

Assets: y

Case Flag: FeeDueBK, PlnDue, NoMatrix, 521, CCDue, FMDueD

**U.S. Bankruptcy Court****Middle District of Pennsylvania**

## Notice of Electronic Filing

The following transaction was received from Tracy Lynn Updike entered on 10/28/2011 at 11:30 AM EDT and filed on 10/28/2011

**Case Name:** Misty A. Kuhns**Case Number:** 5:11-bk-07342**Document Number:** 2**Docket Text:**

Exhibit D - Individual Debtor's Statement of Compliance with Credit Counseling Requirement , Certificate of Credit Counseling Filed by Tracy Lynn Updike of Cunningham and Chernicoff, PC on behalf of Misty A. Kuhns (RE: related document(s)[1]). (Updike, Tracy)

The following document(s) are associated with this transaction:

**Document description:**Main Document**Original filename:**C:\fakepath\EX-D.pdf**Electronic document Stamp:**

[STAMP bkecfStamp\_ID=1009835235 [Date=10/28/2011] [FileNumber=9436090-0] [681b834b2acc2a2823bda3d5cb3614c58465fc64e416032b430f8ed4c913c8d15438d9f3f8f745076cd7a6563b957acfbc676d975e261340dd6c2ea9d91582]]

**5:11-bk-07342 Notice will be electronically mailed to:**

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

Tracy Lynn Updike on behalf of Debtor Misty Kuhns

tupdike@cclawpc.com, lfuge@cclawpc.com;mfeliksik@cclawpc.com;lisa.fuge@yahoo.com

**5:11-bk-07342 Notice will not be electronically mailed to:**

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

In re *MISTY A. KUHNS*

Case No. \_\_\_\_\_  
(if known)

\_\_\_\_\_  
Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**WARNING:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.  
[Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *(Check the applicable statement)*  
*[Must be accompanied by a motion for determination by the court.]*
- Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
  - Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Misty A. Kuhns

Date:

10/28/11

Certificate Number: 02114-PAM-CC-015649249



02114-PAM-CC-015649249

## CERTIFICATE OF COUNSELING

I CERTIFY that on 08/03/2011, at 01:35 o'clock PM EST, Misty A Kuhns received from CredAbility, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Middle District of Pennsylvania, an individual [or group] briefing (including a briefing conducted by telephone or on the internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate. This counseling session was conducted by internet.

Date: 08/03/2011

By /s/Katrina Jordan

Name Katrina Jordan

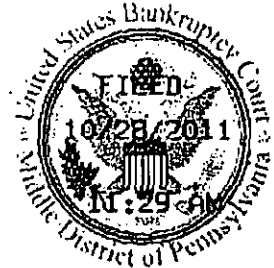
Title Counselor

Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy code are required to file within the United States Bankruptcy Court a complete certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521 (b).

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 10/28/2011 at 11:29 AM and filed on 10/28/2011.



**Misty A. Kuhns**  
2023 East Grand Avenue  
Tower City, PA 17980  
SSN / ITIN: xxx-xx-2991

The case was filed by the debtor's attorney:

**Tracy Lynn Updike**  
Cunningham and Chernicoff, PC  
2320 North Second Street  
Harrisburg, PA 17110  
717 238-6570

The case was assigned case number 5:11-bk-07342.

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. 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.

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://ecf.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.

**Terrence S. Miller**  
Clerk, U.S. Bankruptcy Court

<b>PACER Service Center</b>			
<b>Transaction Receipt</b>			
10/28/2011 11:29:25			
<b>PACER Login:</b>	cc1465	<b>Client Code:</b>	
<b>Description:</b>	Notice of Filing	<b>Search Criteria:</b>	5:11-bk-07342
<b>Billable Pages:</b>	1	<b>Cost:</b>	0.08

**LOCAL BANKRUPTCY FORM 3015-1**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE:**

Misty A. Kuhns,

: **CHAPTER 13**  
 : **CASE NO. 5 - 11 -bk- 07342-JJT**  
 :  
 : **CHAPTER 13 PLAN**  
 :  
 : (Indicate if applicable)  
 : 0 # **MOTIONS TO AVOID LIENS**  
 : 0 # **MOTIONS TO VALUE COLLATERAL**  
 :  
 :  **ORIGINAL PLAN**  
 : 2nd  **AMENDED PLAN**  
 : (Indicate 1<sup>ST</sup>, 2<sup>ND</sup>, 3<sup>RD</sup>, etc.)

**YOUR RIGHTS WILL BE AFFECTED**

*READ THIS PLAN CAREFULLY. If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan*

**PLAN PROVISIONS**

**DISCHARGE: (Check one)**

- The debtor will seek a discharge of debts pursuant to Section 1328(a).
- The debtor is not eligible for a discharge of debts because the debtor has previously received a discharge described in Section 1328(f).

**NOTICE OF SPECIAL PROVISIONS: (Check if applicable)**

- This plan contains special provisions that are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. Those provisions are set out in Section 8 of this plan. Other than to insert text into the designated spaces or to expand the tables to include additional claims, the preprinted language of this form may not be altered. This does not mean that the Debtor is prohibited from proposing additional or different plan provisions in Section 8. The Debtor may propose additional or different plan provisions or specify that any of the provisions will not be applicable, provided however, that each such provision or deletion shall be set forth herein in Section 8.



sale of property known and designated as N/A. All sales shall be completed by \_\_\_\_\_, 20\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_

2. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_
3. The Debtor estimates that the liquidation value of this estate is \$ 0.00. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

**2. SECURED CLAIMS**

A. Pre-Confirmation Distributions. Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Address	Account #	Estimated Monthly Payment
N/A			\$
			\$

The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.

Upon receipt, Debtor shall mail to the Trustee all notices from mortgagees including statements, payment coupons, impound and escrow notices, and notices concerning changes of the interest rate on variable interest rate loans. If any such notice informs the Debtor that the amount of the payment has increased or decreased, the change in the plan payment to the Trustee will not require modification of this plan.

B. Mortgages and Other Direct Payments by Debtor. Payments will be made outside the plan according to the original contract terms, with no modification of contract terms and with liens retained. All mortgage and other lien claim balances survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Contractual Monthly Payment	Principal Balance of Claim
Susquehanna Bank	Residence located at 2023 East Grand Avenue Tower City, PA	\$ 452.00	\$ 66,265.78
		\$	\$
		\$	\$
		\$	\$

C. Arrears. The Trustee shall distribute the amount of pre-petition arrearages set forth in the allowed proof of claim to each secured creditor set forth below. If the Debtor or the Trustee objects to a proof of claim and the objection is sustained, or if the plan provides for payment of amounts greater than the allowed proof of claim, the creditor's claim will be paid in the amount allowed by the court.

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
N/A		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$

D. Secured Claims Paid According to Modified Terms. These amounts will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. THE LIENS WILL BE AVOIDED OR LIMITED THROUGH THE PLAN OR DEBTOR(S) WILL FILE AN ADVERSARY ACTION TO DETERMINE THE EXTENT, VALIDITY, AND PRIORITY OF THE LIEN (Select method in last column):

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Total Payment	Plan* or Adversary Action
N/A		\$	%	\$	
		\$	%	\$	
		\$	%	\$	

\* "PLAN" INDICATES THAT THE DEBTOR(S) PROPOSES TO AVOID OR LIMIT THE LIEN OF THE CREDITOR IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION PURSUANT TO SECTION 506(a). NO ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE LIEN WILL BE AVOIDED BY A CONFIRMATION ORDER UPON DISCHARGE. IF THE CREDITOR WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR MUST FILE AN OBJECTION TO THIS PLAN. OTHERWISE CONFIRMATION OF THE PLAN WILL AVOID THE LIEN UPON DISCHARGE.

E. Other Secured Claims. (Including conduit payments)

Name of Creditor	Description of Collateral	Principal balance of Claim	Interest Rate	Total to be paid in plan
Schuylkill County Tax Claim	Residence at 2023 East Grand Avenue, Tower City, PA	\$ 1,617.64	%	\$ 1,617.64
		\$	%	\$
		\$	%	\$

F. Surrender of Collateral. Debtor(s) surrenders the following assets to secured creditors. Upon confirmation of the plan, bankruptcy stays are lifted as to the collateral to be surrendered. This provision does not prejudice a creditor's right to move to lift the stay prior to confirmation.

Name of Creditor	Description of Collateral to be Surrendered
N/A	

G. Lien Avoidance. The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to Section 522(f) (this section should not be used for statutory or consensual liens such as mortgages):

Name of Creditor	Description of Collateral
N/A	

H. Optional provisions regarding duties of certain mortgage holders and servicers. Property of the estate vests upon closing of the case, and Debtor elects to include the following provisions. (Check if applicable)



Confirmation of the plan shall impose an affirmative duty on the holders and/or servicers of any claims secured by liens, mortgages and/or deeds of trust on the principal residence of the Debtor to do the following:

(1) Apply the payments received from the Trustee on the pre-petition arrearage, if any, only to such arrearage. For purposes of this plan, the "pre-petition arrearage" shall include all sums included in the "allowed" proof of claim and shall have a "0" balance after both: (1) the Discharge Order in this case has been entered; and (2) payment in full of the allowed proof of claim has been made.

(2) Deem the pre-petition arrearage as contractually current upon confirmation of the plan, thereby precluding the imposition of late payment charges or other default-related fees and services based solely on the pre-petition default or defaults.

(3) Apply the post-petition monthly mortgage payments made by the Debtor to the post-petition mortgage obligations as provided for by the terms of the underlying mortgage note. Late charges may be assessed on post-petition payments as provided by the terms of the mortgage and note.

(4) Notify the Debtor and the attorney for the Debtor, in writing, of any changes in the interest rate for any non-fixed rate or adjustable rate mortgages and the effective date of any such adjustment or adjustments not less than 60 days in advance of such change or at such time as the change becomes known to the holder if the change is to be implemented in less than 60 days.

(5) Notify the Debtor, and the attorney for the Debtor, in writing, of any change in the property taxes and/or the property insurance premiums that would either increase or reduce the escrow portion, if any, of the monthly mortgage payments and the effective date of any such adjustment or adjustments not less than 60 days in advance of such change or at such time as the change becomes known to the holder if the change is to be implemented in less than 60 days.

(6) Within 60 days after receipt of a written request made by the Debtor to the servicer or mortgage lender, with a copy served upon its counsel, the servicer or mortgage lender shall provide Debtor and his counsel a statement detailing the following amounts paid by the Debtor post-petition: (1) all payments applied to the principal balance; (2) all payments applied to interest; (3) all payments applied to any escrow account; (4) all payments applied to any pre-petition arrearage claim and the remaining balance; and (5) all fees and charges alleged to have accrued post-petition, along with an explanation thereof. The statement may be in the form of a post-petition ledger prepared by the servicer or lender provided the documents used to prepare same are also provided. The Debtor may (i) challenge this information by filing a motion with the court, to be served upon the holder and the Trustee, (ii) propose a modified plan to provide for payment of additional amounts that the Debtor acknowledges or the court determines are due, or (iii) take no action at all. To the extent that amounts set forth are not determined by the court to be invalid or are not paid by the Debtor through a modified plan, the rights of the holder to collect these amounts will be unaffected.

**3. PRIORITY CLAIMS**

A. Allowed unsecured claims entitled to priority under section 1322(a) will be paid in full unless modified under Section 8:

Name of Creditor	Estimated Total Payment
N/A	\$
	\$
	\$

B. Administrative Claims:

- (1) Trustee fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee, not to exceed 10%.
- (2) Attorney fees. In addition to the retainer of \$ 1,525.00 already paid by the Debtor, the amount of \$ 1,975.00 in the plan. Any amount exceeding the Trustee's applicable no-look fee will

not be paid until a fee application for the requested amount is approved by the Court. These no-look fees are posted at: [www.mdbba.net/Chapter13Trustee.html](http://www.mdbba.net/Chapter13Trustee.html).

(3) Other administrative claims.

Name of Creditor	Estimated Total Payment
N/A	\$
	\$
	\$

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. Includes unsecured claims, such as co-signed unsecured debts, that will be paid in full even though all other unsecured claims may not be paid in full.

Name of Creditor	Reason for Special Classification	Amount of Claim	Interest Rate	Total Payment
N/A		\$	%	\$
		\$	%	\$

B. All remaining allowed unsecured claims shall receive a pro-rata distribution of any funds remaining after payment of the other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. The following executory contracts and unexpired leases are assumed (and pre-petition arrears to be cured in the plan) or rejected (so indicate):

Name of Creditor	Description of Collateral	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment	Assume/Reject
N/A		\$	%	\$	\$	
		\$	%	\$	\$	

6. **REVESTING OF PROPERTY: (Check One)**

- Property of the estate will vest in the Debtor upon confirmation. (Not to be used with Section 2H)
- Property of the estate will vest in the Debtor upon closing of the case.

7. **STUDENT LOAN PROVISIONS**

- A. Student loan provisions. This plan does not seek to discharge student loan(s) except as follows:

**(NOTE: If you are not seeking to discharge a student loan(s), do not complete this section.)**

Name of Creditor	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment
	\$	%	\$	\$
	\$	%	\$	\$

8. **OTHER PLAN PROVISIONS**

- A. **Include the additional provisions below or on an attachment. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Beginning with the payment due after the filing of the Chapter 13 Petition, all future monthly payments are to be made directly to Susquehanna Bank, the lien holder on the Debtor's residence located at 2023 East Grand Avenue, Tower City, PA until their claim is paid in accordance with this Chapter 13 Plan.

Debtor reserves the right to amend her Plan to reflect claims as filed and as allowed by the Court.

Any liens, to the extent that they exist as to the Debtor's property, shall be divested by the entry of the discharge order in this case, except for the lien of Susquehanna Bank, the lien holder on the Debtor's residence located at 2023 East Grand Avenue, Tower City, PA until their claim is paid in accordance with this Chapter 13 Plan.

The automatic stay shall remain in effect until such time as the Plan is fully consummated by payments to the trustee or otherwise modified or terminated by specific Order of the Court.

Debtor Has Agreed to Pay \$3,500.00 and Has Paid \$1,525.00 as a Retainer to Cunningham & Chernicoff, P.C. Any Retainer Will Be Credited Against Billings Rendered for All Services in Connection to the Within Case and Related Matters. All Services Will Be Billed at Cunningham & Chernicoff, P.C.'s Hourly Rate Then in Effect at the Time of Billing. Upon the Retainer Being Utilized in Full, Any Services Not Paid by the Retainer Will Be Billed to the Debtor at Such Hourly Rates. Any Additional Billings Will Be Submitted to the Court on Supplemental Statements as Necessary.

9. ORDER OF DISTRIBUTION:

Payments from the plan will be made by the Trustee in the following order:

- Level 1: \_\_\_\_\_
- Level 2: \_\_\_\_\_
- Level 3: \_\_\_\_\_
- Level 4: \_\_\_\_\_
- Level 5: \_\_\_\_\_
- Level 6: \_\_\_\_\_
- Level 7: \_\_\_\_\_
- Level 8: \_\_\_\_\_

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: General unsecured claims.
- Level 8: Untimely filed unsecured claims to which the Debtor has not objected.

GENERAL PRINCIPLES APPLICABLE TO ALL PLANS

All pre-petition arrears and cramdowns shall be paid to the Trustee and disbursed to creditors through the plan.

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor. Claims filed after the bar date that are not properly served on the Trustee will not be paid. The Debtor is responsible for reviewing claims and filing objections, if appropriate.

Dated: 3/2/12

[Signature]  
Attorney for Debtor

[Signature]  
Debtor

\_\_\_\_\_  
Joint Debtor

**File a Plan:**5:11-bk-07342 Misty A. Kuhns

Type: bk

Chapter: 13 v

Office: 5 (Wilkes-Barre)

Assets: y

Case Flag: CREDS, FeeDueBK, PlnDue, 521, CCDue, FMDueD

**U.S. Bankruptcy Court****Middle District of Pennsylvania**

## Notice of Electronic Filing

The following transaction was received from Tracy Lynn Updike entered on 10/28/2011 at 11:37 AM EDT and filed on 10/28/2011

**Case Name:** Misty A. Kuhns**Case Number:** 5:11-bk-07342**Document Number:** 7**Docket Text:**

Chapter 13 Plan (Includes no Motion(s) to Avoid Liens and no Motion(s) to Value Collateral) Filed by Tracy Lynn Updike of Cunningham and Chernicoff, PC on behalf of Misty A. Kuhns (RE: related document(s)[1]). (Attachments: # (1) Proposed Order # (2) Certificate of Service)(Updike, Tracy)

The following document(s) are associated with this transaction:

**Document description:**Main Document**Original filename:**C:\fakepath\PLAN-O.pdf**Electronic document Stamp:**

[STAMP bkecfStamp\_ID=1009835235 [Date=10/28/2011] [FileNumber=9436119-0] [5272593454d44201cbc657b4f95a7dae464a8e371c46ce04d2f3ff64ee06e752dd73b71d29accf8a7be31b02341a080ef602293cf32980fe4c4211df5493a824]]

**Document description:**Proposed Order**Original filename:**C:\fakepath\PLANORDR.pdf**Electronic document Stamp:**

[STAMP bkecfStamp\_ID=1009835235 [Date=10/28/2011] [FileNumber=9436119-1] [7d9986519c4b2a54e51eea04ca0bd96c9396b14b73b9f693b03e15e06d63f228d29abd79bfda37587f0047c0e7188b51fc567d90a07514741151e2a9d524fea7]]

**Document description:**Certificate of Service**Original filename:**C:\fakepath\PLANCOS.pdf**Electronic document Stamp:**

[STAMP bkecfStamp\_ID=1009835235 [Date=10/28/2011] [FileNumber=9436119-2] [a288c12a0dfa07a218a6362f448705bf988c2abcc0cda4aae7828f4eee797899e8e30fd3108869443ca0a9da139892c9bfd6ced15d49703205746dd1db20]]

**5:11-bk-07342 Notice will be electronically mailed to:**

United States Trustee  
ustpreion03.ha.ecf@usdoj.gov

Tracy Lynn Updike on behalf of Debtor Misty Kuhns  
tupdike@cclawpc.com, lfuge@cclawpc.com;mfeliksik@cclawpc.com;lisa.fuge@yahoo.com

**5:11-bk-07342 Notice will not be electronically mailed to:**

**LOCAL BANKRUPTCY FORM 3015-1**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE:**

Misty A. Kuhns

: **CHAPTER 13**  
 : **CASE NO. 1-11-bk-0**  
 :  
 : **CHAPTER 13 PLAN**  
 :  
 : (Indicate if applicable)  
 : 0 # **MOTIONS TO AVOID LIENS**  
 : 0 # **MOTIONS TO VALUE COLLATERAL**  
 :  
 :  **ORIGINAL PLAN**  
 :  **AMENDED PLAN**  
 : (Indicate 1<sup>ST</sup>, 2<sup>ND</sup>, 3<sup>RD</sup>, etc.)

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan

**PLAN PROVISIONS**

**DISCHARGE: (Check one)**

- The debtor will seek a discharge of debts pursuant to Section 1328(a).
- The debtor is not eligible for a discharge of debts because the debtor has previously received a discharge described in Section 1328(f).

**NOTICE OF SPECIAL PROVISIONS: (Check if applicable)**

- This plan contains special provisions that are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. Those provisions are set out in Section 8 of this plan. Other than to insert text into the designated spaces or to expand the tables to include additional claims, the preprinted language of this form may not be altered. This does not mean that the Debtor is prohibited from proposing additional or different plan provisions in Section 8. The Debtor may propose additional or different plan provisions or specify that any of the provisions will not be applicable, provided however, that each such provision or deletion shall be set forth herein in Section 8.



sale of property known and designated as N/A. All sales shall be completed by \_\_\_\_\_, 20\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

2. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_
3. The Debtor estimates that the liquidation value of this estate is \$ 0.00. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

**2. SECURED CLAIMS**

A. Pre-Confirmation Distributions. Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Address	Account #	Estimated Monthly Payment
N/A			\$
			\$

The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.

Upon receipt, Debtor shall mail to the Trustee all notices from mortgagees including statements, payment coupons, impound and escrow notices, and notices concerning changes of the interest rate on variable interest rate loans. If any such notice informs the Debtor that the amount of the payment has increased or decreased, the change in the plan payment to the Trustee will not require modification of this plan.

B. Mortgages and Other Direct Payments by Debtor. Payments will be made outside the plan according to the original contract terms, with no modification of contract terms and with liens retained. All mortgage and other lien claim balances survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Contractual Monthly Payment	Principal Balance of Claim
Susquehanna Bank	Residence located at 2023 East Grand Avenue Tower City, PA	\$ 452.00	\$ 66,265.78
		\$	\$
		\$	\$
		\$	\$

C. Arrears. The Trustee shall distribute the amount of pre-petition arrearages set forth in the allowed proof of claim to each secured creditor set forth below. If the Debtor or the Trustee objects to a proof of claim and the objection is sustained, or if the plan provides for payment of amounts greater than the allowed proof of claim, the creditor's claim will be paid in the amount allowed by the court.

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
N/A		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$

D. Secured Claims Paid According to Modified Terms. These amounts will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. **THE LIENS WILL BE AVOIDED OR LIMITED THROUGH THE PLAN OR DEBTOR(S) WILL FILE AN ADVERSARY ACTION TO DETERMINE THE EXTENT, VALIDITY, AND PRIORITY OF THE LIEN (Select method in last column):**

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Total Payment	Plan* or Adversary Action
N/A		\$	%	\$	
		\$	%	\$	
		\$	%	\$	

\* "PLAN" INDICATES THAT THE DEBTOR(S) PROPOSES TO AVOID OR LIMIT THE LIEN OF THE CREDITOR IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION PURSUANT TO SECTION 506(a). NO ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE LIEN WILL BE AVOIDED BY A CONFIRMATION ORDER UPON DISCHARGE. IF THE CREDITOR WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR MUST FILE AN OBJECTION TO THIS PLAN. OTHERWISE CONFIRMATION OF THE PLAN WILL AVOID THE LIEN UPON DISCHARGE.

E. Other Secured Claims. (Including conduit payments)

Name of Creditor	Description of Collateral	Principal balance of Claim	Interest Rate	Total to be paid in plan
Schuylkill County/Porter Township	Residence at 2023 East Grand Avenue, Tower City, PA	\$ 887.00	%	\$ 887.00
		\$	%	\$
		\$	%	\$

F. Surrender of Collateral. Debtor(s) surrenders the following assets to secured creditors. Upon confirmation of the plan, bankruptcy stays are lifted as to the collateral to be surrendered. This provision does not prejudice a creditor's right to move to lift the stay prior to confirmation.

Name of Creditor	Description of Collateral to be Surrendered
N/A	

- G. Lien Avoidance. The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to Section 522(f) (this section should not be used for statutory or consensual liens such as mortgages):

Name of Creditor	Description of Collateral
N/A	

- H. Optional provisions regarding duties of certain mortgage holders and servicers. Property of the estate vests upon closing of the case, and Debtor elects to include the following provisions. (Check if applicable)



Confirmation of the plan shall impose an affirmative duty on the holders and/or servicers of any claims secured by liens, mortgages and/or deeds of trust on the principal residence of the Debtor to do the following:

(1) Apply the payments received from the Trustee on the pre-petition arrearage, if any, only to such arrearage. For purposes of this plan, the "pre-petition arrearage" shall include all sums included in the "allowed" proof of claim and shall have a "0" balance after both: (1) the Discharge Order in this case has been entered; and (2) payment in full of the allowed proof of claim has been made.

(2) Deem the pre-petition arrearage as contractually current upon confirmation of the plan, thereby precluding the imposition of late payment charges or other default-related fees and services based solely on the pre-petition default or defaults.

(3) Apply the post-petition monthly mortgage payments made by the Debtor to the post-petition mortgage obligations as provided for by the terms of the underlying mortgage note. Late charges may be assessed on post-petition payments as provided by the terms of the mortgage and note.

(4) Notify the Debtor and the attorney for the Debtor, in writing, of any changes in the interest rate for any non-fixed rate or adjustable rate mortgages and the effective date of any such adjustment or adjustments not less than 60 days in advance of such change or at such time as the change becomes known to the holder if the change is to be implemented in less than 60 days.

(5) Notify the Debtor, and the attorney for the Debtor, in writing, of any change in the property taxes and/or the property insurance premiums that would either increase or reduce the escrow portion, if any, of the monthly mortgage payments and the effective date of any such adjustment or adjustments not less than 60 days in advance of such change or at such time as the change becomes known to the holder if the change is to be implemented in less than 60 days.

(6) Within 60 days after receipt of a written request made by the Debtor to the servicer or mortgage lender, with a copy served upon its counsel, the servicer or mortgage lender shall provide Debtor and his counsel a statement detailing the following amounts paid by the Debtor post-petition: (1) all payments applied to the principal balance; (2) all payments applied to interest; (3) all payments applied to any escrow account; (4) all payments applied to any pre-petition arrearage claim and the remaining balance; and (5) all fees and charges alleged to have accrued post-petition, along with an explanation thereof. The statement may be in the form of a post-petition ledger prepared by the servicer or lender provided the documents used to prepare same are also provided. The Debtor may (i) challenge this information by filing a motion with the court, to be served upon the holder and the Trustee, (ii) propose a modified plan to provide for payment of additional amounts that the Debtor acknowledges or the court determines are due, or (iii) take no action at all. To the extent that amounts set forth are not determined by the court to be invalid or are not paid by the Debtor through a modified plan, the rights of the holder to collect these amounts will be unaffected.

**3. PRIORITY CLAIMS**

A. Allowed unsecured claims entitled to priority under section 1322(a) will be paid in full unless modified under Section 8:

Name of Creditor	Estimated Total Payment
N/A	\$
	\$
	\$

B. Administrative Claims:

- (1) Trustee fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee, not to exceed 10%.
- (2) Attorney fees. In addition to the retainer of \$ 1,525.00 already paid by the Debtor, the amount of \$ 1,975.00 in the plan. Any amount exceeding the Trustee's applicable no-look fee will

not be paid until a fee application for the requested amount is approved by the Court. These no-look fees are posted at: [www.mdbba.net/Chapter13Trustee.html](http://www.mdbba.net/Chapter13Trustee.html).

(3) Other administrative claims.

Name of Creditor	Estimated Total Payment
N/A	\$
	\$
	\$

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. Includes unsecured claims, such as co-signed unsecured debts, that will be paid in full even though all other unsecured claims may not be paid in full.

Name of Creditor	Reason for Special Classification	Amount of Claim	Interest Rate	Total Payment
N/A		\$	%	\$
		\$	%	\$

B. All remaining allowed unsecured claims shall receive a pro-rata distribution of any funds remaining after payment of the other classes.

5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** The following executory contracts and unexpired leases are assumed (and pre-petition arrears to be cured in the plan) or rejected (so indicate):

Name of Creditor	Description of Collateral	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment	Assume/Reject
N/A		\$	%	\$	\$	
		\$	%	\$	\$	

6. REVESTING OF PROPERTY: (Check One)

- Property of the estate will vest in the Debtor upon confirmation. (Not to be used with Section 2H)
- Property of the estate will vest in the Debtor upon closing of the case.

7. STUDENT LOAN PROVISIONS

- A. Student loan provisions. This plan does not seek to discharge student loan(s) except as follows:

(NOTE: If you are not seeking to discharge a student loan(s), do not complete this section.)

Name of Creditor	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment
	\$	%	\$	\$
	\$	%	\$	\$

8. OTHER PLAN PROVISIONS

- A. Include the additional provisions below or on an attachment. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Beginning with the payment due after the filing of the Chapter 13 Petition, all future monthly payments are to be made directly to Susquehanna Bank, the lien holder on the Debtor's residence located at 2023 East Grand Avenue, Tower City, PA until their claim is paid in accordance with this Chapter 13 Plan.

Debtor reserves the right to amend her Plan to reflect claims as filed and as allowed by the Court.

Any liens, to the extent that they exist as to the Debtor's property, shall be divested by the entry of the confirmation order in this case, except for the lien of Susquehanna Bank, the lien holder on the Debtor's residence located at 2023 East Grand Avenue, Tower City, PA until their claim is paid in accordance with this Chapter 13 Plan.

The automatic stay shall remain in effect until such time as the Plan is fully consummated by payments to the trustee or otherwise modified or terminated by specific Order of the Court.

Debtor Has Agreed to Pay \$3,500.00 and Has Paid \$1,525.00 as a Retainer to Cunningham & Chernicoff, P.C. Any Retainer Will Be Credited Against Billings Rendered for All Services in Connection to the Within Case and Related Matters. All Services Will Be Billed at Cunningham & Chernicoff, P.C.'s Hourly Rate Then in Effect at the Time of Billing. Upon the Retainer Being Utilized in Full, Any Services Not Paid by the Retainer Will Be Billed to the Debtor at Such Hourly Rates. Any Additional Billings Will Be Submitted to the Court on Supplemental Statements as Necessary.

9. ORDER OF DISTRIBUTION:

Payments from the plan will be made by the Trustee in the following order:

- Level 1: \_\_\_\_\_
- Level 2: \_\_\_\_\_
- Level 3: \_\_\_\_\_
- Level 4: \_\_\_\_\_
- Level 5: \_\_\_\_\_
- Level 6: \_\_\_\_\_
- Level 7: \_\_\_\_\_
- Level 8: \_\_\_\_\_

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: General unsecured claims.
- Level 8: Untimely filed unsecured claims to which the Debtor has not objected.

GENERAL PRINCIPLES APPLICABLE TO ALL PLANS

All pre-petition arrears and cramdowns shall be paid to the Trustee and disbursed to creditors through the plan.

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor. Claims filed after the bar date that are not properly served on the Trustee will not be paid. The Debtor is responsible for reviewing claims and filing objections, if appropriate.

Dated: 10/28/11

[Signature]  
Attorney for Debtor

[Signature]  
Debtor

\_\_\_\_\_  
Joint Debtor

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13  
: :  
MISTY A. KUHN, : :  
: :  
Debtor : CASE NO: 1-11-0

**ORDER CONFIRMING  
CHAPTER 13 PLAN**

The Debtor's Chapter 13 Plan ("Chapter 13 Plan") was filed on October 28, 2011, and it having been determined, after Notice and opportunity for a hearing, that:

1. The Chapter 13 Plan complies with the provisions of Chapter 13 of the United States Bankruptcy Code, and with other applicable provisions of this Title.
2. Any fee, charge or amount required under 28 U.S.C. Chapter 13, or by the Chapter 13 Plan, to be paid before confirmation, has been paid.
3. The Chapter 13 Plan has been proposed in good faith and not by any means is forbidden by law.
4. The value, as of the effective date of the Chapter 13 Plan, of property to be distributed under the Chapter 13 Plan on account of each allowed unsecured claim is not less than the amount which would be on such claim if the estate of the Debtor would liquidate under 11 U.S.C. Chapter 7 on such date.
5. With respect to each allowed secured claim provided for by the Chapter 13 Plan:
  - (a) The holder of such claim has accepted the Chapter 13 Plan; or
  - (b) (i) The Chapter 13 Plan provides that the holder of such claim retain the lien securing such claim; and  
(ii) The value, as of the effective date of the Chapter 13 Plan, of property

to be distributed under the Chapter 13 Plan on account of such claim is not less than the allowed amount of such claim.

6. The Debtor will be able to make all payments under the Chapter 13 Plan and to comply with the Chapter 13 Plan.

**IT IS HEREBY ORDERED THAT:**

1. The Debtor's Chapter 13 Plan be and hereby is confirmed.
2. The Debtor shall cause the payment of \$94.33 per month for thirty-six (36) months as required under the Chapter 13 Plan to be paid by Debtors to the Trustee, Charles J. DeHart, III.
3. Title to the Debtor's property shall revert in the Debtor upon discharge. Any liens, to the extent that they exist as to the Debtor's property, shall be divested and avoided by the entry of the discharge order in this case, except the lien of Susquehanna Bank, the lien holder on the Debtor's residence located at 2023 East Grand Avenue, Tower City, PA until their claim is paid in accordance with the Chapter 13 Plan.
4. The automatic stay shall remain in effect until such time as all payments are made under the Chapter 13 Plan, up until a discharge order is entered in this case, unless otherwise modified or terminated by specific Order of the Court.

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13  
: :  
MISTY A. KUHNS, : :  
: :  
Debtor : CASE NO: 1-11-0

**CERTIFICATE OF SERVICE**

I, Melissa S. Feliksik, with the firm of Cunningham & Chernicoff, P.C., hereby certify that on October 28, 2011, a true and correct copy of the foregoing **CHAPTER 13 PLAN** was served by electronic means and/or first-class mail, postage prepaid on the following:

Office of the U.S. Trustee  
PO Box 969  
Harrisburg, PA 17108

Charles J. DeHart, III  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

CUNNINGHAM & CHERNICOFF, P.C.

By: /s/Melissa S. Feliksik  
Melissa S. Feliksik, Paralegal

**Open a Voluntary Bankruptcy Case***Mail  
overnight***U.S. Bankruptcy Court****Middle District of Pennsylvania**Notice of Bankruptcy Case Filing

The following transaction was received from Tracy Lynn Updike entered on 10/28/2011 at 11:29 AM EDT and filed on 10/28/2011

**Case Name:** Misty A. Kuhns

**Case Number:** 5:11-bk-07342

**Document Number:** 1

**Docket Text:**

Chapter 13 Voluntary Petition . Filing fee due in the amount of \$ 274.00 Filed by Tracy Lynn Updike of Cunningham and Chernicoff, PC on behalf of Misty A. Kuhns. (Updike, Tracy)

The following document(s) are associated with this transaction:

**Document description:**Main Document

**Original filename:**C:\fakepath\PETITION.pdf

**Electronic document Stamp:**

[STAMP bkecfStamp\_ID=1009835235 [Date=10/28/2011] [FileNumber=9436074-0] [c64ac2ca67f5751238254b8492b74678c431c810f9f0199c6d9d40cd460c9da0a836e4d9968bcff9ac0d8cf14758e80f9b4560bb07e4b5396d6a2ce1d10cce42]]

**5:11-bk-07342 Notice will be electronically mailed to:**

United States Trustee  
ustpreion03.ha.ecf@usdoj.gov

Tracy Lynn Updike on behalf of Debtor Misty Kuhns  
tupdike@cclawpc.com, lfuge@cclawpc.com;mfeliksik@cclawpc.com;lisa.fuge@yahoo.com

**5:11-bk-07342 Notice will not be electronically mailed to:**

**United States Bankruptcy Court**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>KUHNS, MISTY A.</b>	Name of Joint Debtor (Spouse)(Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>NONE</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>2991</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):
Street Address of Debtor (No. & Street, City, and State): <b>2023 EAST GRAND AVENUE</b> <b>TOWERS CITY, PA</b> ZIP CODE <b>27980</b>	Street Address of Joint Debtor (No. & Street, City, and State): ZIP CODE
County of Residence or of the Principal Place of Business: <b>SCHUYLKILL</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <b>SAME</b> ZIP CODE	Mailing Address of Joint Debtor (if different from street address): ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address above): <b>NOT APPLICABLE</b>	ZIP CODE

<b>Type of Debtor</b> (Form of organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below _____	<b>Nature of Business</b> (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose" <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		
<b>Chapter 11 Debtors:</b> Check one box: <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		

<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000	
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <p style="text-align: center;"><b>MISTY A. KUHNS</b></p>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:
Location Where Filed:	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: <b>NONE</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></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;"><b>Exhibit B</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. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p style="text-align: center;"> <input checked="" type="checkbox"/> <i>[Signature]</i>      <b>10/28/11</b>                  Signature of Attorney for Debtor(s)      Date             </p>
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**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and exhibit C is attached and made a part of this petition.

No

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**  
(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**  
(Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition**  
*(This page must be completed and filed in every case)*

Name of Debtor(s):  
**MISTY A. KUHNS**

**Signatures**

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Misty A. Kuhns  
Signature of Debtor

X \_\_\_\_\_  
Signature of Joint Debtor

Telephone Number (if not represented by attorney)  
10/28/11

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X \_\_\_\_\_  
(Signature of Foreign Representative)

\_\_\_\_\_  
(Printed name of Foreign Representative)

\_\_\_\_\_  
(Date)

**Signature of Attorney\***

X Tracy L. Updike  
Signature of Attorney for Debtor(s)

**TRACY L. UPDIKE 88680**  
Printed Name of Attorney for Debtor(s)

**CUNNINGHAM & CHERNICOFF, P.C.**  
Firm Name

**2320 NORTH SECOND STREET**  
Address

**HARRISBURG, PA 17110**

**717-238-6570**  
Telephone Number

**10/28/11**  
Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
Address

X \_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

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.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

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.

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

In re *MISTY A. KUHNS*Case No.  
Chapter 13

\_\_\_\_\_/ Debtor

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 89,548.00		
B-Personal Property	Yes	3	\$ 10,933.48		
C-Property Claimed as Exempt	Yes	1			
D-Creditor's Holding Secured Claims	Yes	1		\$ 67,152.78	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 63,609.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 3,370.83
J-Current Expenditures of Individual Debtor(s)	Yes	2			\$ 3,276.50
<b>TOTAL</b>		16	\$ 100,481.48	\$ 130,761.78	

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

In re *MISTY A. KUHNS*

Case No.  
Chapter 13

\_\_\_\_\_/ Debtor

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	<b>\$ 0.00</b>

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,370.83
Average Expenses (from Schedule J, Line 18)	\$ 3,276.50
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 6,102.33

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 63,609.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 63,609.00

In re MISTY A. KURNS

Debtor(s)

Case No. \_\_\_\_\_

(if known)

### SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband-H Wife-W Joint-J Community-C	Current Value	Amount of Secured Claim
			of Debtor's Interest, In Property Without Deducting any Secured Claim or Exemption	
RESIDENCE LOCATED AT 2023 EAST GRAND AVENUE, TOWER CITY, PA	Fee Simple		\$ 89,548.00	\$ 67,152.78
<b>TOTAL \$</b>			<b>89,548.00</b>	

No continuation sheets attached

(Report also on Summary of Schedules.)

In re MISTY A. KUHNS

Case No. \_\_\_\_\_

Debtor(s)

(if known)

### SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		CASH Location: In debtor's possession		\$ 10.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING ACCOUNT Location: WITH MID PENN BANK		\$ 238.48
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		HOUSEHOLD GOODS including a desktop computer, desk, washer, dryer, freezer, refrigerator, TVs (2), couch, chair, kitchen table w/ 6 chairs and 2 benches, king bed, dressers (4), nightstands (2), queen bed, air conditioner wall units (2), entertainment center, DVD player, Wii, treadmill, gas grill, swing, shed, weedwacker and other miscellaneous household items Location: In debtor's possession		\$ 7,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		CLOTHING Location: In debtor's possession		\$ 500.00
7. Furs and jewelry.		JEWELRY including a wedding band, engagement ring and a white sapphire ring Location: In debtor's possession		\$ 500.00



In re MISTY A. KUHNS

Debtor(s)

Case No. \_\_\_\_\_

(if known)

**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value
				of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.		1998 DODGE DURANGO Location: In debtor's possession		\$ 2,485.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Total → \$ 10,933.48

In re MISTY A. KUHNS

Debtor(s)

Case No. \_\_\_\_\_ (if known)

**SCHEDULE C-PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$146,450.\*

(Check one box)

11 U.S.C. § 522(b) (2)

11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
RESIDENCE	11 USC 522 (d) (1) 11 USC 522 (d) (5)	\$ 21,625.00 \$ 901.52	\$ 89,548.00
CASH	11 USC 522 (d) (5)	\$ 10.00	\$ 10.00
CHECKING ACCOUNT	11 USC 522 (d) (5)	\$ 238.48	\$ 238.48
HOUSEHOLD GOODS	11 USC 522 (d) (3)	\$ 7,000.00	\$ 7,000.00
CLOTHING	11 USC 522 (d) (3)	\$ 500.00	\$ 500.00
JEWELRY	11 USC 522 (d) (4)	\$ 500.00	\$ 500.00
FIREARMS	11 USC 522 (d) (3)	\$ 200.00	\$ 200.00
CHILD SUPPORT	11 USC 522 (d) (10) (D)	Unlimited	Unknown
1998 DODGE DURANGO	11 USC 522 (d) (2)	\$ 2,485.00	\$ 2,485.00

To the extent that the value of Debtor's asset exceeds the amount of any claimed exemption, Debtor exempts the entire value of the asset allowed subject to the limits of 11 U.S.C. §522(d).

\* Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re MISTY A. KUHNS  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain

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

Creditor's Name and Mailing Address including ZIP Code and Account Number (See Instructions Above.)	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Co-Debtor H--Husband W--Wife J--Joint C--Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: XXXX Creditor # : 1 PORTER TOWNSHIP c/o JUDITH SHUTTLESWORTH 10 PORTER ROAD TOWER CITY PA 17980	2010 REAL ESTATE TAXES RESIDENCE  Value: \$ 89,548.00					\$ 887.00	\$ 0.00
Account No: 0748 Creditor # : 2 SUSQUEHANNA BANK 13511 LABEL LANE HAGERSTOWN MD 21740	12/09 Mortgage RESIDENCE  Value: \$ 89,548.00					\$ 66,265.78	\$ 0.00
Account No:							
Subtotal \$ (Total of this page)						\$ 67,152.78	\$ 0.00
Total \$ (Use only on last page)						\$ 67,152.78	\$ 0.00

No continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

In re MISTY A. KUHNSDebtor(s)

Case No. \_\_\_\_\_

(if known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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)

**Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**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)(3).

**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 \$11,725\* per person earned 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).

**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)(5).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,600\* 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)(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 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).

**Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**No continuation sheets attached**

In re MISTY A. KUHNS  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on

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

Creditor's Name, Mailing Address including Zip Code, And Account Number <i>(See instructions above.)</i>	Co-Debtor H--Husband W--Wife J--Joint C--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: 0569 Creditor # : 1 CACH LLC/COLLECT AMERICA 4340 S MONACO ST UNIT 2 DENVER CO 80237		04/11 COLLECTION CITIBANK SOUTH				\$ 4,382.00
Account No: 4423 Creditor # : 2 CAPITAL ONE P.O. BOX 30281 SALT LAKE CITY UT 84130		06/03 CREDIT CARD DEBT LAST USED 2010				\$ 2,562.00
Account No: 0530 Creditor # : 3 CHASE PO BOX 7090 MESA AZ 85216		05/06 CREDIT CARD DEBT LAST USED 2010				\$ 14,599.00
Account No: 0040 Creditor # : 4 CHASE PO BOX 7090 MESA AZ 85216		01/10 CREDIT CARD DEBT LAST USED 2010				\$ 3,418.00
<b>Subtotal \$</b>						\$ 24,961.00
<b>Total \$</b>						

3 continuation sheets attached

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re MISTY A. KUHNS  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--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: 6563 Creditor # : 5 COMMERCIAL ACCEPTANCE CO 2 WEST MAIN STREET SHIREMANSTOWN PA 17011		12/10 COLLECTION SUSQUEHANNA BANK				\$ 1,341.00
Account No: 9243 Creditor # : 6 GEMB/LOWES PO BOX 103065 ROSWELL GA 30076		05/10 CHARGE ACCOUNT				\$ 9,959.00
Account No: 3110 Creditor # : 7 GEMB/WALMART PO BOX 981400 EL PASO TX 79998		12/09 CHARGE ACCOUNT				\$ 5,745.00
Account No: 9825 Creditor # : 8 KOHLS/CAPONE N56 W 17000 RIDGEWOOD DR MENOMONEE FALLS WI 53051		12/07 CHARGE ACCOUNT				\$ 1,529.00
Account No: 4560 Creditor # : 9 METABANK/FINGERHUT 6250 RIDGEWOOD ROAD SAINT CLOUD MN 56303		10/10 CHARGE ACCOUNT				\$ 430.00
Account No: 2269 Creditor # : 10 NATIONAL RECOVERY AGENCY 2491 PAXTON STREET HARRISBURG PA 17111		02/11 COLLECTION SCHUYLKILL MEDICAL CENTER				\$ 4,491.00

Sheet No. 1 of 3 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 23,495.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re MISTY A. KUHNS  
 Debtor(s)

Case No. \_\_\_\_\_  
 (if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address Including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--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: 3738 Creditor # : 11 NCO FIN/99 PO BOX 15636 WILMINGTON DE 19850		02/11 COLLECTION EASTERN ER PHYSICIANS				\$ 753.00
Account No: 1291 Creditor # : 12 PAYLIANCE 3 EASTON OVAL SUITE 210 COLUMBUS OH 43219		10/10 COLLECTION FULTON BANK				\$ 59.00
Account No: 96C9 Creditor # : 13 REMIT CORPORATION 36 WEST ,AOM STREET BLOOMSBURG PA 17815		01/11 COLLECTION POTTSVILLE ER PHYSICIANS				\$ 747.00
Account No: 0718 Creditor # : 14 SEARS/CBSD P.O. BOX 6189 SIOUX FALLS SD 57117		07/99 CREDIT CARD DEBT LAST USED 2010				\$ 4,283.00
Account No: 0833 Creditor # : 15 SUSQUEHANNA BANK 13511 LABEL LANE HAGERSTOWN MD 21740		07/10 UNSECURED LOAN				\$ 4,936.00
Account No: 2245 Creditor # : 16 VERIZON WIRELESS 2401 MALL DRIVE NORTH CHARLESTON SC 29406		02/10 COLLECTION				\$ 1,840.00

Sheet No. 2 of 3 continuation sheets attached to Schedule of  
 Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 12,618.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re MISTY A. KUHNS  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address Including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--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: 2301 Creditor # : 17 WELLS FARGO BANK PO BOX 5156 SIOUX FALLS SD 57117		03/10 CREDIT CARD DEBT LAST USED 2010				\$ 1,838.00
Account No: 2300 Creditor # : 18 WELLS FARGO BANK PO BOX 5156 SIOUX FALLS SD 57117		12/07 CREDIT CARD DEBT LAST USED 2010				\$ 697.00
Account No:						
Account No:						
Account No:						
Account No:						

Sheet No. 3 of 3 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 2,535.00

Total \$ 63,609.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re MISTY A. KUHNS / Debtor Case No. \_\_\_\_\_ (if known)

### SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if the 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.

In re MISTY A. KUHNS

/ Debtor

Case No. \_\_\_\_\_

(if known)

### SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. 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 eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re MISTY A. KUHNS

Case No. \_\_\_\_\_

Debtor(s)

(if known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <i>Single</i>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <i>DAUGHTER</i>	AGE(S): <i>12 YRS</i>
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	<i>Unemployed</i>	
Name of Employer		
How Long Employed		
Address of Employer		
INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 0.00	\$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 582.83	\$ 0.00
11. Social security or government assistance (Specify): <i>SHORT TERM DISABILITY</i>	\$ 1,000.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify): <i>2010 TAX REFUND</i> <i>FOOD STAMPS</i> <i>HOUSEHOLD CONTRIBUTION</i>	\$ 184.75 \$ 320.00 \$ 1,283.25	\$ 0.00 \$ 0.00 \$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 3,370.83	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,370.83	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor report total reported on line 15)	\$ 3,370.83	\$ 0.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

*Debtor's roommate cannot contribute to household expenses because her personal expenses outweigh her income. The above contribution represents Debtor's parents' contribution after payment of their personal expenses.*

In re MISTY A. KUHNS

Debtor(s)

Case No. \_\_\_\_\_

(If known)

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

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."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	452.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel	\$	560.00
b. Water and sewer	\$	68.00
c. Telephone	\$	0.00
d. Other <u>PHONE/CABLE/INTERNET</u>	\$	201.00
Other <u>CELL PHONE</u>	\$	20.00
Line 2 Continuation Page Total (see continuation page for itemization)	\$	30.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	500.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	200.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other <u>HOMEOWNERS &amp; AUTO INSURANCE</u>	\$	189.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage) (Specify) <u>REAL ESTATE TAXES</u>	\$	137.50
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other:	\$	0.00
c. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: <u>VET EXPENSES</u>	\$	50.00
Other: <u>KIDS EXTRACURRICULARS</u>	\$	33.00
Line 17 Continuation Page Total (see continuation page for itemization)	\$	36.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,276.50
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	3,370.83
b. Average monthly expenses from Line 19 above	\$	3,276.50
c. Monthly net income (a. minus b.)	\$	94.33

In re MISTY A. KUINS  
Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**  
(Continuation page)

2. (continuation) OTHER UTILITIES

TRASH .....	\$ 30.00
Line 2 Continuation Page Total (seen as line item "2" on Schedule J)	\$ 30.00

17. (continuation) OTHER EXPENSES

SCHOOL LUNCHES .....	\$ 10.00
HAIRCUTS/PERSONAL HYGIENE .....	\$ 26.00
Line 17 Continuation Page Total (seen as line item "17" on Schedule J)	\$ 36.00

In re MISTY A. KUHNS  
Debtor

Case No. \_\_\_\_\_  
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 10/28/11

Signature Misty A. Kuhns  
MISTY A. KUHNS

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: **MISTY A. KUHNS**

Case No.

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

**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, including part-time activities either as an employee or in independent trade or 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

YTD: \$8,362.45

DEBTOR'S EMPLOYMENT

2010: \$22,581.00

DEBTOR'S EMPLOYMENT

2009: \$21,310.23

DEBTOR'S EMPLOYMENT

**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, 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

YTD: \$4,646.06

DEBTOR'S CHILD SUPPORT PAYMENTS

2010: \$3,497.00

DEBTOR'S CHILD SUPPORT PAYMENTS

AMOUNT SOURCE  
 2009:N/A N/A

YTD: \$2,000.00 DEBTOR'S SHORT TERM DISABILITY  
 2010:N/A N/A  
 2009:N/A N/A

**3. Payments to creditors**

None Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (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
Creditor: SUSQUEHANNA BANK	10/01/11	\$452.00	\$66,265.78
Address: 13511 LABEL LANE	09/01/11	\$452.00	
HAGERSTOWN, MD 21740	08/01/11	\$452.00	

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other 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.)

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None c. All debtors: 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.)

**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.)

None 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.)

**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.)

**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.)

None  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.)

**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.)

**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.)

**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 PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<p>Payee: CUNNINGHAM &amp; CHERNICOFF, PC 2320 NORTH SECOND STREET HARRISBURG, PA 17110</p>	<p>Date of Payment: VARIOUS Payor: DEBTOR</p>	<p>Debtor Has Agreed to Pay \$3,500.00 and Has Paid \$1,525.00 as a Retainer to Cunningham &amp; Chernicoff, P.C. Any Retainer Will Be Credited Against Billings Rendered for All Services in Connection to the Within Case and Related Matters. All Services Will Be Billed at Cunningham &amp; Chernicoff, P.C.'s Hourly Rate Then in Effect at the Time of Billing. Upon the Retainer Being Utilized in Full, Any</p>



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**14. Property held for another person**

None List all property owned by another person that the debtor holds or controls.



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**15. Prior address of debtor**

None If the debtor has moved within three 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.



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**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 eight years 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.



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**17. Environmental Information**

None 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 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:

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None 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.



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None 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.



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**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, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within 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 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 businesses, 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 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 businesses, 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 six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
PRECISION BILLING AND CODING	ID: 2991	2023 EAST GRAND AVE, TOWER CITY, PA 17980	BILLING AND CODING	2007-2009

None  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.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None  a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Name: MISTY A. KUHNS Address: 2023 EAST GRAND AVENUE, TOWER CITY, PA 17980	Dates: 2007-2009

None  b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor, if any of the books of account and records are not available, explain.

NAME	ADDRESS
Name: MISTY A. KUHNS	2023 EAST GRAND AVENUE, TOWER CITY, PA 17980

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None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

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**20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

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**21. Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

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**22. Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

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**23. Withdrawals from a partnership or distribution by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

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**24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

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**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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*[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 10/28/11

Signature *Misty A. Kuhns*  
of Debtor

Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

In re *MISTY A. KUHNS*

Case No.  
Chapter 13

/s/ Debtor

Attorney for Debtor: *TRACY L. UPDIKE*

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 

a) For legal services rendered or to be rendered in contemplation of and in connection with this case . . . . .	\$ <u>3,500.00</u>
b) Prior to the filing of this statement, debtor(s) have paid . . . . .	\$ <u>1,525.00</u>
c) The unpaid balance due and payable is . . . . .	\$ <u>SEE ATTACHED RIDER</u>
3. \$ 274.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
*None other*
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and  
*None other*
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:  
*None*
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:  
*None*

Dated: *10/28/11*

Respectfully submitted,

x. *Tracy L. Updike*

Attorney for Petitioner: *TRACY L. UPDIKE*  
CUNNINGHAM & CHERNICOFF, P.C.  
2320 NORTH SECOND STREET  
HARRISBURG PA 17110

717-238-6570

Rider to Statement Pursuant to Rule 2016(b)  
Misty A. Kuhns  
Chapter 13

Debtor has agreed to pay \$3,500.00 and has paid \$1,525.00 as a retainer to Cunningham & Chernicoff, P.C. Any retainer will be credited against billings rendered for all services in connection to the within case and related matters. All services will be billed at Cunningham & Chernicoff, P.C.'s hourly rate then in effect at the time of billing. Upon the retainer being utilized in full, any services not paid by the retainer will be billed to the Debtor at such hourly rates. Any additional billings will be submitted to the court on supplemental statements as necessary.