

C-2015-2501451



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PUBLIC UTILITY COMMISSION
PHILADELPHIA OFFICE
ADMINISTRATIVE LAW JUDGE

Date	Number of Pages
August 18, 2016	(including cover) 11

From	Direct Dial Number
Shawane Lee, Esquire	215 841 6841
To	
Honorable Eranda Vero	(215) 560-3133
RE:	
Julie McCrey v. PECO Energy Company Docket No. C-2015-2501451	

PUBLIC UTILITY COMMISSION
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An Exelon Company

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Philadelphia, PA 19103

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August 18, 2016

VIA FACSIMILE - (215) 560-3133

Administrative Law Judge Eranda Vero
Commonwealth of Pennsylvania
Pennsylvania Public Utility Commission
801 Market Street, Suite 4063
Philadelphia, PA 19107

**Re: Julie McCrey v. PECO Energy Company
PUC Docket No. C-2015-2501451**

Dear Judge Vero:

Kindly recall that this matter was stayed due to the Complainant's husband, Charles Holmes, filing Chapter 7 bankruptcy on January 28, 2016, In Re: Charles Holmes, Eastern District of Pennsylvania, Docket No. 16-10575. PECO is listed as one of the creditors in the bankruptcy schedule.

I have enclosed the bankruptcy docket which demonstrates that the bankruptcy was discharged on August 18, 2016. As the bankruptcy has been resolved, the stay pursuant to Title 11 U.S.C. §362 has now lifted and the formal complaint matter may proceed. Accordingly, PECO is requesting that this matter be scheduled for hearing.

I trust this correspondence updates you with regard to this matter. If Your Honor has any questions, please do not hesitate to contact me directly.

Very truly yours,

A handwritten signature in black ink, appearing to read "Shawane L. Lee".

Shawane L. Lee
Assistant General Counsel, Exelon BSC
Encl.

cc: Julie McCrey

DISCHARGED, IFP

**U.S. Bankruptcy Court
Eastern District of Pennsylvania (Philadelphia)
Bankruptcy Petition #: 16-10575-amc**

Assigned to: Judge Ashely M. Chan
Chapter 7
Voluntary
No asset

Date filed: 01/28/2016
Debtor discharged: 08/18/2016
341 meeting: 05/25/2016
Deadline for filing claims (govt.): 07/26/2016
Deadline for objecting to discharge: 05/15/2016
Deadline for financial mgmt. course: 05/15/2016

Debtor disposition: Standard Discharge

Debtor

Charles A. Holmes
1031 Christian Street
Philadelphia, PA 19147
PHILADELPHIA-PA
SSN / ITIN: xxx-xx-6524

represented by **Charles A. Holmes**
PRO SE

Trustee

TERRY P. DERSHAW
Dershaw Law Offices
P.O. Box 556
Warminster, PA 18974-0632
(484) 897-0341

U.S. Trustee

United States Trustee
Office of the U.S. Trustee
833 Chestnut Street
Suite 500
Philadelphia, PA 19107
(215) 597-4411

Filing Date	#	Docket Text
01/28/2016	<u>1</u> (8 pgs)	Chapter 7 Voluntary Petition for Individual . IFP waived Debtor has received counseling and has attached required documents Filed by Charles A. Holmes . Certification Concerning Credit Counseling and/or Certificate of Credit Counseling due 2/4/2016. Matrix List of Creditors due 2/4/2016. Government Proof of Claim Deadline: 7/26/2016.Chapter 7 Statement of Your Current

		Monthly Income Form 122A-1 Due 2/11/2016 Means Test Calculation Form 122A-2 Due: 2/11/2016. Schedules AB-J due 2/11/2016. Statement of Financial Affairs due 2/11/2016. Summary of Assets and Liabilities Form B106 due 2/11/2016. Debtor Signature re: Relief Availability due 2/11/2016. Incomplete Filings due by 2/11/2016. (G., Jennifer) Modified on 1/29/2016 (G., Jennifer). (Entered: 01/29/2016)
01/28/2016	<u>2</u>	Statement of Social Security Number Received. Filed by Charles A. Holmes . (G., Jennifer) (Entered: 01/29/2016)
01/28/2016	<u>3</u> (1 pg)	Pro Se Statement Filed by Charles A. Holmes . (G., Jennifer) (Entered: 01/29/2016)
01/28/2016	<u>4</u> (4 pgs)	Application to Have the Chapter 7 Filing Fee Waived, to Proceed In Forma Pauperis Filed by Charles A. Holmes Represented by Self{Counsel}. (G., Jennifer) (Entered: 01/29/2016)
01/29/2016	<u>5</u> (1 pg)	Order Entered the debtor having failed to file or submit with the petition all of the documents required by Fed. R. Bankr.P.1007, It is hereby ORDERED that this case MAY BE DISMISSED WITHOUT FURTHER NOTICE if the documents listed are not filed by deadlines listed: Certification Concerning Credit Counseling and/or Certificate of Credit Counseling due 2/4/2016. Matrix List of Creditors due 2/4/2016. Chapter 7 Statement of Your Current Monthly Income Form 122A-1 Due 2/11/2016 Means Test Calculation Form 122A-2 Due: 2/11/2016. Schedules AB-J due 2/11/2016. Statement of Financial Affairs due 2/11/2016. Summary of Assets and Liabilities Form B106 due 2/11/2016. Debtor Signature re: Relief Availability due 2/11/2016. Any request for an extension of time must be filed prior to the expiration of the deadlines listed. (G., Jennifer) (Entered: 01/29/2016)
01/31/2016	<u>6</u> (2 pgs)	BNC Certificate of Mailing - Voluntary Petition. Number of Notices Mailed: (related document(s) (Related Doc # <u>5</u>)). No. of Notices: 1. Notice Date 01/31/2016. (Admin.) (Entered: 02/01/2016)
02/01/2016	7	

		Notice of Appointment of Trustee . TERRY P. DERSHAW added to the case.. (ROSEBORO, DEBORAH) (Entered: 02/01/2016)
02/04/2016	8	Matrix Filed. Number of pages filed: 4, Filed by Charles A. Holmes . (J., Randi) (Entered: 02/05/2016)
02/04/2016	<u>9</u> (1 pg)	Certificate of Credit Counseling Filed by Charles A. Holmes . (J., Randi) (Entered: 02/05/2016)
02/04/2016	<u>10</u> (1 pg)	Order Granting Application to Have the Chapter 7 Filing Fee Waived, To Proceed in forma pauperis (Related Doc # <u>4</u>) (J., Randi) (Entered: 02/05/2016)
02/07/2016	<u>11</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) (Related Doc # <u>10</u>)). No. of Notices: 1. Notice Date 02/07/2016. (Admin.) (Entered: 02/08/2016)
02/10/2016	<u>12</u> (1 pg)	Letter Motion to extend time to file required documents Filed by Charles A. Holmes Represented by Self(Counsel). (J., Randi) (Entered: 02/10/2016)
02/16/2016	<u>13</u> (1 pg)	Order Granting Motion to Extend Time (Related Doc <u>12</u>) Documents Due by 3/1/2016. Incomplete Filings due by 3/1/2016. Schedules AB-J due 3/1/2016. Statement of Financial Affairs due 3/1/2016. Summary of Assets and Liabilities Form B106 due 3/1/2016. Chapter 7 Statement of Your Current Monthly Income Form 122A-1 Due 3/1/2016 Means Test Calculation Form 122A-2 Due: 3/1/2016. Debtor Signature re: Relief Availability Due: 3/1/2016. (J., Randi) (Entered: 02/16/2016)
02/18/2016	<u>14</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) (Related Doc # <u>13</u>)). No. of Notices: 1. Notice Date 02/18/2016. (Admin.) (Entered: 02/19/2016)
02/19/2016	<u>15</u> (2 pgs)	Meeting of Creditors . 341(a) meeting to be held on 3/16/2016 at 12:00 PM at 833 Chestnut Street, Suite 501, Philadelphia. Financial Management Course Certificate Due: 5/15/2016. Last day to oppose discharge or dischargeability is 5/15/2016. (H., Lisa) (Entered: 02/19/2016)
02/21/2016		

	<u>16</u> (4 pgs)	BNC Certificate of Mailing - Meeting of Creditors. Number of Notices Mailed: (related document(s) (Related Doc # <u>15</u>)). No. of Notices: 26. Notice Date 02/21/2016. (Admin.) (Entered: 02/22/2016)
02/25/2016	<u>17</u> (1 pg)	Notice of Appearance and Request for Notice by MARIO J. HANYON Filed by MARIO J. HANYON on behalf of Federal National Mortgage Association. (HANYON, MARIO) (Entered: 02/25/2016)
03/01/2016	<u>18</u> (50 pgs; 2 docs)	Declaration About Individual Debtor's Schedules , Summary of Assets and Liabilities and Certain Statistical Information , Statement of Financial Affairs for for Individual , Schedule A/B Filed by Charles A. Holmes . (Attachments: # <u>1</u> Statement of Financial Affairs) (J., Randi) (Entered: 03/02/2016)
03/01/2016	<u>19</u> (2 pgs)	Statement of Intent. Filed by Charles A. Holmes . (J., Randi) (Entered: 03/02/2016)
03/01/2016	<u>20</u> (2 pgs)	Chapter 7 Statement of Your Current Monthly Income Form 122A-1 Filed by Charles A. Holmes . (J., Randi) (Entered: 03/02/2016)
03/17/2016	21	Meeting of Creditors Continued. Reason for continuance: Debtor failed to appear at first scheduled meeting... 341(a) meeting to be held on 5/11/2016 at 08:15 AM at 833 - Chestnut Street. (DERSHAW, TERRY) (Entered: 03/17/2016)
05/12/2016	<u>22</u> (1 pg)	Proposed Consent Order RE: <i>Extending Deadlines to July 29, 2016</i> . Filed by TERRY P. DERSHAW on behalf of TERRY P. DERSHAW (related document (s) <u>15</u>). (DERSHAW, TERRY) (Entered: 05/12/2016)
05/16/2016	<u>23</u> (1 pg)	Consent Order Re: Proposed Consent Order(related document(s) <u>22</u>). The time period under Bankruptcy Rule 4004(a) to object to discharge and the time period under Bankruptcy Rule 1017(c) to move for dismissal (or conversion) is hereby extended to 7/29/16. (J., Randi) (Entered: 05/16/2016)
05/17/2016	24	Meeting of Creditors Continued. Reason for continuance: Debtor failed to appear ready to proceed. Debtor executed an extension of deadline consent. Case continued for initial examination...

		341(a) meeting to be held on 5/25/2016 at 02:45 PM at 833 - Chestnut Street. (DERSHAW, TERRY) (Entered: 05/17/2016)
05/18/2016	<u>25</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) (Related Doc # <u>23</u>)). No. of Notices: 1. Notice Date 05/18/2016. (Admin.) (Entered: 05/19/2016)
05/31/2016		Meeting of Creditors Held and Concluded on: 5/25/2016. (DERSHAW, TERRY) (Entered: 05/31/2016)
05/31/2016		Chapter 7 Trustee's Report of No Distribution: having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the estate; and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties as trustee. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 4 months. Assets Abandoned (without deducting any secured claims): \$ 189091.00, Assets Exempt: Not Available, Claims Scheduled: \$ 0.00, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): \$ 0.00. Filed by TERRY P. DERSHAW. (DERSHAW, TERRY) (Entered: 05/31/2016)
06/14/2016	<u>26</u> (2 pgs)	Pro Se Motion to extend time to file Final Credit Counseling Certificate Filed by Charles A. Holmes Represented by Self(Counsel). (J., Randi) (Entered: 06/15/2016)
06/16/2016	<u>27</u> (1 pg)	Order Granting Motion to Extend Time (Related Doc # <u>26</u>) Financial Management Certificate Due by 7/14/2016. (J., Randi) (Entered: 06/16/2016)
06/18/2016		

	<u>28</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) (Related Doc # <u>27</u>)). No. of Notices: 1. Notice Date 06/18/2016. (Admin.) (Entered: 06/19/2016)
07/05/2016	<u>29</u> (5 pgs; 3 docs)	Motion for Relief from Stay RE: Property Address 7430 Sommers Road, Philadelphia, PA 19138. Fee Amount \$176.00, Filed by Franklin American Mortgage Company Represented by JOSEPH ANGIO DESSOYE (Counsel). Objections due by 7/20/2016. (Attachments: # <u>1</u> Proposed Order # <u>2</u> Certificate of Service) (DESSOYE, JOSEPH) (Entered: 07/05/2016)
07/05/2016	<u>30</u> (2 pgs)	Notice of (related document(s): <u>29</u> Motion for Relief from Stay RE: Property Address 7430 Sommers Road, Philadelphia, PA 19138. Fee Amount \$176.00,) with response deadline and hearing date Filed by Franklin American Mortgage Company. Hearing scheduled 8/1/2016 at 11:00 AM at nix5 - Courtroom #5. (DESSOYE, JOSEPH) (Entered: 07/05/2016)
07/06/2016		Receipt of Motion for Relief From Stay(16-10575-amc) [motion,mrlfsty] (176.00) Filing Fee. Receipt number 17596410. Fee Amount \$ 176.00. (re: Doc# <u>29</u>) (U.S. Treasury) (Entered: 07/06/2016)
07/06/2016	31	Hearing Continued on <u>29</u> Motion for Relief from Stay RE: Property Address 7430 Sommers Road, Philadelphia, PA 19138, Filed by Franklin American Mortgage Company Represented by JOSEPH ANGIO DESSOYE (Counsel). Hearing scheduled 8/8/2016 at 11:00 AM at nix5 - Courtroom #5. (T., Barbara) (Entered: 07/06/2016)
07/18/2016	<u>32</u> (3 pgs; 2 docs)	Motion to Compel AOK Auto Repair to Return 2004 Nissan Murano Filed by Charles A. Holmes Represented by Self(Counsel). (Attachments: # <u>1</u> Proposed Order) (J., Randi) (Entered: 07/19/2016)
07/18/2016	<u>33</u> (2 pgs)	Debtor Education Financial Management Course Certificate Filed for Debtor. Filed by Charles A. Holmes . (J., Randi) (Entered: 07/19/2016)
07/21/2016	<u>34</u> (2 pgs; 2 docs)	Hearing Set <u>32</u> Motion to Compel AOK Auto Repair to Return 2004 Nissan Murano . Hearing scheduled

		8/22/2016 at 11:00 AM at nix5 - Courtroom #5. (J., Randi) (Entered: 07/21/2016)
07/23/2016	<u>35</u> (2 pgs)	BNC Certificate of Mailing - Hearing Set. Number of Notices Mailed: (related document(s) (Related Doc # 34)). No. of Notices: 1. Notice Date 07/23/2016. (Admin.) (Entered: 07/24/2016)
08/05/2016	<u>36</u> (5 pgs)	Certificate of No Response to <i>Motion for Relief</i> Filed by JEROME B. BLANK on behalf of Franklin American Mortgage Company (related document(s) <u>29</u>). (BLANK, JEROME) (Entered: 08/05/2016)
08/08/2016	37	Hearing Continued on <u>29</u> Motion for Relief from Stay <i>RE: Property Address 7430 Sommers Road, Philadelphia, PA 19138</i> . Fee Amount \$176.00, Filed by Franklin American Mortgage Company Represented by JOSEPH ANGIO DESSOYE (Counsel). Objections due by 7/20/2016. (Attachments: # 1 Proposed Order # 2 Certificate of Service) filed by Creditor Franklin American Mortgage Company. Hearing scheduled 8/29/2016 at 11:00 AM at nix5 - Courtroom #5. (W., Yvette) (Entered: 08/11/2016)
08/18/2016	<u>38</u> (2 pgs)	Order Discharging Debtor. (J., Randi) (Entered: 08/18/2016)

PACER Service Center			
Transaction Receipt			
08/18/2016 13:52:41			
PACER Login:	pe0017:2612767:0	Client Code:	friel
Description:	Docket Report	Search Criteria:	16-10575-amc Fil or Ent: filed Doc From: 0 Doc To: 99999999 Term: included Format: html Page counts for documents: included
Billable Pages:	4	Cost:	0.40

Case 16-10575-amc Doc 38 Filed 08/18/16 Entered 08/18/16 10:46:54 Desc Discharge Ch 7 Page 1 of 2

Information to identify the case:

Debtor 1	Charles A. Holmes	Social Security number or ITIN	xxx-xx-6524
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 16-10575-amc

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles A. Holmes

8/18/16

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

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Discharge Ch 7 Page 2 of 2

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.