

GRIESING LAW_{LLC}

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November 26, 2019

VIA eFILING

Rosemary Chiavetta, Secretary
Pennsylvania Public Utility Commission
Commonwealth Keystone Building
400 North Street
Harrisburg, PA 17105-3265

**RE: Suggestion of Bankruptcy
Bernice Wallace v. PECO Energy Company
Docket No: C-2019-3013931**

Dear Secretary Chiavetta:

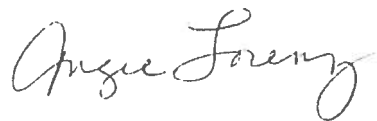
Kindly recall that PECO Energy Company's ("PECO") answer in this matter was due on November 20, 2019. In the Complainant's formal complaint, she alleges that PECO is threatening to terminate her service and requests a payment agreement. Please be advised that PECO has just received notice that the Complainant's spouse (Kevin M. Wallace) filed for Chapter 13 bankruptcy on May 17, 2019. PECO's records reflect that the Complainant has a \$750.31 past due balance.

I have enclosed docket activity on the Chapter 13 bankruptcy matter In Re: Kevin M. Wallace, Docket Number 19-13240-amc. The Complainant's spouse filed for Chapter 13 bankruptcy in the Eastern District on May 17, 2019. PECO is listed as one of the creditors in the bankruptcy schedule.

As the Complainant's spouse has filed for bankruptcy, the formal complaint matter should be stayed, by operation of Title 11 U.S.C. Sec. 1301, pending resolution of the bankruptcy. Furthermore, insofar as the Debtor and non-debtor income is subject to the jurisdiction of the Bankruptcy Court, the Complainant is not entitled to payment terms on the post-petition debt outside of the jurisdiction of the Bankruptcy Court. Attached are the Debtor's Schedules reflecting the inclusion of the Debtor and non-debtor income in the calculation of the Debtor's Plan. I trust this correspondence updates you with regard to this matter. If you have any questions, please do not hesitate to contact me directly at 215-501-7847.

Sec. Rosemary Chiavetta
Page 2
November 26, 2019

Very truly yours,

A handwritten signature in cursive script that reads "Angela Lorenz". The signature is written in black ink and is positioned below the closing "Very truly yours,".

Angela M. Lorenz, Esquire
Counsel on behalf of PECO Energy
Griesing Law, LLC
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Suite 1800
Philadelphia, PA 19103
215-618-3720
alorenz@griesinglaw.com

**U.S. Bankruptcy Court
Eastern District of Pennsylvania (Philadelphia)
Bankruptcy Petition #: 19-13240-amc**

Assigned to: Judge Ashely M. Chan
Chapter 13
Voluntary
Asset
Claims Register

Date filed: 05/17/2019
Deadline for filing claims (govt.): 11/13/2019

Debtor

Kevin M Wallace
1157 Atwood Road
Philadelphia, PA 19151
PHILADELPHIA-PA
SSN / ITIN: xxx-xx-9808

represented **BRANDON J PERLOFF**
by Kwartler Manus LLC
1429 Walnut Street
Suite 701
Philadelphia, PA 19102
267-457-5570
Email: bperloff@kminjurylawyers.com

Trustee

WILLIAM C. MILLER, Esq.
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105
215-627-1377

U.S. Trustee

United States Trustee
Office of the U.S. Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106
(215) 597-4411

Filing Date	#	Docket Text
05/17/2019	<u>1</u> (54 pgs)	Chapter 13 Voluntary Petition for Individual . Fee Amount \$310 Filed by Kevin M Wallace. Government Proof of Claim Deadline: 11/13/2019. Incomplete Filings due by 05/31/2019. (PERLOFF, BRANDON) (Entered: 05/17/2019)
05/17/2019	<u>2</u> (7 pgs)	Chapter 13 Plan Filed by Kevin M Wallace. (PERLOFF, BRANDON) (Entered: 05/17/2019)

05/17/2019	<u>3</u> (2 pgs)	Application to Pay Filing Fee in Installments Filed by Kevin M Wallace Represented by BRANDON J. PERLOFF (Counsel). (PERLOFF, BRANDON) (Entered: 05/17/2019)
05/17/2019	<u>4</u> (1 pg)	Certificate of Credit Counseling Filed by BRANDON J. PERLOFF on behalf of Kevin M Wallace. (PERLOFF, BRANDON) (Entered: 05/17/2019)
05/17/2019	<u>5</u>	Matrix Filed. Number of pages filed: 2, Filed by BRANDON J. PERLOFF on behalf of Kevin M Wallace. (PERLOFF, BRANDON) (Entered: 05/17/2019)
05/17/2019	<u>6</u>	Statement of Social Security Number Received. Filed by BRANDON J. PERLOFF on behalf of Kevin M Wallace. (PERLOFF, BRANDON) (Entered: 05/17/2019)
05/17/2019	<u>7</u> (4 pgs)	Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period for 5 Years Form 122C-1. Disposable Income Is Determined Filed by BRANDON J. PERLOFF on behalf of Kevin M Wallace. (PERLOFF, BRANDON) (Entered: 05/17/2019)
05/17/2019	<u>8</u> (8 pgs)	Chapter 13 Calculation of Your Disposable Income Form 122C-2 Filed by BRANDON J. PERLOFF on behalf of Kevin M Wallace. (PERLOFF, BRANDON) (Entered: 05/17/2019)
05/20/2019		WILLIAM C. MILLER, Esq. added to case. (G., Jeanette) (Entered: 05/20/2019)
05/20/2019	<u>9</u> (1 pg)	Order Granting Application To Pay Filing Fees In Installments. (Related Doc # <u>3</u>). First Installment Payment \$75.00 due by 6/15/2019. Second Installment Payment \$75.00 due by 7/15/2019. Third Installment Payment \$75.00 due by 8/15/2019. Final Installment Payment \$85.00 due by 9/15/2019. (G., Jeanette) (Entered: 05/20/2019)
05/20/2019		Fee Not Applicable. Related document(s) <u>3</u> Application to Pay Filing Fee in Installments filed by Debtor Kevin

		M Wallace. Modified on 5/20/2019 (G., Jennifer). (Entered: 05/20/2019)
05/22/2019	<u>10</u> (2 pgs; 2 docs)	Notice of Appearance and Request for Notice by ALEXANDRA T. GARCIA Filed by ALEXANDRA T. GARCIA on behalf of U.S. Bank National Association, not in its individual capacity but solely as trustee for NRZ Pass-Through Trust VIII. (Attachments: # <u>1</u> Certificate of Service) (GARCIA, ALEXANDRA) (Entered: 05/22/2019)
05/22/2019	<u>11</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) (Related Doc # <u>9</u>)). No. of Notices: 1. Notice Date 05/22/2019. (Admin.) (Entered: 05/23/2019)
05/23/2019	<u>12</u> (2 pgs)	Meeting of Creditors. The Debtor has filed a Plan. This Plan proposes payment to the trustee of \$550.00 per month for 60 months. Filed by WILLIAM C. MILLER, Esq.. 341(a) meeting to be held on 7/1/2019 at 9:30 AM at 1234 Market Street. Objection to Dischargeability of Certain Debts due: 8/30/2019. Proofs of Claims due by 7/26/2019. Government Proof of Claim Deadline: 11/13/2019. Confirmation Hearing scheduled 8/13/2019 at 10:00 AM at nix4 - Courtroom #4. (Miller, William) (Entered: 05/23/2019)
06/01/2019	<u>13</u> (4 pgs)	BNC Certificate of Mailing - Meeting of Creditors. Number of Notices Mailed: (related document(s) (Related Doc # <u>12</u>)). No. of Notices: 11. Notice Date 06/01/2019. (Admin.) (Entered: 06/02/2019)
06/03/2019	<u>14</u> (5 pgs)	Employee Income Records Filed by BRANDON J. PERLOFF on behalf of Kevin M Wallace. (PERLOFF, BRANDON) (Entered: 06/03/2019)
06/17/2019		Receipt of First Installment Payment. Receipt Number 253532, Fee Amount \$75.00. (C., Jacqueline) (Entered: 06/18/2019)
06/18/2019	<u>15</u> (4 pgs)	Employee Income Records <i>Bernice</i> Filed by BRANDON J. PERLOFF on behalf of Kevin M Wallace. (PERLOFF, BRANDON) (Entered: 06/18/2019)

07/02/2019

Meeting of Creditors Held and Concluded on: 7/1/2019.
(MILLER, Esq., WILLIAM) (Entered: 07/02/2019)

07/10/2019

16
(2 pgs;
2 docs)

Objection to Confirmation of Plan Filed by WILLIAM C. MILLER, Esq. (related document(s)2). (Attachments: # 1 Proposed Order)(Miller, William) (Entered: 07/10/2019)

07/10/2019

17
(1 pg)

Certificate of Service Filed by William C. Miller on behalf of WILLIAM C. MILLER, Esq. (related document(s)16). (Miller, William) (Entered: 07/10/2019)

07/18/2019

18
(1 pg)

Notice of Appearance and Request for Notice by KEVIN G. MCDONALD Filed by KEVIN G. MCDONALD on behalf of U.S. Bank National Association, not in its individual capacity but solely as trustee for NRZ Pass-Through Trust VIII. (MCDONALD, KEVIN) (Entered: 07/18/2019)

07/29/2019

Receipt of Second Installment Payment. Receipt Number 253748, Fee Amount \$75.00. (S., Antoinette) (Entered: 07/30/2019)

08/01/2019

19
(35 pgs;
4 docs)

Motion for Relief from Stay *re: 1157 Atwood Road, Philadelphia, PA, 19151*. Fee Amount \$181.00., in addition to Motion for Relief from Co-Debtor Stay *re: 1157 Atwood Road, Philadelphia, PA, 19151* Filed by U.S. Bank National Association, not in its individual capacity but solely as trustee for NRZ Pass-Through Trust VIII Represented by KEVIN G. MCDONALD (Counsel). Objections due by 8/15/2019. (Attachments: # 1 Proposed Order # 2 Loan Documents # 3 Service List) (MCDONALD, KEVIN) (Entered: 08/01/2019)

08/01/2019

20
(3 pgs;
2 docs)

Notice of (related document(s): 19 Motion for Relief from Stay *re: 1157 Atwood Road, Philadelphia, PA, 19151*. Fee Amount \$181.00.) Filed by U.S. Bank National Association, not in its individual capacity but solely as trustee for NRZ Pass-Through Trust VIII. Hearing scheduled 8/20/2019 at 11:00 AM at nix4 - Courtroom #4. (Attachments: # 1 Service List) (MCDONALD, KEVIN) (Entered: 08/01/2019)

08/01/2019	Receipt of Motion for Relief From Stay(19-13240-amc) [motion,mrlfsty] (181.00) Filing Fee. Receipt number 21655219. Fee Amount \$ 181.00. (re: Doc# <u>19</u>) (U.S. Treasury) (Entered: 08/01/2019)
08/13/2019	21 Hearing Continued on <u>12</u> Confirmation Hearing scheduled 11/19/2019 at 10:00 AM at nix4 - Courtroom #4. (G., Jeanette) (Entered: 08/14/2019)
08/15/2019	<u>22</u> (2 pgs) Response to Motion for Relief From Stay filed by Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for NRZ Pass-Through Trust VIII, Motion for Relief from Co-Debtor Stay, Notice of Motion filed by Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for NRZ Pass-Through Trust VIII Filed by Kevin M Wallace (related document(s) <u>20</u> , <u>19</u>). (PERLOFF, BRANDON) (Entered: 08/15/2019)
08/20/2019	23 Hearing Continued on <u>19</u> Motion for Relief from Stay re: <i>1157 Atwood Road, Philadelphia, PA, 19151.</i> , in addition to Motion for Relief from Co-Debtor Stay re: <i>1157 Atwood Road, Philadelphia, PA, 19151</i> Filed by U.S. Bank National Association, not in its individual capacity but solely as trustee for NRZ Pass-Through Trust VIII Represented by KEVIN G. MCDONALD (Counsel). Hearing scheduled 9/24/2019 at 11:00 AM at nix4 - Courtroom #4. (J., Christina) (Entered: 08/22/2019)
08/23/2019	<u>24</u> (1 pg) Praeipie to Withdraw <i>Notice of Postpetition Mortgage Fees, Expenses, and Charges</i> Filed by KEVIN G. MCDONALD on behalf of U.S. Bank National Association, not in its individual capacity but solely as trustee for NRZ Pass-Through Trust VIII (related document(s) <u>doc</u>). (MCDONALD, KEVIN) (Entered: 08/23/2019)
08/23/2019	<u>25</u> (1 pg) Notice of Hearing to Show Cause why this case should not be dismissed for failure to pay the third installment payment in the amount of \$75.00 Hearing scheduled 9/17/2019 at 11:00 AM at nix4 - Courtroom #4. (C., Jacqueline) (Entered: 08/23/2019)

08/25/2019	<u>26</u> (2 pgs)	BNC Certificate of Mailing - Hearing to Show Cause. Number of Notices Mailed: (related document(s) (Related Doc # <u>25</u>)). No. of Notices: 1. Notice Date 08/25/2019. (Admin.) (Entered: 08/26/2019)
08/28/2019		Receipt of Third Installment Payment. Receipt Number 253920, Fee Amount \$75.00. (C., Jacqueline) (Entered: 08/29/2019)
09/16/2019	<u>27</u> (2 pgs; 2 docs)	Motion to Dismiss Case for Failure to Make Plan Payments Filed by WILLIAM C. MILLER, Esq. Represented by William C. Miller (Counsel). (Attachments: # <u>1</u> Proposed Order) (Miller, William) (Entered: 09/16/2019)
09/16/2019	<u>28</u> (2 pgs)	Notice of (related document(s): <u>27</u> Motion to Dismiss Case for Failure to Make Plan Payments) Filed by WILLIAM C. MILLER, Esq.. Hearing scheduled 11/19/2019 at 10:00 AM at nix4 - Courtroom #4. (Miller, William) (Entered: 09/16/2019)
09/16/2019	<u>29</u> (1 pg)	Certificate of Service Filed by William C. Miller on behalf of WILLIAM C. MILLER, Esq. (related document(s) <u>28</u> , <u>27</u>). (Miller, William) (Entered: 09/16/2019)
09/17/2019	30	Show Cause Hearing Held on (related document(s), <u>25</u>). Denied. Fees paid 8/29/2019. (D., Virginia) (Entered: 09/18/2019)
09/24/2019	31	Hearing Held on <u>19</u> Motion for Relief from Stay <i>re: 1157 Atwood Road, Philadelphia, PA, 19151</i> filed by Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for NRZ Pass-Through Trust VIII (related document(s), <u>19</u>). Motion settled - Stipulation to be filed by 10/24/2019 (G., Jeanette) (Entered: 09/24/2019)
09/24/2019	<u>32</u> (3 pgs)	Stipulation By U.S. Bank National Association, not in its individual capacity but solely as trustee for NRZ Pass-Through Trust VIII and Between Kevin M Wallace <i>Motion for Relief from Stay re: 1157 Atwood Road, Philadelphia, PA, 19151. Fee Amount \$181.00., in addition to Motion for Relief from Co-Debtor Stay re:</i>

09/24/2019	<p>1157 Atwood Road, Philadelphia, PA, 19151. Filed by KEVIN G. MCDONALD on behalf of U.S. Bank National Association, not in its individual capacity but solely as trustee for NRZ Pass-Through Trust VIII (related document(s)<u>19</u>). (MCDONALD, KEVIN) (Entered: 09/24/2019)</p> <p>Receipt of Final Installment Payment. Receipt Number 254077, Fee Amount \$85.00. (C., Jacqueline) (Entered: 09/25/2019)</p>
10/01/2019	<p><u>33</u> (3 pgs) Order Approving Stipulation By U.S. Bank National Association, not in its individual capacity but solely as trustee for NRZ Pass-Through Trust VIII and Between Kevin M Wallace Motion for Relief from Stay re: 1157 Atwood Road, Philadelphia, PA, 19151, in addition to Motion for Relief from Co-Debtor Stay re: 1157 Atwood Road, Philadelphia, PA, 19151 (related document(s)<u>32</u>, <u>19</u>). (G., Jeanette) (Entered: 10/01/2019)</p>
10/03/2019	<p><u>34</u> (4 pgs) BNC Certificate of Mailing - PDF Document. (related document(s) (Related Doc # <u>33</u>)). No. of Notices: 1. Notice Date 10/03/2019. (Admin.) (Entered: 10/04/2019)</p>
11/13/2019	<p><u>35</u> (2 pgs) Notice of Appearance and Request for Notice by PAMELA ELCHERT THURMOND Filed by PAMELA ELCHERT THURMOND on behalf of CITY OF PHILADELPHIA. (THURMOND, PAMELA) (Entered: 11/13/2019)</p>
11/13/2019	<p><u>36</u> (28 pgs; 6 docs) Objection to Confirmation of Plan Filed by CITY OF PHILADELPHIA (related document(s)<u>2</u>). (Attachments: # <u>1</u> Exhibit A # <u>2</u> Exhibit B # <u>3</u> Exhibit C # <u>4</u> Exhibit D # <u>5</u> Certificate of Service)(THURMOND, PAMELA) (Entered: 11/13/2019)</p>
11/19/2019	<p><u>37</u> Hearing Continued on <u>27</u> Motion to Dismiss Case for Failure to Make Plan Payments filed by Trustee WILLIAM C. MILLER, Esq.. Hearing scheduled 1/21/2020 at 10:00 AM at nix4 - Courtroom #4. (G., Jeanette) (Entered: 11/20/2019)</p>

11/19/2019

38

Hearing Continued on 12 Confirmation Hearing
scheduled 1/21/2020 at 10:00 AM at nix4 - Courtroom
#4. (G., Jeanette) (Entered: 11/20/2019)

**PACER Service Center
Transaction Receipt**

11/26/2019 12:55:55

PACER Login:	pe0017:2612767:0	Client Code:	1994000880A
Description:	Docket Report	Search Criteria:	19-13240-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

Fill in this information to identify your case:

Debtor 1	<u>Kevin</u>	<u>M</u>	<u>Wallace</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>EASTERN DIST. OF PENNSYLVANIA</u>		
Case number (if known)	_____		

Check if this is:

An amended filing

A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**
 If you have more than one job, attach a separate page with information about additional employers.
 Include part-time, seasonal, or self-employed work.
 Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>Supervisor</u>	<u>Accounting Supervisor</u>
Employer's name	<u>Catalent Pharma Solutions</u>	<u>Independence Blue Cross</u>
Employer's address	<u>333 Phoenixville Pike,</u> Number Street	<u>1901 Market Street</u> Number Street
	<u>Malvern</u> <u>PA</u> <u>19355</u> City State Zip Code	<u>Philadelphia</u> <u>PA</u> <u>19103</u> City State Zip Code
How long employed there?	<u>5 years</u>	<u>5 years</u>

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.
 If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. <u>\$5,729.64</u>	<u>\$4,477.16</u>
3. Estimate and list monthly overtime pay.	3. + <u>\$0.00</u>	<u>\$0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. <u>\$5,729.64</u>	<u>\$4,477.16</u>

Debtor 1 Kevin M Wallace

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	<u>\$5,729.64</u>	<u>\$4,477.16</u>
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. <u>\$1,373.68</u>	<u>\$898.20</u>
5b. Mandatory contributions for retirement plans	5b. <u>\$0.00</u>	<u>\$0.00</u>
5c. Voluntary contributions for retirement plans	5c. <u>\$171.53</u>	<u>\$0.00</u>
5d. Required repayments of retirement fund loans	5d. <u>\$0.00</u>	<u>\$78.45</u>
5e. Insurance	5e. <u>\$138.75</u>	<u>\$259.26</u>
5f. Domestic support obligations	5f. <u>\$0.00</u>	<u>\$0.00</u>
5g. Union dues	5g. <u>\$0.00</u>	<u>\$0.00</u>
5h. Other deductions. Specify: <u>See continuation sheet / Phila Local tax</u>	5h. + <u>\$201.04</u>	<u>\$173.74</u>
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. <u>\$1,885.00</u>	<u>\$1,409.65</u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. <u>\$3,844.64</u>	<u>\$3,067.51</u>
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <u>\$0.00</u>	<u>\$0.00</u>
8b. Interest and dividends	8b. <u>\$0.00</u>	<u>\$0.00</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. <u>\$0.00</u>	<u>\$0.00</u>
8d. Unemployment compensation	8d. <u>\$0.00</u>	<u>\$0.00</u>
8e. Social Security	8e. <u>\$0.00</u>	<u>\$0.00</u>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. <u>\$0.00</u>	<u>\$0.00</u>
8g. Pension or retirement income	8g. <u>\$0.00</u>	<u>\$0.00</u>
8h. Other monthly income. Specify: _____	8h. + <u>\$0.00</u>	<u>\$0.00</u>
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <u>\$0.00</u>	<u>\$0.00</u>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <u>\$3,844.64</u> + <u>\$3,067.51</u> = <u>\$6,912.15</u>	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		11. + <u>\$0.00</u>
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.		12. <u>\$6,912.15</u> Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <u>None.</u> <input type="checkbox"/> Yes. Explain: _____		

Debtor 1 Kevin M Wallace

Case number (if known) _____

	<u>For Debtor 1</u>	<u>For Debtor 2 or non-filing spouse</u>		
5h. Other Payroll Deductions (details)				
<u>SUI / Phila Local tax</u>	<u>\$3.42</u>	<u>\$173.74</u>		
<u>City Tax</u>	<u>\$197.62</u>	<u> </u>		
Totals:	<table border="1"><tr><td>\$201.04</td></tr></table>	\$201.04	<table border="1"><tr><td>\$173.74</td></tr></table>	\$173.74
\$201.04				
\$173.74				

Fill in this information to identify your case:

Debtor 1	<u>Kevin</u>	<u>M</u>	<u>Wallace</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>EASTERN DIST. OF PENNSYLVANIA</u>		
Case number (if known)	_____		

Check if this is:

An amended filing

A supplement showing postpetition chapter 13 expenses as of the following date: _____

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

- Is this a joint case?
 - No. Go to line 2.
 - Yes. Does Debtor 2 live in a separate household?
 - No
 - Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.
- Do you have dependents?
 - No
 - Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.	<u>Daughter</u>	<u>19</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
_____	_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
- Do your expenses include expenses of people other than yourself and your dependents?
 - No
 - Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

	Your expenses
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4:	4. <u>\$760.00</u>
4a. Real estate taxes	4a. _____
4b. Property, homeowner's, or renter's insurance	4b. _____
4c. Home maintenance, repair, and upkeep expenses	4c. <u>\$150.00</u>
4d. Homeowner's association or condominium dues	4d. _____

Debtor 1 Kevin M Wallace

Case number (if known) _____

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5.	_____
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	<u>\$250.00</u>
6b. Water, sewer, garbage collection	6b.	<u>\$175.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$240.00</u>
6d. Other. Specify: <u>Cell Phones</u>	6d.	<u>\$250.00</u>
7. Food and housekeeping supplies	7.	<u>\$900.00</u>
8. Childcare and children's education costs	8.	_____
9. Clothing, laundry, and dry cleaning	9.	<u>\$150.00</u>
10. Personal care products and services	10.	<u>\$200.00</u>
11. Medical and dental expenses	11.	<u>\$175.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$300.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	<u>\$250.00</u>
14. Charitable contributions and religious donations	14.	_____
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	<u>\$25.00</u>
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	<u>\$250.00</u>
15d. Other insurance. Specify: <u>Wife's Vehicle Ins</u>	15d.	<u>\$150.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____
17. Installment or lease payments:		
17a. Car payments for Vehicle 1 <u>Vehicle Payment</u>	17a.	<u>\$507.00</u>
17b. Car payments for Vehicle 2 <u>Wife's Vehicle</u>	17b.	<u>\$480.00</u>
17c. Other. Specify: <u>IRS Payment</u>	17c.	<u>\$400.00</u>
17d. Other. Specify: <u>Water Lien Pay off</u>	17d.	<u>\$200.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	_____
19. Other payments you make to support others who do not live with you. Specify: <u>Child in College</u>	19.	<u>\$450.00</u>

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20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

- | | | |
|---|------|-------|
| 20a. Mortgages on other property | 20a. | _____ |
| 20b. Real estate taxes | 20b. | _____ |
| 20c. Property, homeowner's, or renter's insurance | 20c. | _____ |
| 20d. Maintenance, repair, and upkeep expenses | 20d. | _____ |
| 20e. Homeowner's association or condominium dues | 20e. | _____ |

21. Other. Specify: _____ 21. **+** _____

22. Calculate your monthly expenses.

- | | | |
|---|------|-------------------|
| 22a. Add lines 4 through 21. | 22a. | \$6,262.00 |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2. | 22b. | _____ |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | 22c. | \$6,262.00 |

23. Calculate your monthly net income.

- | | | |
|--|------|--------------------|
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. | \$6,912.15 |
| 23b. Copy your monthly expenses from line 22c above. | 23b. | -\$6,262.00 |
| 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. | 23c. | \$650.15 |

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

- No.
 Yes.

Explain here:
None.