
Megan E. Rulli

mrulli@postschell.com
717-612-6012 Direct
717-731-1985 Direct Fax
File #: 207048

July 23, 2024

VIA ELECTRONIC FILING

Rosemary Chiavetta, Secretary
Pennsylvania Public Utility Commission
Commonwealth Keystone Building
400 North Street, 2nd Floor
P.O. Box 3265
Harrisburg, PA 17105-3265

Re: Todd Elliott Koger, Sr. and Elliot-Todd Koger v. Duquesne Light Company
Docket No. C-2024-3049627

Dear Secretary Chiavetta:

Attached for filing please find the Motion for Leave to File Responsive Pleadings to the Complaint of Todd Elliott Koger, Sr. and Elliot-Todd Koger (“Complainants”) *nunc pro tunc* pursuant to Sections 1.2 and 5.103 of the Pennsylvania Public Utility Commission’s (“Commission”) regulations. Due to an administrative error, the Company’s Answer, New Matter, and Preliminary Objection to the Complaint were served on the Complainants on July 10, 2024, but were not filed with the Commission by the July 10, 2024, regulatory deadline.

Copies are being provided as indicated on the Certificate of Service.

Respectfully submitted,



Megan E. Rulli

MER/kl
Attachment

cc: Certificate of Service

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing has been served upon the following persons, in the manner indicated, in accordance with the requirements of 52 Pa. Code § 1.54 (relating to service by a participant).

VIA EMAIL AND FIRST-CLASS MAIL

Todd Elliott Koger, Sr.
Elliott-Todd Koger
515 Kelly Avenue
Pittsburgh, PA 15221
kogerfriend@gmail.com

Date: July 23, 2024



Megan E. Rulli

**BEFORE THE
PENNSYLVANIA PUBLIC UTILITY COMMISSION**

Todd Elliott Koger, Sr. and Elliot-Todd Koger,	:
	:
Complainants,	:
	:
v.	: Docket No. C-2024-3049627
	:
Duquesne Light Company,	:
	:
Respondent.	:

NOTICE TO PLEAD

YOU ARE HEREBY ADVISED THAT, PURSUANT TO 52 PA. CODE § 5.103(c), ANSWERS TO MOTIONS ARE DUE WITHIN TWENTY (20) DAYS AFTER THE DATE OF SERVICE. YOUR ANSWERS SHOULD BE FILED WITH THE SECRETARY OF THE PENNSYLVANIA PUBLIC UTILITY COMMISSION, P.O. BOX 3265, HARRISBURG, PA 17105-3265. A COPY SHOULD ALSO BE SERVED ON THE UNDERSIGNED COUNSEL.



Megan E. Rulli (ID # 331981)
Post & Schell, P.C.
17 North Second Street, 12th Floor
Harrisburg, PA 17101-1601
Phone: 717-731-1970
Fax: 717-731-1985
mrulli@postschell.com

Date: July 23, 2024

Attorney for Duquesne Light Company

**BEFORE THE
PENNSYLVANIA PUBLIC UTILITY COMMISSION**

Todd Elliott Koger, Sr. and Elliot-Todd Koger,	:	
	:	
	:	
Complainants,	:	
	:	Docket No. C-2024-3049627
v.	:	
	:	
Duquesne Light Company,	:	
	:	
Respondent.	:	

**MOTION OF DUQUESNE LIGHT COMPANY FOR LEAVE TO FILE RESPONSIVE
PLEADINGS TO COMPLAINANTS’ FORMAL COMPLAINT NUNC PRO TUNC**

TO THE PENNSYLVANIA PUBLIC UTILITY COMMISSION:

Duquesne Light Company (“Duquesne Light” or “Company”) hereby files this Motion for Leave to File Responsive Pleadings to the Complaint of Todd Elliott Koger, Sr. and Elliot-Todd Koger (“Complainants”) *nunc pro tunc* pursuant to Sections 1.2 and 5.103 of the Pennsylvania Public Utility Commission’s (“Commission”) regulations, 52 Pa. Code §§ 1.2 and 5.103, and respectfully petitions the Commission to accept the Answer, New Matter, and Preliminary Objection to the above-captioned Formal Complaint *nunc pro tunc*. Due to an administrative error, the Company’s Answer, New Matter, and Preliminary Objection to the Complaint were served on the Complainants on July 10, 2024, but were not filed with the Commission by the July 10, 2024, regulatory deadline.

In support of the instant Motion, Duquesne Light avers as follows:

1. On June 20, 2024, Duquesne Light was served with the above-captioned Complaint.

2. Pursuant to 52 Pa. Code § 5.61(a), Duquesne Light's responsive pleadings to the Formal Complaint were due for filing on or before July 10, 2024.

3. Due to an administrative error, the Company's Answer, New Matter, and Preliminary Objection to the Complaint were served on the Complainants on July 10, 2024, but not filed with the Commission. As such, Duquesne Light is requesting leave to file these responsive pleadings *nunc pro tunc* thirteen (13) days beyond the regulatory deadline for filing of a responsive pleading in this matter.

4. The Company's Answer and New Matter to the Complaint are attached hereto as **Exhibit A**.

5. The Company's Preliminary Objection to the Complaint is attached hereto as **Exhibit B**.

6. True and correct copies of the emails serving the responsive pleadings on the Complainants on July 10, 2024, are attached hereto as **Exhibit C**.

7. Duquesne Light respectfully requests that the Commission accept the filing of Duquesne Light's Answer, New Matter, and Preliminary Objection *nunc pro tunc*.

8. 52 Pa. Code § 1.1 *et seq.* governs the rules of administrative practice and procedure before the Commission.

9. 52 Pa. Code § 1.2(a) states that the Commission's procedural rules in Title 52 shall be "liberally construed to secure the just, speedy, and inexpensive determination of every action or proceeding to which it is applicable." Further, the Commission's regulations state that the "Commission or presiding officer at any stage of an action or proceeding may disregard an error or defect of procedures which does not affect the substantive rights of the parties." *Id.*

10. Additionally, 52 Pa. Code § 1.2(c) states that the “Commission or presiding officer at any stage of an action or proceeding may waive a requirement of this subpart when necessary or appropriate, if the waiver does not adversely affect a substantive right of a party.”¹

11. Here, the Complainants’ substantive rights have not been affected in this dispute.²

12. As of the date of this Motion, the Complainants’ electric service remains active with the Company.

13. Additionally, this Complaint proceeding has not been scheduled for an Evidentiary Hearing as of the date of this Motion, thus, the Commission’s acceptance of the Company’s responsive pleadings *nunc pro tunc* would not unnecessarily delay the resolution of the Formal Complaint.

14. Further, if the Company’s responsive pleadings are accepted for filing *nunc pro tunc*, the Company will re-serve its Answer, New Matter, and Preliminary Objection on the Complainants and will not object to the timing of any Reply to the New Matter or Answer to the Preliminary Objection filed by the Complainants in response.

15. As such, the Complainants will not be prejudiced by the acceptance of the filing *nunc pro tunc*.

16. Accordingly, Duquesne Light respectfully requests that Duquesne Light’s Answer, New Matter, and Preliminary Objection be accepted for filing *nunc pro tunc* to allow for this proceeding to be decided on the merits.

¹ See *Info. Connections v. Pa. Pub. Util. Comm’n*, 630 A.2d 498, 501 (Pa. Cmwlth. 1993).

² The Commission has recognized and accepted a utility’s Answer *nunc pro tunc* where it did not affect the substantive rights of the Complainant, as is the case here. See *Roberts v. PECO Energy Co.*, 2020 PA. PUC LEXIS 361, Docket No. F-2018-3001072 (Order Entered Jan. 16, 2020); See also *Cobaugh v. Columbia Gas of Pa., Inc.* 2011 Pa. PUC LEXIS 282, Docket No. C-2009-2146579 (Initial Decision issued Oct. 21, 2011) *adopted without further Commission action* (Final Order entered Dec. 12, 2011).

WHEREFORE, Duquesne Light Utilities Corporation respectfully requests that Duquesne Light's Answer, New Matter, and Preliminary Objection to the Formal Complaint of Todd Elliott Koger, Sr. and Elliot-Todd Koger be accepted for filing *nunc pro tunc*.

Respectfully submitted,



Megan E. Rulli (ID # 331981)
Post & Schell, P.C.
17 North Second Street, 12th Floor
Harrisburg, PA 17101-1601
Phone: 717-731-1970
Fax: 717-731-1985
mrulli@postschell.com

Date: July 23, 2024

Attorney for Duquesne Light Company

EXHIBIT A

Megan E. Rulli

mrulli@postschell.com
717-612-6012 Direct
717-731-1985 Direct Fax
File #: 207048

July 10, 2024

VIA ELECTRONIC FILING

Rosemary Chiavetta, Secretary
Pennsylvania Public Utility Commission
Commonwealth Keystone Building
400 North Street, 2nd Floor
P.O. Box 3265
Harrisburg, PA 17105-3265

Re: Todd Elliott Koger, Sr. and Elliot-Todd Koger v. Duquesne Light Company
Docket No. C-2024-3049627

Dear Secretary Chiavetta:

Attached for filing please find the Answer and New Matter on behalf of Duquesne Light Company in response to the Complaint of Todd Elliott Koger, Sr. and Elliot-Todd Koger in the above-referenced proceeding. Copies are being provided as indicated on the Certificate of Service.

Respectfully submitted,



Megan E. Rulli

MER/kl
Attachment

cc: Certificate of Service

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing has been served upon the following persons, in the manner indicated, in accordance with the requirements of 52 Pa. Code § 1.54 (relating to service by a participant).

VIA EMAIL AND FIRST-CLASS MAIL

Todd Elliott Koger, Sr.
Elliott-Todd Koger
515 Kelly Avenue
Pittsburgh, PA 15221
kogerfriend@gmail.com

Date: July 10, 2024



Megan E. Rulli

**BEFORE THE
PENNSYLVANIA PUBLIC UTILITY COMMISSION**

Todd Elliott Koger, Sr. and Elliot-Todd Koger,	:	
	:	
	:	
Complainants,	:	
	:	Docket No. C-2024-3049627
v.	:	
	:	
Duquesne Light Company,	:	
	:	
Respondent.	:	

NOTICE TO PLEAD

YOU ARE HEREBY NOTIFIED TO FILE A WRITTEN RESPONSE TO THE WITHIN NEW MATTER WITHIN 20 DAYS OF SERVICE PURSUANT TO 52 PA. CODE §5.63 OR A JUDGMENT MAY BE ENTERED AGAINST YOU. YOUR REPLY SHOULD BE FILED WITH THE SECRETARY OF THE PENNSYLVANIA PUBLIC UTILITY COMMISSION, P.O. BOX 3265, HARRISBURG, PA 17105-3265. A COPY OF YOUR REPLY SHOULD ALSO BE SERVED ON THE UNDERSIGNED COUNSEL.



Megan E. Rulli (ID # 331981)
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Date: July 10, 2024

Attorney for Duquesne Light Company

**BEFORE THE
PENNSYLVANIA PUBLIC UTILITY COMMISSION**

Todd Elliott Koger, Sr. and Elliot-Todd Koger,	:	
	:	
	:	
Complainants,	:	
	:	Docket No. C-2024-3049624
v.	:	
	:	
Duquesne Light Company,	:	
	:	
Respondent.	:	

**ANSWER AND NEW MATTER OF
DUQUESNE LIGHT COMPANY TO THE COMPLAINT OF
TODD ELLIOTT KOGER, SR. AND ELLIOT-TODD KOGER**

TO THE PENNSYLVANIA PUBLIC UTILITY COMMISSION:

Duquesne Light Company (“Duquesne Light” or the “Company”) files this Answer and New Matter to the Complaint of Todd Elliott Koger, Sr. and Elliot-Todd Koger (“Complainants”) pursuant to Sections 5.61 and 5.62 of the Pennsylvania Public Utility Commission’s (“Commission”) regulations, 52 Pa. Code §§ 5.61 and 5.62, and responds to each of the separately-numbered paragraphs as follows:

ANSWER

1. Admitted.
2. Denied as stated. The Company’s full name is Duquesne Light Company.
3. Admitted.
4. Admitted in part and denied in part. Specifically, it is admitted that the Company has issued a termination notice to the Complainants and that the Complainants are seeking a

payment arrangement from the Company.¹ It is denied that the Company's issuance of a termination notice was in violation of the Public Utility Code, the Commission's regulations, or the Company's Commission-approved tariff. It is further denied that the Complainants' electric service bill(s) contain incorrect charges. At all times relevant to this Complaint, the Complainants were billed for their actual electric usage under the Company's Residential Service rate, as approved by the Public Utility Commission. It is admitted that the Company repaired a loose neutral at the Complainants' service address on October 11, 2023. It is denied that the Company provided damaging voltage to the service address related to the loose neutral and that the Company did not provide the Complainants with reasonable service in responding to the Complainants' service concerns.

By way of further response, the Complainants have a total balance with the Company of \$420.78 as of the date of this Answer. Of that total balance, \$138.84 is in arrears. On May 1, 2024, the Company issued a termination notice to the Complainants indicating that service would be terminated at the service address on or after May 16, 2024, due to nonpayment. Service has not been terminated since that notice was provided to the Complainants. A true and correct copy of the Complainants' account statement is attached hereto as **Appendix A**. It is denied that the actions or omissions of Duquesne Light have "forced" the Complainants to file for bankruptcy in relation to their balance with the Company.

By way of further response, the Complainants were enrolled in the Company's Customer Assistance Program ("CAP") effective June 22, 2023. CAP operates under specific

¹ As noted in the Company's New Matter and Preliminary Objection filed concurrently with this Answer, the Complainant Elliot-Todd Koger filed for Chapter 7 Bankruptcy on May 3, 2024. As such, the Company maintains that the Commission lacks subject matter jurisdiction over the portion of the Complaint requesting a payment agreement for the arrears that have accumulated on the Complainants' account prior to the Bankruptcy Petition's filing.

eligibility criteria designed to ensure fair and equitable access to assistance. Under the Company's Commission-approved Universal Service and Energy Conservation Plan, which governs the terms of the CAP program, CAP customers whose electric usage exceeds 500 kilowatt-hours ("kWh") per month and who have not had a Smart Comfort assessment within the last seven years are required to complete a Smart Comfort visit. Electric heating customers are also required to complete the Smart Comfort assessment. The Smart Comfort visit is a form of energy audit designed to aid CAP customers to conserve electricity. In accordance with the Company's Commission-approved Universal Services & Energy Conservation Plan, refusal to complete the Smart Comfort assessment when required is grounds for default from the CAP program. The Complainants were sent a letter explaining the Smart Comfort visit requirement on the same day of their enrollment, *i.e.*, June 22, 2023, and advising them that completion of the Smart Comfort visit was required to remain enrolled in the program.

In further response, on July 28, August 7, and September 22, 2023, CLEAResult, the Company's third-party contractor who carries out Smart Comfort visits on behalf of the Duquesne Light, attempted to contact the Complainants to schedule the required Smart Comfort visit. The Complainants never responded to these contacts and neither scheduled nor completed the necessary Smart Comfort visit. Accordingly, the Complainants defaulted from CAP on December 7, 2023, due to this failure to complete the required Smart Comfort visit. As such, it is denied that the Company "'terminated' the Koger Family's enrollment in the CAP program" in order to "retaliate" against the Complainants for reporting an issue with the service at their address. Subsequently, on March 29, 2024, the Complainants contacted the Company and provided a zero-income form to re-enroll in CAP. The Complainants were advised that a Smart Comfort visit was required in order to re-enroll in CAP. As of the date of this Answer, the Complainants have not

completed the necessary Smart Comfort visit necessary to complete re-enrollment in CAP. It is denied that the Complainants' efforts to schedule a Smart Comfort visit were rejected "3-times" by the CLEAResult program" or by Duquesne Light. The Complainants have refused to schedule the Smart Comfort visit and to provide CLEAResult with the access needed to their home to complete the visit.

In further response, on October 11, 2023, the Complainants contacted the Company's emergency customer service line and reported flickering lights at the service address. That same day, on October 11, 2023, the Company responded to these concerns, visited the service address, and identified a loose neutral at the Complainant's meter. Accordingly, the Company tightened the loose neutral and made permanent repairs to fix the issue and prevent it from recurring. It is denied that the existence of the loose neutral or the Company's response and repair of the same constituted unreasonable service. It is further denied that "[u]pon Duquesne Light's evaluation and confirmation on October 11, 2023, that the 'newly installed meter box lacked the required neutral connection, the company representative admitted 'culpability' in failing to meet a heightened obligation to prevent foreseeable harm . . ." The Company has no records of its personnel ever having made such a statement. Moreover, the Complainant's allegations on Page 9 of the Complaint referencing the Second Restatement of Torts, citations to cases and legal authority, and interpretations of legal standards relating to tort law and the appropriate standard of care applicable to utilities are legal conclusions to which no responsive pleading is required. Duquesne Light is without sufficient knowledge or information as to whether the Complainant had contact with representatives from Xfinity related to his service concerns or whether "Xfinity technicians identified for the second time 'over-voltage/over current conditions' and failure at the meter box and service point overheating and burning their equipment and wire connection to the

home” and, therefore, denies the same. The Company denies that the Complainants are experiencing ongoing issues with their electric service, have reported any ongoing issues with their electric service to the Company after October 11, 2023, or have submitted damage claims for appliances damaged in their home related to the loose neutral repaired on October 11, 2023.

By way of further response, Duquesne Light incorporates Paragraphs 5 and 7, *infra*, as though fully set forth herein.

5. Admitted in part and denied in part. The averments contained in Paragraph 5 of the Complaint are requests for relief to which no responsive pleading is required. To the extent a response is deemed necessary, Duquesne Light denies that the Complainant is entitled to the relief requested.

By way of further response, it is denied that on October 11, 2023, “a Duquesne Light Supervisor advised the Complainants” that there was an electrical arc on the residential panel box in the Complainants’ home or that an electric arc led to damages to the Complainants’ home and appliances and that “a Duquesne Light Supervisor’s inspection . . . determined ‘no neutral connection was ever established’ when the new meter box was installed by Duquesne Light technicians.” The Company has no records of its personnel ever having made such statements and did not install a new meter box at the service address in the time frame relevant to this Complaint. The Company tightened the Complainants’ loose neutral without entering the service address, which was located on the customer load side in the meter socket. The meter socket and the neutral are customer-owned equipment. While Duquesne Light installs the customer’s meter, any connections beyond the service connection (*i.e.*, meter socket) is customer owned. In further response, it is denied that the Company is engaging in retaliatory actions against the Complainants

in relation to the loose neutral reported and repaired on October 11, 2023, or the Complainants' other Formal Complaints filed against the Company with the Commission.

In further response, Duquesne Light incorporates Paragraph 4, *supra*, as though fully set forth herein.

6. Paragraph 6 of the Complaint relates to Protection from Abuse orders, to which no responsive pleading is required.

7. Admitted in part and denied in part. Specifically, it is admitted that the Complaint is not an appeal from a decision of the Commission's Bureau of Consumer Services ("BCS") and that the Complainant has had contact with the Company regarding the issues raised in the Complaint. The Complainant's characterizations of those contacts is denied. The Company has attempted to be responsive to all contacts from the Complainant and has treated the Complainant in a fair and respectful manner.

In further response, it is admitted that the Complainants sent an email to the Company on April 29, 2024, related to the issues raised in the Complaint. It is denied that the Company's response to that communication "forced" the Complainants to file for bankruptcy. As related above, the Complainants can re-enroll in CAP at any time by completing the necessary Smart Comfort visit, and the loose neutral was fully repaired on October 11, 2023. It is denied that the Complainants have submitted a "Customer Claim" to the Company related to an "ongoing" electrical arc on the residential panel box within the [Complainants'] home." The Company has no record of having ever received such a claim, or indeed of being notified of an ongoing service issue at the Complainants' service address related to the loose neutral identified and repaired on October 11, 2023.

By way of further response, Duquesne Light incorporates Paragraphs 4 and 5, *supra*, as though fully set forth herein.

8. Paragraph 8 of the Complaint sets forth the instructions for filing the Complaint, to which no responsive pleading is required.

9. Paragraph 9 of the Complaint relates to the Complainant's communication preferences, to which no responsive pleading is required.

10. Paragraph 10 of the Complaint pertains to the Complainant's legal representation, to which no responsive pleading is required.

11. Paragraph 11 sets forth the verification and signature, to which no responsive pleading is required.

NEW MATTER

1. Duquesne Light incorporates by reference Paragraphs 1 through 10 of the Answer, *supra*, as if fully set forth herein.

2. On June 20, 2024, Duquesne Light was served with the above-captioned Formal Complaint filed by the Complainants.

3. In the Complaint, the Complainants request a payment agreement. (Complaint ¶ 4.)

4. On May 3, 2024, Complainant Elliot-Todd Koger filed a Chapter 7 Bankruptcy Petition related to the pre-Complaint arrearages with the U.S. Bankruptcy Court for the Western District of Pennsylvania at Docket No. 24-210801-GLT ("Chapter 7 Petition").

5. A true and correct copy of the Chapter 7 Petition is attached hereto as **Duquesne Light Appendix B**.

6. The Chapter 7 Petition proceeding remains active as of the filing date of this Answer and New Matter.

7. A true and correct copy of the docket sheet for the Chapter 7 Petition proceeding is attached hereto as **Duquesne Light Appendix C**.

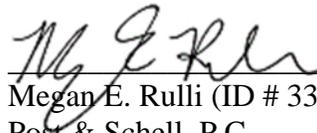
8. It is well established that “Generally any bankruptcy petition filed pursuant to the U.S. Bankruptcy Code will operate as a stay and bars either the commencement or continuation of a judicial or administrative proceeding against the debtor where the proceeding was commenced prior to the start of the bankruptcy proceeding or to recover a claim against the debtor that arose before the commencement of the bankruptcy proceeding.” *Steele v. Metro. Edison Co.*, 2020 Pa. PUC LEXIS 444, at *11 (Order entered Aug. 27, 2020) (citing 11 U.S.C. § 362(a)(1)).

9. The Commission has previously ruled that, pursuant to the Section 362(a)(1) of the U.S. Bankruptcy Code, 11 U.S.C. § 362, the Commission lacks jurisdiction over arrearages for utility services that accrued prior to the filing of a bankruptcy petition. *See, e.g., Cooper v. PECO Energy Co.*, Docket No. F-09152102, (Order entered January 12, 2006); *Stempo v. Metropolitan Edison Co.*, Docket No. C-2010-2200864, (Order entered July 19, 2012).

10. As such, the Commission should summarily dismiss the portions of the Complaint requesting a payment agreement for lack of subject matter jurisdiction.

WHEREFORE, Duquesne Light Company respectfully requests that the Complaint of Todd Elliott Koger, Sr. and Elliot-Todd Koger be denied in its entirety and with prejudice as against Duquesne Light Company.

Respectfully submitted,



Megan E. Rulli (ID # 331981)

Post & Schell, P.C.

17 North Second Street, 12th Floor

Harrisburg, PA 17101-1601

Phone: 717-731-1970

Fax: 717-731-1985

mrulli@postschell.com

Date: July 10, 2024

Attorney for Duquesne Light Company

APPENDIX A



Duquesne Light Company - Statement Of Account

Prepared: July 1, 2024

Page: 1 of 6

Account #:	[REDACTED]
Name:	KOGER SR, TODD

Paid Deposit Amount:	\$0.00
Disputed Amount:	\$420.78

Premise ID	Service Address
[REDACTED]	515 KELLY AVE, PITTSBURGH, PA 15221

Residential

Transaction Date	Prepared Date	Transaction	Premise ID	Bill Due Date	Meter Read Date	Days in Billing Period	Meter Reading	KWh Usage	Bill, Payment, Adjustment Amount	Amount Due	Actual Amount	Account Balance
11/22/20	11/22/20	Bill - Actual	[REDACTED]	12/14/20	11/21/20	10	70,270.26	144.34	\$21.67	\$21.67	\$21.67	\$21.67
11/25/20	12/03/20	Transfer Adjustment - Printed	[REDACTED]						\$1,984.74	\$2,006.41	\$1,984.74	\$2,006.41
11/27/20	12/03/20	Dispute	[REDACTED]						-\$1,984.74	\$21.67	\$0.00	\$2,006.41
12/03/20	12/03/20	Dispute - Cancel Transaction	[REDACTED]						\$1,984.74	\$2,006.41	\$0.00	\$2,006.41
12/03/20	12/03/20	Bill - Actual	[REDACTED]	12/24/20	11/27/20	6	70,350.24	79.97	\$12.20	\$2,018.61	\$12.20	\$2,018.61
12/03/20	12/22/20	Transfer Adjustment	[REDACTED]						-\$2,018.61	\$0.00	-\$2,018.61	\$0.00
12/22/20	12/22/20	Bill - Actual	[REDACTED]	01/12/21	12/21/20	24	70,685.52	335.28	\$50.52	\$50.52	\$50.52	\$50.52
01/25/21	01/25/21	Bill - Actual	[REDACTED]	02/15/21	01/25/21	35	71,201.96	516.44	\$73.66	\$124.18	\$73.66	\$124.18
02/23/21	02/23/21	Bill - Actual	[REDACTED]	03/16/21	02/23/21	29	71,696.19	494.22	\$72.38	\$196.56	\$72.38	\$196.56
03/24/21	03/24/21	Bill - Actual	[REDACTED]	04/14/21	03/24/21	29	72,282.64	586.46	\$83.47	\$280.03	\$83.47	\$280.03
04/25/21	04/25/21	Bill - Actual	[REDACTED]	05/17/21	04/25/21	32	72,832.87	550.22	\$79.41	\$359.44	\$79.41	\$359.44
04/28/21	05/24/21	Payment - Grant LIHEAP Crisis	[REDACTED]						-\$196.56	\$162.88	-\$196.56	\$162.88
05/24/21	05/24/21	Bill - Actual	[REDACTED]	06/14/21	05/24/21	29	73,364.21	531.34	\$83.78	\$246.66	\$83.78	\$246.66
06/07/21	06/23/21	Payment - Grant LIHEAP Cash	[REDACTED]						-\$853.00	-\$606.34	-\$853.00	-\$606.34
06/23/21	06/23/21	Bill - Actual	[REDACTED]	07/14/21	06/23/21	30	74,028.40	664.20	\$105.05	-\$501.29	\$105.05	-\$501.29
07/25/21	07/25/21	Bill - Actual	[REDACTED]	08/16/21	07/25/21	32	74,791.47	763.07	\$120.04	-\$381.25	\$120.04	-\$381.25



Duquesne Light Company - Statement Of Account

Prepared: July 1, 2024

Page: 2 of 6

Residential												
Transaction Date	Prepared Date	Transaction	Premise ID	Bill Due Date	Meter Read Date	Days in Billing Period	Meter Reading	KWh Usage	Bill, Payment, Adjustment Amount	Amount Due	Actual Amount	Account Balance
08/23/21	08/23/21	Bill - Actual		09/13/21	08/23/21	29	75,394.22	602.75	\$97.58	-\$283.67	\$97.58	-\$283.67
09/22/21	09/22/21	Bill - Actual		10/13/21	09/22/21	30	75,927.99	533.77	\$87.92	-\$195.75	\$87.92	-\$195.75
10/21/21	10/21/21	Bill - Actual		11/11/21	10/21/21	29	76,472.03	544.05	\$89.37	-\$106.38	\$89.37	-\$106.38
11/21/21	11/21/21	Bill - Actual		12/13/21	11/21/21	31	77,310.30	838.27	\$121.92	\$15.54	\$121.92	\$15.54
12/06/21	12/21/21	Payment							-\$15.54	\$0.00	-\$15.54	\$0.00
12/21/21	12/21/21	Bill - Actual		01/11/22	12/21/21	30	79,233.50	1,923.20	\$260.89	\$260.89	\$260.89	\$260.89
01/24/22	01/24/22	Bill - Actual		02/14/22	01/24/22	34	83,679.04	4,445.54	\$598.65	\$859.54	\$598.65	\$859.54
02/22/22	02/22/22	Bill - Actual		03/15/22	02/22/22	29	87,592.80	3,913.76	\$569.79	\$1,429.33	\$569.79	\$1,429.33
03/02/22	03/23/22	Payment - Grant LIHEAP Cash							-\$990.00	\$439.33	-\$990.00	\$439.33
03/23/22	03/23/22	Bill - Actual		04/13/22	03/22/22	28	90,462.65	2,869.85	\$421.14	\$860.47	\$421.14	\$860.47
04/24/22	04/24/22	Bill - Actual		05/16/22	04/24/22	33	93,007.30	2,544.65	\$374.75	\$1,235.22	\$374.75	\$1,235.22
04/29/22	05/23/22	Reconnect Fee							\$20.00	\$1,255.22	\$20.00	\$1,255.22
05/20/22	05/23/22	Dispute							-\$1,235.22	\$20.00	\$0.00	\$1,255.22
05/23/22	05/23/22	Bill - Actual		06/13/22	05/23/22	29	94,264.19	1,256.89	\$202.17	\$222.17	\$202.17	\$1,457.39
05/25/22	06/22/22	Payment - Grant LIHEAP Crisis							-\$1,200.00	-\$977.83	-\$1,200.00	\$257.39
05/26/22	06/22/22	Dispute - Cancel Transaction							\$1,235.22	\$257.39	\$0.00	\$257.39
06/12/22	06/22/22	Payment							-\$222.17	\$35.22	-\$222.17	\$35.22
06/22/22	06/22/22	Bill - Actual		07/13/22	06/22/22	30	94,886.87	622.67	\$113.18	\$148.40	\$113.18	\$148.40
07/24/22	07/24/22	Payment							-\$55.00	\$93.40	-\$55.00	\$93.40
07/24/22	07/24/22	Bill - Actual		08/15/22	07/24/22	32	95,382.88	496.01	\$94.26	\$187.66	\$94.26	\$187.66
08/17/22	08/23/22	Payment - Grant LIHEAP Suppl							-\$250.00	-\$62.34	-\$250.00	-\$62.34
08/22/22	08/23/22	Bill - Actual		09/13/22	08/22/22	29	95,942.60	559.73	\$104.77	\$42.43	\$104.77	\$42.43



Duquesne Light Company - Statement Of Account

Prepared: July 1, 2024

Page: 3 of 6

Residential												
Transaction Date	Prepared Date	Transaction	Premise ID	Bill Due Date	Meter Read Date	Days in Billing Period	Meter Reading	KWh Usage	Bill, Payment, Adjustment Amount	Amount Due	Actual Amount	Account Balance
09/05/22	09/22/22	Payment							-\$42.43	\$0.00	-\$42.43	\$0.00
09/22/22	09/22/22	Bill - Actual		10/13/22	09/22/22	31	96,599.29	656.69	\$120.76	\$120.76	\$120.76	\$120.76
10/23/22	10/23/22	Bill - Actual		11/14/22	10/23/22	31	98,187.35	1,588.06	\$274.29	\$395.05	\$274.29	\$395.05
11/21/22	11/21/22	Bill - Actual		12/12/22	11/21/22	29	99,901.22	1,713.87	\$281.65	\$676.70	\$281.65	\$676.70
12/14/22	12/21/22	Payment - Grant LIHEAP Cash							-\$1,000.00	-\$323.30	-\$1,000.00	-\$323.30
12/21/22	12/21/22	Bill - Actual		01/11/23	12/21/22	30	2,463.45	2,562.23	\$439.65	\$116.35	\$439.65	\$116.35
01/24/23	01/24/23	Bill - Actual		02/14/23	01/24/23	34	5,323.42	2,859.97	\$517.34	\$633.69	\$517.34	\$633.69
02/22/23	02/22/23	Bill - Actual		03/15/23	02/22/23	29	7,916.43	2,593.01	\$474.53	\$1,108.22	\$474.53	\$1,108.22
03/01/23	03/23/23	Payment - Grant LIHEAP Suppl							-\$150.00	\$958.22	-\$150.00	\$958.22
03/22/23	03/23/23	Payment - Grant LIHEAP Crisis							-\$633.69	\$324.53	-\$633.69	\$324.53
03/23/23	03/23/23	Dispute							-\$324.53	\$0.00	\$0.00	\$324.53
03/23/23	03/23/23	Bill - Actual		04/13/23	03/23/23	29	10,011.85	2,095.42	\$385.86	\$385.86	\$385.86	\$710.39
04/24/23	04/24/23	Bill - Actual		05/15/23	04/24/23	32	11,665.65	1,653.80	\$307.34	\$693.20	\$307.34	\$1,017.73
05/01/23	05/23/23	Payment							-\$100.00	\$593.20	-\$100.00	\$917.73
05/12/23	05/23/23	Dispute - Cancel Transaction							\$324.53	\$917.73	\$0.00	\$917.73
05/17/23	05/23/23	Payment - Grant DEF							-\$459.00	\$458.73	-\$459.00	\$458.73
05/17/23	05/23/23	Dollar Energy Fund							-\$459.00	-\$0.27	-\$459.00	-\$0.27
05/23/23	05/23/23	Bill - Actual		06/13/23	05/23/23	29	13,081.66	1,416.01	\$276.54	\$276.27	\$276.54	\$276.27
06/14/23	06/22/23	Payment							-\$40.00	\$236.27	-\$40.00	\$236.27
06/22/23	06/22/23	Change Frozen Arrearage Amount Due							-\$236.27	\$0.00	\$0.00	\$236.27



Duquesne Light Company - Statement Of Account

Prepared: July 1, 2024

Page: 4 of 6

Residential												
Transaction Date	Prepared Date	Transaction	Premise ID	Bill Due Date	Meter Read Date	Days in Billing Period	Meter Reading	KWh Usage	Bill, Payment, Adjustment Amount	Amount Due	Actual Amount	Account Balance
06/23/23	06/22/23	Bill - Actual		07/13/23	06/22/23	30	14,042.89	961.23	\$178.12	\$178.12	\$178.12	\$414.39
06/23/23	06/22/23	CAP Billing Credits							-\$138.12	\$40.00	-\$138.12	\$276.27
06/23/23	06/22/23	CAP Write-Off Frozen Arrearage							\$0.00	\$40.00	-\$6.57	\$269.70
07/16/23	07/19/23	Payment							-\$40.00	\$0.00	-\$40.00	\$229.70
07/19/23	07/19/23	Billing - Cancel Transaction		07/13/23	06/22/23	30	14,042.89	961.23	-\$178.12	-\$178.12	-\$178.12	\$51.58
07/19/23	07/19/23	CAP Billing Credits - Cancel Transaction							\$138.12	-\$40.00	\$138.12	\$189.70
07/19/23	07/19/23	Bill - Actual		08/09/23	06/22/23	30	14,042.89	961.23	\$181.23	\$141.23	\$181.23	\$370.93
07/19/23	07/19/23	CAP Billing Credits							-\$141.23	\$0.00	-\$141.23	\$229.70
07/19/23	07/19/23	CAP Write-Off Frozen Arrearage							\$0.00	\$0.00	-\$6.57	\$223.13
07/24/23	07/24/23	Bill - Actual		08/14/23	07/24/23	32	14,865.46	822.57	\$158.50	\$158.50	\$158.50	\$381.63
07/24/23	07/24/23	CAP Billing Credits							-\$118.50	\$40.00	-\$118.50	\$263.13
08/15/23	08/22/23	Payment							-\$40.00	\$0.00	-\$40.00	\$223.13
08/22/23	08/22/23	Bill - Actual		09/12/23	08/22/23	29	15,670.46	805.00	\$155.38	\$155.38	\$155.38	\$378.51
08/22/23	08/22/23	CAP Billing Credits							-\$115.38	\$40.00	-\$115.38	\$263.13
09/14/23	09/21/23	Payment							-\$40.00	\$0.00	-\$40.00	\$223.13
09/21/23	09/21/23	Bill - Actual		10/12/23	09/21/23	30	16,546.31	875.85	\$167.96	\$167.96	\$167.96	\$391.09
09/21/23	09/21/23	CAP Billing Credits							-\$127.96	\$40.00	-\$127.96	\$263.13
10/17/23	10/22/23	Payment							-\$40.00	\$0.00	-\$40.00	\$223.13
10/17/23	10/22/23	CAP Write-Off Frozen Arrearage							\$0.00	\$0.00	-\$6.57	\$216.56



Duquesne Light Company - Statement Of Account

Prepared: July 1, 2024

Page: 5 of 6

Residential												
Transaction Date	Prepared Date	Transaction	Premise ID	Bill Due Date	Meter Read Date	Days in Billing Period	Meter Reading	KWh Usage	Bill, Payment, Adjustment Amount	Amount Due	Actual Amount	Account Balance
10/22/23	10/22/23	Bill - Actual		11/13/23	10/22/23	31	17,931.12	1,384.81	\$259.87	\$259.87	\$259.87	\$476.43
10/22/23	10/22/23	CAP Billing Credits							-\$219.87	\$40.00	-\$219.87	\$256.56
11/19/23	11/20/23	Payment							-\$40.00	\$0.00	-\$40.00	\$216.56
11/19/23	11/20/23	CAP Write-Off Frozen Arrearage							\$0.00	\$0.00	-\$6.57	\$209.99
11/20/23	11/20/23	Bill - Actual		12/11/23	11/20/23	29	20,208.45	2,277.32	\$402.56	\$402.56	\$402.56	\$612.55
11/20/23	11/20/23	CAP Billing Credits							-\$362.56	\$40.00	-\$362.56	\$249.99
12/07/23	12/20/23	Current w/payoff balance							\$209.99	\$40.00	\$0.00	\$40.00
12/07/23	12/20/23	Transfer Adjustment - Printed							-\$209.99	-\$169.99	-\$209.99	\$40.00
12/07/23	12/20/23	Transfer Adjustment - Printed							\$209.99	\$249.99	\$209.99	\$249.99
12/11/23	12/20/23	Payment							-\$40.00	\$209.99	-\$40.00	\$209.99
12/20/23	12/20/23	Bill - Actual		01/10/24	12/20/23	30	23,155.01	2,946.57	\$534.07	\$744.06	\$534.07	\$744.06
01/23/24	01/23/24	Bill - Actual		02/13/24	01/23/24	34	26,620.94	3,465.92	\$617.37	\$1,361.43	\$617.37	\$1,361.43
02/21/24	02/21/24	Bill - Actual		03/13/24	02/21/24	29	29,589.32	2,968.38	\$531.42	\$1,892.85	\$531.42	\$1,892.85
03/06/24	03/21/24	Payment - Grant LIHEAP Cash							-\$1,000.00	\$892.85	-\$1,000.00	\$892.85
03/20/24	03/21/24	Payment - Grant LIHEAP Crisis							-\$1,000.00	-\$107.15	-\$1,000.00	-\$107.15
03/21/24	03/21/24	Bill - Actual		04/11/24	03/21/24	29	32,066.30	2,476.99	\$445.59	\$338.44	\$445.59	\$338.44
04/22/24	04/22/24	Bill - Actual		05/13/24	04/22/24	32	34,671.50	2,605.20	\$469.05	\$807.49	\$469.05	\$807.49
05/09/24	05/09/24	Bill - Actual		05/30/24	05/03/24	11	35,389.03	717.53	\$131.82	\$939.31	\$131.82	\$939.31
05/09/24	05/29/24	Transfer Adjustment							-\$939.31	\$0.00	-\$939.31	\$0.00



Duquesne Light Company - Statement Of Account

Prepared: July 1, 2024

Page: 6 of 6

Residential												
Transaction Date	Prepared Date	Transaction	Premise ID	Bill Due Date	Meter Read Date	Days in Billing Period	Meter Reading	KWh Usage	Bill, Payment, Adjustment Amount	Amount Due	Actual Amount	Account Balance
05/21/24	05/29/24	Bill - Actual		06/19/24	05/20/24	17	36,309.89	920.86	\$844.87	\$844.87	\$178.87	\$178.87
06/13/24	06/20/24	Billing - Cancel Transaction		06/19/24					-\$666.00	\$178.87	\$0.00	\$178.87
06/20/24	06/20/24	Payment							-\$40.00	\$138.87	-\$40.00	\$138.87
06/20/24	06/20/24	Bill - Actual		07/11/24	06/20/24	31	37,754.01	1,444.12	\$281.91	\$420.78	\$281.91	\$420.78

APPENDIX B

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Western District of Pennsylvania

Case number (if known): _____

Chapter you are filing under

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

RECEIVED

MAY 03 2024

Check if this is an amended filing

CLERK, U.S. BANKRUPTCY COURT
 WEST DIST OF PENNSYLVANIA

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

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 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: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<p>1. Your full name</p> <p>Write the name that is on your government-issued picture identification (for example, your driver’s license or passport).</p> <p>Bring your picture identification to your meeting with the trustee.</p>	<p>Elliott-Todd</p> <p>First name _____</p> <p>Middle name _____</p> <p>Parker</p> <p>Last name _____</p> <p>Koger</p> <p>Suffix (Sr., Jr., II, III) _____</p>	<p>_____</p> <p>First name _____</p> <p>_____</p> <p>Middle name _____</p> <p>_____</p> <p>Last name _____</p> <p>_____</p> <p>Suffix (Sr., Jr., II, III) _____</p>
<p>2. All other names you have used in the last 8 years</p> <p>Include your married or maiden names and any assumed, trade names and <i>doing business as</i> names.</p> <p>Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.</p>	<p>_____</p> <p>First name _____</p> <p>_____</p> <p>Middle name _____</p> <p>_____</p> <p>Last name _____</p> <p>_____</p> <p>First name _____</p> <p>_____</p> <p>Middle name _____</p> <p>_____</p> <p>Last name _____</p> <p>_____</p> <p>Business name (if applicable) _____</p> <p>_____</p> <p>Business name (if applicable) _____</p>	<p>_____</p> <p>First name _____</p> <p>_____</p> <p>Middle name _____</p> <p>_____</p> <p>Last name _____</p> <p>_____</p> <p>First name _____</p> <p>_____</p> <p>Middle name _____</p> <p>_____</p> <p>Last name _____</p> <p>_____</p> <p>Business name (if applicable) _____</p> <p>_____</p> <p>Business name (if applicable) _____</p>
<p>3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)</p>	<p>XXX – XX – <u>8</u> <u>8</u> <u>9</u> <u>4</u></p> <p>OR</p> <p>9 XX – XX – _____</p>	<p>XXX – XX – _____</p> <p>OR</p> <p>9 XX – XX – _____</p>

Debtor 1

Elliott-Todd Parker Koger

First Name Middle Name Last Name

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Your Employer Identification Number (EIN), if any.

EIN _____

EIN _____

EIN _____

EIN _____

5. Where you live

If Debtor 2 lives at a different address:

515 Kelly Avenue

Number Street

Number Street

Pittsburgh PA 15221

City State ZIP Code

City State ZIP Code

Allegheny

County

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number Street

Number Street

P.O. Box

P.O. Box

City State ZIP Code

City State ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain. (See 28 U.S.C. § 1408.)

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1

Elliott-Todd Parker Koger

First Name Middle Name Last Name

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under**

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

8. **How you will pay the fee**

I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?**

No

- Yes. District _____ When _____ Case number _____
MM / DD / YYYY
- District _____ When _____ Case number _____
MM / DD / YYYY
- District _____ When _____ Case number _____
MM / DD / YYYY

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

No

- Yes. Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY
- Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY

11. **Do you rent your residence?**

No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you?

No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

- No. Go to Part 4.
- Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number Street

City State ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- No. I am not filing under Chapter 11.
- No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
- Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

No

Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

Where is the property?

Number Street _____

City State ZIP Code _____

Debtor 1

Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

- 16. What kind of debts do you have?
16a. Are your debts primarily consumer debts?
16b. Are your debts primarily business debts?

16c. State the type of debts you owe that are not consumer debts or business debts.

- 17. Are you filing under Chapter 7?
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

- 18. How many creditors do you estimate that you owe?
1-49, 50-99, 100-199, 200-999, 1,000-5,000, 5,001-10,000, 10,001-25,000, 25,001-50,000, 50,001-100,000, More than 100,000

- 19. How much do you estimate your assets to be worth?
\$0-\$50,000, \$50,001-\$100,000, \$100,001-\$500,000, \$500,001-\$1 million, \$1,000,001-\$10 million, \$10,000,001-\$50 million, \$50,000,001-\$100 million, \$100,000,001-\$500 million, \$500,000,001-\$1 billion, \$1,000,000,001-\$10 billion, \$10,000,000,001-\$50 billion, More than \$50 billion

- 20. How much do you estimate your liabilities to be?
\$0-\$50,000, \$50,001-\$100,000, \$100,001-\$500,000, \$500,001-\$1 million, \$1,000,001-\$10 million, \$10,000,001-\$50 million, \$50,000,001-\$100 million, \$100,000,001-\$500 million, \$500,000,001-\$1 billion, \$1,000,000,001-\$10 billion, \$10,000,000,001-\$50 billion, More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, 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.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Signature of Elliott Todd Koger

Signature of Debtor 1

Signature of Debtor 2

Executed on 05/01/2024

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1

Elliott-Todd Parker Koger

First Name Middle Name Last Name

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X

Signature of Attorney for Debtor

Date

MM / DD /YYYY

Printed name

Firm name

Number Street

City

State

ZIP Code

Contact phone

Email address

Bar number

State

Debtor 1

Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

- No
- Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

- No
- Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

- No

Yes. Name of Person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

x

Signature of Debtor 1

Date 05/01/2024
MM / DD / YYYY

Contact phone (412) 758-4510

Cell phone (412) 758-4510

Email address kogerfriend@gmail.com

x

Signature of Debtor 2

Date _____
MM / DD / YYYY

Contact phone _____

Cell phone _____

Email address _____

Debtor 1 Elliott-Todd Parker Koger Case number (if known) _____
First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?
 No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?
 Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ <u>500.00</u>

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

	Total claim
From Part 4 on <i>Schedule E/F</i>, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ <u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$ <u>0.00</u>

Debtor 1 Elliott-Todd Parker Voluntary Petition Case number (if known)

First Name Middle Name Last Name

1.3. Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.

- Single-family home, Duplex or multi-unit building, Condominium or cooperative, Manufactured or mobile home, Land, Investment property, Timeshare, Other

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own? \$ 0.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Who has an interest in the property? Check one.

- Debtor 1 only, Debtor 2 only, Debtor 1 and Debtor 2 only, At least one of the debtors and another

Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.

\$ 0.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No, Yes

3.1. Make, Model, Year, Approximate mileage, Other information

Empty box for other information

Who has an interest in the property? Check one.

- Debtor 1 only, Debtor 2 only, Debtor 1 and Debtor 2 only, At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own? \$ 0.00

Check if this is community property (see instructions)

If you own or have more than one, describe here:

3.2. Make, Model, Year, Approximate mileage, Other information

Empty box for other information

Who has an interest in the property? Check one.

- Debtor 1 only, Debtor 2 only, Debtor 1 and Debtor 2 only, At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own? \$ 0.00

Check if this is community property (see instructions)

3.3. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information:

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ 0.00

Check if this is community property (see instructions)

3.4. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information:

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ 0.00

Check if this is community property (see instructions)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No
- Yes

4.1. Make: _____
 Model: _____
 Year: _____
 Other information:

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ 0.00

Check if this is community property (see instructions)

If you own or have more than one, list here:

4.2. Make: _____
 Model: _____
 Year: _____
 Other information:

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ 0.00

Check if this is community property (see instructions)

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here

\$ 0.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No
 Yes. Describe..... \$ 0.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No
 Yes. Describe..... \$ 0.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No
 Yes. Describe..... \$ 0.00

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No
 Yes. Describe..... \$ 0.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No
 Yes. Describe..... \$ 0.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No
 Yes. Describe..... \$ 0.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No
 Yes. Describe..... \$ 0.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No
 Yes. Describe..... \$ 0.00

14. Any other personal and household items you did not already list, including any health aids you did not list

No
 Yes. Give specific information..... \$ 0.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here **\$ 0.00**

Debtor 1 Elliott-Todd Parker Voluntary Petition Page 16 of 64
First Name Middle Name Last Name Case number (if known)

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following? **Current value of the portion you own?**
Do not deduct secured claims or exemptions.

16. Cash
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition
 No
 Yes Cash: \$ 0.00

17. Deposits of money
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.
 No
 Yes Institution name:
17.1. Checking account: \$ 0.00
17.2. Checking account: \$ 0.00
17.3. Savings account: \$ 0.00
17.4. Savings account: \$ 0.00
17.5. Certificates of deposit: \$ 0.00
17.6. Other financial account: \$ 0.00
17.7. Other financial account: \$ 0.00
17.8. Other financial account: \$ 0.00
17.9. Other financial account: \$ 0.00

18. Bonds, mutual funds, or publicly traded stocks
Examples: Bond funds, investment accounts with brokerage firms, money market accounts
 No
 Yes Institution or issuer name:
..... \$ 0.00
..... \$ 0.00
..... \$ 0.00

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture
 No
 Yes. Give specific information about them.....
Name of entity: % of ownership: \$ 0.00
..... 0% % \$ 0.00
..... 0% % \$ 0.00

Debtor 1 **Elliott-Todd Parker** **Koger** Voluntary Petition Page 17 of 64
First Name Middle Name Last Name Case number (if known)

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them..... Issuer name: _____ \$ _____ 0.00

_____ \$ _____ 0.00

_____ \$ _____ 0.00

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each account separately. Type of account: Institution name: _____ \$ _____ 0.00

401(k) or similar plan: _____ \$ _____ 0.00

Pension plan: _____ \$ _____ 0.00

IRA: _____ \$ _____ 0.00

Retirement account: _____ \$ _____ 0.00

Keogh: _____ \$ _____ 0.00

Additional account: _____ \$ _____ 0.00

Additional account: _____ \$ _____ 0.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes Institution name or individual: _____

Electric: _____ \$ _____ 0.00

Gas: _____ \$ _____ 0.00

Heating oil: _____ \$ _____ 0.00

Security deposit on rental unit: _____ \$ _____ 0.00

Prepaid rent: _____ \$ _____ 0.00

Telephone: _____ \$ _____ 0.00

Water: _____ \$ _____ 0.00

Rented furniture: _____ \$ _____ 0.00

Other: _____ \$ _____ 0.00

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Yes Issuer name and description: _____ \$ _____ 0.00

_____ \$ _____ 0.00

_____ \$ _____ 0.00

Debtor 1

Elliott-Todd

Parker

Koger

Case number (if known)

First Name Middle Name Last Name

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

Table with 2 columns: Amount, Value. Row 1: 0.00, \$ 0.00. Row 2: \$ 0.00. Row 3: \$ 0.00.

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

Yes. Give specific information about them....

Empty text box for providing specific information about trusts.

\$ 0.00

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them....

Empty text box for providing specific information about intellectual property.

\$ 0.00

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them....

Empty text box for providing specific information about licenses and franchises.

\$ 0.00

Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.

Empty text box for providing specific information about tax refunds.

Federal: \$ 0.00
State: \$ 0.00
Local: \$ 0.00

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.....

Empty text box for providing specific information about family support.

Alimony: \$ 0.00
Maintenance: \$ 0.00
Support: \$ 0.00
Divorce settlement: \$ 0.00
Property settlement: \$ 0.00

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information.....

Empty text box for providing specific information about other amounts owed.

\$ 0.00

Debtor 1 Elliott-Todd Parker Voluntary Petition Page 19 of 64
First Name Middle Name Last Name Case number (if known)

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

31. Interests in insurance policies
[] No
[] Yes. Name the insurance company of each policy and list its value. ... Company name: Beneficiary: Surrender or refund value:
\$ 0.00
\$ 0.00
\$ 0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

32. Any interest in property that is due you from someone who has died
[] No
[] Yes. Give specific information. ... \$ 0.00

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment
[] No
[] Yes. Describe each claim. ... \$ 0.00

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims
[] No
[] Yes. Describe each claim. ... \$ 0.00

35. Any financial assets you did not already list

35. Any financial assets you did not already list
[] No
[] Yes. Give specific information. ... \$ 0.00

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here

\$ 0.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

[] No. Go to Part 6.
[] Yes. Go to line 38.

Current value of the portion you own? Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

38. Accounts receivable or commissions you already earned
[] No
[] Yes. Describe. ... \$ 0.00

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

39. Office equipment, furnishings, and supplies
[] No
[] Yes. Describe. ... \$ 0.00

Debtor 1

Elliott-Todd

Parker

Koger

Case number (if known)

First Name Middle Name Last Name

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No

Yes. Describe..... \$ 0.00

41. Inventory

No

Yes. Describe..... \$ 0.00

42. Interests in partnerships or joint ventures

No

Yes. Describe..... Name of entity: % of ownership: \$ 0.00

43. Customer lists, mailing lists, or other compilations

No

Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? No Yes. Describe..... \$ 0.00

44. Any business-related property you did not already list

No

Yes. Give specific information \$ 0.00

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here

\$ 0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7. Yes. Go to line 47.

Current value of the portion you own? Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No

Yes..... \$ 0.00

Debtor 1 Elliott-Todd Parker Koger Case number (if known)

48. Crops—either growing or harvested

48. Crops—either growing or harvested
[] No
[] Yes. Give specific information..... \$ 0.00

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade
[] No
[] Yes..... \$ 0.00

50. Farm and fishing supplies, chemicals, and feed

50. Farm and fishing supplies, chemicals, and feed
[] No
[] Yes..... \$ 0.00

51. Any farm- and commercial fishing-related property you did not already list

51. Any farm- and commercial fishing-related property you did not already list
[] No
[] Yes. Give specific information..... \$ 0.00

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here

\$ 0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

53. Do you have other property of any kind you did not already list?
[] No
[] Yes. Give specific information..... \$ 0.00

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$ 0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 \$ 90,000.00

56. Part 2: Total vehicles, line 5 \$ 0.00

57. Part 3: Total personal and household items, line 15 \$ 0.00

58. Part 4: Total financial assets, line 36 \$ 0.00

59. Part 5: Total business-related property, line 45 \$ 0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00

61. Part 7: Total other property not listed, line 54 + \$ 0.00

62. Total personal property. Add lines 56 through 61. \$ 0.00 Copy personal property total + \$ 0.00

63. Total of all property on Schedule A/B. Add line 55 + line 62. \$ 90,000.00

Fill in this information to identify your case:

Debtor 1	<u>Elliott-Todd</u>	<u>Parker</u>	<u>Koger</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>Western District of Pennsylvania</u> <input type="checkbox"/>			
Case number (if known)	_____		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
Brief description: <u>Lot No. 176-C-138</u> Line from <i>Schedule A/B</i> : <u>1.1</u>	<u>\$90,000.00</u>	<input type="checkbox"/> \$ <u>90,000.00</u> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from <i>Schedule A/B</i> : _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from <i>Schedule A/B</i> : _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

3. Are you claiming a homestead exemption of more than \$189,050?
(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- No
- Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 - No
 - Yes

Debtor 1

Elliott-Todd

Parker

Koger

Case number (if known)

First Name Middle Name

Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number _____
(If known)

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

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, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any

2.1 Wilksburg et al Jennifer Cerce Describe the property that secures the claim: \$ 14,000.00 \$ 90,000.00 \$ 0.00

Creditor's Name: South Side Works
 Number Street: 424 South 27th Street Suite 210
 City State ZIP Code: Pittsburgh PA 15203

As of the date you file, the claim is: Check all that apply.
 Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Who owes the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim relates to a community debt
 Date debt was incurred 05/28/2024 Last 4 digits of account number _____

2.2 Allegheny County David Scherer Describe the property that secures the claim: \$ 6,000.00 \$ 90,000.00 \$ 0.00

Creditor's Name: Frick Building
 Number Street: 437 Grant Street 14th Floor
 City State ZIP Code: Pittsburgh PA 15219

As of the date you file, the claim is: Check all that apply.
 Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Who owes the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim relates to a community debt
 Date debt was incurred 11/25/2014 Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here: \$ 20,000.00

Debtor 1 Elliott-Todd Parker Koger Case number (if known) _____
First Name Middle Name Last Name

Additional Page

Part 1:

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Column A	Column B	Column C
Amount of claim	Value of collateral that supports this claim	Unsecured portion
<small>Do not deduct the value of collateral.</small>		<small>If any</small>

	Isaac Usoroh c.o Gusty Sunseri	Describe the property that secures the claim:	\$ 52,000.00	\$ 90,000.00	\$ 0.00
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Creditor's Name
Gusty Sunseri and Associates
Number Street
 1290 Freeport Road
Pittsburgh PA 15238
City State ZIP Code

Lot No 176-C-138; 42 Pa. C.S. § 5526 Tax Liens Expired; 72 P. S. § § 1—1855

As of the date you file, the claim is: Check all that apply.
 Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) Sheriff Sale

Date debt was incurred 08/10/2022 Last 4 digits of account number _____

		Describe the property that secures the claim:	\$ _____	\$ _____	\$ _____
--	--	---	----------	----------	----------

Creditor's Name

Number Street

City State ZIP Code

Describe the property that secures the claim:

As of the date you file, the claim is: Check all that apply.
 Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Date debt was incurred _____ Last 4 digits of account number _____

		Describe the property that secures the claim:	\$ _____	\$ _____	\$ _____
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Creditor's Name

Number Street

City State ZIP Code

Describe the property that secures the claim:

As of the date you file, the claim is: Check all that apply.
 Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Date debt was incurred _____ Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here: \$ _____
 If this is the last page of your form, add the dollar value totals from all pages. Write that number here: \$ _____

Debtor 1 Elliott-Todd Parker Koger Case number (if known) _____
First Name Middle Name Last Name

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<input type="checkbox"/>	<hr/> Name <hr/> Number Street <hr/> City State ZIP Code	<p>On which line in Part 1 did you enter the creditor? _____</p> <p>Last 4 digits of account number _____</p>
--------------------------	--	---

<input type="checkbox"/>	<hr/> Name <hr/> Number Street <hr/> City State ZIP Code	<p>On which line in Part 1 did you enter the creditor? _____</p> <p>Last 4 digits of account number _____</p>
--------------------------	--	---

<input type="checkbox"/>	<hr/> Name <hr/> Number Street <hr/> City State ZIP Code	<p>On which line in Part 1 did you enter the creditor? _____</p> <p>Last 4 digits of account number _____</p>
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<input type="checkbox"/>	<hr/> Name <hr/> Number Street <hr/> City State ZIP Code	<p>On which line in Part 1 did you enter the creditor? _____</p> <p>Last 4 digits of account number _____</p>
--------------------------	--	---

<input type="checkbox"/>	<hr/> Name <hr/> Number Street <hr/> City State ZIP Code	<p>On which line in Part 1 did you enter the creditor? _____</p> <p>Last 4 digits of account number _____</p>
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<input type="checkbox"/>	<hr/> Name <hr/> Number Street <hr/> City State ZIP Code	<p>On which line in Part 1 did you enter the creditor? _____</p> <p>Last 4 digits of account number _____</p>
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Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number _____
(If known)

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.

Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

2.1

Priority Creditor's Name _____ Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____

Number _____ Street _____ When was the debt incurred? _____

City _____ State _____ ZIP Code _____

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify _____

Is the claim subject to offset?

No
 Yes

2.2

Priority Creditor's Name _____ Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____

Number _____ Street _____ When was the debt incurred? _____

City _____ State _____ ZIP Code _____

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify _____

Is the claim subject to offset?

No
 Yes

Part 1: Your PRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Total claim Priority amount Nonpriority amount

<input style="width: 20px; height: 20px;" type="checkbox"/> <p>Priority Creditor's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of PRIORITY unsecured claim:</p> <p><input type="checkbox"/> Domestic support obligations</p> <p><input type="checkbox"/> Taxes and certain other debts you owe the government</p> <p><input type="checkbox"/> Claims for death or personal injury while you were intoxicated</p> <p><input type="checkbox"/> Other. Specify _____</p>	
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<input style="width: 20px; height: 20px;" type="checkbox"/> <p>Priority Creditor's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of PRIORITY unsecured claim:</p> <p><input type="checkbox"/> Domestic support obligations</p> <p><input type="checkbox"/> Taxes and certain other debts you owe the government</p> <p><input type="checkbox"/> Claims for death or personal injury while you were intoxicated</p> <p><input type="checkbox"/> Other. Specify _____</p>	
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<input style="width: 20px; height: 20px;" type="checkbox"/> <p>Priority Creditor's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of PRIORITY unsecured claim:</p> <p><input type="checkbox"/> Domestic support obligations</p> <p><input type="checkbox"/> Taxes and certain other debts you owe the government</p> <p><input type="checkbox"/> Claims for death or personal injury while you were intoxicated</p> <p><input type="checkbox"/> Other. Specify _____</p>	
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Debtor 1

Elliott-Todd

Parker

Voluntary Koper

Page 29 of 64

First Name Middle Name Last Name

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1	<p>Duquesne Light</p> <p>Nonpriority Creditor's Name</p> <p>P.O. Box 371324</p> <p>Number Street</p> <p>Pittsburgh PA 15250</p> <p>City State ZIP Code</p>	<p>Last 4 digits of account number <u>6 6 1 3</u></p>	<p>\$ <u>1.00</u></p>	<p>When was the debt incurred? <u>05/01/2024</u></p>
<p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p>				
<p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>				
<p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Disputed</p>				
<p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Utility Service Lot No 176-C-138</u></p>				

4.2	<p>Wilksburg Penn-Joint Water Authority</p> <p>Nonpriority Creditor's Name</p> <p>2200 Robinson Blvd.</p> <p>Number Street</p> <p>Pittsburgh PA 15221</p> <p>City State ZIP Code</p>	<p>Last 4 digits of account number <u>4 9 3 8</u></p>	<p>\$ <u>300.00</u></p>	<p>When was the debt incurred? <u>05/01/2024</u></p>
<p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p>				
<p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>				
<p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p>				
<p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Water Service Lot 176-C-138</u></p>				

4.3	<p>Xfinity</p> <p>Nonpriority Creditor's Name</p> <p>676 Island Pond Rd</p> <p>Number Street</p> <p>Manchester NH 03109</p> <p>City State ZIP Code</p>	<p>Last 4 digits of account number <u>1 0 3 7</u></p>	<p>\$ <u>30.00</u></p>	<p>When was the debt incurred? <u>05/01/2024</u></p>
<p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p>				
<p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>				
<p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Disputed</p>				
<p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Internet WIFI</u></p>				

Debtor 1

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

<input style="width: 20px; height: 20px;" type="checkbox"/>	Xfinity Mobile Telephone Service <small>Nonpriority Creditor's Name</small> 676 Island Pond Rd <small>Number Street</small> Manchester NH 03109 <small>City State ZIP Code</small>	Last 4 digits of account number <u>1 0 3 7</u>	\$ <u>500.00</u>
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt		When was the debt incurred? <u>12/01/2021</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	
Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Cell Phone Service</u>	

<input style="width: 20px; height: 20px;" type="checkbox"/>	Nonpriority Creditor's Name Number Street City State ZIP Code	Last 4 digits of account number _____	\$ _____
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt		When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes		Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	

<input style="width: 20px; height: 20px;" type="checkbox"/>	Nonpriority Creditor's Name Number Street City State ZIP Code	Last 4 digits of account number _____	\$ _____
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt		When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes		Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	

Debtor 1

First Name

Middle Name

Last Name

Case Number (if known)

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ____ _

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ____ _

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ____ _

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ____ _

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ____ _

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ____ _

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ____ _

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. \$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. \$ <u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + \$ <u>0.00</u>
	6e. Total. Add lines 6a through 6d.	6e. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="text-align: right;">\$ <u>0.00</u></td></tr></table>
\$ <u>0.00</u>		

		Total claim
Total claims from Part 2	6f. Student loans	6f. \$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + \$ <u>0.00</u>
	6j. Total. Add lines 6f through 6i.	6j. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="text-align: right;">\$ <u>0.00</u></td></tr></table>
\$ <u>0.00</u>		

Fill in this information to identify your case:

Debtor	<u>Elliott-Todd</u>	<u>Parker</u>	<u>Koger</u>
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
Debtor 2 (Spouse if filing)	_____	_____	_____
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
United States Bankruptcy Court for the: <u>Western District of Pennsylvania</u>			<input type="checkbox"/>
Case number (if known)	_____		

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

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, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

2.2

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

2.3

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

2.4

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

2.5

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____



Additional Page if You Have More Contracts or Leases

Person or company with whom you have the contract or lease

What the contract or lease is for

22

Name _____
Number Street _____
City State ZIP Code _____

2.

Name _____
Number Street _____
City State ZIP Code _____

2.

Name _____
Number Street _____
City State ZIP Code _____

2.

Name _____
Number Street _____
City State ZIP Code _____

2.

Name _____
Number Street _____
City State ZIP Code _____

2.

Name _____
Number Street _____
City State ZIP Code _____

2.

Name _____
Number Street _____
City State ZIP Code _____

2.

Name _____
Number Street _____
City State ZIP Code _____

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania 

Case number _____
(If known)

Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. 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, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

- No
- Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No. Go to line 3.
- Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
 - No
 - Yes. In which community state or territory did you live? _____ Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1 Todd Elliott Koger, Jr.
Name
515 Kelly Avenue
Number Street
Pittsburgh PA 15221
City State ZIP Code

- Schedule D, line 2
- Schedule E/F, line 4
- Schedule G, line _____

3.2 Todd Elliott Koger, Sr.
Name
515 Kelly Avenue
Number Street
Pittsburgh PA 15221
City State ZIP Code

- Schedule D, line 2
- Schedule E/F, line 4
- Schedule G, line _____

3.3 _____
Name

Number Street

City State ZIP Code

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

3. _

Name _____
Number Street _____
City State ZIP Code _____

Check all schedules that apply:

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

3. _

Name _____
Number Street _____
City State ZIP Code _____

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

3. _

Name _____
Number Street _____
City State ZIP Code _____

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

3. _

Name _____
Number Street _____
City State ZIP Code _____

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

3. _

Name _____
Number Street _____
City State ZIP Code _____

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

3. _

Name _____
Number Street _____
City State ZIP Code _____

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

3. _

Name _____
Number Street _____
City State ZIP Code _____

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

3. _

Name _____
Number Street _____
City State ZIP Code _____

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

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 type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>unemployed</u>	_____
Employer's name	<u>none</u>	_____
Employer's address	<u>none</u> <small>Number Street</small>	_____ <small>Number Street</small>
	_____ <small>City State ZIP Code</small>	_____ <small>City State ZIP Code</small>
How long employed there?	<u>n/a</u>	<u>n/a</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>0.00</u>	\$ _____
3. Estimate and list monthly overtime pay.	3. + \$ <u>0.00</u>	+ \$ _____
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ _____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here..... → 4.	\$ 0.00	\$ _____	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ _____	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ _____	
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ _____	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ _____	
5e. Insurance	5e. \$ 0.00	\$ _____	
5f. Domestic support obligations	5f. \$ 0.00	\$ _____	
5g. Union dues	5g. \$ 0.00	\$ _____	
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$ _____	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 0.00	\$ _____	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ _____	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm			
<small>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.</small>			
	8a. \$ 0.00	\$ _____	
8b. Interest and dividends			
	8b. \$ 0.00	\$ _____	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive			
<small>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.</small>			
	8c. \$ 0.00	\$ _____	
8d. Unemployment compensation			
	8d. \$ 0.00	\$ _____	
8e. Social Security			
	8e. \$ 0.00	\$ _____	
8f. Other government assistance that you regularly receive			
<small>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.</small>			
Specify: <u>SNAP Food Stamps</u>	8f. \$ 500.00	\$ _____	
8g. Pension or retirement income			
	8g. \$ 0.00	\$ _____	
8h. Other monthly income. Specify: _____			
	8h. + \$ 0.00	+ \$ _____	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 0.00	\$ _____	
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. \$ 0.00	+ \$ _____	= \$ _____
11. State all other regular contributions to the expenses that you list in Schedule J.			
<small>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.</small>			
<small>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.</small>			
Specify: <u>SNAP Food Stamps</u>		11. + \$ 500.00	
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 <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies		12. \$ 500.00	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: <u>Father's Social Security \$500 a month.</u>			

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

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

1. 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*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- No
- Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
_____	_____	<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
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

3. 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.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

	Your expenses
4.	\$ <u>0.00</u>

If not included in line 4:

4a. Real estate taxes	\$ <u>200.00</u>
4b. Property, homeowner's, or renter's insurance	\$ <u>0.00</u>
4c. Home maintenance, repair, and upkeep expenses	\$ <u>0.00</u>
4d. Homeowner's association or condominium dues	\$ <u>0.00</u>

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	<u>0.00</u>
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	<u>400.00</u>
6b. Water, sewer, garbage collection	6b.	\$	<u>100.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	<u>100.00</u>
6d. Other. Specify: _____	6d.	\$	<u>0.00</u>
7. Food and housekeeping supplies	7.	\$	<u>100.00</u>
8. Childcare and children's education costs	8.	\$	<u>0.00</u>
9. Clothing, laundry, and dry cleaning	9.	\$	<u>50.00</u>
10. Personal care products and services	10.	\$	<u>50.00</u>
11. Medical and dental expenses	11.	\$	<u>0.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	<u>50.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	<u>0.00</u>
14. Charitable contributions and religious donations	14.	\$	<u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$	<u>0.00</u>
15b. Health insurance	15b.	\$	<u>0.00</u>
15c. Vehicle insurance	15c.	\$	<u>0.00</u>
15d. Other insurance. Specify: _____	15d.	\$	<u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	\$	<u>0.00</u>
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	<u>0.00</u>
17b. Car payments for Vehicle 2	17b.	\$	<u>0.00</u>
17c. Other. Specify: _____	17c.	\$	<u>0.00</u>
17d. Other. Specify: _____	17d.	\$	<u>0.00</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.	\$	<u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19.	\$	<u>0.00</u>
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.	\$	<u>0.00</u>
20b. Real estate taxes	20b.	\$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c.	\$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d.	\$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e.	\$	<u>0.00</u>

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

21. Other. Specify: _____

21. +\$ 0.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 850.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ 0.00

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 850.00

23. Calculate your monthly net income.

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 500.00

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 850.00

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. \$ -350.00

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: Father's Social Security \$500 a month.

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number _____
(if known)

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x Elliott Todd Koger x

Signature of Debtor 1

Signature of Debtor 2

Date 05/01/2024
MM / DD / YYYY

Date _____
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number _____
 (If known)

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

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 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: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- Married
- Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- No
- Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
515 Kelly Avenue <small>Number Street</small> Lot No. 176-C-138 Pittsburgh PA 15221 <small>City State ZIP Code</small>	From 05/25/2000 To 05/01/2024	<input type="checkbox"/> Same as Debtor 1 <input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1 From _____ To _____
_____ <small>Number Street</small> _____ <small>City State ZIP Code</small>	From _____ To _____	<input type="checkbox"/> Same as Debtor 1 _____ <small>Number Street</small> _____ <small>City State ZIP Code</small>	<input type="checkbox"/> Same as Debtor 1 From _____ To _____

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No
- Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2: Explain the Sources of Your Income

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- No
 Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
For last calendar year: (January 1 to December 31, <u>2023</u>) <small>YYYY</small>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
For the calendar year before that: (January 1 to December 31, <u>2022</u>) <small>YYYY</small>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- No
 Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	SNAP FoodStamp	\$ 500.00		\$ _____
		\$ _____		\$ _____
		\$ _____		\$ _____
For last calendar year: (January 1 to December 31, <u>2023</u>) <small>YYYY</small>	SNAP FoodStamp	\$ _____		\$ _____
		\$ _____		\$ _____
		\$ _____		\$ _____
For the calendar year before that: (January 1 to December 31, <u>2022</u>) <small>YYYY</small>	SNAP FoodStamp	\$ _____		\$ _____
		\$ _____		\$ _____
		\$ _____		\$ _____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
_____ Creditor's Name _____ Number Street _____ _____ City State ZIP Code	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
_____ Creditor's Name _____ Number Street _____ _____ City State ZIP Code	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
_____ Creditor's Name _____ Number Street _____ _____ City State ZIP Code	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- No
 Yes. List all payments to an insider.

			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name _____			_____	\$ _____	\$ _____	
Number Street _____			_____			
City State ZIP Code _____			_____			
Insider's Name _____			_____	\$ _____	\$ _____	
Number Street _____			_____			
City State ZIP Code _____			_____			

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- No
 Yes. List all payments that benefited an insider.

			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name _____			_____	\$ _____	\$ _____	
Number Street _____			_____			
City State ZIP Code _____			_____			
Insider's Name _____			_____	\$ _____	\$ _____	
Number Street _____			_____			
City State ZIP Code _____			_____			

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- No
 Yes. Fill in the details.

	Describe the action the creditor took	Date action was taken	Amount
Creditor's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____		_____	\$ _____
Last 4 digits of account number: XXXX-____-____-____			

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- No
 Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- No
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift _____ Number _____ Street _____ City _____ State _____ ZIP Code _____ Person's relationship to you _____		_____	\$ _____
		_____	\$ _____

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift _____ Number _____ Street _____ City _____ State _____ ZIP Code _____ Person's relationship to you _____		_____	\$ _____
		_____	\$ _____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- No
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name _____ _____ Number Street _____ City State ZIP Code		_____	\$ _____
		_____	\$ _____

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- No
 Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss <small>Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.</small>	Date of your loss	Value of property lost
Lot No. 176-C-138 515 Kelly Avenue. See 42 Pa. C.S. § 5526; 72 P. S. § 1—1855 expires unless revived. 42 Pa. C.S. § 5526.	Longstanding rule a judgment continues as a lien against real property for five years and then expires unless revived. 42 Pa. C.S. § 5526.	08/10/2022	\$ 90,000.00

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- No
 Yes. Fill in the details.

Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Number Street _____ _____ City State ZIP Code		_____	\$ _____
Email or website address _____ Person Who Made the Payment, if Not You		_____	\$ _____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid _____ Number Street _____ _____ City State ZIP Code _____ Email or website address _____ Person Who Made the Payment, if Not You _____	_____	\$ _____
	_____	\$ _____

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
 Do not include any payment or transfer that you listed on line 16.

- No
 Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid _____ Number Street _____ _____ City State ZIP Code _____	_____	\$ _____
	_____	\$ _____

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
 Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
 Do not include gifts and transfers that you have already listed on this statement.

- No
 Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer _____ Number Street _____ _____ City State ZIP Code _____ Person's relationship to you _____		_____
Person Who Received Transfer _____ Number Street _____ _____ City State ZIP Code _____ Person's relationship to you _____		_____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- No
 Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
Name of trust _____ _____		_____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
 Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- No
 Yes. Fill in the details.

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	XXXX-____-____-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	XXXX-____-____-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- No
 Yes. Fill in the details.

	Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	Name _____ Number Street _____ City State ZIP Code _____		<input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1 Elliott-Todd Parker Koger Case number (if known) _____
First Name Middle Name Last Name

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- No
 Yes. Fill in the details.

Name of Storage Facility		Who else has or had access to it?	Describe the contents	Do you still have it?
_____		_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Number Street _____		Number Street _____		
City State ZIP Code _____		City State ZIP Code _____		

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- No
 Yes. Fill in the details.

Owner's Name	Where is the property?	Describe the property	Value
Todd Elliott Koger, Jr. _____	_____	On August 9, 2022, Todd Koger, Jr. identified under oath at GD-22-13385 to Judge Mary McGinley "He moved Elliott-Todd Home" as his guardian and owner of the property Lot No. 176-C-138	\$ <u>90,000.00</u>
515 Kelly Avenue _____	515 Kelly Avenue Number Street		
Lot No. 176-C-138 _____	Lot No. 176-C-138 _____		
Pittsburgh PA 15221 City State ZIP Code	Pittsburgh PA 15221 City State ZIP Code		

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- No
 Yes. Fill in the details.

Name of site	Governmental unit	Environmental law, if you know it	Date of notice
_____	_____	_____	_____
Number Street _____	Number Street _____		
City State ZIP Code _____	City State ZIP Code _____		
City State ZIP Code _____	City State ZIP Code _____		

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

25. Have you notified any governmental unit of any release of hazardous material?

- No
 Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site _____ Governmental unit _____			_____
Number Street _____ Number Street _____			
City State ZIP Code _____ City State ZIP Code _____			

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- No
 Yes. Fill in the details.

Case title	Court or agency	Nature of the case	Status of the case
_____	Court Name _____		<input type="checkbox"/> Pending
_____	Number Street _____		<input type="checkbox"/> On appeal
Case number _____	City State ZIP Code _____		<input type="checkbox"/> Concluded

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation

- No. None of the above applies. Go to Part 12.
 Yes. Check all that apply above and fill in the details below for each business.

Describe the nature of the business		Employer Identification number
Business Name _____		Do not include Social Security number or ITIN.
Number Street _____		EIN: _____ - _____ - _____
City State ZIP Code _____		Dates business existed
Name of accountant or bookkeeper _____		From _____ To _____
Describe the nature of the business		Employer Identification number
Business Name _____		Do not include Social Security number or ITIN.
Number Street _____		EIN: _____ - _____ - _____
City State ZIP Code _____		Dates business existed
Name of accountant or bookkeeper _____		From _____ To _____

Debtor 1 Elliott-Todd Parker Koger Case number (if known) _____
First Name Middle Name Last Name

Business Name _____ Number Street _____ City State ZIP Code _____	Describe the nature of the business _____ Name of accountant or bookkeeper _____	Employer Identification number Do not include Social Security number or ITIN. EIN: _____ Dates business existed From _____ To _____
---	---	---

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- No
 Yes. Fill in the details below.

Name _____	Date issued _____
Number Street _____	MM / DD / YYYY
City State ZIP Code _____	

Documents 5 and 6 of the GD-05-18165 court record identifies on June 30, 2011, Judge Joseph James accepted the admission of Wilksburg et al failure to properly name and timely serve Todd Elliott Koger, Jr., an indispensable party and owner of the property, within the designated two-year statute of limitations. See 777 C.D. 2022.

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

x Elliott Todd Koger x _____
 Signature of Debtor 1 Signature of Debtor 2

Date 05/01/2024 Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)*?
 42 Pa. C.S. § 5526. "The longstanding rule in this Commonwealth is that a judgment continues as a
 No lien against real property for five years and then expires unless revived." *Mid-State Bank & Trust Co. v. YesGlobalnet International, Inc.*, 710 A.2d 1187, 1190 (Pa. Super.1998), aff'd, 557 Pa. 555, 735 A.2d 79 (1999). 72 P. S. § 1—1855, *Wilksburg et al* was required to renew its July 28, 2005 tax lien (GD-05-18165 Document 1) before the fifth year expired in 2010, which they failed to do.
 Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- No
 Yes. Name of person _____ Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)*.

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number _____
(If known)

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. 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).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below. Commonwealth Court at 777 C.D. 2022 on July 26, 2023 (August 10, 2022 Sheriff Sale Void).

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <u>Wilkinsburg et al GD-05-18165</u> Description of property securing debt: <u>Lot No. 176-C-138; 42 Pa. C.S. § 5526. longstanding rule a judgment continues as a lien for five years then expires unless revived</u>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: <u>See 72 P. S. § § 1—1855</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Creditor's name: <u>Allegheny County GD-15-21195</u> Description of property securing debt: <u>Lot No. 176-C-138; 42 Pa. C.S. § 5526. longstanding rule a judgment continues as a lien for five years then expires unless revived</u>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: <u>See 72 P. S. § § 1—1855</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Creditor's name: <u>Isaac Usorph GD-23-009672; GD-22-13385</u> Description of property securing debt: <u>Lot No. 176-C-138; 42 Pa. C.S. § 5526. longstanding rule a judgment continues as a lien for five years then expires unless revived</u>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: <u>See 72 P. S. § § 1—1855</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Creditor's name: _____ Description of property securing debt: _____	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1

Elliott-Todd

Parker

Koger

Case number (if known)

First Name

Middle Name

Last Name

Part 2: List Your Unexpired Personal Property Leases NONE

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G)*, fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name:

No

Description of leased property:

Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

x Elliott Todd Koger

x

Signature of Debtor 1

Signature of Debtor 2

Date 05/01/2024
MM / DD / YYYY

Date
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania 

Case number _____
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

1. There is no presumption of abuse.

2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).

3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

Official Form 122A-1

Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- Not married.** Fill out Column A, lines 2-11.
- Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- Married and your spouse is NOT filing with you. You and your spouse are:**
 - Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
 - Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	<i>Column A</i> Debtor 1			<i>Column B</i> Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 0.00			\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00			\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00			\$ _____
5. Net income from operating a business, profession, or farm	Debtor 1	Debtor 2		
Gross receipts (before all deductions)	\$ _____	\$ _____		
Ordinary and necessary operating expenses	- \$ _____	- \$ _____		
Net monthly income from a business, profession, or farm	\$ 0.00	\$ _____	Copy here →	\$ 0.00 \$ _____
6. Net income from rental and other real property	Debtor 1	Debtor 2		
Gross receipts (before all deductions)	\$ _____	\$ _____		
Ordinary and necessary operating expenses	- \$ _____	- \$ _____		
Net monthly income from rental or other real property	\$ 0.00	\$ _____	Copy here →	\$ 0.00 \$ _____
7. Interest, dividends, and royalties				\$ _____ \$ _____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Column A
Debtor 1
Column B
Debtor 2 or
non-filing spouse

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: _____ ↓

For you \$ _____

For your spouse \$ _____

\$ 0.00

\$ _____

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ 0.00

\$ _____

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

SNAP Food Stamps

\$ 500.00

\$ _____

\$ _____

\$ _____

Total amounts from separate pages, if any.

+ \$ _____

+ \$ _____

11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 500.00

\$ _____

= \$ 500.00

Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11. Copy line 11 here →

\$ 500.00

Multiply by 12 (the number of months in a year).

x 12

12b. The result is your annual income for this part of the form.

12b.

\$ 6,000.00

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

63,380.00

Fill in the number of people in your household.

2

Fill in the median family income for your state and size of household. 13.

\$ 99,999.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2

14b. Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

x Elliott Todd Koger
Signature of Debtor 1

x _____
Signature of Debtor 2

Date 05/01/2024
MM / DD / YYYY

Date _____
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify the case:

Debtor 1	<u>Elliott-Todd</u>	<u>Parker</u>	<u>Koger</u>
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
Debtor 2 (Spouse, if filing)	_____	_____	_____
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
United States Bankruptcy Court for the: Western District of Pennsylvania			<input type="button" value="v"/>
Case number (if known)	_____	Chapter	_____

RECEIVED

MAY 03 2024

CLERK, U.S. BANKRUPTCY COURT
WEST DIST OF PENNSYLVANIA

Official Form 119

Bankruptcy Petition Preparer's Notice, Declaration, and Signature

12/15

Bankruptcy petition preparers as defined in 11 U.S.C. § 110 must fill out this form every time they help prepare documents that are filed in the case. If more than one bankruptcy petition preparer helps with the documents, each must sign in Part 2. A bankruptcy petition preparer who does not comply with the provisions of title 11 of the United States Code and the Federal Rules of Bankruptcy Procedure may be fined, imprisoned, or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Part 1: Notice to Debtor

Bankruptcy petition preparers must give the debtor a copy of this form and have the debtor sign it before they prepare any documents for filing or accept any compensation. A signed copy of this form must be filed with any document prepared.

Bankruptcy petition preparers are not attorneys and may not practice law or give you legal advice, including the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether filing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to keep your home, car, or other property after filing a case under the Bankruptcy Code;
- what tax consequences may arise because a case is filed under the Bankruptcy Code;
- whether any tax claims may be discharged;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement;
- how to characterize the nature of your interests in property or your debts; or
- what procedures and rights apply in a bankruptcy case.

The bankruptcy petition preparer Todd Elliott Koger, Sr (Debtor's Father Provided Help) has notified me of
Name
any maximum allowable fee before preparing any document for filing or accepting any fee.

Elliott Todd Koger

Signature of Debtor 1 acknowledging receipt of this notice

Date 05/01/2024
MM / DD / YYYY

Signature of Debtor 2 acknowledging receipt of this notice

Date _____
MM / DD / YYYY

Debtor 1 Elliott-Todd Parker Koger Case number (if known) _____
First Name Middle Name Last Name

Part 2: Declaration and Signature of the Bankruptcy Petition Preparer

Under penalty of perjury, I declare that: No fee was required. Father helped (where necessary) as a preparer.

- I am a bankruptcy petition preparer or the officer, principal, responsible person, or partner of a bankruptcy petition preparer;
- I or my firm prepared the documents listed below and gave the debtor a copy of them and the *Notice to Debtor by Bankruptcy Petition Preparer* as required by 11 U.S.C. §§ 110(b), 110(h), and 342(b); and
- if rules or guidelines are established according to 11 U.S.C. § 110(h) setting a maximum fee for services that bankruptcy petition preparers may charge, I or my firm notified the debtor of the maximum amount before preparing any document for filing or before accepting any fee from the debtor.

Todd Elliott Koger, Sr (Father of Debtor)

Printed name Title, if any Firm name, if it applies

515 Kelly Avenue

Number Street

Pittsburgh PA 15221

City State ZIP Code

412-758-4510

Contact phone

I or my firm prepared the documents checked below and the completed declaration is made a part of each document that I check:
 (Check all that apply.)

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Voluntary Petition (Form 101) | <input checked="" type="checkbox"/> Schedule I (Form 106I) | <input type="checkbox"/> Chapter 11 Statement of Your Current Monthly Income (Form 122B) |
| <input checked="" type="checkbox"/> Statement About Your Social Security Numbers (Form 121) | <input checked="" type="checkbox"/> Schedule J (Form 106J) | <input type="checkbox"/> Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period (Form 122C-1) |
| <input type="checkbox"/> Summary of Your Assets and Liabilities and Certain Statistical Information (Form 106Sum) | <input checked="" type="checkbox"/> Declaration About an Individual Debtor's Schedules (Form 106Dec) | <input type="checkbox"/> Chapter 13 Calculation of Your Disposable Income (Form 122C-2) |
| <input checked="" type="checkbox"/> Schedule A/B (Form 106A/B) | <input checked="" type="checkbox"/> Statement of Financial Affairs (Form 107) | <input type="checkbox"/> Application to Pay Filing Fee in Installments (Form 103A) |
| <input checked="" type="checkbox"/> Schedule C (Form 106C) | <input checked="" type="checkbox"/> Statement of Intention for Individuals Filing Under Chapter 7 (Form 108) | <input type="checkbox"/> Application to Have Chapter 7 Filing Fee Waived (Form 103B) |
| <input checked="" type="checkbox"/> Schedule D (Form 106D) | <input checked="" type="checkbox"/> Chapter 7 Statement of Your Current Monthly Income (Form 122A-1) | <input checked="" type="checkbox"/> A list of names and addresses of all creditors (creditor or mailing matrix) |
| <input checked="" type="checkbox"/> Schedule E/F (Form 106E/F) | <input type="checkbox"/> Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Form 122A-1Supp) | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Schedule G (Form 106G) | <input type="checkbox"/> Chapter 7 Means Test Calculation (Form 122A-2) | |
| <input type="checkbox"/> Schedule H (Form 106H) | | |

Bankruptcy petition preparers must sign and give their Social Security numbers. If more than one bankruptcy petition preparer prepared the documents to which this declaration applies, the signature and Social Security number of each preparer must be provided. 11 U.S.C. § 110.

Todd Elliott Koger, Sr.
 Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner

5251
 Social Security number of person who signed

Date 05/01/2024
 MM / DD / YYYY

Todd Elliott Koger, Sr. (Father of Debtor)
 Printed name

 Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner

 Social Security number of person who signed

Date _____
 MM / DD / YYYY

 Printed name

11 Pa.C.S. § 5103, an outstanding rule in this Commonwealth is that a judgment continues as a lien against real property for five years and then expires unless revived." *Mid-State Bank & Trust Co. v. Globalnet International, Inc.*, 710 A.2d 1187, 1190 (Pa. Super. 1998), *aff'd*, 557 Pa. 555, 735 A.2d 79 (1999).

72 P. S. § § 1—1855, *Wilkinsburg et al* was required to renew its July 28, 2005 tax lien (GD-05-18165 Document 1) before the fifth year expired in 2010, which they failed to do. The Sheriff Sale conducted on August 10, 2022 is deemed invalid according to the law.

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 (Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case number (if known) _____

Official Form 101A

Initial Statement About an Eviction Judgment Against You

12/15

File this form with the court and serve a copy on your landlord when you first file bankruptcy only if:

- you rent your residence; and
- your landlord has obtained a judgment for possession in an eviction, unlawful detainer action, or similar proceeding (called *eviction judgment*) against you to possess your residence.

Documents 5 and 6 of the GD-05-18165 court record identifies on June 30, 2011, Judge Joseph James accepted the admission of Wilkinsburg et al failure to properly name and timely serve Todd Elliott Koger, Jr., an indispensable party and owner of the property, within the designated two-year statute of limitations. An Emergency Stay is required as per the April 15, 2024 "Notice" from the Allegheny County Sheriff's Office for the Koger family to vacate their GD-05-18165 premises by May 7, 2024.

Landlord's name None Disputed Title to Property GD-05-18165

Landlord's address None 515 Kelly Avenue
Number Street
Pittsburgh PA 15221
City State ZIP Code

If you want to stay in your rented residence after you file your case for bankruptcy, also complete the certification below.

Certification About Applicable Law and Deposit of Rent

See Information above: August 10, 2022 Sheriff Sale invalid.

I certify under penalty of perjury that:

- Under the state or other nonbankruptcy law that applies to the judgment for possession (*eviction judgment*), I have the right to stay in my residence by paying my landlord the entire delinquent amount.
- I have given the bankruptcy court clerk a deposit for the rent that would be due during the 30 days after I file the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101).

x Elliott Todd Koger
 Signature of Debtor 1

x
 Signature of Debtor 2

Date 05/01/2024
MM / DD / YYYY

Date _____
MM / DD / YYYY

Pennsylvania Agency at PAHAF 19868 recognizes as Affirmed by the Commonwealth Court at 777 C.D. 2022 on July 26, 2023, the indisputable fact that Todd Elliott Koger, Sr. did not hold ownership of the GD-05-18165 property, thus absolving him of any liability for the tax debt.

Stay of Eviction: (a) **First 30 days after bankruptcy.** If you checked both boxes above, signed the form to certify that both apply, and served your landlord with a copy of this statement, the automatic stay under 11 U.S.C. § 362(a)(3) will apply to the continuation of the eviction against you for 30 days after you file your *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101).

(b) **Stay after the initial 30 days.** If you wish to stay in your residence after that 30-day period and continue to receive the protection of the automatic stay under 11 U.S.C. § 362(a)(3), you must pay the entire delinquent amount to your landlord as stated in the eviction judgment before the 30-day period ends. You must also fill out *Statement About Payment of an Eviction Judgment Against You* (Official Form 101B), file it with the bankruptcy court, and serve your landlord a copy of it before the 30-day period ends.

Check the Bankruptcy Rules (<http://www.uscourts.gov/rules-policies/current-rules-practice-procedure>) and the local court's website (to find your court's website, go to <http://www.uscourts.gov/court-locator>) for any specific requirements that you might have to meet to serve this statement. 11 U.S.C. §§ 362(b)(22) and 362(l)

Pennsylvania Agency for Human Resources recognizes as affirmed by the Commonwealth Court at 777 C.D. 2022 on July 26, 2023, the indisputable fact that Todd Elliott Koger, Sr. did not hold ownership of the GD-05-18165 property, thus absolving him of any liability for the tax debt (as a result, the Sheriff Sale conducted on August 10, 2022 is deemed invalid according to the law).

72 P. S. § § 1—1855, Wilkinsburg et al was required to renew its July 28, 2005 tax lien (GD-05-18165 Document 1) before the fifth year expired in 2010, which they failed to do.

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number _____
(if known)

Official Form 101B

Statement About Payment of an Eviction Judgment Against You

12/15

Fill out this form only if:

- you filed *Initial Statement About an Eviction Judgment Against You* (Official Form 101A); and
- you served a copy of Form 101A on your landlord; and
- you want to stay in your rented residence for more than 30 days after you file your *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101).

File this form within 30 days after you file your *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). Also serve a copy on your landlord within that same time period.

42 Pa. C.S. § 5526. "The longstanding rule in this Commonwealth is that a judgment continues as a lien against real property for five years and then expires unless revived." *Mid-State Bank & Trust Co. v. Globalnet International, Inc.*, 710 A.2d 1187, 1190 (Pa. Super.1998), *aff'd*, 557 Pa. 555, 735 A.2d 79 (1999).

Certification About Applicable Law and Payment of Eviction Judgment

I certify under penalty of perjury that (Check all that apply):

- Under the state or other nonbankruptcy law that applies to the judgment for possession (*eviction judgment*), I have the right to stay in my residence by paying my landlord the entire delinquent amount.
- Within 30 days after I filed my *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101), I have paid my landlord the entire amount I owe as stated in the judgment for possession (*eviction judgment*).

x Elliott + Todd Koger
Signature of Debtor 1

x _____
Signature of Debtor 2

Date 05/01/2024
MM / DD / YYYY

Date _____
MM / DD / YYYY

72 P. S. § § 1—1855, Wilkinsburg et al was required to renew its July 28, 2005 tax lien (GD-05-18165 Document 1) before the fifth year expired in 2010, which they failed to do.

Documents 5 and 6 of the GD-05-18165 court record identifies on June 30, 2011, Judge Joseph James accepted the admission of Wilkinsburg et al failure to properly name and timely serve Todd Elliott Koger, Jr., an indispensable party and owner of the property, within the designated two-year statute of limitations. An Emergency Stay is required as per the April 15, 2024 "Notice" from the Allegheny County Sheriff's Office for the Koger family to vacate their GD-05-18165 premises by May 7, 2024.

You must serve your landlord with a copy of this form.

Check the Bankruptcy Rules (www.uscourts.gov/rulesandpolicies/rules.aspx) and the court's local website (go to http://www.uscourts.gov/Court_Locator.aspx to find your court's website) for any specific requirements that you might have to meet to serve this statement.



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ELLIOT-TODD KOGER
515 KELLY AVE
PITTSBURGH PA 15221-3131

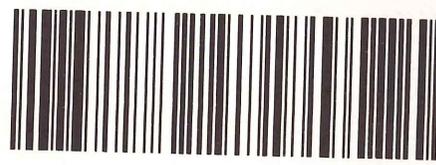
12.50 oz
RDC 99

SHIP TO:

US BANKRUPTCY COURT
600 GRANT STREET
PITTSBURGH PA 15219



USPS CERTIFIED MAIL®



9507 1066 0051 4122 3498 47



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MAY 03 2024

CLERK, U.S. BANKRUPTCY COURT
WEST DIST OF PENNSYLVANIA

APPENDIX C

Final Installment Paid

**U.S. Bankruptcy Court
WESTERN DISTRICT OF PENNSYLVANIA (Pittsburgh)
Bankruptcy Petition #: 24-21081-GLT**

Assigned to: Chief Bankruptcy Jud Gregory L Taddonio
Chapter 7
Voluntary
No asset

Date filed: 05/03/2024
341 meeting: 08/19/2024
Deadline for filing claims (govt.): 10/30/2024
Deadline for objecting to discharge: 08/16/2024
Deadline for financial mgmt. course: 08/16/2024

Debtor

Elliott-Todd Parker Koger
515 Kelly Avenue
Pittsburgh, PA 15221
ALLEGHENY-PA
SSN / ITIN: xxx-xx-8894

represented by **Elliott-Todd Parker Koger**
PRO SE

Trustee

Rosemary C. Crawford
Crawford McDonald, LLC.
P.O. Box 355
Allison Park, PA 15101
724-443-4757

U.S. Trustee

Office of the United States Trustee
1000 Liberty Avenue
Suite 1316
Pittsburgh, PA 15222
412-644-4756

Filing Date	#	Docket Text
05/03/2024	<u>1</u> (64 pgs)	Chapter 7 Voluntary Petition. Fee Amount \$338 Filed by Elliott-Todd Parker Koger Government Proof of Claim due by 10/30/2024. Declaration Re: Electronic Filing due 5/17/2024. Certificate of Credit Counseling due by 5/17/2024. Incomplete SIGNATURE MISSING OF FILER ON PAGE 9 OF THE VOLUNTARY PETITION Filings due by 5/17/2024. (lfin) Additional attachment(s) added on 5/3/2024 (dkam). (Entered: 05/03/2024)
05/03/2024	2	Statement About Social Security Number (dkam) (Entered: 05/03/2024)
05/03/2024	<u>3</u> (4 pgs; 2 docs)	Application for Waiver of Chapter 7 Filing Fee for Individuals Who Cannot Pay the Filing Fee in Full or in Installments Filed by Debtor Elliott-Todd Parker Koger . (Attachments: # <u>1</u> Proposed Order) (dkam) (Entered: 05/03/2024)

05/03/2024	<u>4</u> (2 pgs)	Employee Income Records Filed by Debtor Elliott-Todd Parker Koger (dkam) (Entered: 05/03/2024)
05/03/2024	<u>5</u> (1 pg)	Mailing Matrix. Total number of creditors added to the case: 7. (dkam) (Entered: 05/03/2024)
05/03/2024	<u>6</u> (1 pg)	Notice Regarding Creditor Matrix (RE: related document(s): <u>1</u> Voluntary Petition Chapter 7 filed by Debtor Elliott-Todd Parker Koger). (dkam) (Entered: 05/03/2024)
05/03/2024	<u>7</u> (3 pgs)	Notice of Filing Deficiencies. Assigned Judge: Taddonio. Appointed Trustee: Crawford. Pursuant to Local Rule 1017-2, the United States Trustee is deemed to have filed a Motion To Dismiss this case, and that Motion will be deemed GRANTED, if any deadline set forth in the first docket entry is not met. (RE: related document(s): <u>1</u> Voluntary Petition Chapter 7 filed by Debtor Elliott-Todd Parker Koger). (dkam) (Entered: 05/03/2024)
05/06/2024	<u>8</u> (1 pg)	Notice of Appearance and Request for Notice by Keri P. Ebeck Filed by Creditor Duquesne Light Company (Ebeck, Keri) (Entered: 05/06/2024)
05/06/2024	<u>9</u> (1 pg)	Certificate of Credit Counseling for briefing received on 04/23/2024. Filed by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>1</u> Voluntary Petition Chapter 7 filed by Debtor Elliott-Todd Parker Koger). (dkam) (Entered: 05/06/2024)
05/06/2024	<u>11</u> (9 pgs)	Voluntary Petition With Signature on page 9. Filed by Debtor Elliott-Todd Parker Koger (dkam) (Entered: 05/07/2024)
05/06/2024	12	Declaration Re: Electronic Filing (Wrong Form Used) (dkam) (Entered: 05/07/2024)
05/07/2024	<u>10</u> (3 pgs; 2 docs)	Order Scheduling Hearing on (RE: related document(s): <u>3</u> Application for Waiver of Ch 7 Filing Fee for Individuals filed by Debtor Elliott-Todd Parker Koger). Hearing scheduled for 6/6/2024 at 10:00 AM via p01 Courtroom A, 54th Floor, U.S. Steel Tower, Pittsburgh. Responses due by 5/24/2024. THE DEBTOR SHALL APPEAR IN PERSON AT THIS HEARING. (Basinski, Douglas) (Entered: 05/07/2024)
05/07/2024	<u>13</u> (2 pgs; 2 docs)	Notice Re: Nonconforming Document (RE: related document(s): <u>12</u> Declaration Re: Electronic Filing). (dkam) (Entered: 05/07/2024)
05/08/2024	14	Declaration Re: Electronic Filing (RE: related document(s): <u>1</u> Voluntary Petition Chapter 7 filed by Debtor Elliott-Todd Parker Koger). (dkam) (Entered: 05/08/2024)
05/08/2024	<u>15</u> (2 pgs; 2 docs)	Amended Application to Pay Filing Fee in Installments . Filed by Debtor Elliott-Todd Parker Koger . (Attachments: # <u>1</u> Proposed Order) (dkam) (Entered: 05/08/2024)
05/08/2024	<u>16</u> (3 pgs; 2 docs)	Meeting of Creditors 341(a) meeting to be held on 06/17/2024 at 02:00 PM via Zoom Crawford - Meeting ID 714 725 9189, Passcode 1961058710, Phone 1-828-998-0367. Last day to oppose discharge or dischargeability is 8/16/2024. Financial Management Certificate due by

		8/16/2024. Last day to oppose dischargeability due by 8/16/2024. (dkam) (Entered: 05/08/2024)
05/09/2024	<u>17</u> (2 pgs; 2 docs)	Order Denying Application for Waiver of Chapter 7 Filing Fee for Individuals Who Cannot Pay the Filing Fee in Full or in Installments (Related Doc # <u>3</u>), Granting Application To Pay Filing Fees In Installments. (Related Doc # <u>15</u>). Signed on 5/9/2024. First Installment Payment due by 5/13/2024. Second Installment Payment due by 6/13/2024. Third Installment Payment due by 7/12/2024. Final Installment Payment due by 8/12/2024. (dkam) (Entered: 05/09/2024)
05/09/2024	<u>18</u> (3 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>10</u> Order Scheduling Hearing). Notice Date 05/09/2024. (Admin.) (Entered: 05/10/2024)
05/09/2024	<u>19</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>13</u> Notice Regarding Nonconforming Document). Notice Date 05/09/2024. (Admin.) (Entered: 05/10/2024)
05/10/2024	<u>20</u> (4 pgs)	BNC Certificate of Mailing - Meeting of Creditors. (RE: related document(s): <u>16</u> Meeting of Creditors Chapter 7 No Asset Individual). Notice Date 05/10/2024. (Admin.) (Entered: 05/11/2024)
05/11/2024	<u>21</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>17</u> Order on Application for Waiver of Chapter 7 Filing Fee for Individuals). Notice Date 05/11/2024. (Admin.) (Entered: 05/12/2024)
05/11/2024	22	Declaration Re: Electronic Filing. The Social Security Number Was Not Modified. (dkam) (Entered: 05/13/2024)
05/17/2024	<u>23</u> (2 pgs)	Certificate of Service Filed by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>17</u> Order on Application for Waiver of Chapter 7 Filing Fee for Individuals, Order on Application To Pay Filing Fees in Installments). (dkam) (Entered: 05/17/2024)
05/21/2024	24	Receipt of Chapter 7 Installment Payment - \$84.50. Receipt Number 20320. (admin) (Entered: 05/21/2024)
05/23/2024	25	Receipt of Chapter 7 Installment Payment - \$84.50. Receipt Number 20323. (admin) (Entered: 05/23/2024)
06/17/2024	<u>26</u> (1 pg)	Financial Management Course Certificate for the completion of the course received on 06/16/2024. Filed by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>16</u> Meeting of Creditors Chapter 7 No Asset Individual). (dkam) (Entered: 06/17/2024)
06/17/2024	<u>27</u> (2 pgs; 2 docs)	Notice Re: Nonconforming Document (RE: related document(s): <u>26</u> Financial Management Course filed by Debtor Elliott-Todd Parker Koger). (dkam) (Entered: 06/17/2024)
06/17/2024	<u>28</u> (1 pg)	Personal Financial Management Course Certificate For Debtor Elliott-Todd Koger Provided by Sage Personal Finance, 8005162759. (eFinCert) (Entered: 06/17/2024)
06/17/2024	29	Receipt of Chapter 7 Final Installment Payment - \$169.00. Receipt

Number 20348. (admin) (Entered: 06/17/2024)

06/17/2024	<u>30</u> (1 pg)	Financial Management Course Certificate for the completion of the course received on 06/16/2024. Filed by Debtor Elliott-Todd Parker Koger (dkam) (Entered: 06/18/2024)
06/19/2024	<u>31</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>27</u> Notice Regarding Nonconforming Document). Notice Date 06/19/2024. (Admin.) (Entered: 06/20/2024)
06/21/2024		Meeting of Creditors Continued (Trustee's 341 Filings). on 8/19/2024 at 12:00 PM at Zoom Crawford - Meeting ID 714 725 9189, Passcode 1961058710, Phone 1-828-998-0367. Debtor appeared. (Crawford, Rosemary) (Entered: 06/21/2024)
06/21/2024	<u>32</u> (1 pg)	Notice of Appearance and Request for Notice by Renee M. Kuruce Filed by Interested Party Isaac Usoroh (Kuruce, Renee) (Entered: 06/21/2024)
06/24/2024	<u>33</u> (20 pgs; 5 docs)	Motion for Relief from Stay. Fee Amount \$199. Filed by Interested Party Isaac Usoroh. (Attachments: # <u>1</u> Exhibit A # <u>2</u> Exhibit B # <u>3</u> Proposed Order # <u>4</u> Proposed Order) (Kuruce, Renee) (Entered: 06/24/2024)
06/24/2024	<u>34</u> (2 pgs)	Hearing on Motion for Relief from Stay Filed by Interested Party Isaac Usoroh (RE: related document(s): <u>33</u> Motion for Relief From Stay filed by Interested Party Isaac Usoroh). Hearing scheduled for 7/25/2024 at 10:00 AM via p01 Courtroom A, 54th Floor, U.S. Steel Tower, Pittsburgh. Responses due by 7/11/2024. (Kuruce, Renee) (Entered: 06/24/2024)
06/24/2024	<u>35</u> (2 pgs)	Certificate of Service Regarding the Hearing on 7/25/2024. Filed by Interested Party Isaac Usoroh (RE: related document(s): <u>32</u> Notice of Appearance and Request for Notice filed by Interested Party Isaac Usoroh, <u>33</u> Motion for Relief From Stay filed by Interested Party Isaac Usoroh). (Kuruce, Renee) CORRECTIVE ENTRY: COUNSEL MUST REFILE THE CERTIFICATE OF SERVICE AND RELATE IT BACK TO ONLY THE DOCUMENTS THAT ARE BEING SERVED IN THE CERTIFICATE OF SERVICE. (MOTION AND NOTICE OF HEARING). Modified on 6/26/2024 (dkam). (Entered: 06/24/2024)
06/24/2024	36	Receipt of Motion for Relief From Stay(<u>24-21081-GLT</u>) [motion,mrlfsty] (199.00) filing fee. Receipt number A16782111, amount \$ 199.00. (U.S. Treasury) (Entered: 06/24/2024)
06/26/2024	37	CORRECTIVE ENTRY: COUNSEL MUST REFILE THE CERTIFICATE OF SERVICE AND RELATE IT BACK TO ONLY THE DOCUMENTS THAT ARE BEING SERVED IN THE CERTIFICATE OF SERVICE. (MOTION AND NOTICE OF HEARING). (RE: related document(s): <u>35</u> Certificate of Service filed by Interested Party Isaac Usoroh). (dkam) (Entered: 06/26/2024)
06/27/2024	<u>38</u> (2 pgs)	Certificate of Service Regarding the Hearing on 7/25/2024. Filed by Interested Party Isaac Usoroh (RE: related document(s): <u>33</u> Motion for Relief From Stay filed by Interested Party Isaac Usoroh, <u>34</u> Hearing on a Judge Taddonio Case Set by Attorney or Trustee filed by Interested Party Isaac Usoroh). (Kuruce, Renee) (Entered: 06/27/2024)

07/01/2024	<u>39</u> (24 pgs; 4 docs)	Adversary case 24-02040. Complaint by Elliott-Todd Parker Koger , Todd Elliott Koger against Isaac Usoroh . Fee Amount \$ 350 . (Attachments: # <u>1</u> Complaint # <u>2</u> Proposed Order # <u>3</u> Summons and Certificate of Service) Nature of Suit: (11 (Recovery of money/property - 542 turnover of property)) ,(14 (Recovery of money/property - other)) ,(65 (Dischargeability - other)) ,(66 (Dischargeability - 523(a)(1),(14),(14A) priority tax claims)) ,(62 (Dischargeability - 523(a)(2), false pretenses, false representation, actual fraud)) (dkam) (Entered: 07/01/2024)
07/01/2024	<u>40</u> (2 pgs; 2 docs)	Order Signed on 7/1/2024. (RE: related document(s): <u>33</u> Motion for Relief From Stay, <u>39</u> Complaint). (dkam) (Entered: 07/01/2024)
07/01/2024	<u>41</u> (55 pgs; 3 docs)	Response Regarding the Hearing on 07/25/2024. Filed by Elliott-Todd Parker Koger (RE: related document(s): <u>33</u> Motion for Relief From Stay filed by Interested Party Isaac Usoroh, <u>34</u> Hearing on a Judge Taddonio Case Set by Attorney or Trustee filed by Interested Party Isaac Usoroh). (Attachments: # <u>1</u> Proposed Order # <u>2</u> Exhibit) (dkam) (Entered: 07/02/2024)
07/01/2024	<u>42</u> (40 pgs; 2 docs)	Declaration As Response To Defendant Usoroh July 1, 2024 Email Filed by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>33</u> Motion for Relief From Stay filed by Interested Party Isaac Usoroh, <u>34</u> Hearing on a Judge Taddonio Case Set by Attorney or Trustee filed by Interested Party Isaac Usoroh). (Attachments: # <u>1</u> Exhibit) (dkam) (Entered: 07/02/2024)
07/03/2024	<u>43</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>40</u> Order -Non-motion related-). Notice Date 07/03/2024. (Admin.) (Entered: 07/04/2024)

PACER Service Center			
Transaction Receipt			
07/06/2024 09:38:57			
PACER Login:	JenBonner	Client Code:	000003-erk
Description:	Docket Report	Search Criteria:	24-21081-GLT Fil or Ent: filed Doc From: 0 Doc To: 99999999 Term: included Headers: included Format: html Page counts for documents: included
Billable Pages:	4	Cost:	0.40

**BEFORE THE
PENNSYLVANIA PUBLIC UTILITY COMMISSION**

Todd Elliott Koger, Sr.	:	
and Elliot-Todd Koger	:	
	:	
Complainant,	:	
	:	
v.	:	No: C-2024-3049624
	:	
DUQUESNE LIGHT COMPANY,	:	
	:	
Respondent.	:	

VERIFICATION

I, David Defide, hereby state that the facts above set forth are true and correct (or are true and correct to the best of my knowledge, information, and belief) and that I expect to be able to prove the same at a hearing held in this matter. I understand that the statements herein are made subject to the penalties of 18 Pa.C.S. § 4904 (relating to unsworn falsification to authorities).



David Defide

07/10/2024
Date

EXHIBIT B

Megan E. Rulli

mrulli@postschell.com
717-612-6012 Direct
717-731-1985 Direct Fax
File #: 207048

July 10, 2024

VIA ELECTRONIC FILING

Rosemary Chiavetta, Secretary
Pennsylvania Public Utility Commission
Commonwealth Keystone Building
400 North Street, 2nd Floor
P.O. Box 3265
Harrisburg, PA 17105-3265

Re: Todd Elliott Koger, Sr. and Elliot-Todd Koger v. Duquesne Light Company
Docket No. C-2024-3049627

Dear Secretary Chiavetta:

Attached for filing please find the Preliminary Objection on behalf of Duquesne Light Company in response to the Complaint of Todd Elliott Koger, Sr. and Elliot-Todd Koger in the above-referenced proceeding. Copies are being provided as indicated on the Certificate of Service.

Respectfully submitted,



Megan E. Rulli

MER/kl
Attachment

cc: Certificate of Service

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing has been served upon the following persons, in the manner indicated, in accordance with the requirements of 52 Pa. Code § 1.54 (relating to service by a participant).

VIA EMAIL AND FIRST-CLASS MAIL

Todd Elliott Koger, Sr.
Elliott-Todd Koger
515 Kelly Avenue
Pittsburgh, PA 15221
kogerfriend@gmail.com

Date: July 10, 2024



Megan E. Rulli

**BEFORE THE
PENNSYLVANIA PUBLIC UTILITY COMMISSION**

Todd Elliott Koger, Sr. and Elliot-Todd Koger,	:	
	:	
	:	
Complainants,	:	
	:	Docket No. C-2024-3049627
v.	:	
	:	
Duquesne Light Company,	:	
	:	
Respondent.	:	

NOTICE TO PLEAD

YOU ARE HEREBY ADVISED THAT, PURSUANT TO 52 PA. CODE § 5.101, YOU MAY FILE AN ANSWER TO THE ENCLOSED PRELIMINARY OBJECTION WITHIN TEN (10) DAYS OF THE DATE OF SERVICE HEREOF. YOUR ANSWER TO THE PRELIMINARY OBJECTION MUST BE FILED WITH THE SECRETARY OF THE PENNSYLVANIA PUBLIC UTILITY COMMISSION, P.O. BOX 3265, HARRISBURG, PA 17105-3265. A COPY SHOULD ALSO BE SERVED ON THE UNDERSIGNED COUNSEL.



Megan E. Rulli (ID # 331981)
Post & Schell, P.C.
17 North Second Street, 12th Floor
Harrisburg, PA 17101-1601
Phone: 717-731-1970
Fax: 717-731-1985
mrulli@postschell.com

Date: July 10, 2024

Attorney for Duquesne Light Company

**BEFORE THE
PENNSYLVANIA PUBLIC UTILITY COMMISSION**

Todd Elliott Koger, Sr. and Elliot-Todd Koger,	:	
	:	
	:	
Complainants,	:	
	:	Docket No. C-2024-3049624
v.	:	
	:	
Duquesne Light Company,	:	
	:	
Respondent.	:	

**PRELIMINARY OBJECTION OF
DUQUESNE LIGHT COMPANY TO THE COMPLAINT OF
TODD ELLIOTT KOGER, SR. AND ELLIOT-TODD KOGER**

TO THE PENNSYLVANIA PUBLIC UTILITY COMMISSION:

AND NOW, comes Duquesne Light Company (“Duquesne Light” or the “Company”) and hereby files this Preliminary Objection, pursuant to the regulations of the Pennsylvania Public Utility Commission (“Commission”) at 52 Pa. Code § 5.101, and respectfully requests that the portions of the Formal Complaint of Todd Elliott Koger, Sr. and Elliot-Todd Koger (“Complainants”) be dismissed that request a payment agreement because the Commission lacks subject matter jurisdiction over these claims.

In support thereof, Duquesne Light states as follows:

I. BACKGROUND

1. Duquesne Light is a “public utility,” an “electric distribution company,” and a “default service provider” as defined in Sections 102 and 2803 of the Pennsylvania Public Utility Code, 66 Pa. C.S. §§ 102, 2803.

2. On June 20, 2024, Duquesne Light was served with the above-captioned Formal Complaint filed by the Complainants.

3. In the Complaint, the Complainants request a payment agreement. (Complaint ¶ 4.)

4. On May 3, 2024, the Complainant Elliot-Todd Koger filed a Chapter 7 Bankruptcy Petition related to the pre-Complaint arrearages with the U.S. Bankruptcy Court for the Western District of Pennsylvania at Docket No. 24-210801-GLT (“Chapter 7 Petition”).

5. A true and correct copy of the Chapter 7 Petition is attached hereto as **Duquesne Light Exhibit A**.

6. The Chapter 7 Petition proceeding remains active as of the filing date of this Preliminary Objection.

7. A true and correct copy of the docket sheet for the Chapter 7 Petition proceeding is attached hereto as **Duquesne Light Exhibit B**.

8. Duquesne Light herein files this Preliminary Objection to the Complaint. For the reasons explained below, Duquesne Light respectfully requests that the Commission summarily dismiss the portions of the Complaint requesting a payment arrangement because the Commission lacks subject matter jurisdiction due to the Complainant’s active Chapter 7 bankruptcy proceeding.

I. STANDARD OF REVIEW

9. Pursuant to the Commission’s regulations, preliminary objections in response to a pleading may be filed on several grounds, including:

- (1) Lack of Commission jurisdiction or improper service of the pleading initiating the proceeding.
- (2) Failure of a pleading to conform to this chapter or the inclusion of scandalous or impertinent matter.
- (3) Insufficient specificity of a pleading.
- (4) Legal insufficiency of a pleading.
- (5) Lack of capacity to sue, nonjoinder of a necessary party or misjoinder of a cause of action.
- (6) Pendency of a prior proceeding or agreement for alternative dispute resolution.
- (7) Standing of a party to participate in the proceeding.

52 Pa. Code § 5.101(a) (emphasis added).

10. In ruling on preliminary objections, the Presiding Officer must accept as true all well-pled allegations of material facts as well as all inferences reasonably deducible therefrom. *Stilp v. Cmwlth.*, 910 A.2d 775, 781 (Pa. Cmwlth. 2006) (citing *Dep't of Gen. Servs. v. Bd. of Claims*, 881 A.2d 14 (Pa. Cmwlth. 2005)). However, the Presiding Officer need not accept as true conclusions of law, unwarranted inferences from facts, argumentative allegations, or expressions of opinion. *Stanton-Negley Drug Co. v. Dep't of Pub. Welfare*, 927 A.2d 671, 673 (Pa. Cmwlth. 2007). Notwithstanding, any doubt must be resolved in favor of the non-moving party. *Stilp*, at 781.

11. In addition, the Presiding Officer must determine whether, based on the factual pleadings, if recovery is possible. *See Rok v. Flaherty*, 527 A.2d 211, 214 (Pa. Cmwlth. 1987). Indeed, for preliminary objections to be sustained, it must appear with certainty that the law will permit no recovery. *See Stilp*, at 781; *Milliner v. Enck*, 709 A.2d 417, 418 (Pa. Super. 1998).

II. PRELIMINARY OBJECTION NO. 1 – THE COMMISSION LACKS SUBJECT MATTER JURISDICTION OVER THE PORTIONS OF THE COMPLAINT REQUESTING A PAYMENT AGREEMENT BECAUSE THE COMPLAINANT HAS AN ACTIVE CHAPTER 7 BANKRUPTCY PROCEEDING

12. Duquesne Light incorporates by reference Paragraphs 1 through 11 as if fully set forth herein.

13. The portions of the Complaint requesting a payment agreement should be dismissed because the Commission lacks subject matter jurisdiction due to the existence of an active Chapter 7 bankruptcy proceeding.

14. It is well established that “Generally any bankruptcy petition filed pursuant to the U.S. Bankruptcy Code will operate as a stay and bars either the commencement or continuation of a judicial or administrative proceeding against the debtor where the proceeding was commenced prior to the start of the bankruptcy proceeding or to recover a claim against the debtor that arose before the commencement of the bankruptcy proceeding.” *Steele v. Metro. Edison Co.*, 2020 Pa. PUC LEXIS 444, at *11 (Order entered Aug. 27, 2020) (citing 11 U.S.C. § 362(a)(1)).

15. The Commission has previously ruled that, pursuant to the Section 362(a)(1) of the U.S. Bankruptcy Code, 11 U.S.C. § 362, the Commission lacks jurisdiction over arrearages for utility services that accrued prior to the filing of a bankruptcy petition. *See, e.g., Cooper v. PECO Energy Co.*, Docket No. F-09152102, (Order entered January 12, 2006); *Stempo v. Metropolitan Edison Co.*, Docket No. C-2010-2200864, (Order entered July 19, 2012).

16. Here, the Complainant’s Chapter 7 bankruptcy proceeding remains active as of the date of this Preliminary Objection. *See Duquesne Light Exhibit B.*

17. Therefore, under well-established Commission precedent, the Commission lacks subject matter jurisdiction over portions of the instant Complaint because: (1) the Complainant has

an active Chapter 7 bankruptcy proceeding; and (2) the Complainant is requesting a payment agreement.

18. Thus, the Commission should summarily dismiss the portions of the Complaint requesting a payment agreement for lack of subject matter jurisdiction pursuant to 52 Pa. Code § 5.101(a)(1) and (a)(4).

II. CONCLUSION

WHEREFORE, Duquesne Light Company respectfully requests that the Pennsylvania Public Utility Commission grant this Preliminary Objection.

Respectfully submitted,



Megan E. Rulli (ID # 331981)

Post & Schell, P.C.

17 North Second Street, 12th Floor

Harrisburg, PA 17101-1601

Phone: 717-731-1970

Fax: 717-731-1985

mrulli@postschell.com

Date: July 10, 2024

Attorney for Duquesne Light Company

EXHIBIT A

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Western District of Pennsylvania

Case number (if known): _____

Chapter you are filing under

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

RECEIVED

MAY 03 2024

Check if this is an amended filing

CLERK, U.S. BANKRUPTCY COURT
 WEST DIST OF PENNSYLVANIA

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

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 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: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<p>1. Your full name</p> <p>Write the name that is on your government-issued picture identification (for example, your driver's license or passport).</p> <p>Bring your picture identification to your meeting with the trustee.</p>	<p>Elliott-Todd</p> <p>First name _____</p> <p>Middle name _____</p> <p>Parker</p> <p>Last name _____</p> <p>Koger</p> <p>Suffix (Sr., Jr., II, III) _____</p>	<p>_____</p> <p>First name _____</p> <p>_____</p> <p>Middle name _____</p> <p>_____</p> <p>Last name _____</p> <p>_____</p> <p>Suffix (Sr., Jr., II, III) _____</p>
<p>2. All other names you have used in the last 8 years</p> <p>Include your married or maiden names and any assumed, trade names and <i>doing business as</i> names.</p> <p>Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.</p>	<p>_____</p> <p>First name _____</p> <p>_____</p> <p>Middle name _____</p> <p>_____</p> <p>Last name _____</p> <p>_____</p> <p>First name _____</p> <p>_____</p> <p>Middle name _____</p> <p>_____</p> <p>Last name _____</p> <p>_____</p> <p>Business name (if applicable) _____</p> <p>_____</p> <p>Business name (if applicable) _____</p>	<p>_____</p> <p>First name _____</p> <p>_____</p> <p>Middle name _____</p> <p>_____</p> <p>Last name _____</p> <p>_____</p> <p>First name _____</p> <p>_____</p> <p>Middle name _____</p> <p>_____</p> <p>Last name _____</p> <p>_____</p> <p>Business name (if applicable) _____</p> <p>_____</p> <p>Business name (if applicable) _____</p>
<p>3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)</p>	<p>XXX - XX - <u>8</u> <u>8</u> <u>9</u> <u>4</u></p> <p>OR</p> <p>9 XX - XX - _____</p>	<p>XXX - XX - _____</p> <p>OR</p> <p>9 XX - XX - _____</p>

Debtor 1

Elliott-Todd Parker Koger

First Name Middle Name Last Name

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Your Employer Identification Number (EIN), if any.

EIN _____

EIN _____

EIN _____

EIN _____

5. Where you live

If Debtor 2 lives at a different address:

515 Kelly Avenue

Number Street

Pittsburgh PA 15221

City State ZIP Code

Allegheny

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

Number Street

City State ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number Street

P.O. Box

City State ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain. (See 28 U.S.C. § 1408.)

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1

Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

8. How you will pay the fee

- I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

- No
- Yes. District _____ When _____ Case number _____
MM / DD / YYYY
- District _____ When _____ Case number _____
MM / DD / YYYY
- District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- No
- Yes. Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY
- Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY

11. Do you rent your residence?

- No. Go to line 12.
- Yes. Has your landlord obtained an eviction judgment against you?
 - No. Go to line 12.
 - Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

- No. Go to Part 4.
 Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number Street

City State ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- No. I am not filing under Chapter 11.
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
 Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Debtor 1

Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

No

Yes. What is the hazard? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed? _____

Where is the property? _____

Number

Street

City

State

ZIP Code

Debtor 1

Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- No. Go to line 16b.
Yes. Go to line 17.

16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- No. Go to line 16c.
Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

17. Are you filing under Chapter 7?

No. I am not filing under Chapter 7. Go to line 18.

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

- Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
No
Yes

18. How many creditors do you estimate that you owe?

- 1-49
50-99
100-199
200-999
1,000-5,000
5,001-10,000
10,001-25,000
25,001-50,000
50,001-100,000
More than 100,000

19. How much do you estimate your assets to be worth?

- \$0-\$50,000
\$50,001-\$100,000
\$100,001-\$500,000
\$500,001-\$1 million
\$1,000,001-\$10 million
\$10,000,001-\$50 million
\$50,000,001-\$100 million
\$100,000,001-\$500 million
\$500,000,001-\$1 billion
\$1,000,000,001-\$10 billion
\$10,000,000,001-\$50 billion
More than \$50 billion

20. How much do you estimate your liabilities to be?

- \$0-\$50,000
\$50,001-\$100,000
\$100,001-\$500,000
\$500,001-\$1 million
\$1,000,001-\$10 million
\$10,000,001-\$50 million
\$50,000,001-\$100 million
\$100,000,001-\$500 million
\$500,000,001-\$1 billion
\$1,000,000,001-\$10 billion
\$10,000,000,001-\$50 billion
More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, 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.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Signature of Elliott Todd Koger

Signature of Debtor 1

Signature of Debtor 2

Executed on 05/01/2024

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1

Elliott-Todd Parker Koger

First Name Middle Name Last Name

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X

Signature of Attorney for Debtor

Date

MM / DD /YYYY

Printed name

Firm name

Number Street

City

State

ZIP Code

Contact phone

Email address

Bar number

State

Debtor 1

Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

- No
- Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

- No
- Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

- No

Yes. Name of Person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

x

Signature of Debtor 1

Date 05/01/2024
MM / DD / YYYY

Contact phone (412) 758-4510

Cell phone (412) 758-4510

Email address kogerfriend@gmail.com

x

Signature of Debtor 2

Date _____
MM / DD / YYYY

Contact phone _____

Cell phone _____

Email address _____

Debtor 1 Elliott-Todd Parker Koger Case number (if known) _____
First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?
 No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?
 Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ <u>500.00</u>

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

	Total claim
From Part 4 on <i>Schedule E/F</i>, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ <u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$ <u>0.00</u>

Debtor 1 Elliott-Todd Parker Roger Case number (if known)

First Name Middle Name Last Name

1.3. Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.

- Single-family home, Duplex or multi-unit building, Condominium or cooperative, Manufactured or mobile home, Land, Investment property, Timeshare, Other

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own? \$ 0.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Who has an interest in the property? Check one.

- Debtor 1 only, Debtor 2 only, Debtor 1 and Debtor 2 only, At least one of the debtors and another

Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.

\$ 0.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No, Yes

3.1. Make, Model, Year, Approximate mileage, Other information

Empty box for other information

Who has an interest in the property? Check one.

- Debtor 1 only, Debtor 2 only, Debtor 1 and Debtor 2 only, At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own? \$ 0.00

Check if this is community property (see instructions)

If you own or have more than one, describe here:

3.2. Make, Model, Year, Approximate mileage, Other information

Empty box for other information

Who has an interest in the property? Check one.

- Debtor 1 only, Debtor 2 only, Debtor 1 and Debtor 2 only, At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own? \$ 0.00

Check if this is community property (see instructions)

3.3. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information:

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ 0.00

Check if this is community property (see instructions)

3.4. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information:

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ 0.00

Check if this is community property (see instructions)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No
- Yes

4.1. Make: _____
 Model: _____
 Year: _____
 Other information:

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ 0.00

Check if this is community property (see instructions)

If you own or have more than one, list here:

4.2. Make: _____
 Model: _____
 Year: _____
 Other information:

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ 0.00

Check if this is community property (see instructions)

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here

\$ 0.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No
 Yes. Describe..... \$ 0.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No
 Yes. Describe..... \$ 0.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No
 Yes. Describe..... \$ 0.00

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No
 Yes. Describe..... \$ 0.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No
 Yes. Describe..... \$ 0.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No
 Yes. Describe..... \$ 0.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No
 Yes. Describe..... \$ 0.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No
 Yes. Describe..... \$ 0.00

14. Any other personal and household items you did not already list, including any health aids you did not list

No
 Yes. Give specific information. \$ 0.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here **\$ 0.00**

Debtor 1 Elliott-Todd Parker Voluntary Petition Page 16 of 64
First Name Middle Name Last Name Case number (if known)

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following? **Current value of the portion you own?**
Do not deduct secured claims or exemptions.

16. Cash
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition
 No
 Yes Cash: \$ 0.00

17. Deposits of money
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.
 No
 Yes Institution name:
17.1. Checking account: \$ 0.00
17.2. Checking account: \$ 0.00
17.3. Savings account: \$ 0.00
17.4. Savings account: \$ 0.00
17.5. Certificates of deposit: \$ 0.00
17.6. Other financial account: \$ 0.00
17.7. Other financial account: \$ 0.00
17.8. Other financial account: \$ 0.00
17.9. Other financial account: \$ 0.00

18. Bonds, mutual funds, or publicly traded stocks
Examples: Bond funds, investment accounts with brokerage firms, money market accounts
 No
 Yes Institution or issuer name:
..... \$ 0.00
..... \$ 0.00
..... \$ 0.00

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture
 No
 Yes. Give specific information about them.....
Name of entity: % of ownership: \$ 0.00
..... 0% % \$ 0.00
..... 0% % \$ 0.00

Debtor 1

Elliott-Todd

Parker

Roger

Case number (if known)

First Name

Middle Name

Last Name

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

[X] No

[] Yes. Give specific information about them.....

Issuer name:

\$ 0.00

\$ 0.00

\$ 0.00

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

[X] No

[] Yes. List each account separately.

Type of account:

Institution name:

401(k) or similar plan: _____

\$ 0.00

Pension plan: _____

\$ 0.00

IRA: _____

\$ 0.00

Retirement account: _____

\$ 0.00

Keogh: _____

\$ 0.00

Additional account: _____

\$ 0.00

Additional account: _____

\$ 0.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

[X] No

[] Yes

Institution name or individual:

Electric: _____

\$ 0.00

Gas: _____

\$ 0.00

Heating oil: _____

\$ 0.00

Security deposit on rental unit: _____

\$ 0.00

Prepaid rent: _____

\$ 0.00

Telephone: _____

\$ 0.00

Water: _____

\$ 0.00

Rented furniture: _____

\$ 0.00

Other: _____

\$ 0.00

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

[X] No

[] Yes

Issuer name and description:

\$ 0.00

\$ 0.00

\$ 0.00

Debtor 1

Elliott-Todd

Parker

Koger

Case number (if known)

First Name Middle Name Last Name

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

Table with 2 columns: Amount, Value. Row 1: 0.00, \$ 0.00. Row 2: \$ 0.00. Row 3: \$ 0.00.

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

Yes. Give specific information about them....

Empty text box for providing specific information about trusts.

\$ 0.00

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them....

Empty text box for providing specific information about intellectual property.

\$ 0.00

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them....

Empty text box for providing specific information about licenses and franchises.

\$ 0.00

Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.

Empty text box for providing specific information about tax refunds.

Federal: \$ 0.00
State: \$ 0.00
Local: \$ 0.00

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.....

Empty text box for providing specific information about family support.

Alimony: \$ 0.00
Maintenance: \$ 0.00
Support: \$ 0.00
Divorce settlement: \$ 0.00
Property settlement: \$ 0.00

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information.....

Empty text box for providing specific information about other amounts owed.

\$ 0.00

Debtor 1 Elliott-Todd Parker Voluntary Petition Page 19 of 64
First Name Middle Name Last Name Case number (if known)

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

31. Interests in insurance policies
[] No
[] Yes. Name the insurance company of each policy and list its value. ... Company name: Beneficiary: Surrender or refund value:
\$ 0.00
\$ 0.00
\$ 0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

32. Any interest in property that is due you from someone who has died
[] No
[] Yes. Give specific information. ... \$ 0.00

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment
[] No
[] Yes. Describe each claim. ... \$ 0.00

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims
[] No
[] Yes. Describe each claim. ... \$ 0.00

35. Any financial assets you did not already list

35. Any financial assets you did not already list
[] No
[] Yes. Give specific information. ... \$ 0.00

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here

\$ 0.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

[] No. Go to Part 6.
[] Yes. Go to line 38.

Current value of the portion you own? Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

38. Accounts receivable or commissions you already earned
[] No
[] Yes. Describe. ... \$ 0.00

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

39. Office equipment, furnishings, and supplies
[] No
[] Yes. Describe. ... \$ 0.00

Debtor 1

Elliott-Todd

Parker

Koger

Case number (if known)

First Name Middle Name Last Name

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No

Yes. Describe..... \$ 0.00

41. Inventory

No

Yes. Describe..... \$ 0.00

42. Interests in partnerships or joint ventures

No

Yes. Describe..... Name of entity: % of ownership: \$ 0.00

43. Customer lists, mailing lists, or other compilations

No

Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? No Yes. Describe..... \$ 0.00

44. Any business-related property you did not already list

No

Yes. Give specific information \$ 0.00

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here

\$ 0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7. Yes. Go to line 47.

Current value of the portion you own? Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No

Yes..... \$ 0.00

Debtor 1 Elliott-Todd Parker Koger Voluntary Petition Page 21 of 64 Case number (if known)

48. Crops—either growing or harvested

48. Crops—either growing or harvested
[] No
[] Yes. Give specific information..... \$ 0.00

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade
[] No
[] Yes..... \$ 0.00

50. Farm and fishing supplies, chemicals, and feed

50. Farm and fishing supplies, chemicals, and feed
[] No
[] Yes..... \$ 0.00

51. Any farm- and commercial fishing-related property you did not already list

51. Any farm- and commercial fishing-related property you did not already list
[] No
[] Yes. Give specific information..... \$ 0.00

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here \$ 0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

53. Do you have other property of any kind you did not already list?
[] No
[] Yes. Give specific information..... \$ 0.00

54. Add the dollar value of all of your entries from Part 7. Write that number here \$ 0.00

Part 8: List the Totals of Each Part of this Form

Table with 3 columns: Description, Amount, and Total. Rows include: 55. Part 1: Total real estate, line 2 (\$90,000.00); 56. Part 2: Total vehicles, line 5 (\$0.00); 57. Part 3: Total personal and household items, line 15 (\$0.00); 58. Part 4: Total financial assets, line 36 (\$0.00); 59. Part 5: Total business-related property, line 45 (\$0.00); 60. Part 6: Total farm- and fishing-related property, line 52 (\$0.00); 61. Part 7: Total other property not listed, line 54 (+\$0.00); 62. Total personal property. Add lines 56 through 61. (\$0.00); 63. Total of all property on Schedule A/B. Add line 55 + line 62. (\$90,000.00)

Fill in this information to identify your case:

Debtor 1	<u>Elliott-Todd</u>	<u>Parker</u>	<u>Koger</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>Western District of Pennsylvania</u> <input type="checkbox"/>			
Case number (if known)	_____		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Brief description: <u>Lot No. 176-C-138</u> Line from <i>Schedule A/B</i> : <u>1.1</u>	<u>\$90,000.00</u> <small>Copy the value from <i>Schedule A/B</i></small>	<input type="checkbox"/> \$ <u>90,000.00</u> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from <i>Schedule A/B</i> : _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from <i>Schedule A/B</i> : _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

3. Are you claiming a homestead exemption of more than \$189,050?
 (Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- No
- Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 - No
 - Yes

Debtor 1

Elliott-Todd

Parker

Koger

Case number (if known)

First Name Middle Name

Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number _____
(If known)

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

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, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any

2.1	Wilksburg et al Jennifer Cerce	Describe the property that secures the claim:	\$ 14,000.00	\$ 90,000.00	\$ 0.00
Creditor's Name <u>South Side Works</u>		Lot No 176-C-138; 42 Pa. C.S. § 5526 Tax Lien Expired in 2010; 72 P. S. §§ 1—1855			
Number Street <u>424 South 27th Street Suite 210</u>					
City State ZIP Code <u>Pittsburgh PA 15203</u>		As of the date you file, the claim is: Check all that apply.			
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed			
Who owes the debt? Check one.		Nature of lien. Check all that apply.			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another		<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input checked="" type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input checked="" type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____			
<input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred <u>05/28/2024</u>		Last 4 digits of account number _____			

2.2	Allegheny County David Scherer	Describe the property that secures the claim:	\$ 6,000.00	\$ 90,000.00	\$ 0.00
Creditor's Name <u>Frick Building</u>		Lot No 176-C-138; 42 Pa. C.S. § 5526 Tax Lien Expired in 2019; 72 P. S. §§ 1—1855			
Number Street <u>437 Grant Street 14th Floor</u>					
City State ZIP Code <u>Pittsburgh PA 15219</u>		As of the date you file, the claim is: Check all that apply.			
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed			
Who owes the debt? Check one.		Nature of lien. Check all that apply.			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another		<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input checked="" type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input checked="" type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____			
<input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred <u>11/25/2014</u>		Last 4 digits of account number _____			

Add the dollar value of your entries in Column A on this page. Write that number here: \$ 20,000.00

Debtor 1 Elliott-Todd Parker Koger Case number (if known) _____
First Name Middle Name Last Name

Additional Page

Part 1:

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Column A	Column B	Column C
Amount of claim	Value of collateral that supports this claim	Unsecured portion
<small>Do not deduct the value of collateral.</small>		<small>If any</small>

	Isaac Usoroh c.o Gusty Sunseri	Describe the property that secures the claim:	\$ 52,000.00	\$ 90,000.00	\$ 0.00
--	--------------------------------	---	--------------	--------------	---------

Creditor's Name
Gusty Sunseri and Associates
 Number Street
 1290 Freeport Road
 Pittsburgh PA 15238
City State ZIP Code

Lot No 176-C-138; 42 Pa. C.S. § 5526 Tax Liens Expired; 72 P. S. § § 1—1855

As of the date you file, the claim is: Check all that apply.
 Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) Sheriff Sale

Date debt was incurred 08/10/2022 Last 4 digits of account number _____

		Describe the property that secures the claim:	\$ _____	\$ _____	\$ _____
--	--	---	----------	----------	----------

Creditor's Name
 Number Street

 City State ZIP Code

Describe the property that secures the claim:

As of the date you file, the claim is: Check all that apply.
 Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Date debt was incurred _____ Last 4 digits of account number _____

		Describe the property that secures the claim:	\$ _____	\$ _____	\$ _____
--	--	---	----------	----------	----------

Creditor's Name
 Number Street

 City State ZIP Code

Describe the property that secures the claim:

As of the date you file, the claim is: Check all that apply.
 Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Date debt was incurred _____ Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here: \$ _____
 If this is the last page of your form, add the dollar value totals from all pages. Write that number here: \$ _____

Debtor 1 Elliott-Todd Parker Koger Case number (if known) _____
First Name Middle Name Last Name

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<input type="checkbox"/>	Name _____ Number Street _____ City State ZIP Code _____	On which line in Part 1 did you enter the creditor? _____ Last 4 digits of account number _____
<input type="checkbox"/>	Name _____ Number Street _____ City State ZIP Code _____	On which line in Part 1 did you enter the creditor? _____ Last 4 digits of account number _____
<input type="checkbox"/>	Name _____ Number Street _____ City State ZIP Code _____	On which line in Part 1 did you enter the creditor? _____ Last 4 digits of account number _____
<input type="checkbox"/>	Name _____ Number Street _____ City State ZIP Code _____	On which line in Part 1 did you enter the creditor? _____ Last 4 digits of account number _____
<input type="checkbox"/>	Name _____ Number Street _____ City State ZIP Code _____	On which line in Part 1 did you enter the creditor? _____ Last 4 digits of account number _____
<input type="checkbox"/>	Name _____ Number Street _____ City State ZIP Code _____	On which line in Part 1 did you enter the creditor? _____ Last 4 digits of account number _____

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number _____
(If known)

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.

Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

2.1

Priority Creditor's Name _____ Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____

Number _____ Street _____ When was the debt incurred? _____

City _____ State _____ ZIP Code _____

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify _____

Is the claim subject to offset?

No
 Yes

2.2

Priority Creditor's Name _____ Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____

Number _____ Street _____ When was the debt incurred? _____

City _____ State _____ ZIP Code _____

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify _____

Is the claim subject to offset?

No
 Yes

Part 1: Your PRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Total claim Priority amount Nonpriority amount

<input style="width: 20px; height: 20px; border: 1px solid black;" type="checkbox"/> <p>Priority Creditor's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of PRIORITY unsecured claim:</p> <p><input type="checkbox"/> Domestic support obligations</p> <p><input type="checkbox"/> Taxes and certain other debts you owe the government</p> <p><input type="checkbox"/> Claims for death or personal injury while you were intoxicated</p> <p><input type="checkbox"/> Other. Specify _____</p>	
---	--	--

<input style="width: 20px; height: 20px; border: 1px solid black;" type="checkbox"/> <p>Priority Creditor's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of PRIORITY unsecured claim:</p> <p><input type="checkbox"/> Domestic support obligations</p> <p><input type="checkbox"/> Taxes and certain other debts you owe the government</p> <p><input type="checkbox"/> Claims for death or personal injury while you were intoxicated</p> <p><input type="checkbox"/> Other. Specify _____</p>	
---	--	--

<input style="width: 20px; height: 20px; border: 1px solid black;" type="checkbox"/> <p>Priority Creditor's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of PRIORITY unsecured claim:</p> <p><input type="checkbox"/> Domestic support obligations</p> <p><input type="checkbox"/> Taxes and certain other debts you owe the government</p> <p><input type="checkbox"/> Claims for death or personal injury while you were intoxicated</p> <p><input type="checkbox"/> Other. Specify _____</p>	
---	--	--

Debtor 1

Elliott-Todd

Parker

Voluntary Koper

Page 29 of 64

First Name Middle Name Last Name

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1 **Duquesne Light**

Nonpriority Creditor's Name
P.O. Box 371324
 Number Street
Pittsburgh **PA** **15250**
 City State ZIP Code

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?
 No
 Yes

Last 4 digits of account number 6 6 1 3

When was the debt incurred? 05/01/2024

As of the date you file, the claim is: Check all that apply.
 Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Utility Service Lot No 176-C-138

Total claim
\$ 1.00

4.2 **Wilksburg Penn-Joint Water Authority**

Nonpriority Creditor's Name
2200 Robinson Blvd.
 Number Street
Pittsburgh **PA** **15221**
 City State ZIP Code

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?
 No
 Yes

Last 4 digits of account number 4 9 3 8

When was the debt incurred? 05/01/2024

As of the date you file, the claim is: Check all that apply.
 Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Water Service Lot 176-C-138

\$ 300.00

4.3 **Xfinity**

Nonpriority Creditor's Name
676 Island Pond Rd
 Number Street
Manchester **NH** **03109**
 City State ZIP Code

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?
 No
 Yes

Last 4 digits of account number 1 0 3 7

When was the debt incurred? 05/01/2024

As of the date you file, the claim is: Check all that apply.
 Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Internet WIFI

\$ 30.00

Debtor 1

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

<input style="width: 20px; height: 20px;" type="checkbox"/>	Xfinity Mobile Telephone Service <small>Nonpriority Creditor's Name</small> 676 Island Pond Rd <small>Number Street</small> Manchester NH 03109 <small>City State ZIP Code</small>	Last 4 digits of account number <u>1 0 3 7</u>	\$ 500.00
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	When was the debt incurred? <u>12/01/2021</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	
		Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Cell Phone Service</u>	

<input style="width: 20px; height: 20px;" type="checkbox"/>	Nonpriority Creditor's Name Number Street City State ZIP Code	Last 4 digits of account number _____	\$ _____
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes	When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
		Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	

<input style="width: 20px; height: 20px;" type="checkbox"/>	Nonpriority Creditor's Name Number Street City State ZIP Code	Last 4 digits of account number _____	\$ _____
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes	When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
		Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	

Debtor 1

First Name

Middle Name

Last Name

Case Number (if known)

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ____ _

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ____ _

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ____ _

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ____ _

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ____ _

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ____ _

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ____ _

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. \$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. \$ <u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + \$ <u>0.00</u>
	6e. Total. Add lines 6a through 6d.	6e. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="text-align: right;">\$ <u>0.00</u></td></tr></table>
\$ <u>0.00</u>		

		Total claim
Total claims from Part 2	6f. Student loans	6f. \$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + \$ <u>0.00</u>
	6j. Total. Add lines 6f through 6i.	6j. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="text-align: right;">\$ <u>0.00</u></td></tr></table>
\$ <u>0.00</u>		

Fill in this information to identify your case:

Debtor	<u>Elliott-Todd</u>	<u>Parker</u>	<u>Koger</u>
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
Debtor 2 (Spouse if filing)	_____	_____	_____
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
United States Bankruptcy Court for the: <u>Western District of Pennsylvania</u> 			
Case number (if known)	_____		

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

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, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

2.2

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

2.3

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

2.4

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

2.5

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____



Additional Page if You Have More Contracts or Leases

Person or company with whom you have the contract or lease

What the contract or lease is for

22

Name _____
Number Street _____
City State ZIP Code _____

2.

Name _____
Number Street _____
City State ZIP Code _____

2.

Name _____
Number Street _____
City State ZIP Code _____

2.

Name _____
Number Street _____
City State ZIP Code _____

2.

Name _____
Number Street _____
City State ZIP Code _____

2.

Name _____
Number Street _____
City State ZIP Code _____

2.

Name _____
Number Street _____
City State ZIP Code _____

2.

Name _____
Number Street _____
City State ZIP Code _____

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania 

Case number _____
(If known)

Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. 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, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

- No
- Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No. Go to line 3.
- Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
 - No
 - Yes. In which community state or territory did you live? _____ Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1 Todd Elliott Koger, Jr.
Name
515 Kelly Avenue
Number Street
Pittsburgh PA 15221
City State ZIP Code

- Schedule D, line 2
- Schedule E/F, line 4
- Schedule G, line _____

3.2 Todd Elliott Koger, Sr.
Name
515 Kelly Avenue
Number Street
Pittsburgh PA 15221
City State ZIP Code

- Schedule D, line 2
- Schedule E/F, line 4
- Schedule G, line _____

3.3 _____
Name

Number Street

City State ZIP Code

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

3. _

Name _____
Number Street _____
City State ZIP Code _____

Check all schedules that apply:

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

3. _

Name _____
Number Street _____
City State ZIP Code _____

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

3. _

Name _____
Number Street _____
City State ZIP Code _____

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

3. _

Name _____
Number Street _____
City State ZIP Code _____

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

3. _

Name _____
Number Street _____
City State ZIP Code _____

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

3. _

Name _____
Number Street _____
City State ZIP Code _____

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

3. _

Name _____
Number Street _____
City State ZIP Code _____

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

3. _

Name _____
Number Street _____
City State ZIP Code _____

- Schedule D, line _____
- Schedule E/F, line _____
- Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania ▼

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 type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>unemployed</u>	_____
Employer's name	<u>none</u>	_____
Employer's address	<u>none</u> <small>Number Street</small>	_____ <small>Number Street</small>
	_____ <small>City State ZIP Code</small>	_____ <small>City State ZIP Code</small>
How long employed there?	<u>n/a</u>	<u>n/a</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>0.00</u>	\$ _____
3. Estimate and list monthly overtime pay.	3. + \$ <u>0.00</u>	+ \$ _____
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ _____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here..... → 4.	\$ 0.00	\$ _____	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ _____	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ _____	
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ _____	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ _____	
5e. Insurance	5e. \$ 0.00	\$ _____	
5f. Domestic support obligations	5f. \$ 0.00	\$ _____	
5g. Union dues	5g. \$ 0.00	\$ _____	
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$ _____	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 0.00	\$ _____	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ _____	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm <small>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.</small>	8a. \$ 0.00	\$ _____	
8b. Interest and dividends	8b. \$ 0.00	\$ _____	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive <small>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.</small>	8c. \$ 0.00	\$ _____	
8d. Unemployment compensation	8d. \$ 0.00	\$ _____	
8e. Social Security	8e. \$ 0.00	\$ _____	
8f. Other government assistance that you regularly receive <small>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: SNAP Food Stamps</small>	8f. \$ 500.00	\$ _____	
8g. Pension or retirement income	8g. \$ 0.00	\$ _____	
8h. Other monthly income. Specify: _____	8h. + \$ 0.00	+ \$ _____	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 0.00	\$ _____	
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. \$ 0.00	+ \$ _____	= \$ _____
11. State all other regular contributions to the expenses that you list in Schedule J. <small>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: SNAP Food Stamps</small>			
		11. + \$ 500.00	
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. \$ 500.00	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: Father's Social Security \$500 a month.			

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

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

1. 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*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.
 Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Fill out this information for each dependent.....	_____	<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
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

3. 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.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

	Your expenses
4.	\$ <u>0.00</u>

If not included in line 4:

4a. Real estate taxes	4a. \$ <u>200.00</u>
4b. Property, homeowner's, or renter's insurance	4b. \$ <u>0.00</u>
4c. Home maintenance, repair, and upkeep expenses	4c. \$ <u>0.00</u>
4d. Homeowner's association or condominium dues	4d. \$ <u>0.00</u>

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	<u>0.00</u>
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	<u>400.00</u>
6b. Water, sewer, garbage collection	6b.	\$	<u>100.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	<u>100.00</u>
6d. Other. Specify: _____	6d.	\$	<u>0.00</u>
7. Food and housekeeping supplies	7.	\$	<u>100.00</u>
8. Childcare and children's education costs	8.	\$	<u>0.00</u>
9. Clothing, laundry, and dry cleaning	9.	\$	<u>50.00</u>
10. Personal care products and services	10.	\$	<u>50.00</u>
11. Medical and dental expenses	11.	\$	<u>0.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	<u>50.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	<u>0.00</u>
14. Charitable contributions and religious donations	14.	\$	<u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$	<u>0.00</u>
15b. Health insurance	15b.	\$	<u>0.00</u>
15c. Vehicle insurance	15c.	\$	<u>0.00</u>
15d. Other insurance. Specify: _____	15d.	\$	<u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	\$	<u>0.00</u>
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	<u>0.00</u>
17b. Car payments for Vehicle 2	17b.	\$	<u>0.00</u>
17c. Other. Specify: _____	17c.	\$	<u>0.00</u>
17d. Other. Specify: _____	17d.	\$	<u>0.00</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.	\$	<u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19.	\$	<u>0.00</u>
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.	\$	<u>0.00</u>
20b. Real estate taxes	20b.	\$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c.	\$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d.	\$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e.	\$	<u>0.00</u>

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

21. Other. Specify: _____

21. +\$ 0.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 850.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ 0.00

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 850.00

23. Calculate your monthly net income.

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 500.00

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 850.00

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. \$ -350.00

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: Father's Social Security \$500 a month.

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number _____
(if known)

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x Elliott Todd Koger x

Signature of Debtor 1

Signature of Debtor 2

Date 05/01/2024
MM / DD / YYYY

Date _____
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number _____
 (If known)

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

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 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: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- Married
- Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- No
- Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
515 Kelly Avenue <small>Number Street</small> Lot No. 176-C-138 Pittsburgh PA 15221 <small>City State ZIP Code</small>	From 05/25/2000 To 05/01/2024	<input type="checkbox"/> Same as Debtor 1 <input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1 From _____ To _____
_____ <small>Number Street</small> _____ <small>City State ZIP Code</small>	From _____ To _____	<input type="checkbox"/> Same as Debtor 1 _____ <small>Number Street</small> _____ <small>City State ZIP Code</small>	<input type="checkbox"/> Same as Debtor 1 From _____ To _____

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No
- Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2: Explain the Sources of Your Income

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- No
 Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
For last calendar year: (January 1 to December 31, <u>2023</u>) <small>YYYY</small>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
For the calendar year before that: (January 1 to December 31, <u>2022</u>) <small>YYYY</small>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- No
 Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	SNAP FoodStamp	\$ 500.00		\$ _____
	_____	\$ _____		\$ _____
	_____	\$ _____		\$ _____
For last calendar year: (January 1 to December 31, <u>2023</u>) <small>YYYY</small>	SNAP FoodStamp	\$ _____		\$ _____
	_____	\$ _____		\$ _____
	_____	\$ _____		\$ _____
For the calendar year before that: (January 1 to December 31, <u>2022</u>) <small>YYYY</small>	SNAP FoodStamp	\$ _____		\$ _____
	_____	\$ _____		\$ _____
	_____	\$ _____		\$ _____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
_____ Creditor's Name _____ Number Street _____ _____ City State ZIP Code	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
_____ Creditor's Name _____ Number Street _____ _____ City State ZIP Code	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
_____ Creditor's Name _____ Number Street _____ _____ City State ZIP Code	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- No
 Yes. List all payments to an insider.

			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name _____			_____	\$ _____	\$ _____	
Number Street _____			_____			
City State ZIP Code _____			_____			
Insider's Name _____			_____	\$ _____	\$ _____	
Number Street _____			_____			
City State ZIP Code _____			_____			

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- No
 Yes. List all payments that benefited an insider.

			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name _____			_____	\$ _____	\$ _____	
Number Street _____			_____			
City State ZIP Code _____			_____			
Insider's Name _____			_____	\$ _____	\$ _____	
Number Street _____			_____			
City State ZIP Code _____			_____			

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- No
 Yes. Fill in the details.

	Describe the action the creditor took	Date action was taken	Amount
Creditor's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____		_____	\$ _____
Last 4 digits of account number: XXXX-____-____-____			

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- No
 Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- No
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift _____ Number _____ Street _____ City _____ State _____ ZIP Code _____ Person's relationship to you _____		_____	\$ _____
		_____	\$ _____

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift _____ Number _____ Street _____ City _____ State _____ ZIP Code _____ Person's relationship to you _____		_____	\$ _____
		_____	\$ _____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- No
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name _____ _____ Number Street _____ City State ZIP Code		_____	\$ _____
		_____	\$ _____

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- No
 Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss <small>Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.</small>	Date of your loss	Value of property lost
Lot No. 176-C-138 515 Kelly Avenue. See 42 Pa. C.S. § 5526; 72 P. S. § 1—1855 expires unless revived. 42 Pa. C.S. § 5526.	Longstanding rule a judgment continues as a lien against real property for five years and then expires unless revived. 42 Pa. C.S. § 5526.	08/10/2022	\$ 90,000.00

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- No
 Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid _____ Number Street _____ City State ZIP Code Email or website address _____ Person Who Made the Payment, if Not You _____	_____	\$ _____
	_____	\$ _____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid _____ Number Street _____ _____ City State ZIP Code _____ Email or website address _____ Person Who Made the Payment, if Not You _____	_____	\$ _____
	_____	\$ _____

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
 Do not include any payment or transfer that you listed on line 16.

- No
 Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid _____ Number Street _____ _____ City State ZIP Code _____	_____	\$ _____
	_____	\$ _____

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
 Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
 Do not include gifts and transfers that you have already listed on this statement.

- No
 Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer _____ Number Street _____ _____ City State ZIP Code _____ Person's relationship to you _____		_____
Person Who Received Transfer _____ Number Street _____ _____ City State ZIP Code _____ Person's relationship to you _____		_____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- No
 Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
Name of trust _____ _____		_____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
 Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- No
 Yes. Fill in the details.

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	XXXX-____-____-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	XXXX-____-____-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- No
 Yes. Fill in the details.

	Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	Name _____ Number Street _____ City State ZIP Code _____		<input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

25. Have you notified any governmental unit of any release of hazardous material?

- No
 Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site _____ Governmental unit _____			_____
Number Street _____ Number Street _____			
City State ZIP Code _____ City State ZIP Code _____			

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- No
 Yes. Fill in the details.

Case title	Court or agency	Nature of the case	Status of the case
_____	Court Name _____		<input type="checkbox"/> Pending
_____	Number Street _____		<input type="checkbox"/> On appeal
Case number _____	City State ZIP Code _____		<input type="checkbox"/> Concluded

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation

- No. None of the above applies. Go to Part 12.
 Yes. Check all that apply above and fill in the details below for each business.

Describe the nature of the business	Employer Identification number
Business Name _____ Number Street _____ City State ZIP Code _____	Do not include Social Security number or ITIN. EIN: _____ - _____ - _____ Dates business existed From _____ To _____
Name of accountant or bookkeeper _____	
Describe the nature of the business	Employer Identification number
Business Name _____ Number Street _____ City State ZIP Code _____	Do not include Social Security number or ITIN. EIN: _____ - _____ - _____ Dates business existed From _____ To _____
Name of accountant or bookkeeper _____	

Debtor 1 Elliott-Todd Parker Koger Case number (if known) _____
First Name Middle Name Last Name

Business Name _____ Number Street _____ City State ZIP Code _____	Describe the nature of the business _____ Name of accountant or bookkeeper _____	Employer Identification number Do not include Social Security number or ITIN. EIN: _____ Dates business existed From _____ To _____
---	---	---

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- No
 Yes. Fill in the details below.

Name _____	Date issued _____ <small>MM / DD / YYYY</small>
Number Street _____	
City State ZIP Code _____	

Documents 5 and 6 of the GD-05-18165 court record identifies on June 30, 2011, Judge Joseph James accepted the admission of Wilksburg et al failure to properly name and timely serve Todd Elliott Koger, Jr., an indispensable party and owner of the property, within the designated two-year statute of limitations. See 777 C.D. 2022.

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

x Elliott Todd Koger x _____
 Signature of Debtor 1 Signature of Debtor 2

Date 05/01/2024 Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)*?
 42 Pa. C.S. § 5526. "The longstanding rule in this Commonwealth is that a judgment continues as a
 No lien against real property for five years and then expires unless revived." *Mid-State Bank & Trust Co. v. YesGlobalnet International, Inc.*, 710 A.2d 1187, 1190 (Pa. Super.1998), *aff'd*, 557 Pa. 555, 735 A.2d 79 (1999). 72 P. S. § 1—1855, *Wilksburg et al* was required to renew its July 28, 2005 tax lien (GD-05-18165 Document 1) before the fifth year expired in 2010, which they failed to do.
 Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- No
 Yes. Name of person _____ Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)*.

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number _____
(If known)

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. 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).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below. Commonwealth Court at 777 C.D. 2022 on July 26, 2023 (August 10, 2022 Sheriff Sale Void).

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <u>Wilkinsburg et al GD-05-18165</u> Description of property securing debt: <u>Lot No. 176-C-138; 42 Pa. C.S. § 5526. longstanding rule a judgment continues as a lien for five years then expires unless revived</u>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: <u>See 72 P. S. § § 1—1855</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Creditor's name: <u>Allegheny County GD-15-21195</u> Description of property securing debt: <u>Lot No. 176-C-138; 42 Pa. C.S. § 5526. longstanding rule a judgment continues as a lien for five years then expires unless revived</u>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: <u>See 72 P. S. § § 1—1855</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Creditor's name: <u>Isaac Usorph GD-23-009672; GD-22-13385</u> Description of property securing debt: <u>Lot No. 176-C-138; 42 Pa. C.S. § 5526. longstanding rule a judgment continues as a lien for five years then expires unless revived</u>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: <u>See 72 P. S. § § 1—1855</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Creditor's name: _____ Description of property securing debt: _____	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1 Elliott-Todd Parker Koger Case number (if known)

Part 2: List Your Unexpired Personal Property Leases NONE

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases Will the lease be assumed? Lessor's name: Description of leased property: [checkbox] No [checkbox] Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

x Elliott Todd Koger

x

Signature of Debtor 1

Signature of Debtor 2

Date 05/01/2024 MM / DD / YYYY

Date MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania 

Case number _____
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

1. There is no presumption of abuse.

2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).

3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

Official Form 122A-1

Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- Not married.** Fill out Column A, lines 2-11.
- Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- Married and your spouse is NOT filing with you. You and your spouse are:**
 - Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
 - Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	<i>Column A</i> Debtor 1			<i>Column B</i> Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 0.00			\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00			\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00			\$ _____
5. Net income from operating a business, profession, or farm	Debtor 1	Debtor 2		
Gross receipts (before all deductions)	\$ _____	\$ _____		
Ordinary and necessary operating expenses	- \$ _____	- \$ _____		
Net monthly income from a business, profession, or farm	\$ 0.00	\$ _____	Copy here →	\$ 0.00 \$ _____
6. Net income from rental and other real property	Debtor 1	Debtor 2		
Gross receipts (before all deductions)	\$ _____	\$ _____		
Ordinary and necessary operating expenses	- \$ _____	- \$ _____		
Net monthly income from rental or other real property	\$ 0.00	\$ _____	Copy here →	\$ 0.00 \$ _____
7. Interest, dividends, and royalties				\$ _____ \$ _____

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Column A Debtor 1 Column B Debtor 2 or non-filing spouse

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: _____ ↓

For you \$ _____

For your spouse \$ _____

\$ 0.00

\$ _____

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ 0.00

\$ _____

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

SNAP Food Stamps

\$ 500.00

\$ _____

\$ _____

\$ _____

Total amounts from separate pages, if any.

+ \$ _____

+ \$ _____

11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 500.00

\$ _____

= \$ 500.00

Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11. Copy line 11 here →

\$ 500.00

Multiply by 12 (the number of months in a year).

x 12

12b. The result is your annual income for this part of the form.

12b.

\$ 6,000.00

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

63,380.00

Fill in the number of people in your household.

2

Fill in the median family income for your state and size of household. 13.

\$ 99,999.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2

14b. Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Case number (if known) _____

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

x Elliott Todd Koger
Signature of Debtor 1

x _____
Signature of Debtor 2

Date 05/01/2024
MM / DD / YYYY

Date _____
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify the case:

Debtor 1	<u>Elliott-Todd</u>	<u>Parker</u>	<u>Koger</u>
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
Debtor 2 (Spouse, if filing)	_____	_____	_____
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
United States Bankruptcy Court for the: Western District of Pennsylvania			<input type="button" value="v"/>
Case number (if known)	_____	Chapter	_____

RECEIVED

MAY 03 2024

CLERK, U.S. BANKRUPTCY COURT
WEST DIST OF PENNSYLVANIA

Official Form 119

Bankruptcy Petition Preparer's Notice, Declaration, and Signature

12/15

Bankruptcy petition preparers as defined in 11 U.S.C. § 110 must fill out this form every time they help prepare documents that are filed in the case. If more than one bankruptcy petition preparer helps with the documents, each must sign in Part 2. A bankruptcy petition preparer who does not comply with the provisions of title 11 of the United States Code and the Federal Rules of Bankruptcy Procedure may be fined, imprisoned, or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Part 1: Notice to Debtor

Bankruptcy petition preparers must give the debtor a copy of this form and have the debtor sign it before they prepare any documents for filing or accept any compensation. A signed copy of this form must be filed with any document prepared.

Bankruptcy petition preparers are not attorneys and may not practice law or give you legal advice, including the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether filing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to keep your home, car, or other property after filing a case under the Bankruptcy Code;
- what tax consequences may arise because a case is filed under the Bankruptcy Code;
- whether any tax claims may be discharged;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement;
- how to characterize the nature of your interests in property or your debts; or
- what procedures and rights apply in a bankruptcy case.

The bankruptcy petition preparer Todd Elliott Koger, Sr (Debtor's Father Provided Help) has notified me of
Name

any maximum allowable fee before preparing any document for filing or accepting any fee.

Elliott Todd Koger

Signature of Debtor 1 acknowledging receipt of this notice

Date 05/01/2024
MM / DD / YYYY

Signature of Debtor 2 acknowledging receipt of this notice

Date _____
MM / DD / YYYY

Debtor 1 Elliott-Todd Parker Koger Case number (if known) _____
First Name Middle Name Last Name

Part 2: Declaration and Signature of the Bankruptcy Petition Preparer

Under penalty of perjury, I declare that: No fee was required. Father helped (where necessary) as a preparer.

- I am a bankruptcy petition preparer or the officer, principal, responsible person, or partner of a bankruptcy petition preparer;
- I or my firm prepared the documents listed below and gave the debtor a copy of them and the *Notice to Debtor by Bankruptcy Petition Preparer* as required by 11 U.S.C. §§ 110(b), 110(h), and 342(b); and
- if rules or guidelines are established according to 11 U.S.C. § 110(h) setting a maximum fee for services that bankruptcy petition preparers may charge, I or my firm notified the debtor of the maximum amount before preparing any document for filing or before accepting any fee from the debtor.

Todd Elliott Koger, Sr (Father of Debtor)

Printed name Title, if any Firm name, if it applies

515 Kelly Avenue

Number Street

Pittsburgh PA 15221

City State ZIP Code

412-758-4510

Contact phone

I or my firm prepared the documents checked below and the completed declaration is made a part of each document that I check:
 (Check all that apply.)

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Voluntary Petition (Form 101) | <input checked="" type="checkbox"/> Schedule I (Form 106I) | <input type="checkbox"/> Chapter 11 Statement of Your Current Monthly Income (Form 122B) |
| <input checked="" type="checkbox"/> Statement About Your Social Security Numbers (Form 121) | <input checked="" type="checkbox"/> Schedule J (Form 106J) | <input type="checkbox"/> Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period (Form 122C-1) |
| <input type="checkbox"/> Summary of Your Assets and Liabilities and Certain Statistical Information (Form 106Sum) | <input checked="" type="checkbox"/> Declaration About an Individual Debtor's Schedules (Form 106Dec) | <input type="checkbox"/> Chapter 13 Calculation of Your Disposable Income (Form 122C-2) |
| <input checked="" type="checkbox"/> Schedule A/B (Form 106A/B) | <input checked="" type="checkbox"/> Statement of Financial Affairs (Form 107) | <input type="checkbox"/> Application to Pay Filing Fee in Installments (Form 103A) |
| <input checked="" type="checkbox"/> Schedule C (Form 106C) | <input checked="" type="checkbox"/> Statement of Intention for Individuals Filing Under Chapter 7 (Form 108) | <input type="checkbox"/> Application to Have Chapter 7 Filing Fee Waived (Form 103B) |
| <input checked="" type="checkbox"/> Schedule D (Form 106D) | <input checked="" type="checkbox"/> Chapter 7 Statement of Your Current Monthly Income (Form 122A-1) | <input checked="" type="checkbox"/> A list of names and addresses of all creditors (creditor or mailing matrix) |
| <input checked="" type="checkbox"/> Schedule E/F (Form 106E/F) | <input type="checkbox"/> Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Form 122A-1Supp) | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Schedule G (Form 106G) | <input type="checkbox"/> Chapter 7 Means Test Calculation (Form 122A-2) | |
| <input type="checkbox"/> Schedule H (Form 106H) | | |

Bankruptcy petition preparers must sign and give their Social Security numbers. If more than one bankruptcy petition preparer prepared the documents to which this declaration applies, the signature and Social Security number of each preparer must be provided. 11 U.S.C. § 110.

Todd Elliott Koger, Sr
 Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner

5251
 Social Security number of person who signed

Date 05/01/2024
 MM / DD / YYYY

Todd Elliott Koger, Sr. (Father of Debtor)
 Printed name

 Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner

 Social Security number of person who signed

Date _____
 MM / DD / YYYY

 Printed name

11 Pa.C.S. § 5103, an outstanding rule in this Commonwealth is that a judgment continues as a lien against real property for five years and then expires unless revived." *Mid-State Bank & Trust Co. v. Globalnet International, Inc.*, 710 A.2d 1187, 1190 (Pa. Super. 1998), *aff'd*, 557 Pa. 555, 735 A.2d 79 (1999).

72 P. S. § § 1—1855, *Wilkinsburg et al* was required to renew its July 28, 2005 tax lien (GD-05-18165 Document 1) before the fifth year expired in 2010, which they failed to do. The Sheriff Sale conducted on August 10, 2022 is deemed invalid according to the law.

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 (Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case number (if known) _____

Official Form 101A

Initial Statement About an Eviction Judgment Against You

12/15

File this form with the court and serve a copy on your landlord when you first file bankruptcy only if:

- you rent your residence; and
- your landlord has obtained a judgment for possession in an eviction, unlawful detainer action, or similar proceeding (called *eviction judgment*) against you to possess your residence.

Documents 5 and 6 of the GD-05-18165 court record identifies on June 30, 2011, Judge Joseph James accepted the admission of Wilkinsburg et al failure to properly name and timely serve Todd Elliott Koger, Jr., an indispensable party and owner of the property, within the designated two-year statute of limitations. An Emergency Stay is required as per the April 15, 2024 "Notice" from the Allegheny County Sheriff's Office for the Koger family to vacate their GD-05-18165 premises by May 7, 2024.

Landlord's name None Disputed Title to Property GD-05-18165

Landlord's address None 515 Kelly Avenue
Number Street
Pittsburgh PA 15221
City State ZIP Code

If you want to stay in your rented residence after you file your case for bankruptcy, also complete the certification below.

Certification About Applicable Law and Deposit of Rent

See Information above: August 10, 2022 Sheriff Sale invalid.

I certify under penalty of perjury that:

- Under the state or other nonbankruptcy law that applies to the judgment for possession (*eviction judgment*), I have the right to stay in my residence by paying my landlord the entire delinquent amount.
- I have given the bankruptcy court clerk a deposit for the rent that would be due during the 30 days after I file the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101).

x Elliott Todd Koger
 Signature of Debtor 1

x
 Signature of Debtor 2

Date 05/01/2024
MM / DD / YYYY

Date _____
MM / DD / YYYY

Pennsylvania Agency at PAHAF 19868 recognizes as Affirmed by the Commonwealth Court at 777 C.D. 2022 on July 26, 2023, the indisputable fact that Todd Elliott Koger, Sr. did not hold ownership of the GD-05-18165 property, thus absolving him of any liability for the tax debt.

Stay of Eviction: (a) **First 30 days after bankruptcy.** If you checked both boxes above, signed the form to certify that both apply, and served your landlord with a copy of this statement, the automatic stay under 11 U.S.C. § 362(a)(3) will apply to the continuation of the eviction against you for 30 days after you file your *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101).

(b) **Stay after the initial 30 days.** If you wish to stay in your residence after that 30-day period and continue to receive the protection of the automatic stay under 11 U.S.C. § 362(a)(3), you must pay the entire delinquent amount to your landlord as stated in the eviction judgment before the 30-day period ends. You must also fill out *Statement About Payment of an Eviction Judgment Against You* (Official Form 101B), file it with the bankruptcy court, and serve your landlord a copy of it before the 30-day period ends.

Check the Bankruptcy Rules (<http://www.uscourts.gov/rules-policies/current-rules-practice-procedure>) and the local court's website (to find your court's website, go to <http://www.uscourts.gov/court-locator>) for any specific requirements that you might have to meet to serve this statement. 11 U.S.C. §§ 362(b)(22) and 362(l)

Pennsylvania Agency for Human Resources recognizes as Affirmed by the Commonwealth Court at 777 C.D. 2022 on July 26, 2023, the indisputable fact that Todd Elliott Koger, Sr. did not hold ownership of the GD-05-18165 property, thus absolving him of any liability for the tax debt (as a result, the Sheriff Sale conducted on August 10, 2022 is deemed invalid according to the law).

72 P. S. § § 1—1855, Wilkinsburg et al was required to renew its July 28, 2005 tax lien (GD-05-18165 Document 1) before the fifth year expired in 2010, which they failed to do.

Fill in this information to identify your case:

Debtor 1 Elliott-Todd Parker Koger
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number _____
(if known)

Official Form 101B

Statement About Payment of an Eviction Judgment Against You

12/15

Fill out this form only if:

- you filed *Initial Statement About an Eviction Judgment Against You* (Official Form 101A); and
- you served a copy of Form 101A on your landlord; and
- you want to stay in your rented residence for more than 30 days after you file your *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101).

File this form within 30 days after you file your *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). Also serve a copy on your landlord within that same time period.

42 Pa. C.S. § 5526. "The longstanding rule in this Commonwealth is that a judgment continues as a lien against real property for five years and then expires unless revived." *Mid-State Bank & Trust Co. v. Globalnet International, Inc.*, 710 A.2d 1187, 1190 (Pa. Super.1998), *aff'd*, 557 Pa. 555, 735 A.2d 79 (1999).

Certification About Applicable Law and Payment of Eviction Judgment

I certify under penalty of perjury that (Check all that apply):

- Under the state or other nonbankruptcy law that applies to the judgment for possession (*eviction judgment*), I have the right to stay in my residence by paying my landlord the entire delinquent amount.
- Within 30 days after I filed my *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101), I have paid my landlord the entire amount I owe as stated in the judgment for possession (*eviction judgment*).

x Elliott + Todd Koger
Signature of Debtor 1

x _____
Signature of Debtor 2

Date 05/01/2024
MM / DD / YYYY

Date _____
MM / DD / YYYY

72 P. S. § § 1—1855, Wilkinsburg et al was required to renew its July 28, 2005 tax lien (GD-05-18165 Document 1) before the fifth year expired in 2010, which they failed to do.

Documents 5 and 6 of the GD-05-18165 court record identifies on June 30, 2011, Judge Joseph James accepted the admission of Wilkinsburg et al failure to properly name and timely serve Todd Elliott Koger, Jr., an indispensable party and owner of the property, within the designated two-year statute of limitations. An Emergency Stay is required as per the April 15, 2024 "Notice" from the Allegheny County Sheriff's Office for the Koger family to vacate their GD-05-18165 premises by May 7, 2024.

You must serve your landlord with a copy of this form.

Check the Bankruptcy Rules (www.uscourts.gov/rulesandpolicies/rules.aspx) and the court's local website (go to http://www.uscourts.gov/Court_Locator.aspx to find your court's website) for any specific requirements that you might have to meet to serve this statement.



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ELLIOT-TODD KOGER
515 KELLY AVE
PITTSBURGH PA 15221-3131

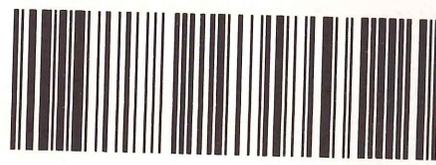
12.50 oz
RDC 99

SHIP TO:

US BANKRUPTCY COURT
600 GRANT STREET
PITTSBURGH PA 15219



USPS CERTIFIED MAIL®



9507 1066 0051 4122 3498 47



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MAY 03 2024

CLERK, U.S. BANKRUPTCY COURT
WEST DIST OF PENNSYLVANIA

EXHIBIT B

Final Installment Paid

**U.S. Bankruptcy Court
WESTERN DISTRICT OF PENNSYLVANIA (Pittsburgh)
Bankruptcy Petition #: 24-21081-GLT**

Assigned to: Chief Bankruptcy Jud Gregory L Taddonio
Chapter 7
Voluntary
No asset

Date filed: 05/03/2024
341 meeting: 08/19/2024
Deadline for filing claims (govt.): 10/30/2024
Deadline for objecting to discharge: 08/16/2024
Deadline for financial mgmt. course: 08/16/2024

Debtor

Elliott-Todd Parker Koger
515 Kelly Avenue
Pittsburgh, PA 15221
ALLEGHENY-PA
SSN / ITIN: xxx-xx-8894

represented by **Elliott-Todd Parker Koger**
PRO SE

Trustee

Rosemary C. Crawford
Crawford McDonald, LLC.
P.O. Box 355
Allison Park, PA 15101
724-443-4757

U.S. Trustee

Office of the United States Trustee
1000 Liberty Avenue
Suite 1316
Pittsburgh, PA 15222
412-644-4756

Filing Date	#	Docket Text
05/03/2024	<u>1</u> (64 pgs)	Chapter 7 Voluntary Petition. Fee Amount \$338 Filed by Elliott-Todd Parker Koger Government Proof of Claim due by 10/30/2024. Declaration Re: Electronic Filing due 5/17/2024. Certificate of Credit Counseling due by 5/17/2024. Incomplete SIGNATURE MISSING OF FILER ON PAGE 9 OF THE VOLUNTARY PETITION Filings due by 5/17/2024. (lfin) Additional attachment(s) added on 5/3/2024 (dkam). (Entered: 05/03/2024)
05/03/2024	2	Statement About Social Security Number (dkam) (Entered: 05/03/2024)
05/03/2024	<u>3</u> (4 pgs; 2 docs)	Application for Waiver of Chapter 7 Filing Fee for Individuals Who Cannot Pay the Filing Fee in Full or in Installments Filed by Debtor Elliott-Todd Parker Koger . (Attachments: # <u>1</u> Proposed Order) (dkam) (Entered: 05/03/2024)

05/03/2024	<u>4</u> (2 pgs)	Employee Income Records Filed by Debtor Elliott-Todd Parker Koger (dkam) (Entered: 05/03/2024)
05/03/2024	<u>5</u> (1 pg)	Mailing Matrix. Total number of creditors added to the case: 7. (dkam) (Entered: 05/03/2024)
05/03/2024	<u>6</u> (1 pg)	Notice Regarding Creditor Matrix (RE: related document(s): <u>1</u> Voluntary Petition Chapter 7 filed by Debtor Elliott-Todd Parker Koger). (dkam) (Entered: 05/03/2024)
05/03/2024	<u>7</u> (3 pgs)	Notice of Filing Deficiencies. Assigned Judge: Taddonio. Appointed Trustee: Crawford. Pursuant to Local Rule 1017-2, the United States Trustee is deemed to have filed a Motion To Dismiss this case, and that Motion will be deemed GRANTED, if any deadline set forth in the first docket entry is not met. (RE: related document(s): <u>1</u> Voluntary Petition Chapter 7 filed by Debtor Elliott-Todd Parker Koger). (dkam) (Entered: 05/03/2024)
05/06/2024	<u>8</u> (1 pg)	Notice of Appearance and Request for Notice by Keri P. Ebeck Filed by Creditor Duquesne Light Company (Ebeck, Keri) (Entered: 05/06/2024)
05/06/2024	<u>9</u> (1 pg)	Certificate of Credit Counseling for briefing received on 04/23/2024. Filed by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>1</u> Voluntary Petition Chapter 7 filed by Debtor Elliott-Todd Parker Koger). (dkam) (Entered: 05/06/2024)
05/06/2024	<u>11</u> (9 pgs)	Voluntary Petition With Signature on page 9. Filed by Debtor Elliott-Todd Parker Koger (dkam) (Entered: 05/07/2024)
05/06/2024	12	Declaration Re: Electronic Filing (Wrong Form Used) (dkam) (Entered: 05/07/2024)
05/07/2024	<u>10</u> (3 pgs; 2 docs)	Order Scheduling Hearing on (RE: related document(s): <u>3</u> Application for Waiver of Ch 7 Filing Fee for Individuals filed by Debtor Elliott-Todd Parker Koger). Hearing scheduled for 6/6/2024 at 10:00 AM via p01 Courtroom A, 54th Floor, U.S. Steel Tower, Pittsburgh. Responses due by 5/24/2024. THE DEBTOR SHALL APPEAR IN PERSON AT THIS HEARING. (Basinski, Douglas) (Entered: 05/07/2024)
05/07/2024	<u>13</u> (2 pgs; 2 docs)	Notice Re: Nonconforming Document (RE: related document(s): <u>12</u> Declaration Re: Electronic Filing). (dkam) (Entered: 05/07/2024)
05/08/2024	14	Declaration Re: Electronic Filing (RE: related document(s): <u>1</u> Voluntary Petition Chapter 7 filed by Debtor Elliott-Todd Parker Koger). (dkam) (Entered: 05/08/2024)
05/08/2024	<u>15</u> (2 pgs; 2 docs)	Amended Application to Pay Filing Fee in Installments . Filed by Debtor Elliott-Todd Parker Koger . (Attachments: # <u>1</u> Proposed Order) (dkam) (Entered: 05/08/2024)
05/08/2024	<u>16</u> (3 pgs; 2 docs)	Meeting of Creditors 341(a) meeting to be held on 06/17/2024 at 02:00 PM via Zoom Crawford - Meeting ID 714 725 9189, Passcode 1961058710, Phone 1-828-998-0367. Last day to oppose discharge or dischargeability is 8/16/2024. Financial Management Certificate due by

		8/16/2024. Last day to oppose dischargeability due by 8/16/2024. (dkam) (Entered: 05/08/2024)
05/09/2024	<u>17</u> (2 pgs; 2 docs)	Order Denying Application for Waiver of Chapter 7 Filing Fee for Individuals Who Cannot Pay the Filing Fee in Full or in Installments (Related Doc # <u>3</u>), Granting Application To Pay Filing Fees In Installments. (Related Doc # <u>15</u>). Signed on 5/9/2024. First Installment Payment due by 5/13/2024. Second Installment Payment due by 6/13/2024. Third Installment Payment due by 7/12/2024. Final Installment Payment due by 8/12/2024. (dkam) (Entered: 05/09/2024)
05/09/2024	<u>18</u> (3 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>10</u> Order Scheduling Hearing). Notice Date 05/09/2024. (Admin.) (Entered: 05/10/2024)
05/09/2024	<u>19</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>13</u> Notice Regarding Nonconforming Document). Notice Date 05/09/2024. (Admin.) (Entered: 05/10/2024)
05/10/2024	<u>20</u> (4 pgs)	BNC Certificate of Mailing - Meeting of Creditors. (RE: related document(s): <u>16</u> Meeting of Creditors Chapter 7 No Asset Individual). Notice Date 05/10/2024. (Admin.) (Entered: 05/11/2024)
05/11/2024	<u>21</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>17</u> Order on Application for Waiver of Chapter 7 Filing Fee for Individuals). Notice Date 05/11/2024. (Admin.) (Entered: 05/12/2024)
05/11/2024	22	Declaration Re: Electronic Filing. The Social Security Number Was Not Modified. (dkam) (Entered: 05/13/2024)
05/17/2024	<u>23</u> (2 pgs)	Certificate of Service Filed by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>17</u> Order on Application for Waiver of Chapter 7 Filing Fee for Individuals, Order on Application To Pay Filing Fees in Installments). (dkam) (Entered: 05/17/2024)
05/21/2024	24	Receipt of Chapter 7 Installment Payment - \$84.50. Receipt Number 20320. (admin) (Entered: 05/21/2024)
05/23/2024	25	Receipt of Chapter 7 Installment Payment - \$84.50. Receipt Number 20323. (admin) (Entered: 05/23/2024)
06/17/2024	<u>26</u> (1 pg)	Financial Management Course Certificate for the completion of the course received on 06/16/2024. Filed by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>16</u> Meeting of Creditors Chapter 7 No Asset Individual). (dkam) (Entered: 06/17/2024)
06/17/2024	<u>27</u> (2 pgs; 2 docs)	Notice Re: Nonconforming Document (RE: related document(s): <u>26</u> Financial Management Course filed by Debtor Elliott-Todd Parker Koger). (dkam) (Entered: 06/17/2024)
06/17/2024	<u>28</u> (1 pg)	Personal Financial Management Course Certificate For Debtor Elliott-Todd Koger Provided by Sage Personal Finance, 8005162759. (eFinCert) (Entered: 06/17/2024)
06/17/2024	29	Receipt of Chapter 7 Final Installment Payment - \$169.00. Receipt

		Number 20348. (admin) (Entered: 06/17/2024)
06/17/2024	<u>30</u> (1 pg)	Financial Management Course Certificate for the completion of the course received on 06/16/2024. Filed by Debtor Elliott-Todd Parker Koger (dkam) (Entered: 06/18/2024)
06/19/2024	<u>31</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>27</u> Notice Regarding Nonconforming Document). Notice Date 06/19/2024. (Admin.) (Entered: 06/20/2024)
06/21/2024		Meeting of Creditors Continued (Trustee's 341 Filings). on 8/19/2024 at 12:00 PM at Zoom Crawford - Meeting ID 714 725 9189, Passcode 1961058710, Phone 1-828-998-0367. Debtor appeared. (Crawford, Rosemary) (Entered: 06/21/2024)
06/21/2024	<u>32</u> (1 pg)	Notice of Appearance and Request for Notice by Renee M. Kuruce Filed by Interested Party Isaac Usoroh (Kuruce, Renee) (Entered: 06/21/2024)
06/24/2024	<u>33</u> (20 pgs; 5 docs)	Motion for Relief from Stay. Fee Amount \$199. Filed by Interested Party Isaac Usoroh. (Attachments: # <u>1</u> Exhibit A # <u>2</u> Exhibit B # <u>3</u> Proposed Order # <u>4</u> Proposed Order) (Kuruce, Renee) (Entered: 06/24/2024)
06/24/2024	<u>34</u> (2 pgs)	Hearing on Motion for Relief from Stay Filed by Interested Party Isaac Usoroh (RE: related document(s): <u>33</u> Motion for Relief From Stay filed by Interested Party Isaac Usoroh). Hearing scheduled for 7/25/2024 at 10:00 AM via p01 Courtroom A, 54th Floor, U.S. Steel Tower, Pittsburgh. Responses due by 7/11/2024. (Kuruce, Renee) (Entered: 06/24/2024)
06/24/2024	<u>35</u> (2 pgs)	Certificate of Service Regarding the Hearing on 7/25/2024. Filed by Interested Party Isaac Usoroh (RE: related document(s): <u>32</u> Notice of Appearance and Request for Notice filed by Interested Party Isaac Usoroh, <u>33</u> Motion for Relief From Stay filed by Interested Party Isaac Usoroh). (Kuruce, Renee) CORRECTIVE ENTRY: COUNSEL MUST REFILE THE CERTIFICATE OF SERVICE AND RELATE IT BACK TO ONLY THE DOCUMENTS THAT ARE BEING SERVED IN THE CERTIFICATE OF SERVICE. (MOTION AND NOTICE OF HEARING). Modified on 6/26/2024 (dkam). (Entered: 06/24/2024)
06/24/2024	36	Receipt of Motion for Relief From Stay(<u>24-21081-GLT</u>) [motion,mrlfsty] (199.00) filing fee. Receipt number A16782111, amount \$ 199.00. (U.S. Treasury) (Entered: 06/24/2024)
06/26/2024	37	CORRECTIVE ENTRY: COUNSEL MUST REFILE THE CERTIFICATE OF SERVICE AND RELATE IT BACK TO ONLY THE DOCUMENTS THAT ARE BEING SERVED IN THE CERTIFICATE OF SERVICE. (MOTION AND NOTICE OF HEARING). (RE: related document(s): <u>35</u> Certificate of Service filed by Interested Party Isaac Usoroh). (dkam) (Entered: 06/26/2024)
06/27/2024	<u>38</u> (2 pgs)	Certificate of Service Regarding the Hearing on 7/25/2024. Filed by Interested Party Isaac Usoroh (RE: related document(s): <u>33</u> Motion for Relief From Stay filed by Interested Party Isaac Usoroh, <u>34</u> Hearing on a Judge Taddonio Case Set by Attorney or Trustee filed by Interested Party Isaac Usoroh). (Kuruce, Renee) (Entered: 06/27/2024)

07/01/2024	<u>39</u> (24 pgs; 4 docs)	Adversary case 24-02040. Complaint by Elliott-Todd Parker Koger , Todd Elliott Koger against Isaac Usoroh . Fee Amount \$ 350 . (Attachments: # <u>1</u> Complaint # <u>2</u> Proposed Order # <u>3</u> Summons and Certificate of Service) Nature of Suit: (11 (Recovery of money/property - 542 turnover of property)) ,(14 (Recovery of money/property - other)) ,(65 (Dischargeability - other)) ,(66 (Dischargeability - 523(a)(1),(14),(14A) priority tax claims)) ,(62 (Dischargeability - 523(a)(2), false pretenses, false representation, actual fraud)) (dkam) (Entered: 07/01/2024)
07/01/2024	<u>40</u> (2 pgs; 2 docs)	Order Signed on 7/1/2024. (RE: related document(s): <u>33</u> Motion for Relief From Stay, <u>39</u> Complaint). (dkam) (Entered: 07/01/2024)
07/01/2024	<u>41</u> (55 pgs; 3 docs)	Response Regarding the Hearing on 07/25/2024. Filed by Elliott-Todd Parker Koger (RE: related document(s): <u>33</u> Motion for Relief From Stay filed by Interested Party Isaac Usoroh, <u>34</u> Hearing on a Judge Taddonio Case Set by Attorney or Trustee filed by Interested Party Isaac Usoroh). (Attachments: # <u>1</u> Proposed Order # <u>2</u> Exhibit) (dkam) (Entered: 07/02/2024)
07/01/2024	<u>42</u> (40 pgs; 2 docs)	Declaration As Response To Defendant Usoroh July 1, 2024 Email Filed by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>33</u> Motion for Relief From Stay filed by Interested Party Isaac Usoroh, <u>34</u> Hearing on a Judge Taddonio Case Set by Attorney or Trustee filed by Interested Party Isaac Usoroh). (Attachments: # <u>1</u> Exhibit) (dkam) (Entered: 07/02/2024)
07/03/2024	<u>43</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>40</u> Order -Non-motion related-). Notice Date 07/03/2024. (Admin.) (Entered: 07/04/2024)

PACER Service Center			
Transaction Receipt			
07/06/2024 09:38:57			
PACER Login:	JenBonner	Client Code:	000003-erk
Description:	Docket Report	Search Criteria:	24-21081-GLT Fil or Ent: filed Doc From: 0 Doc To: 99999999 Term: included Headers: included Format: html Page counts for documents: included
Billable Pages:	4	Cost:	0.40

**BEFORE THE
PENNSYLVANIA PUBLIC UTILITY COMMISSION**

Todd Elliott Koger, Sr.	:	
and Elliot-Todd Koger	:	
	:	
Complainant,	:	
	:	
v.	:	No: C-2024-3049624
	:	
DUQUESNE LIGHT COMPANY,	:	
	:	
Respondent.	:	

VERIFICATION

I, David Defide, hereby state that the facts above set forth are true and correct (or are true and correct to the best of my knowledge, information, and belief) and that I expect to be able to prove the same at a hearing held in this matter. I understand that the statements herein are made subject to the penalties of 18 Pa.C.S. § 4904 (relating to unsworn falsification to authorities).



David Defide

07/10/2024
Date

**BEFORE THE
PENNSYLVANIA PUBLIC UTILITY COMMISSION**

Todd Elliott Koger, Sr.	:	
and Elliot-Todd Koger	:	
	:	
Complainant,	:	
	:	
v.	:	No: C-2024-3049624
	:	
DUQUESNE LIGHT COMPANY,	:	
	:	
Respondent.	:	

VERIFICATION

I, Richard McKnight, hereby state that the facts above set forth are true and correct (or are true and correct to the best of my knowledge, information, and belief) and that I expect to be able to prove the same at a hearing held in this matter. I understand that the statements herein are made subject to the penalties of 18 Pa.C.S. § 4904 (relating to unsworn falsification to authorities).

7/9/24
Date


Richard McKnight

EXHIBIT C

Sitler, Kathy

From: Sitler, Kathy <KSitler@PostSchell.com>
Sent: Wednesday, July 10, 2024 2:15 PM
To: kogerfriend@gmail.com
Cc: Rulli, Megan; Gang, Michael; rmorris@duqlight.com; Hargenrader, Britt; smaye@duqlight.com
Subject: Koger v. Duquesne Light Company; Docket No. C-2024-3049627; Preliminary Objection
Attachments: DLC -Koger (2) - Preliminary Objection to Complaint (FINAL).pdf

Attached please find the Preliminary Objection which was e-filed today on behalf of Duquesne Light Company in response to your Complaint in the above-referenced proceeding. Copies will be provided as indicated on the Certificate of Service.

Kathy L. Sitler
Legal Assistant
Post & Schell, P.C.
17 North Second Street
12th Floor
Harrisburg, PA 17101

717-612-6018 (Phone)
717-731-1985 (Fax)
KSitler@PostSchell.com
www.postschell.com

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Sitler, Kathy

From: Sitler, Kathy <KSitler@PostSchell.com>
Sent: Wednesday, July 10, 2024 2:16 PM
To: kogerfriend@gmail.com
Cc: Rulli, Megan; Gang, Michael; rmorris@duqlight.com; Hargenrader, Britt; smaye@duqlight.com
Subject: Koger v. Duquesne Light Company; Docket No. C-2024-3049627; Answer and New Matter
Attachments: DLC - Koger (2) - Answer and New Matter to Complaint (FINAL)_Redacted.pdf

Attached please find the Answer and New Matter which was e-filed today on behalf of Duquesne Light Company in response to your Complaint in the above-referenced proceeding. Copies will be provided as indicated on the Certificate of Service.

Kathy L. Sitler
Legal Assistant
Post & Schell, P.C.
17 North Second Street
12th Floor
Harrisburg, PA 17101

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**BEFORE THE
PENNSYLVANIA PUBLIC UTILITY COMMISSION**

Todd Elliott Koger, Sr.	:	
and Elliot-Todd Koger	:	
	:	
Complainant,	:	
	:	
v.	:	No: C-2024-3049624
	:	
DUQUESNE LIGHT COMPANY,	:	
	:	
Respondent.	:	

VERIFICATION

I, Richard McKnight, hereby state that the facts above set forth are true and correct (or are true and correct to the best of my knowledge, information, and belief) and that I expect to be able to prove the same at a hearing held in this matter. I understand that the statements herein are made subject to the penalties of 18 Pa.C.S. § 4904 (relating to unsworn falsification to authorities).

7-23-24
Date



Richard McKnight

**BEFORE THE
PENNSYLVANIA PUBLIC UTILITY COMMISSION**

Todd Elliott Koger, Sr.	:	
and Elliot-Todd Koger	:	
	:	
Complainant,	:	
	:	
v.	:	No: C-2024-3049624
	:	
DUQUESNE LIGHT COMPANY,	:	
	:	
Respondent.	:	

VERIFICATION

I, David Defide, hereby state that the facts above set forth are true and correct (or are true and correct to the best of my knowledge, information, and belief) and that I expect to be able to prove the same at a hearing held in this matter. I understand that the statements herein are made subject to the penalties of 18 Pa.C.S. § 4904 (relating to unsworn falsification to authorities).



David Defide

07/23/2024
Date