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Megan E. Rulli

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File #: 207048

April 7, 2025

***VIA ELECTRONIC FILING***

The Honorable Jeffrey Watson  
Administrative Law Judge  
Pennsylvania Public Utility Commission  
Piatt Place  
301 Fifth Ave, Suite 220  
Pittsburgh, PA 15222

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

Dear Judge Watson:

Pursuant to the Interim Order Requiring Status Report dated March 7, 2025, attached for filing is the Status Report of Duquesne Light Company for the above-referenced proceeding. Copies are being provided as indicated on the Certificate of Service.

Respectfully submitted,



Megan E. Rulli

MER/dmc  
Attachment

cc: Rosemary Chiavetta, Secretary  
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: April 7, 2025



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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.	:	

**STATUS REPORT OF DUQUESNE LIGHT COMPANY**

TO ADMINISTRATIVE LAW JUDGE JEFFREY A. WATSON:

Duquesne Light Company (“Duquesne Light” or the “Company”) submits the following Status Report, pursuant to the Interim Order Requiring Status Report entered in this proceeding (“Interim Order”) on March 7, 2025. The Interim Order requires the Parties to each file a status report detailing the posture of the Bankruptcy Court proceeding identified in this matter and the Parties’ positions regarding how the Bankruptcy Court filing affects this proceeding as it relates to each individual Complainant. (Interim Order, p. 4.) Pursuant to the Interim Order, Duquesne Light further investigated the ongoing Bankruptcy Petition filed at Case No. 24-21081. Although that proceeding is ongoing, based on the Company’s review of the Bankruptcy Petition docket, that proceeding should not stay or otherwise affect the instant Complaint before the Public Utility Commission (“Commission”).

The instant Complaint was filed by Todd Elliot Koger, Sr. and Elliot-Todd Parker Koger (“Complainants”) on June 19, 2024. Prior to the Complaint’s filing, on May 3, 2024, Complainant Elliot-Todd Parker Koger filed a Chapter 7 Bankruptcy Petition with the U.S. Bankruptcy Court for the Western District of Pennsylvania at Docket No. 24-210801-GLT (“Bankruptcy Petition”).

A true and correct copy of the Bankruptcy Petition Docket Sheet is attached hereto as **Duquesne Light Appendix A**. The Bankruptcy Petition indicates that Elliot-Todd Parker Koger claimed \$1.00 related to an account with Duquesne Light Company. A true and correct redacted copy of the Bankruptcy Petition is attached hereto as **Duquesne Light Appendix B** (*see* p. 29). The account indicated by Elliot-Todd Parker Koger in the Bankruptcy Complaint is the same account at issue in the instant Complaint, which is solely in the name of Todd Elliot Koger, Sr. (*See* Complaint ¶ 1; Duquesne Light Answer, Appendix A.)

Importantly, on March 31, 2025, Chief U.S. Bankruptcy Judge Gregory L. Taddonio issued an Order (“Bankruptcy Order”) at the Bankruptcy Petition docket denying two Motions for Sanctions filed by Elliot-Todd Parker Koger and Todd Elliot Koger, Sr. in that proceeding. A true and correct copy of the Bankruptcy Order is attached hereto as **Duquesne Light Appendix C**. In the Bankruptcy Order, Judge Taddonio states that: (1) Todd Elliot Koger, Sr. is not a debtor or creditor in the Bankruptcy Petition proceeding and so is not protected by any stay in place to protect his son’s bankruptcy estate (Bankruptcy Order, pp. 2-3)<sup>1</sup>; and (2) the Duquesne Light account at issue is not in the debtor Elliot-Todd Parker Koger’s name and, therefore, the stay in place during the pendency of the Bankruptcy Petition does not prevent Duquesne Light from issuing termination notices to Todd Elliot Koger, Sr. (Bankruptcy Order, p. 5).<sup>2</sup> Taken together with the fact that Complainant Elliot-Todd Parker Koger’s initial claim related to Duquesne Light was only \$1.00, a reasonable reading of the Bankruptcy Order indicates that the pending

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<sup>1</sup> The Bankruptcy Order notes that Todd Elliot Koger, Sr. “is a debtor in his own bankruptcy proceedings (Case No. 20-23340), the stay is admittedly no longer in place because he received a discharge and the case was eventually closed in 2023.” Although Mr. Koger Sr. has apparently moved to reopen the case and reinstate the stay, the motions remained pending as of March 31, 2025, and Duquesne Light is not aware of any order reinstating the stay.

<sup>2</sup> Notably, it appears that Todd Elliot Koger, Sr. represented to Judge Taddonio that he has a “zero balance” on his Duquesne Light service account. (*See* Bankruptcy Order, p. 5.) While Duquesne Light does not agree with this characterization of Mr. Koger Sr.’s account balance with the Company, this representation also cuts against a claim that the outcome of the pending Bankruptcy Petition should affect the instant Complaint proceeding.

Bankruptcy Petition should not operate as a stay of the instant Complaint proceeding, because the account balance at issue is in Complainant Todd Elliot Koger, Sr.'s name and that account is not subject to the pending Bankruptcy Petition.

Even if there remains some question as to whether the Duquesne Light account balance at issue is subject to the pending Bankruptcy Petition, then the Company's Preliminary Objection should be granted, the Complainants' request for a payment agreement should be dismissed from the Complaint, and the proceeding should not be otherwise stayed pending the outcome of the Bankruptcy Petition. The remaining issues in the Complaint are ripe for consideration, *i.e.*, the Complainants' claims related to the administration of the Company's Customer Assistance Program ("CAP") and an alleged loose neutral at the Complainants' service address. (*See* Complaint ¶¶ 4-5.) While it is well-established that the Commission lacks jurisdiction to establish payment arrangements for utility accounts subject to active bankruptcy proceedings,<sup>3</sup> "[t]he Commission has held that when a Complainant files for bankruptcy protection, the Commission retains jurisdiction over issues concerning reasonable service . . ."<sup>4</sup> Here, the Complaint raises issues regarding the service provided by Duquesne Light related to CAP and certain service/reliability issues. (*See* Complaint ¶¶ 4-5.) It is Duquesne Light's position that those issues remain clearly within the Commission's jurisdiction and, therefore, can be heard during the pendency of Elliot-Todd Parker Koger's Bankruptcy Petition.

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<sup>3</sup> *See, e.g., Jonathan DiBello v. PECO Energy Co.*, Docket No. C-2023-3041825, 2023 Pa. PUC LEXIS 315, at \*6 (Order entered Dec. 7, 2023). *See also 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)) ("Generally any bankruptcy petition 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.").

<sup>4</sup> *Albert Lowry v. Equitable Gas Co.*, Docket No. C2012-2305042, 2012 Pa. PUC LEXIS 1711, at \*11 (Initial Decision issued Nov. 14, 2022), *made final without further Commission action by* (Order entered Jan. 4, 2013) (citing *DeCristo v. Philadelphia Electric Co.*, 56 Pa. P.U.C. 95 (1982)).

In sum, it is the Company's position that the Commission has jurisdiction over the entirety of the instant Complaint, considering that: (1) the electric service account is in the name of Todd Elliot Koger, Sr. and Mr. Koger Sr. does not have an active bankruptcy petition that includes claims related to that account; and (2) a pending bankruptcy petition does not deprive the Commission of the jurisdiction to hear service-related claims. Therefore, the Company maintains that this matter can be set for hearing and should not be stayed pending the outcome of Elliot-Todd Parker Koger's Bankruptcy Petition.

Duquesne Light respectfully requests that Administrative Law Judge Jeffrey A. Watson accept this Status Report.

Respectfully submitted,



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Megan E. Rulli (ID # 331981)  
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Date: April 7, 2025

Attorney for Duquesne Light Company

**APPENDIX A**  
**Bankruptcy Petition Docket Sheet**

**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)
07/09/2024	<u>44</u> (80 pgs; 9 docs)	Motion to Dismiss Case for Abuse Filed by Interested Party Isaac Usoroh. (Attachments: # <u>1</u> Exhibit A - Order Dismissing Debtor's 2007 Case # <u>2</u> Exhibit B - Sheriff's Deed # <u>3</u> Exhibit C - May 28, 2021, Memorandum Opinion and Order (Agresti, J.) # <u>4</u> Exhibit D - December 19, 2023, Transcript of Proceedings Before the Honorable Judge McGinley # <u>5</u> Exhibit E - Order for Possession # <u>6</u> Exhibit F - Order of Superior Court # <u>7</u> Proposed Order # <u>8</u> Certificate of Service) (Robleto, Aurelius) (Entered: 07/09/2024)
07/09/2024	<u>45</u> (4 pgs; 2 docs)	Hearing on Motion, Pursuant to 11 U.S.C. § 707, to Dismiss Chapter 7 Case Filed by Interested Party Isaac Usoroh (RE: related document(s): <u>44</u> Motion to Dismiss Case for Abuse filed by Interested Party Isaac Usoroh). Hearing scheduled for 8/15/2024 at 10:00 AM via p01 Courtroom A, 54th Floor, U.S. Steel Tower, Pittsburgh. Responses due by 7/26/2024. (Attachments: # <u>1</u> Certificate of Service) (Robleto, Aurelius) (Entered: 07/09/2024)
07/16/2024	<u>46</u> (15 pgs)	Memorandum Request To Vacate GD-05-18165 Judgment And Rule 12(f) Motion To Strike All Isaac Usoroh's Filings As "Personal Attacks" Filed in Support Elliott-Todd Parker Koger's Response Filed by Debtor Elliott-Todd Parker Koger . (dkam) (Entered: 07/17/2024)

07/19/2024	<u>47</u> (5 pgs; 4 docs)	Order Setting Hearing on (RE: related document(s): <u>46</u> Motion filed by Debtor Elliott-Todd Parker Koger). Hearing scheduled for 8/30/2024 at 11:00 AM via p01 Courtroom A, 54th Floor, U.S. Steel Tower, Pittsburgh. Responses due by 8/5/2024. (Basinski, Douglas) (Entered: 07/19/2024)
07/20/2024	<u>50</u> (7 pgs)	Certificate of Service Regarding the Hearing on 8/30/2024. Filed by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>46</u> Motion filed by Debtor Elliott-Todd Parker Koger, <u>47</u> Order or Proceeding Memo Setting Hearing). (dkam) (Entered: 07/22/2024)
07/21/2024	<u>48</u> (3 pgs)	BNC Certificate of Mailing. (RE: related document(s): <u>47</u> Order or Proceeding Memo Setting Hearing). Notice Date 07/21/2024. (Admin.) (Entered: 07/22/2024)
07/21/2024	<u>49</u> (4 pgs)	BNC Certificate of Mailing. (RE: related document(s): <u>47</u> Order or Proceeding Memo Setting Hearing). Notice Date 07/21/2024. (Admin.) (Entered: 07/22/2024)
07/24/2024	<u>51</u> (26 pgs)	Response Regarding the Hearing on 8/15/24. Filed by Elliott-Todd Parker Koger (RE: related document(s): <u>44</u> Motion to Dismiss Case for Abuse filed by Interested Party Isaac Usoroh, <u>45</u> Hearing on a Judge Taddonio Case Set by Attorney or Trustee filed by Interested Party Isaac Usoroh). (dkam) (Entered: 07/25/2024)
07/26/2024	<u>52</u> (1 pg)	Hearing Held on 07/25/2024 (RE: related document(s): <u>33</u> Motion for Relief From Stay filed by Interested Party Isaac Usoroh). Granted. (dkam) (Entered: 07/26/2024)
07/26/2024	<u>53</u> (59 pgs; 4 docs)	Notice of Appeal . Fee Amount \$ 298. Filed by Elliott-Todd Parker Koger Appellant Designation due by 8/16/2024. (Attachments: # <u>1</u> IFP # <u>2</u> Complaint)(dkam) (Entered: 08/02/2024)
07/26/2024	<u>54</u> (4 pgs; 2 docs)	Appeal Cover Sheet Filed by Elliott-Todd Parker Koger (RE: related document(s): <u>53</u> Notice of Appeal). (dkam) (Entered: 08/02/2024)
08/01/2024	<u>55</u> (3 pgs)	Revised Notice of Appeal. Filed by Elliott-Todd Parker Koger (RE: related document(s): <u>53</u> Notice of Appeal). (dkam) (Entered: 08/02/2024)
08/02/2024	<u>56</u> (2 pgs; 2 docs)	Order On Appeal Signed on 8/2/2024. (RE: related document(s): <u>52</u> Hearing Held, <u>53</u> Notice of Appeal, <u>54</u> Appeal Cover Sheet, <u>55</u> Revised Notice of Appeal). (dkam) (Entered: 08/02/2024)
08/02/2024	<u>57</u> (2 pgs; 2 docs)	Request for Revised Notice of Appeal. (RE: related document(s): <u>53</u> Notice of Appeal filed by Debtor Elliott-Todd Parker Koger, <u>55</u> Revised Notice of Appeal filed by Debtor Elliott-Todd Parker Koger). (dkam) (Entered: 08/02/2024)
08/02/2024	<u>58</u> (2 pgs; 2 docs)	BNC PDF Notice (RE: related document(s): <u>57</u> Request for Revised Notice of Appeal.). (dkam) (Entered: 08/02/2024)
08/02/2024	<u>59</u> (3 pgs; 2 docs)	Order Signed on 8/2/2024. (RE: related document(s): <u>53</u> Notice of Appeal, <u>55</u> Revised Notice of Appeal). (dkam) (Entered: 08/02/2024)
08/04/2024	<u>60</u> (4 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>53</u> Notice of Appeal filed by Debtor Elliott-Todd Parker Koger). Notice

		Date 08/04/2024. (Admin.) (Entered: 08/05/2024)
08/04/2024	<u>61</u> (5 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>54</u> Appeal Cover Sheet filed by Debtor Elliott-Todd Parker Koger). Notice Date 08/04/2024. (Admin.) (Entered: 08/05/2024)
08/04/2024	<u>62</u> (3 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>56</u> Order -Non-motion related-). Notice Date 08/04/2024. (Admin.) (Entered: 08/05/2024)
08/04/2024	<u>63</u> (3 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>58</u> BNC PDF Notice). Notice Date 08/04/2024. (Admin.) (Entered: 08/05/2024)
08/04/2024	<u>64</u> (4 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>59</u> Order -Non-motion related-). Notice Date 08/04/2024. (Admin.) (Entered: 08/05/2024)
08/05/2024	<u>65</u> (48 pgs; 8 docs)	Response Regarding the Hearing on 08/30/2024. Filed by Isaac Usoroh (RE: related document(s): <u>46</u> Motion filed by Debtor Elliott-Todd Parker Koger, <u>47</u> Order or Proceeding Memo Setting Hearing). (Attachments: # <u>1</u> Exhibit A - Final Order in State Court (July 26, 2022) # <u>2</u> Exhibit B - Judge Agresti Decision (May 28, 2021) # <u>3</u> Exhibit C - State Court Docket Report # <u>4</u> Exhibit D - Koger v. Pa. Hous. Fin. Agency (Jul. 26, 2023, Pa. Commonw., case no. 777 C.D. 2022), # <u>5</u> Exhibit E - Judge Markovitz Order (November 2, 2007) # <u>6</u> Proposed Order # <u>7</u> Certificate of Service) (Robleto, Aurelius) (Entered: 08/05/2024)
08/06/2024	<u>66</u> (5 pgs)	General Power Of Attorney filed by Elliott-Todd Parker Koger (RE: related document(s): <u>39</u> Complaint filed by Debtor Elliott-Todd Parker Koger, <u>44</u> Motion to Dismiss Case for Abuse filed by Interested Party Isaac Usoroh). (dkam) (Entered: 08/06/2024)
08/07/2024	<u>67</u> (2 pgs)	Notice of Appearance and Request for Notice by Maribeth Thomas Filed by Creditor Wilkinsburg School District (Thomas, Maribeth) (Entered: 08/07/2024)
08/08/2024	<u>68</u> (26 pgs)	Motion Section 522(H) Of The Bankruptcy Code Filed by Debtor Elliott-Todd Parker Koger . (dkam) (Entered: 08/08/2024)
08/08/2024	<u>69</u> (46 pgs)	Brief In Support Section 522(H) Motion Filed by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>68</u> Motion filed by Debtor Elliott-Todd Parker Koger). (dkam) (Entered: 08/08/2024)
08/12/2024	<u>70</u> (3 pgs; 2 docs)	Order Setting Hearing on (RE: related document(s): <u>68</u> Motion filed by Debtor Elliott-Todd Parker Koger). Hearing scheduled for 9/13/2024 at 11:30 AM via p01 Courtroom A, 54th Floor, U.S. Steel Tower, Pittsburgh. Responses due by 8/29/2024. (hthu) (Entered: 08/12/2024)
08/12/2024	<u>71</u> (6 pgs)	Certificate of Service Regarding the Hearing on 9/13/2024. Filed by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>70</u> Order Scheduling a Hearing). (dkam) (Entered: 08/13/2024)
08/14/2024	<u>72</u> (4 pgs)	BNC Certificate of Mailing. (RE: related document(s): <u>70</u> Order Scheduling a Hearing). Notice Date 08/14/2024. (Admin.) (Entered: 08/15/2024)

08/14/2024	<u>73</u> (21 pgs; 2 docs)	Motion For Sanctions for Violation of the Automatic Stay Filed by Debtor Elliott-Todd Parker Koger . (Attachments: # <u>1</u> Proposed Order) (dkam) (Entered: 08/15/2024)
08/15/2024	<u>74</u> (1 pg)	Hearing Held on 08/15/24 (RE: related document(s): <u>44</u> Motion to Dismiss Case for Abuse filed by Interested Party Isaac Usoroh). Granted. (dkam) (Entered: 08/15/2024)
08/15/2024	<u>75</u> (5 pgs; 2 docs)	Motion to Reconsider Filed by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>74</u> Hearing Held). (Attachments: # <u>1</u> Proposed Order) (dkam) (Entered: 08/16/2024)
08/15/2024	<u>76</u> (11 pgs; 2 docs)	Memorandum In Support Of Motion To Reconsider Filed by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>75</u> Motion to Reconsider filed by Debtor Elliott-Todd Parker Koger). (Attachments: # <u>1</u> Proposed Order) (dkam) (Entered: 08/16/2024)
08/16/2024	<u>77</u> (2 pgs; 2 docs)	Order Scheduling Hearing on (RE: related document(s): <u>75</u> Motion to Reconsider filed by Debtor Elliott-Todd Parker Koger, <u>76</u> Brief/Memorandum filed by Debtor Elliott-Todd Parker Koger). Hearing scheduled for 9/24/2024 at 03:00 PM via p01 Courtroom A, 54th Floor, U.S. Steel Tower, Pittsburgh. The Debtor shall appear in-person for the hearing. (dkam) (Entered: 08/16/2024)
08/18/2024	<u>78</u> (3 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>77</u> Order Scheduling Hearing). Notice Date 08/18/2024. (Admin.) (Entered: 08/19/2024)
08/20/2024	<u>79</u> (8 pgs; 2 docs)	Order Scheduling Hearing On All Pending Matters (RE: related document(s): <u>44</u> Motion to Dismiss Case for Abuse filed by Interested Party Isaac Usoroh, <u>46</u> Motion filed by Debtor Elliott-Todd Parker Koger, <u>68</u> Motion filed by Debtor Elliott-Todd Parker Koger, <u>73</u> Motion for Sanctions for Violation of the Automatic Stay filed by Debtor Elliott-Todd Parker Koger, <u>75</u> Motion to Reconsider filed by Debtor Elliott-Todd Parker Koger). Hearing scheduled for 9/24/2024 at 03:00 PM via p01 Courtroom A, 54th Floor, U.S. Steel Tower, Pittsburgh. The Debtor shall appear in person at the courtroom for the hearings scheduled on September 24, 2024. (dkam) (Entered: 08/20/2024)
08/21/2024		Chapter 7 Trustee's Report of No Distribution: I, Rosemary C. Crawford, having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the estate; and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties as trustee. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 4 months. Assets Abandoned (without deducting any secured claims): \$ 90000.00, Assets Exempt: Not Available, Claims Scheduled: \$ 52000.00, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): \$ 52000.00. (Crawford, Rosemary) (Entered: 08/21/2024)

08/21/2024	<u>80</u>	Meeting of Creditors Chapter 7 Closed on 08/19/2024. (Crawford, Rosemary) (Entered: 08/21/2024)
08/22/2024	<u>81</u> (9 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>79</u> Order Scheduling Hearing). Notice Date 08/22/2024. (Admin.) (Entered: 08/23/2024)
09/09/2024	<u>82</u> (11 pgs; 2 docs)	Memorandum Opinion Signed on 9/9/2024. (RE: related document(s): <u>33</u> Motion for Relief From Stay). (Basinski, Douglas) (Entered: 09/09/2024)
09/09/2024	<u>83</u> (3 pgs; 2 docs)	Order Signed on 9/9/2024. (RE: related document(s): <u>82</u> Memorandum Opinion)It is hereby ORDERED, ADJUDGED and DECREED that for the reasons in the memorandum opinion of this same date, the Motion for Determination of No Automatic Stay, or in the Alternative, Motion for Relief from the Automatic Stay, Pursuant to 11 U.S.C. §362 (d) filed by Isaac Usoroh [DKt. No. 33]is GRANTED.. (Basinski, Douglas) (Entered: 09/09/2024)
09/10/2024	<u>84</u> (2 pgs; 2 docs)	Letter to All Parties Regarding Filing Designations of Record on Appeal. cm:Elliott-Todd Parker Koger, Rosemary C. Crawford, Office of the United States Trustee, Renee M. Kuruce, Esq., Aurelius P. Robleto, Esq., Isaac Usoroh (RE: related document(s): <u>53</u> Notice of Appeal filed by Debtor Elliott-Todd Parker Koger). (dkam) (Entered: 09/10/2024)
09/10/2024	<u>85</u> (2 pgs; 2 docs)	Letter of Transmission to District Court. Documents Delivered to District Court. (RE: related document(s): <u>53</u> Notice of Appeal filed by Debtor Elliott-Todd Parker Koger, <u>54</u> Appeal Cover Sheet filed by Debtor Elliott-Todd Parker Koger, <u>55</u> Revised Notice of Appeal filed by Debtor Elliott-Todd Parker Koger, <u>56</u> Order -Non-motion related-, <u>57</u> Request for Revised Notice of Appeal, <u>59</u> Order -Non-motion related-, <u>82</u> Memorandum Opinion, <u>83</u> Order -Non-motion related-, <u>84</u> Letter Regarding Filing Designations). (dkam) (Entered: 09/10/2024)
09/10/2024	<u>86</u> (8 pgs; 2 docs)	Motion For PAHAF 69522 Bankruptcy Form Filed by Debtor Elliott-Todd Parker Koger . (Attachments: # <u>1</u> Exhibit PAHAF Form) (dkam) (Entered: 09/11/2024)
09/11/2024	<u>87</u> (7 pgs)	Motion to Reconsider Filed by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>83</u> Order -Non-motion related-). (dkam) (Entered: 09/11/2024)
09/11/2024	<u>88</u> (12 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>82</u> Memorandum Opinion). Notice Date 09/11/2024. (Admin.) (Entered: 09/12/2024)
09/11/2024	<u>89</u> (4 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>83</u> Order -Non-motion related-). Notice Date 09/11/2024. (Admin.) (Entered: 09/12/2024)
09/12/2024	90	Receipt of Electronic Notification from The United States District Court in the Western District of Pennsylvania. Miscellaneous/Civil Action No. 2:24-cv-01287. District Court Document No. 1. Name of Judge: Judge Schwab. (RE: related document(s): <u>85</u> Letter of Transmission to District Court). (dkam) (Entered: 09/12/2024)

09/12/2024	<u>91</u> (3 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>84</u> Letter Regarding Filing Designations). Notice Date 09/12/2024. (Admin.) (Entered: 09/13/2024)
09/12/2024	<u>92</u> (3 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>85</u> Letter of Transmission to District Court). Notice Date 09/12/2024. (Admin.) (Entered: 09/13/2024)
09/17/2024	<u>93</u> (6 pgs; 3 docs)	Response Regarding the Hearing on 09/24/24. Filed by Duquesne Light Company (RE: related document(s): <u>73</u> Motion for Sanctions for Violation of the Automatic Stay filed by Debtor Elliott-Todd Parker Koger). (Attachments: # <u>1</u> Proposed Order # <u>2</u> Certificate of Service) (Ebeck, Keri) (Entered: 09/17/2024)
09/17/2024	<u>94</u> (25 pgs)	Motion For Stay During Appeal Filed by Debtor Elliott-Todd Parker Koger . (dkam) (Entered: 09/18/2024)
09/17/2024	<u>95</u> (26 pgs; 2 docs)	Appellant Designation of Contents For Inclusion in Record On Appeal , Statement of Issues on Appeal, Filed by Elliott-Todd Parker Koger (RE: related document(s): <u>53</u> Notice of Appeal, <u>54</u> Appeal Cover Sheet, <u>55</u> Revised Notice of Appeal, <u>57</u> Request for Revised Notice of Appeal). Appellee designation due by 10/1/2024 for <u>57</u> and for <u>54</u> and for <u>55</u> and for <u>53</u> , . Transmission of Designation Due by 10/17/2024 for <u>57</u> and for <u>54</u> and for <u>55</u> and for <u>53</u> , . (dkam) (Entered: 09/18/2024)
09/19/2024	<u>96</u> (2 pgs; 2 docs)	Request for Transcript re: Appeal (RE: related document(s): <u>53</u> Notice of Appeal filed by Debtor Elliott-Todd Parker Koger, <u>54</u> Appeal Cover Sheet filed by Debtor Elliott-Todd Parker Koger, <u>55</u> Revised Notice of Appeal filed by Debtor Elliott-Todd Parker Koger, <u>57</u> Request for Revised Notice of Appeal, <u>95</u> Appellant Designation filed by Debtor Elliott-Todd Parker Koger, Statement of Issues on Appeal). Transcript Due by 10/21/2024. (dkam) (Main Document 96 replaced on 9/19/2024) (dkam). (Entered: 09/19/2024)
09/19/2024	<u>97</u> (2 pgs; 2 docs)	BNC PDF Notice (RE: related document(s): <u>96</u> Request for Transcript re: Appeal). (dkam) (Entered: 09/19/2024)
09/20/2024	<u>98</u> (27 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>95</u> Appellant Designation filed by Debtor Elliott-Todd Parker Koger). Notice Date 09/20/2024. (Admin.) (Entered: 09/21/2024)
09/21/2024	<u>99</u> (3 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>97</u> BNC PDF Notice). Notice Date 09/21/2024. (Admin.) (Entered: 09/22/2024)
09/25/2024	<u>100</u> (2 pgs)	Hearing Held on 09/24/2024 (RE: related document(s): <u>44</u> Motion to Dismiss Case for Abuse filed by Interested Party Isaac Usoroh, <u>46</u> Motion filed by Debtor Elliott-Todd Parker Koger, <u>68</u> Motion filed by Debtor Elliott-Todd Parker Koger, <u>73</u> Motion for Sanctions for Violation of the Automatic Stay filed by Debtor Elliott-Todd Parker Koger, <u>75</u> Motion to Reconsider filed by Debtor Elliott-Todd Parker Koger). Taken Under Advisement. (dkam) (Entered: 09/25/2024)
09/26/2024	101	TEXT ORDER: On 9/24/2024 a hearing was held on the Motion Pursuant to 11 USC Section 7097, to Dismiss Chapter 7 Case [Dkt. No. 44] And Now, this 26th Day it is hereby Ordered that: The Motion Pursuant to

		11U.S.C. Section 707, to Dismiss Chapter 7 Case [Dkt. No. 44] is taken under advisement. This text-only entry constitutes the Court's order and notice on this matter. Judge Taddonio signed on 9/26/2024. (RE: related document(s): <u>44</u> Motion to Dismiss Case for Abuse filed by Interested Party Isaac Usoroh). (Basinski, Douglas) (Entered: 09/26/2024)
09/26/2024	102	TEXT ORDER: On 9/24/2024 a hearing was held on the Memorandum Request To Vacate GD-05-18165 Judgment And Rule 12(f) Motion To Strike All Isaac Usoroh's Filings As "Personal Attacks" Filed in Support Elliott-Todd Parker Koger's Response Filed by Debtor Elliott-Todd Parker Koger [Dkt. No. 46] And Now, this 26th Day of September, 2024 it is hereby Ordered that: The Memorandum Request To Vacate GD-05-18165 Judgment and Rule 12(f) Motion To Strike All Isaac Usoroh's Filings As "Personal Attacks" Filed in Support Elliott-Todd Parker Koger's Response [Dkt. No.46] is taken under advisement. This text-only entry constitutes the Court's order and notice on this matter. Judge Taddonio signed on 9/26/2024. (RE: related document(s): <u>46</u> Motion filed by Debtor Elliott-Todd Parker Koger). (Basinski, Douglas) (Entered: 09/26/2024)
09/26/2024	103	TEXT ORDER: On 9/24/2024 a hearing was held on the Motion Section 522(h) of the Bankruptcy Code [Dkt. No. 68] And Now, this 26th Day of September, 2024 it is hereby Ordered that: The Motion Section 522(h) of the Bankruptcy Code [Dkt. No.68] is taken under advisement. This text-only entry constitutes the Court's order and notice on this matter. Judge Taddonio signed on 9/26/2024. (RE: related document(s): <u>68</u> Motion filed by Debtor Elliott-Todd Parker Koger). (Basinski, Douglas) (Entered: 09/26/2024)
09/26/2024	104	TEXT ORDER: On 9/24/2024 a hearing was held on the The Motion for Sanctions for ( Violation of the Automatic Stay) Request for Injunctive Relief and Damages [Dkt. No.73] And Now, this 26th Day of September, 2024 it is hereby Ordered that: The Motion for Sanctions for (Violation of the Automatic Stay) Request for Injunctive Relief and Damages [Dkt. No.73] is taken under advisement. This text-only entry constitutes the Court's order and notice on this matter. Judge Taddonio signed on 9/26/2024. (RE: related document(s): <u>73</u> Motion for Sanctions for Violation of the Automatic Stay filed by Debtor Elliott-Todd Parker Koger). (Basinski, Douglas) (Entered: 09/26/2024)
09/26/2024	105	TEXT ORDER: On 9/24/2024 a hearing was held on the Motion for Reconsideration of August 15,2024 Order Record has Confused the Pro Se Litigants of the Scheduling [Dkt. No. 75] And Now, this 26th Day of September, 2024 it is hereby Ordered that: The Motion for Reconsideration of August 15,2024 Order Record has Confused the Pro Se Litigants of the Scheduling [Dkt.No.75] is taken under advisement. This text-only entry constitutes the Court's order and notice on this matter. Judge Taddonio signed on 9/26/2024. (RE: related document(s): <u>75</u> Motion to Reconsider filed by Debtor Elliott-Todd Parker Koger). (Basinski, Douglas) (Entered: 09/26/2024)
09/26/2024	106	TEXT ORDER: On 9/24/2024 a Hearing was held on The Motion for Reconsideration of September 9, 2024 order Bankruptcy Court Mistakenly Cites PAHAF 1968 as State Issue [Dkt. No. 87] And Now, this 26th Day of September, it is hereby Ordered that: The Motion for Reconsideration of September 9, 2024 order Bankruptcy Court Mistakenly Cites PAHAF 1968 as State Issue [Dkt. No. 87] is taken under advisement. This text-only entry constitutes the Court's order and notice on this matter. Judge Taddonio signed on 9/26/2024. (RE: related document(s): <u>87</u> Motion to

		Reconsider filed by Debtor Elliott-Todd Parker Koger). (Basinski, Douglas) (Entered: 09/26/2024)
09/26/2024	107	TEXT ORDER: On 9/26/2024 a hearing was held on the Motion to Stay Pending Appeal [Dkt. No. 94] And Now, this 26th Day of September, 2024 it is hereby Ordered that: The Motion to Stay Pending Appeal [ Dkt. No.94] is taken under advisement. This text-only entry constitutes the Court's order and notice on this matter. Judge Taddonio signed on 9/26/2024. (RE: related document(s): <u>94</u> Motion To Stay filed by Debtor Elliott-Todd Parker Koger). (Basinski, Douglas) (Entered: 09/26/2024)
09/26/2024	<u>108</u> (1 pg)	Exhibit A Filed At The Hearing by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>100</u> Hearing Held). (dkam) (Entered: 09/26/2024)
09/26/2024	<u>109</u> (4 pgs)	Exhibit B Filed At The Hearing by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>100</u> Hearing Held). (dkam) (Entered: 09/26/2024)
09/26/2024	<u>110</u> (6 pgs)	Exhibit C Filed At The Hearing by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>100</u> Hearing Held). (dkam) (Entered: 09/26/2024)
09/26/2024	<u>111</u> (24 pgs)	Exhibit D Filed At The Hearing by Debtor Elliott-Todd Parker Koger (RE: related document(s): <u>100</u> Hearing Held). (dkam) (Entered: 09/26/2024)
09/27/2024	112	Trustee Certification of Services Rendered Under 11 U.S.C. Section 330(e). I rendered the following service in the case and am eligible for payment under 11 U.S.C. Section 330(e): Filed a Report of No Distribution. I declare under penalty of perjury that the foregoing is true and correct. (Executed on 9/27/2024). Filed by Rosemary C. Crawford (RE: related document(s): Chapter 7 Trustee's Report of No Distribution - no funds). (Crawford, Rosemary) (Entered: 09/27/2024)
10/21/2024	<u>113</u> (2 pgs; 2 docs)	Letter of Transmission to District Court. Documents Delivered to District Court. (RE: related document(s): <u>53</u> Notice of Appeal filed by Debtor Elliott-Todd Parker Koger, <u>55</u> Revised Notice of Appeal filed by Debtor Elliott-Todd Parker Koger, 90 Receipt of Electronic Notification from District Court, <u>95</u> Appellant Designation filed by Debtor Elliott-Todd Parker Koger, Statement of Issues on Appeal). (mgut) (Entered: 10/21/2024)
10/21/2024	114	Receipt of Electronic Notification from The United States District Court in the Western District of Pennsylvania. Miscellaneous/Civil Action No. 2:24-cv-1287. District Court Document No. 3. Name of Judge: Hon. William S. Stickman. (RE: related document(s): <u>53</u> Notice of Appeal filed by Debtor Elliott-Todd Parker Koger, <u>95</u> Appellant Designation filed by Debtor Elliott-Todd Parker Koger, Statement of Issues on Appeal, <u>113</u> Letter of Transmission to District Court). (mgut) (Entered: 10/21/2024)
10/23/2024	<u>115</u> (3 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>113</u> Letter of Transmission to District Court). Notice Date 10/23/2024. (Admin.) (Entered: 10/24/2024)
10/28/2024	<u>116</u> (43 pgs)	Transcript regarding Hearing Held 07/25/2024. The transcript may be viewed at the Bankruptcy Court Clerk's Office. For information about how to contact the transcriber, call the Clerk's Office or contact the Court Reporter/Transcriber Writer's Cramp, Inc., Telephone number 609-588-8043. (RE: related document(s) <u>52</u> Hearing Held, <u>96</u> Request for Transcript re: Appeal). Notice of Intent to Request Redaction due

		11/6/2024. Redaction Request due 11/18/2024. Redacted Transcript Submission due 11/29/2024. Remote electronic access to the transcript is restricted through 1/27/2025. (hsmi) (Entered: 10/28/2024)
10/28/2024	<u>117</u> (18 pgs)	Transcript regarding Hearing Held 8/15/2024. The transcript may be viewed at the Bankruptcy Court Clerk's Office. For information about how to contact the transcriber, call the Clerk's Office or contact the Court Reporter/Transcriber Writer's Cramp, Inc., Telephone number 609-588-8043. (RE: related document(s) <u>74</u> Hearing Held, <u>96</u> Request for Transcript re: Appeal). Notice of Intent to Request Redaction due 11/6/2024. Redaction Request due 11/18/2024. Redacted Transcript Submission due 11/29/2024. Remote electronic access to the transcript is restricted through 1/27/2025. (hsmi) (Entered: 10/29/2024)
10/28/2024	<u>118</u> (3 pgs; 2 docs)	Notice of Filing of Transcripts. Notice is hereby given that transcripts of the hearing held on 7/25/2024 on Motion for Relief From Stay and 8/15/2024 on Motion to Dismiss Case for Abuse have been filed. Transcripts are available for inspection only at the Clerk's Office or may be purchased from the Court Transcriber during the 90 day restriction period. (RE: related document(s): <u>116</u> Transcript, <u>117</u> Transcript). (hsmi) (Entered: 10/29/2024)
10/29/2024	<u>119</u> (2 pgs; 2 docs)	Letter of Transmission to District Court. Documents Delivered to District Court. (RE: related document(s): <u>113</u> Letter of Transmission to District Court, <u>116</u> Transcript, <u>117</u> Transcript). (dkam) (Entered: 10/29/2024)
10/31/2024	120	Receipt of Electronic Notification from The United States District Court in the Western District of Pennsylvania. Miscellaneous/Civil Action No. 2:24-cv-01287-WSS. District Court Document No. 5. Name of Judge: Judge William S. Stickman. (RE: related document(s): <u>119</u> Letter of Transmission to District Court). (dkam) (Entered: 10/31/2024)
10/31/2024	<u>121</u> (4 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>118</u> Notice of Filing of Transcript). Notice Date 10/31/2024. (Admin.) (Entered: 11/01/2024)
10/31/2024	<u>122</u> (3 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>119</u> Letter of Transmission to District Court). Notice Date 10/31/2024. (Admin.) (Entered: 11/01/2024)
11/01/2024	<u>123</u> (28 pgs; 2 docs)	MOTION FOR SANCTIONS (VIOLATION OF THE 11 U.S.C. § 362 STAY)REQUEST FOR INJUNCTIVE RELIEF AND DAMAGES Filed by Debtor Elliott-Todd Parker Koger . (Attachments: # <u>1</u> Proposed Order) (dkam) (Entered: 11/01/2024)
11/12/2024	<u>124</u> (84 pgs; 5 docs)	Letter of Transmission to District Court. Documents Erroneously Submitted via EDSS Delivered to District Court. (RE: related document(s): <u>53</u> Notice of Appeal filed by Debtor Elliott-Todd Parker Koger). (Attachments: # <u>1</u> Application for Extension of Time # <u>2</u> Exhibit # <u>3</u> Proposed Order # <u>4</u> Corrected COS) (mgut) (Entered: 11/12/2024)
11/14/2024	<u>125</u> (7 pgs; 2 docs)	Motion For Sanctions for Violation of the Automatic Stay Filed by Debtor Elliott-Todd Parker Koger . (Attachments: # <u>1</u> Proposed Order) (dkam) (Entered: 11/15/2024)

11/18/2024	<u>126</u> (6 pgs; 3 docs)	Response <i>TO DEBTORS MOTION FOR SANCTIONS</i> Regarding the Hearing on no hearing date scheduled. Filed by Duquesne Light Company (RE: related document(s): <u>125</u> Motion for Sanctions for Violation of the Automatic Stay filed by Debtor Elliott-Todd Parker Koger). (Attachments: # <u>1</u> Proposed Order # <u>2</u> Certificate of Service) (Ebeck, Keri) (Entered: 11/18/2024)
01/22/2025	<u>127</u> (1 pg)	30-DAY Transcript Requested by Elliott-Todd Parker Koger and Todd Elliott Koger regarding hearing held 9/24/2024. Transcript is being completed by Writer's Cramp, Inc. Estimated completion date is 2/21/2025. (RE: related document(s): <u>100</u> Hearing Held). (TRANSCRIPT REQUEST IS ALSO DOCKETED AT 24-2040-GLT AND 20-23340-GLT) (hsmi) (Entered: 01/22/2025)
02/21/2025	128	Transcript regarding Hearing Held 9/24/2024. The transcript may be viewed at the Bankruptcy Court Clerk's Office. For information about how to contact the transcriber, call the Clerk's Office or contact the Court Reporter/Transcriber Writer's Cramp, Inc., Telephone number 609-588-8043. (RE: related document(s) <u>127</u> Transcript Request). Notice of Intent to Request Redaction due 3/4/2025. Redaction Request due 3/14/2025. Redacted Transcript Submission due 3/24/2025. Remote electronic access to the transcript is restricted through 5/22/2025. (TRANSCRIPT ALSO DOCKETED AT #24-02040-GLT AND #20-23340-GLT) (hsmi) (Entered: 02/21/2025)
02/21/2025	<u>129</u> (3 pgs; 2 docs)	Notice of Filing of Transcript. Notice is hereby given that a transcript of the hearing held on 9/24/2024 on Motion to Dismiss Case for Abuse filed by Isaac Usoroh; Memorandum Request To Vacate GD-05-18165 Judgment And Rule 12(f) Motion To Strike All Isaac Usorohs Filings As "Personal Attacks" Filed in Support Elliott-Todd Parker Kogers Response; Status Conference Regarding Motion Section 522(H) Of The Bankruptcy Code; Motion For Sanctions for Violation of the Automatic Stay filed by Elliott-Todd Parker Koger and Todd Elliott Koger, Sr.; and Motion to Reconsider filed by the Debtor has been filed. Transcripts are available for inspection only at the Clerk's Office or may be purchased from the Court Transcriber during the 90 day restriction period. (RE: related document(s): <u>128</u> Transcript). (hsmi) (Entered: 02/21/2025)
02/24/2025	<u>130</u> (1 pg)	Letter of Transmission to District Court. Transcript from 9/24/24 Hearing Delivered to District Court. (RE: related document(s): <u>53</u> Notice of Appeal filed by Debtor Elliott-Todd Parker Koger, <u>128</u> Transcript). (mgut) (Entered: 02/24/2025)
02/26/2025	<u>131</u> (4 pgs)	BNC Certificate of Mailing - PDF Document. (RE: related document(s): <u>129</u> Notice of Filing of Transcript). Notice Date 02/26/2025. (Admin.) (Entered: 02/27/2025)
03/31/2025	<u>132</u> (7 pgs; 3 docs)	Order Denying Motion To Stay During Appeal (Related Doc # <u>94</u> ) Signed on 3/31/2025. (lfin) (Entered: 03/31/2025)
04/01/2025	<u>133</u> (8 pgs; 2 docs)	Order Denying Motion For Sanctions for Violation of the Automatic Stay (Related Doc # <u>73</u> ), Denying Motion For Sanctions (Related Doc # <u>123</u> ) Signed on 3/31/2025. (lfin) (Entered: 04/01/2025)

**PACER Service Center**

**Transaction Receipt**

04/02/2025 15:02:19

<b>PACER Login:</b>	mdbrechlin	<b>Client Code:</b>	
<b>Description:</b>	Docket Report	<b>Search Criteria:</b>	24-21081-GLT Fil or Ent: filed Doc From: 0 Doc To: 99999999 Term: included Headers: included Format: html Page counts for documents: included
<b>Billable Pages:</b>	13	<b>Cost:</b>	1.30

# **APPENDIX B**

## **Bankruptcy Petition**

**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):
<b>1. Your full name</b>	<b>Elliott-Todd</b>	
Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	First name	First name
Bring your picture identification to your meeting with the trustee.	Middle name	Middle name
	<b>Parker</b>	
	Last name	Last name
	<b>Koger</b>	
	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)

<b>2. All other names you have used in the last 8 years</b>	First name	First name
	Middle name	Middle name
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
	Business name (if applicable)	Business name (if applicable)
	Business name (if applicable)	Business name (if applicable)

<b>3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)</b>	XXX - XX - [REDACTED]	XXX - XX - _____
	OR	OR
	9 XX - XX - _____	9 XX - XX - _____

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? \_\_\_\_\_  
\_\_\_\_\_

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

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.

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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.

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**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 \_\_\_\_\_

Cell phone \_\_\_\_\_

Email address \_\_\_\_\_

**x**

Signature of Debtor 2

Date \_\_\_\_\_  
MM / DD / YYYY

Contact phone \_\_\_\_\_

Cell phone \_\_\_\_\_

Email address \_\_\_\_\_



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

Case number (if known) \_\_\_\_\_

**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 Schedule E/F, 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>
<b>9g. Total.</b> 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

Form for household goods and furnishings with 'No' selected and value of 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

Form for electronics with 'No' selected and value of 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

Form for collectibles of value with 'No' selected and value of 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

Form for equipment for sports and hobbies with 'No' selected and value of 0.00.

10. Firearms

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

Form for firearms with 'No' selected and value of 0.00.

11. Clothes

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

Form for clothes with 'No' selected and value of 0.00.

12. Jewelry

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

Form for jewelry with 'No' selected and value of 0.00.

13. Non-farm animals

Examples: Dogs, cats, birds, horses

Form for non-farm animals with 'No' selected and value of 0.00.

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

Form for other personal and household items with 'No' selected and value of 0.00.

Form for total value of all entries from Part 3, with a value of 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% %	\$ <u>0.00</u>
_____	0% %	\$ <u>0.00</u>
_____	0% %	\$ <u>0.00</u>

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):

	\$ 0.00
0.00	\$ 0.00
	\$ 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....

	\$ 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....

	\$ 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....

	\$ 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. ....

	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.....

	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.....

	\$ 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

[X] 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.

[X] 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

[X] 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

[X] No  
[ ] Yes. Describe each claim. .... \$ 0.00

35. Any financial assets you did not already list

[X] 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?

[X] 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

[X] 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

[X] 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: 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

**Part 1: Additional Page**  
**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 Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any

<p><b>Isaac Usoroh c.o Gusty Sunseri</b>  <small>Creditor's Name</small>  <b>Gusty Sunseri and Associates</b>  <small>Number Street</small>                  1290 Freeport Road                  Pittsburgh PA 15238  <small>City State ZIP Code</small></p> <p><b>Who owes the debt?</b> 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 relates to a community debt</p> <p>Date debt was incurred <u>08/10/2022</u></p>	<p><b>Describe the property that secures the claim:</b></p> <div style="border: 1px solid black; padding: 5px;">                 Lot No 176-C-138; 42 Pa. C.S. § 5526 Tax Liens Expired; 72 P. S. § § 1—1855             </div> <p><b>As of the date you file, the claim is:</b> Check all that apply.  <input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input checked="" type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.  <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)  <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)  <input type="checkbox"/> Judgment lien from a lawsuit  <input checked="" type="checkbox"/> Other (including a right to offset) <u>Sheriff Sale</u></p> <p>Last 4 digits of account number _____</p>	<table border="1"> <tr> <td style="text-align: right;">\$ 52,000.00</td> <td style="text-align: right;">\$ 90,000.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> </table>	\$ 52,000.00	\$ 90,000.00	\$ 0.00
\$ 52,000.00	\$ 90,000.00	\$ 0.00			

<p><b>Creditor's Name</b>                  _____  <small>Number Street</small>                  _____                  _____  <small>City State ZIP Code</small></p> <p><b>Who owes the debt?</b> 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 relates to a community debt</p> <p>Date debt was incurred _____</p>	<p><b>Describe the property that secures the claim:</b></p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div> <p><b>As of the date you file, the claim is:</b> Check all that apply.  <input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.  <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)  <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)  <input type="checkbox"/> Judgment lien from a lawsuit  <input type="checkbox"/> Other (including a right to offset) _____</p> <p>Last 4 digits of account number _____</p>	<table border="1"> <tr> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> </table>	\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____			

<p><b>Creditor's Name</b>                  _____  <small>Number Street</small>                  _____                  _____  <small>City State ZIP Code</small></p> <p><b>Who owes the debt?</b> 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 relates to a community debt</p> <p>Date debt was incurred _____</p>	<p><b>Describe the property that secures the claim:</b></p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div> <p><b>As of the date you file, the claim is:</b> Check all that apply.  <input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.  <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)  <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)  <input type="checkbox"/> Judgment lien from a lawsuit  <input type="checkbox"/> Other (including a right to offset) _____</p> <p>Last 4 digits of account number _____</p>	<table border="1"> <tr> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> </table>	\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____			

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
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2.1	Priority Creditor's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____	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
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		Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____	
Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes			

2.2	Priority Creditor's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____	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
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		Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____	
Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> 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><b>Who incurred the debt?</b> 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"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p><b>Last 4 digits of account number</b> _____ \$ _____ \$ _____ \$ _____</p> <p><b>When was the debt incurred?</b> _____</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of PRIORITY unsecured claim:</b></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><b>Who incurred the debt?</b> 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"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p><b>Last 4 digits of account number</b> _____ \$ _____ \$ _____ \$ _____</p> <p><b>When was the debt incurred?</b> _____</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of PRIORITY unsecured claim:</b></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><b>Who incurred the debt?</b> 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"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p><b>Last 4 digits of account number</b> _____ \$ _____ \$ _____ \$ _____</p> <p><b>When was the debt incurred?</b> _____</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of PRIORITY unsecured claim:</b></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 Chapter 11 Reorganization

Page 29 of 64

First Name

Middle Name

Last Name

Case Number (if known)

**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.

<b>4.1</b>	<p><b>Duquesne Light</b></p> <p>Nonpriority Creditor's Name</p> <p>P.O. Box 371324</p> <p>Number Street</p> <p><b>Pittsburgh</b> PA 15250</p> <p>City State ZIP Code</p>	<p>Last 4 digits of account number <u>6 6 1 3</u></p>	<p><b>Total claim</b></p> <p>\$ <u>1.00</u></p>
	<p>When was the debt incurred? <u>05/01/2024</u></p>		
	<p><b>As of the date you file, the claim is:</b> 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><b>Who incurred the debt?</b> 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><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>		
	<p><b>Type of NONPRIORITY unsecured claim:</b></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>		

<b>4.2</b>	<p><b>Wilksburg Penn-Joint Water Authority</b></p> <p>Nonpriority Creditor's Name</p> <p>2200 Robinson Blvd.</p> <p>Number Street</p> <p><b>Pittsburgh</b> PA 15221</p> <p>City State ZIP Code</p>	<p>Last 4 digits of account number [REDACTED]</p>	<p>\$ <u>300.00</u></p>
	<p>When was the debt incurred? <u>05/01/2024</u></p>		
	<p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p>		
	<p><b>Who incurred the debt?</b> 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><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>		
	<p><b>Type of NONPRIORITY unsecured claim:</b></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>		

<b>4.3</b>	<p><b>Xfinity</b></p> <p>Nonpriority Creditor's Name</p> <p>676 Island Pond Rd</p> <p>Number Street</p> <p><b>Manchester</b> NH 03109</p> <p>City State ZIP Code</p>	<p>Last 4 digits of account number [REDACTED]</p>	<p>\$ <u>30.00</u></p>
	<p>When was the debt incurred? <u>05/01/2024</u></p>		
	<p><b>As of the date you file, the claim is:</b> 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><b>Who incurred the debt?</b> 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><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>		
	<p><b>Type of NONPRIORITY unsecured claim:</b></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

Case Number (if known)

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

Xfinity Mobile Telephone Service

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 [REDACTED] \$ 500.00

When was the debt incurred? 12/01/2021

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 Cell Phone Service

Nonpriority Creditor's Name

Number Street

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 \_\_\_\_\_ \$ \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

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 \_\_\_\_\_

Nonpriority Creditor's Name

Number Street

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 \_\_\_\_\_ \$ \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

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 \_\_\_\_\_

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
<b>Total claims from Part 1</b>	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
<b>Total claims from Part 2</b>	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).

- 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).
- 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
<b>Employment status</b>	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
<b>Occupation</b>	<u>unemployed</u>	_____
<b>Employer's name</b>	<u>none</u>	_____
<b>Employer's address</b>	<u>none</u>	_____
	<small>Number Street</small>	<small>Number Street</small>
	_____	_____
	_____	_____
	<small>City State ZIP Code</small>	<small>City State ZIP Code</small>
<b>How long employed there?</b>	<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.	\$ <u>0.00</u>	\$ _____
5b. Mandatory contributions for retirement plans	5b.	\$ <u>0.00</u>	\$ _____
5c. Voluntary contributions for retirement plans	5c.	\$ <u>0.00</u>	\$ _____
5d. Required repayments of retirement fund loans	5d.	\$ <u>0.00</u>	\$ _____
5e. Insurance	5e.	\$ <u>0.00</u>	\$ _____
5f. Domestic support obligations	5f.	\$ <u>0.00</u>	\$ _____
5g. Union dues	5g.	\$ <u>0.00</u>	\$ _____
5h. Other deductions. Specify: _____	5h.	+\$ <u>0.00</u>	+\$ _____
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$ <u>0.00</u>	\$ _____
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ <u>0.00</u>	\$ _____

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ <u>0.00</u>	\$ _____
8b. Interest and dividends	8b.	\$ <u>0.00</u>	\$ _____
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ <u>0.00</u>	\$ _____
8d. Unemployment compensation	8d.	\$ <u>0.00</u>	\$ _____
8e. Social Security	8e.	\$ <u>0.00</u>	\$ _____
8f. Other government assistance that you regularly receive 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: <u>SNAP Food Stamps</u>	8f.	\$ <u>500.00</u>	\$ _____
8g. Pension or retirement income	8g.	\$ <u>0.00</u>	\$ _____
8h. Other monthly income. Specify: _____	8h.	+\$ <u>0.00</u>	+\$ _____
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$ <u>0.00</u>	\$ _____

10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ <u>0.00</u>	+	\$ _____	=	\$ _____
--	-----	----------------	---	----------	---	----------

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  
 Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.  
 Specify: SNAP Food Stamps

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.	\$ <u>500.00</u>
---	-----	------------------

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

No.  
 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.

- 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	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. <b>Additional mortgage payments for your residence, such as home equity loans</b>	5.	\$	<u>0.00</u>
6. <b>Utilities:</b>			
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. <b>Food and housekeeping supplies</b>	7.	\$	<u>100.00</u>
8. <b>Childcare and children's education costs</b>	8.	\$	<u>0.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9.	\$	<u>50.00</u>
10. <b>Personal care products and services</b>	10.	\$	<u>50.00</u>
11. <b>Medical and dental expenses</b>	11.	\$	<u>0.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	<u>50.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13.	\$	<u>0.00</u>
14. <b>Charitable contributions and religious donations</b>	14.	\$	<u>0.00</u>
15. <b>Insurance.</b> 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. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	\$	<u>0.00</u>
17. <b>Installment or lease payments:</b>			
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. <b>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).</b>	18.	\$	<u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19.	\$	<u>0.00</u>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>			
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)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<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	\$ _____
<b>For last calendar year:</b> (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	\$ _____
<b>For the calendar year before that:</b> (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)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	SNAP FoodStamp	\$ 500.00		\$ _____
		\$ _____		\$ _____
		\$ _____		\$ _____
<b>For last calendar year:</b> (January 1 to December 31, <u>2023</u> ) <small>YYYY</small>	SNAP FoodStamp	\$ _____		\$ _____
		\$ _____		\$ _____
		\$ _____		\$ _____
<b>For the calendar year before that:</b> (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 Case number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

**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	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 _____		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 _____
MM / DD / YYYY	
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 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. 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, *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.  
 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. <b>Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	\$ 0.00			\$ _____
3. <b>Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.	\$ 0.00			\$ _____
4. <b>All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> 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. <b>Net income from operating a business, profession, or farm</b>	<b>Debtor 1</b>	<b>Debtor 2</b>		
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. <b>Net income from rental and other real property</b>	<b>Debtor 1</b>	<b>Debtor 2</b>		
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. <b>Interest, dividends, and royalties</b>				\$ _____ \$ _____

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:  $\downarrow$

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      \$ \_\_\_\_\_  
 \$ \_\_\_\_\_      \$ \_\_\_\_\_  
 + \$ \_\_\_\_\_      + \$ \_\_\_\_\_

**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.  $\rightarrow$  Copy line 11 here  $\rightarrow$  \$ 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

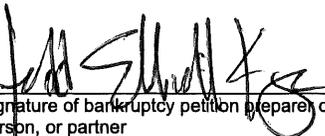
412-758-4510

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 ( <i>creditor or mailing matrix</i> )        |
| <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.

  
 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



Pennsylvania Agency for Children and Youth 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

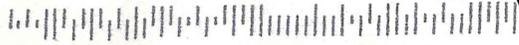
Date \_\_\_\_\_  
MM / DD / YYYY

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](http://www.uscourts.gov/rulesandpolicies/rules.aspx)) and the court's local website (go to [http://www.uscourts.gov/Court\\_Locator.aspx](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.



**F**

US POSTAGE IMI 950340501183046 2000391959

\$8.67

SSK

FCM



05/01/24 Mailed from 15217 028W2311558

**USPS FIRST-CLASS MAIL®**

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

12.50 oz

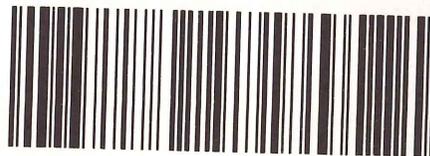
RDC 99

SHIP TO:

US BANKRUPTCY COURT  
600 GRANT STREET  
PITTSBURGH PA 15219



**USPS CERTIFIED MAIL®**



9507 1066 0051 4122 3498 47



**RECEIVED**

MAY 03 2024

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

**APPENDIX C**  
**March 31, 2025 Bankruptcy Order**

FILED  
4/1/25 8:57 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

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

In re:	:	Case No. 24-21081-GLT
<b>ELLIOTT-TODD PARKER KOGER,</b>	:	Chapter 7
<i>Debtor.</i>	:	
<b>ELLIOTT-TODD PARKER KOGER</b> and <b>TODD ELLIOTT KOGER, SR.,</b>	:	
<i>Movants,</i>	:	Related to Dkt. Nos. 73, 123
v.	:	
<b>DUQUESNE LIGHT COMPANY</b> and <b>WILKINSBURG SCHOOL DISTRICT,</b>	:	
<i>Respondents.</i>	:	

**ORDER**

The *pro se* debtor, Elliott-Todd Parker Koger (“Elliott”) and his father, Todd Elliott Koger, Sr. (“Todd Sr.”), bring two motions seeking an award of damages from Respondents, Duquesne Light Company (“DLC”) and Wilkinsburg School District (“WDS”), for alleged violations of the automatic stay and contempt.<sup>1</sup> *Motion I* raises a myriad of allegations against DLC,<sup>2</sup> but the only ones of relevance involve two “shut-off” notices posted to the front door of his

<sup>1</sup> See *Motion for Sanctions (Violation of the 11 U.S.C. § 362 Stay) Request for Injunctive Relief and Damages*, Dkt. No. 73 (“Motion I”); *Motion for Sanctions (Violation of the 11 U.S.C. § 362 Stay) Request for Injunctive Relief and Damages*, Dkt. No. 123 (“Motion II,” and together with Motion I, the “Motions”). *Motion II* also makes several references to violations of “11 U.S.C. § 1334” but no such statute exists. To the extent Elliott is referring to 28 U.S.C. § 1334, that statute is purely jurisdictional and does not impose a duty on private parties or give rise to a private cause of action.

<sup>2</sup> Among other allegations, Elliott contends that the “August 2022 foreclosure sale of the Koger family residence and the subsequent eviction action ... all are ongoing violations of 11 U.S.C. § 362(a)(1)” despite the fact these events preceded the filing of his case on May 3, 2024 and were not subject to the stay. See *Motion I* at ¶ 21. At the hearing on *Motion I*, DLC was also accused of interfering with the Debtor’s Wi-Fi, but this was not substantiated with any convincing proof beyond mere conjecture. See *Transcript of September 24, 2024 Hearing*, Dkt. No. 128 (“Trans.”) at 46-49, 54:14-17 (“they had to be hacked into our

residence by DLC employees and a third sent by mail. *Motion II* contends that two additional notices were issued by DLC in October 2024, yet little detail is provided.<sup>3</sup> The Movants suggest the notices were “fraudulent” and part of an effort to harass and intimidate them. *Motion II* also contends that DLC and WSD should be held in contempt for making false statements to the Court in prior proceedings. In all, the Movants seek an order granting actual and punitive damages, as well as an award of attorneys’ fees.

DLC opposed *Motion I* and the Court thereafter conducted a hearing. Before the Court issued its decision, however, Movants filed *Motion II* which raises similar issues. And while it is the moving party’s obligation to self-schedule matters for hearing and establish a response date,<sup>4</sup> the Court refrained from entering its own scheduling order because it found *Motion II* to be procedurally and substantively defective. After reviewing the motions and considering the statements made at the Court’s hearing on *Motion I*, the Court will deny both motions.

This Court has authority to exercise jurisdiction over the subject matter and the parties under 28 U.S.C. §§ 157(a), 1334, and the Order of Reference entered by the United States District Court for the Western District of Pennsylvania on October 16, 1984. This is a core proceeding under 28 U.S.C. § 157(b)(2)(A) and (G).

A. **Todd Koger Lacks Standing**

As an initial matter, the Court finds that Todd Sr. lacks standing to bring either motion. He did not (and could not) execute the voluntary petition as a debtor, nor does he hold a

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Wi-Fi to mess up with the [Zoom] audio”). Ultimately, the Kogers acknowledged that many of their allegations were speculative, and in the absence of adequate proof, the Court will not consider them. *Id.* at 54:21-23.

<sup>3</sup> *Motion II* at ¶ 4, 8.

<sup>4</sup> See *General Procedures for Cases Assigned to Gregory L. Taddonio* requiring parties to self-schedule motions using the prescribed forms.

claim as a creditor. The protections of the automatic stay are meant to preserve the status quo for the benefit of the Elliott's bankruptcy estate, but Todd Sr. has failed to establish any cognizable legal interest that would entitle him to assert rights under §§ 105 or 362(k). And though he is a debtor in his own bankruptcy proceedings (Case No. 20-23340), the stay is admittedly no longer in place because he received a discharge and the case was eventually closed in 2023.<sup>5</sup>

**B. Motion II is Procedurally Deficient**

*Motion II* fails to comply with the local rules of this Court. Under Local Rule 9004-1, motions shall contain a caption conforming to the Court's official form and it shall expressly identify the parties against who relief is sought as "Respondent."<sup>6</sup> The purpose of the rule is to ensure due process by alerting parties in a clear and conspicuous way that the movant is seeking relief that may implicate their rights. Parties should not have to scour through dozens of pages to discern whether their position is under challenge. It must be apparent on the face of the document. In *Motion II*, Movants wrongly identify "Issac Usoroh" as the respondent, when in reality, the allegations are directed at DLC and WSD. *Motion II* also references a "RICO criminal operation" and "RICO conspirators" without identifying the participants. Because *Motion II* fails to comply with Local Rule 9004-1 by putting the proper parties on notice of the potential allegations asserted against them, it will be denied.

**C. Motion II Fails to State a Claim Against WSD**

Aside from the procedural defect, *Motion II* fails to state a colorable claim for relief against WSD. Viewing the allegations in the motion in a light most favorable to the movants, it does not identify any conduct by WSD, its counsel, or employees that would establish a willful

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<sup>5</sup> The Court acknowledges that Todd Sr. has moved to reopen his case and reinstate the stay, but those motions remain pending as of the date of this Order. See Case No. 20-23340, Dkt. Nos. 125, 137, 147.

<sup>6</sup> See W.Pa.LBR 9004-1.

stay violation or justify a contempt finding. All of the postpetition conduct alleged in *Motion II* relates to the activities of DLC and its counsel.<sup>7</sup> The remaining allegations (including paragraphs 19-27) could not give rise to a stay violation as these acts allegedly occurred before the stay was imposed. And because they occurred before the present bankruptcy case was filed, they also cannot serve as the basis for a contempt finding.

**D. The Motions Fail to Establish a Recovery Under § 362(k)**

Under section 362(k), “an individual injured by any willful violation of a stay ... shall recover actual damages, including costs and attorneys’ fees.”<sup>8</sup> A stay violation is “willful” if the creditor commits an intentional act that violates the stay with knowledge that a bankruptcy petition has been filed.<sup>9</sup> No specific intent to violate the stay is required.<sup>10</sup> Thus, to recover damages under section 362(k), one must establish three elements by a preponderance of the evidence: (1) a stay violation occurred; (2) the act giving rise to the violation was willful; and (3) the violation caused injury.<sup>11</sup>

Elliott contends that DLC violated the stay by issuing shut-off notices on several occasions. The exact number of shut-off notices is disputed,<sup>12</sup> but the difference is immaterial to

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<sup>7</sup> Movants appear to suggest that one attorney represents both DLC and WSD, but the appearances taken at the Court’s September 24, 2024 hearing show otherwise. *See Trans.* at 3.

<sup>8</sup> 11 U.S.C. § 362(k)(1). This provision was previously codified as section 362(h) but re-codified in 2005 as section 362(k)(1) as part of BAPCPA. Because the provisions are identical, prior caselaw regarding section 362(h) remains relevant to the application of section 362(k)(1). *Wingard v. Altoona Reg. Health Sys. (In re Wingard)*, 382 B.R. 892, 900 n. 5 (Bankr. W.D. Pa. 2008).

<sup>9</sup> *Krystal Cadillac-Oldsmobile GMC Truck, Inc. v. Gen. Motors Corp.*, 337 F.3d 314, 320 n.8 (3d Cir. 2003); *Univ. Med. Ctr. v. Sullivan (In re Univ. Med. Ctr.)*, 973 F.2d 1065, 1088 (3d Cir. 1992).

<sup>10</sup> *Atl. Bus. & Cmty. Dev. Corp. (In re Atl. Bus. & Cmty. Dev. Corp.)*, 901 F.2d 325, 329 (3d Cir. 1990) (quoting *Goichman v. Bloom (In re Bloom)*, 875 F.2d 224, 227 (9th Cir. 1989)).

<sup>11</sup> *Prithvi Catalytic, Inc. v. Microsoft Corp. (In re Prithvi Catalytic, Inc.)*, 571 B.R. 105, 143 (Bankr. W.D. Pa. 2017); *In re Wingard*, 382 B.R. at 900.

<sup>12</sup> Elliott claims that five separate shut-off notices were issued: two were posted on his residence on August 15 and 29, 2024, and a third was mailed on September 23, 2024. *See Trans.* at p. 49:1-17. Following the

the outcome here. Elliott argues that these actions violated § 362(a)(1), which prohibits “the commencement or continuation ... of a judicial, administrative, or other action or proceeding against the debtor that was or could have been commenced before the commencement of the case ... or to recover a claim against the debtor that arose before the commencement of the case ...”<sup>13</sup>

Elliott has not alleged that DLC commenced or continued a prepetition collection action against him, so the focus is whether DLC issued the shut-off notice(s) to recover a prepetition claim against him. The record shows that it did not.

To begin, the Kogers readily admit that DLC does not have a claim against Elliott. The DLC account is in Todd Koger, Sr.’s name, and Todd Sr. concedes that he makes the payments on the account.<sup>14</sup> Todd Sr. also acknowledged that the notices referenced in *Motion I* were all addressed to him.<sup>15</sup> To be eligible for relief, Elliott must demonstrate that he was target of these actions, and the mere fact that a family member is the account holder is not enough to impute a stay violation on the debtor’s behalf.<sup>16</sup>

The Kogers also failed to establish this was an effort to collect a debt. By his own admission, Todd Sr. asserted the account had a “zero balance.”<sup>17</sup> Based on the foregoing, any action DLC allegedly took was not directed at Elliott, the debtor in these proceedings and the only

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September 24 hearing, Elliott contends an additional notice was issued on October 21, 2024 and the family was threatened with termination in a November 4, 2024 phone call. See Motion II at ¶ 2, 4. For its part, DLC admits to posting a single notice on the Koger property by mistake, contending that it was meant to provide an alert of a service interruption occurring across the street in conjunction with some repair work. See Trans. at p. 51-52.

<sup>13</sup> 11 U.S.C. § 362(a)(1).

<sup>14</sup> *Trans.* at p. 48:15-17; 49:23-25.

<sup>15</sup> *Id.* at p. 50:22-24.

<sup>16</sup> See In re Lyle, 662 B.R. 229, 236 (Bankr. E.D.N.C. 2024).

<sup>17</sup> *Trans.* at p. 48:15; 50:18; 55:9-11.

party protected by the stay, nor was it done in furtherance of an action to collect a debt.<sup>18</sup> Having failed to establish the first element of a stay violation, the motions must be denied.

E. **Elliott Has Not Proven Any Damages**

Even if Elliott could establish a willful stay violation, he has failed to demonstrate any entitlement to damages. The motions fail to identify any financial or other harm Elliott may have endured. There is no dispute that, notwithstanding any shut-off notice, electrical power was never terminated at the Koger residence.<sup>19</sup> There also appears to be no dispute that the notice was withdrawn. Moreover, Elliott cannot claim any entitlement to attorneys' fees when he has proceeded in this matter *pro se*. On this record, the Court could find no basis to award damages.

F. **Elliott Has Not Justified a Finding of Contempt**

The allegations in *Motion II* also fail to establish a basis for the Court to impose a finding of contempt. Bankruptcy courts are empowered to remedy civil contempt through § 105(a) and the court's inherent power.<sup>20</sup> Proof of civil contempt requires: “(1) that a valid court order existed; (2) that the alleged contemnor knew of the order; and (3) that the contemnor disobeyed the order.”<sup>21</sup> “A finding of civil contempt must be supported by clear and convincing evidence.”<sup>22</sup>

In this instance, Elliott seeks a contempt finding against DLC's counsel for allegedly false statements made during the September 24, 2024 hearing. At its core, however, the

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<sup>18</sup> See note 5, *infra*.

<sup>19</sup> *Trans.* at p. 52-53.

<sup>20</sup> See *Minech v. Clearview Fed. Credit Union (In re Minech)*, 632 B.R. 274, 280 (Bankr. W.D. Pa. 2021); *Winnecour v. Ocwen Loan Serv. (In re Ransom)*, 599 B.R. 791, 802 (Bankr. W.D. Pa. 2019); *Englert v. Ocwen Loan Serv., LLC (In re Englert)*, 495 B.R. 266, 271 (Bankr. W.D. Pa. 2013); *Walsh v. Free (In re Free)*, 466 B.R. 48, 57 (Bankr. W.D. Pa. 2012).

<sup>21</sup> *In re Minech*, 632 B.R. at 280; see *F.T.C. v. Lane Labs-USA, Inc.*, 624 F.3d 575, 582 (3d Cir. 2010); *Harris v. City of Phila.*, 47 F.3d 1311, 1326 (3d Cir. 1995).

<sup>22</sup> *Harris v. City of Phila.*, 47 F.3d at 1321.

issue involves a factual dispute. The Kogers allege that three shut-off notices were issued before the September hearing, while DLC admits to only one. And because the parties were not under oath when they made their statements, perjury is not in play. While truthfulness is expected from all parties whenever they make representations to the Court (irrespective of whether they are under oath), a finding of contempt requires definitive proof that an order was violated. Having failed to satisfy the first element of a contempt finding, Elliott's allegations must fail.<sup>23</sup>

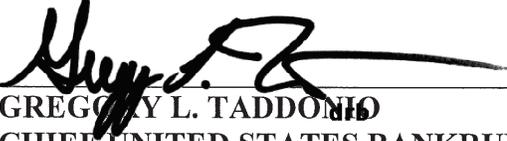
For the reasons stated herein, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. The *Motion for Sanctions (Violation of the 11 U.S.C. § 362 Stay) Request for Injunctive Relief and Damages*, Dkt. No. 73 is **DENIED**.

2. The *Motion for Sanctions (Violation of the 11 U.S.C. § 362 Stay) Request for Injunctive Relief and Damages*, Dkt. No. 123 is **DENIED**.

ENTERED at Pittsburgh, Pennsylvania

Dated: March 31, 2025

  
\_\_\_\_\_  
GREGORY L. TADDONE  
CHIEF UNITED STATES BANKRUPTCY JUDGE

Case administrator to mail to:  
Debtor  
Todd Elliott Koger, Sr.

---

<sup>23</sup> The Court also observes that the shut-off notices attached to the motions are difficult to read and therefore the Court is unable to make definitive conclusions about their contents in their current form.