

IN THE COURT OF COMMON PLEAS OF ADAMS COUNTY,

PENNSYLVANIA- CRIMINALs DIVISION

COMMONWEALTH OF PENNSYLVANIA :

v. : NO. CP-01-CR-0000223-2021

:

JAKE BYLSMA :

Defendant, *pro se*

DEFENDANT'S EMERGENCY MOTION TO VIDEO

RECORD ALL PROCEEDINGS

Defendant Motions to self video record all proceedings in an effort to insulate himself from the Corruption in the Adams County Court of Common Criminals. The official court reporters staffed by the criminals in this court routinely alter the record to cover for the real estate and bankruptcy racket because the court reporters **UTILIZE** the real estate and bankruptcy racket. In addendum, Defendant cannot locate a private-sector court approved

stenographer that is able/willing to attend after the shenanigans stemming from this case's 05 January 2022 hearing.

1). The Adams County Official Court Reporters routinely alter the court record concerning the utilization of the real estate/ bankruptcy racket because, just like everyone in that court house, they are groomed to be part of it. *201 Pa. Code §4002 Definitions; Transcript means a certified, written, **verbatim** record of a proceeding.* See **EXHIBIT 1-Transcript of March 2017 Retowsky Hearing**, certified by Adams County Official Court Reporter Jennifer A. Nice, transcribed September 2020 (pg14). This is the case defendant was following as press upon false arrest for this court's current fictitious/ retaliatory charges, as it highly details the workings of the real estate and bankruptcy racket... and the record is therefore highly modified.

To set the stage for this display of fraud; Mr. Retowsky is divorcing the president of the County BAR's daughter, whom has requested this special hearing so she can define assets and individually purchase a house from one of her mother's clients also separating assets in a divorce. Mr. Retowsky's lawyer subverts his interests and goads him into a "post-nuptial" agreement, for which Mr. Retowsky fires her immediately prior to this hearing. This implodes the

court's plan to facilitate this fraud, and is why at the end of this hearing the presiding Judge Christina Simpson recuses herself "*...due to a—we will just say recused herself and put a period at the end of that.*" See **EXHIBIT 1-Transcript of March 2017 Retowsky Hearing**, (pg. 12).

Note that this Recusal Order is on page 12 of the transcripts of this proceeding. Note that on page 2/ line 18 (the first page of proceedings), Attorney Allie, counsel for Mr. Retowsky, informs the court that her client "*...is now requesting a continuance so he can locate new counsel and has asked that I not proceed today.*" The court asks Mr. Retowsky if he truly wishes this and he responds with; "*Yes. I am requesting--.*" This is where the record is first altered, as he actually states, "*...a continuance due to I have no counsel,...*" but it is NOT included in the transcript. The following page 3 starts off with an interjection from the bench, to which Mr. Retowsky re-states his position. At this point; all proceedings should have ceased. But Judge Christina Simpson continues to conduct the hearing, which, in itself, is a violation of judicial ethics and warrants disbarment. Mr. Retowsky has no counsel, let alone the implications expressed by a "post-nuptial" agreement proposed by his former conspiring counsel... whom Judge Simpson continues to call on during this hearing... continuing the hearing in an effort to facilitate the intended fraud.

More evident altering of the official record may be viewed on page 6, lines 18-25, and page 7, lines 1-15. Read it and try to make sense of this. It don't. Words are completely omitted, specifically page 6 lines 23-25, in which the name of the President of the County BAR (plaintiff's mother) is omitted three times via "- ,," requiring Mr. Retowsky to request that it be specifically be remitted to the court record on page 7, line 3.

Mr. Retowsky catching his attorney conspiring with the courts and firing her confounded the method of fraudulently acquiring 362 Bendersville Wenksville Rd by the President of the County BAR out from under one of her clients, utilizing her daughter as the straw-buyer. This led to the overtly crafted fake deeds and bank fraud highly detailed in **DEFENDANT'S MOTION TO DISMISS ALL CHARGES DUE TO LACK OF PROBABLE CAUSE AND MALICIOUS PROSECUTION, Exhibits 2-11,** dated 20 December 2021.

1.1). Ok, so, what is Adams County Official Court Reporter Jennifer A. Nice's motivations in altering the official record for this hearing? The way the Adams County Court of Common Criminals conduct their Real Estate and Bankruptcy fraud racket is through classic organized crime tactics... "You wanna be one of us, you gotta have some skin in the game." Street gangs call it "Blood in, blood out."

So admittance to the court house administration is interdependent on them being able to pin something on an insider if they are pressured to turn state's witness or whistleblower, thereby grooming individuals into key positions that are co-dependent on keeping the bankruptcy/ real estate racket going.

See **EXHIBIT 2- Jennifer A. Chance Chapter 7 Bankruptcy**, dated 16 October 2014. Page 9 identifies 122 Elm Street in Calverton, New York, a single family residence on Long Island purchased Jointly in 2001 with her then-husband Christopher Chance. Highlighted in pink;

*"This real estate was under foreclosure and Debtor has not received any information that title has been transferred to the Bank. **Debtor believes this real estate is worth less than the secured debt.**"*

Current value is listed as unknown, with the amount of secured claim \$259,444.

Page 34 lists Jennifer A. Chance's signed declaration that these statements are true and correct under penalty of false statement 18 U.S.C. §§ 152 and 3571, fine of up to \$500,000 or imprisonment for up to 5 years or both. Page 48, Item #4 lists "Foreclosure" as the nature of proceeding. This may have been the nature of the proceeding, but the status is listed as "unknown." This leads one to believe that this real estate was worthless, upended, and in the process of being foreclosed upon and repossessed. Page 55, highlighted in pink, identifies that the property will be **surrendered**.

See **EXHIBIT 3- Deeds/ 122 Elm Street, Calverton NY**, pg1, listing Tax Map ID 0200-300.00-04.00-004.00/ aka 122 Elm Street, Calveton, NY selling in 2020 for \$426, 086.91. See Pg2, listing the grantors as Christopher Chance, **Jennifer A. Chance**, and the Suffolk County “Referee” (of foreclosure sales) Kevin Malloy. Despite **EXHIBIT 2- Jennifer A. Chance Chapter 7 Bankruptcy**, dated 16 October 2014, Page 9, claiming “***Debtor believes this real estate is worth less than the secured debt,***” the house was not repossessed by the bank because there was a surplus of equity (selling in 2020 for \$426,086.91- Jennifer Chance’s discharged debt for it in her 2014 bankruptcy of \$259,444= \$166,643 surplus). Regardless, **EXHIBIT 3- Deeds/ 122 Elm Street, Calverton NY**, pg55 stating that the property will be “surrendered” is a false statement, as its financial interests were retained.... *under penalty of false statement, a fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. §§ 152 and 3571.*

There was also a bunch of other shenanigans at her current Chambersburg residence, with her and her now-husband Bryan Nice sequentially buying up the adjacent lots as displayed in **EXHIBIT 2- Jennifer A. Chance Chapter 7 Bankruptcy**, Pg10, represented by Sharpe and Sharpe, LLP. [Hey, Prosecutor Kristyne Crist, nee’ Sharpe- that your kin? Or that just one of them there Cronywealth Coinkidinks? It’d sure explain how you **started** your career in the Dauphin County DA’s office].

Basically- so that our Official Court reporter Jennifer Chance/ later Nice could write off \$440k of debt in a fraudulent Chapter 7 bankruptcy in 2014 (pg7), her current husband Bryan Nice deeded everything in his name until after her debts were discharged. It took a lot of creative accounting and trust to do this to maintain her residence in Chambersburg, and for the most part it checks the box of legal loopholes on paper... But hold onto these shenanigans, though, because we're about to see a pattern emerge.

Creative Cronywealth accounting aside; **EXHIBIT 2- Jennifer A. Chance Chapter 7 Bankruptcy** contains MASSIVE fraud by claiming the property in Long Island was surrendered, and should have **easily** been caught, corrected through a division of assets, or rejected by the U.S. Middle District Bankruptcy Trustee reviewing the bankruptcy; John P. Neblett (see **EXHIBIT 4- Jennifer Chance Chapter 7 Bankruptcy Summary**).

1.2). Ok, so we've established that Adams County Official Court reporter Jennifer Nice altered the court record to facilitate the Adams County Court of Common Criminals in conducting their real estate shenanigans, **AND** that she utilized a fraudulent bankruptcy to walk away from \$440k in debt herself, facilitated by the U.S. Middle District Bankruptcy Trustee, quasi legally shuffling around real

property with a convenient set of circumstances with her spouse. Check out the following pattern starting to emerge...

See **EXHIBIT 5- DA Brian Sinnett's Chapter 13 Bankruptcy**, dated 27 January, 2009. This guy is a young 34 year-old single, childless practicing attorney working at the DA's office for 4.5 years (pg15), making \$62k the year before his bankruptcy (pg.20), having worked up \$100k in unsecured **credit card debt** alone (pgs. 11 & 12), with **ZERO** property to his name (pg4). What type of lifestyle is this individual living that would put him in this position? This cat is a no-hire security risk!... unless that's the type of individual you **want under your thumb** in the DA's Office of the Adams County Court of Common Criminals. So check out how the racket works this one...

Apart from the \$100k credit card debt, pg12 lists a \$68k student loan debt. See **EXHIBIT 6- Discharging Student Loans**. Under no way, no how, no circumstances does District Attorney Brian Sinnett meet any of the eligible requirements to discharge student debt. The only extenuating financial hardships he has are paying for alpha blockers and insulin, of which he's on County Health Insurance (a modest co-pay **at best**). Even so, the case would need to reflect an "Adversary Proceeding" linked to the student debt, which it **DOES NOT**. This is

absolute blatant bankruptcy fraud from every party involved. See **EXHIBIT 5- DA Brian Sinnett's Chapter 13 Bankruptcy**, pg. 30, listing Steven M. Carr, Esquire, of York, PA as attorney for debtor (DA Brian Sinnett himself a veteran of the York County DA's Office). See **EXHIBIT 7- Trustees/ Federal Middle District**, listing Steven M. Carr, Esquire, right at the top of it. District Attorney Brian Sinnett hired a Chapter 7 Bankruptcy Federal Trustee to represent him in a Chapter 13 bankruptcy fraud.... Which gets unflinchingly approved by the U.S. Middle District Chapter 13 Trustee Charles J. DeHartt III, see **EXHIBIT 8- Sinnett's Bankruptcy Case Report**.

So- remember that our Official Court reporter Jennifer Chance/ Nice utilized the trustee for her fraudulent bankruptcy, on top of deeding everything in her future/current husband's name until after her debts were discharged so that she could maintain her residence in Chambersburg? See **EXHIBIT 5- DA Brian Sinnett's Chapter 13 Bankruptcy**, pg 16, highlighted in pink, listing a \$1200/ month installment *"to girlfriend for living exp-rent, utilities, rep, mntn."* Pg1 lists his address as 10 Cumberland Dr, Gettysburg PA, which is owned by Rhonda Kershner (see **EXHIBIT 9- 10 Cumberland Dr**).

See **EXHIBIT 10- Court Reporter Silencing Steno After 40-Plus Years,**

Gettysburg Times article dates May 2018. This article details the departure of the Adams County Lead Court Reporter Rhonda Kershner after 41 years with the court, where she even “...*met my husband here.*” That would be one District Attorney Brian Sinnett from **EXHIBIT 5- DA Brian Sinnett’s Chapter 13 Bankruptcy.**

Basically, District Attorney Oedipus Rex over here was paying \$1200/ month installments through his bankruptcy (pg 16) for the mortgage on his mother’s bridge club partner’s shoebox located at 10 Cumberland Drive, whom is the lead court reporter... and after the bankruptcy gets finalized, becomes his spouse.

This all types up as creatively legal, except for the fraud writing off the student debt, aided and abetted by the Federal Trustees. Ya’ll see the pattern start to emerge now? This is the **SAME EXACT** method of fraud and set of circumstances Adams County Court Reporter **Jennifer** took a **Chance** on, and she came out just as **Nice**.

1.3). So the implications of this racket are staggering, and lead to a morass of corruption to keep a lid on this racket; as anyone that is a part of it **CANNOT** get pinched or they may turn state’s witness. See **DEFENDANT’S MOTION TO DISMISS ALL CHARGES DUE TO LACK OF PROBABLE CAUSE AND MALICIOUS**

PROSECUTION, dated 20 December 2021, **EXHIBIT 31-Video-Pt 8- Coward of the**

County and Exhibits 42-48. This details local crony Glenn Kessler's attempted murder and stabbing of defendant, consequentially pleading out to disorderly conduct and receiving an illegally offered sentence (by the DA) of Advanced Rehabilitative Disposition (non-violent only), wiping it from his record. Again, it took the whole courthouse conspiring together to accomplish this, even down to defendant's Victim Advocate Savannah Loder (spouse of PA State Police responsible for losing the Walmart CCTV of the incident) denying defendant legally mandated restitution for getting stabbed via Glenn Kessler's admission INTO the ARD program,... illegally offered by the DA, illegally facilitated by the Adams County Victim Witness Director Cindy Keeney, and illegally granted by Adams County Judge Thomas-english-muffin Campbell-soup.

See **EXHIBIT 11- Glenn Kessler's Chapter 13 Bankruptcy**, filed jointly with wife Denise, dated 30 June 2009. Page 18 lists \$90k in Federal Student loans, presumably discharged due to financial hardships. Page 27 lists spouse's income as \$0. Same page, item #17;

"Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Debtor Spouse recently completed her nursing education, but has been unable to secure employment as none of the hospitals are hiring."

See **EXHIBIT 12- Denise Kessler Graduate Registered Nurse Permit**, a permit only valid if you're **WORKING** under the supervision of a licensed nurse, issued June 22, 2009... eight days before attesting to the contents on item #17 in **EXHIBIT 11- Glenn Kessler's Chapter 13 Bankruptcy**, *under penalty of false statement, a fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. §§ 152 and 3571*. Again, this is glaringly obvious fraud, and should have been remedied by the U.S. Middle District Chapter 13 Trustee Charles J. DeHartt III over the many corrections this case underwent before getting the payment plan approved and the debt discharged.

1.4). Another fun example of the implications of this racket are the egregious permitted illegal improprieties of its progenitors. See **DEFENDANT'S MOTION TO DISMISS ALL CHARGES DUE TO LACK OF PROBABLE CAUSE AND MALICIOUS PROSECUTION**, dated 20 December 2021, **EXHIBIT 22- Video-Pt2. The Lawyer's Daughter**, and **EXHIBITS 25-27**. This details defendant's racketeering case against the Adams County DA's Office, wherein they **jail defendant twice** for a distant relative of PA Governor Tom Wolf not being able to handle getting dumped, breaking into defendant's home several times over four days, trespassing to plant drugs-by her own words, culminating in a false report of assault... **ALL** of which was video recorded by defendant and not relayed into the PA State Pedo

Protecting Police report... Never charging Hilary Wolf with a single infraction.... In an effort to extort defendant into pleading guilty. Her father being one Larry Wolf, a bankruptcy attorney out of York, Pa, see **EXHIBIT 13- 1 Star Yelp Review.**

1.5). So hold on... look at all of this **PATTERN** of filth coming out of York County involving the DA's offices and these bankruptcies... See **DEFENDANT'S MOTION TO DISMISS ALL CHARGES DUE TO LACK OF PROBABLE CAUSE AND MALICIOUS PROSECUTION**, dated 20 December 2021, **EXHIBITS 57-62**, wherein Special Agent Michael Carlson of the PA Attorney General's Office's prominent political family files a fraudulent Chapter 11 Bankruptcy by hiring a Federal Chapter 7 Bankruptcy Trustee as a private attorney; Lawrence V. Young, of York County... himself the Chair of the BAR for the Federal Middle District of PA Bankruptcy Law.

This **WHOLE TIME**... defendant has been distracted by the incestuous legal stage set by District Attorney Oedipus Rex, but it's just the **side show** set to facilitate the main real estate/bankruptcy racket conducted out of York county.... And **THAT'S** why he was **groomed** to be the DA in the Adams County Court of Common Criminals.

That's **WHY AND HOW** this racket hid defendant's triple attempted murder **AND** double false imprisonment. See **EXHIBIT 14-Email to Defendant's Stabbing**

Attorney, Chris Ferro, of York, PA. Immediately preceding defendant's pre-trial hearing for a felony for getting stabbed after the Pedo Protecting PA State Police lose 2 Walmart CCTV's of the incident, defendant alerts his defense attorney, Chris Ferro, formerly of the York County DA's Office (co-worker with Oedipus Rex during his tenure there), that his assailant has a previous firearms offense conviction. Conspiring defense Attorney Chris Ferro replies, *"Got it. Thanks,"* in acknowledgement... then brokers a plea deal knowingly illegally permitting Glenn Kessler into ARD as a repeat violent firearms offender, promising defendant that the ARD program legally mandates restitution for the \$10k medical bill for getting stabbed.... Which is later denied by the Adams County Victim's Witness Office, a division of Oedipus' office.

Ya'll know that was the last straw, right? When ya'll pulled that one on me, that is what motivated me to start this whole enterprise of dying before I let you human sacks of excrement get away with this. I won't stop until all ya'll in jail or I motivate one of you pedo protecting Pennsylvanians enough to try to kill me again for exposing you (which didn't work out so well for your crony last time utilizing a pistol and two hunting knives whilst defendant was unarmed). All you had to do was follow your law to pay my medical bills after you made my stabbing legal, but

you had to even get over on me for that. How's that working out for you and your Incestuous Legal Kingdom, Oedipus Rex?

2). Defendant has contacted every publicly available registered court reporter AND regional staffing agencies to attend this hearing; to no avail. See **EXHIBIT 15-Sargent's Court Reporting Services**, and **EXHIBIT 16-Karasch Court Reporting Services**. Therefore, in an effort to insulate himself from and document the corruption in the Adams County Court of Common Criminals, defendant motions to self-video record all proceedings.

**Happy Monday Adams County Court of Common Criminals! Stay tuned for the
next installment~**

Jake D. Bylsma
14 March 2022
Defendant Pro Se'
Counselor Kang Guru
King of Kangaroo Courts
(*pro tempore*)

COMMONWEALTH OF PENNSYLVANIA :

v. : NO. CP-01-CR-0000223-2021

:

JAKE BYLSMA

:

AND NOW, this day of , 2022, upon consideration of

DEFENDANT’S EMERGENCY MOTION TO VIDEO

RECORD ALL PROCEEDINGS

Defendant’s Motion is **GRANTED**. Everyone in attendance will become a celebrity after the Netflix Docuseries. **DOUBLE WIN!!!**

BY THE COURT:

IN THE COURT OF COMMON PLEAS OF ADAMS COUNTY,

PENNSYLVANIA- “CRIMINAL” DIVISION

COMMONWEALTH OF PENNSYLVANIA :
v. : **NO. CP-01-CR-0000223-2021**
:
JAKE BYLSMA :

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Ex 1 PGI

1 IN THE COURT OF COMMON PLEAS OF ADAMS COUNTY, PENNSYLVANIA
2 Civil

3 Julie C. Retowsky

4 vs

17-S-43

5 Kelly S. Retowsky

7
8 TRANSCRIPT OF PROCEEDINGS OF
9 HEARING

10 BEFORE: THE HONORABLE CHRISTINA M. SIMPSON, JUDGE

11 DATE: March 20, 2017 at 2:33 p.m.

12 PLACE: Adams County Courthouse
13 Courtroom No. 3
Gettysburg, Pennsylvania

14 APPEARANCES:

15 PATRICK W. QUINN, ESQUIRE
16 WOLFE, RICE & QUINN, LLC
47 West High Street
17 Gettysburg, Pennsylvania 17325
Attorney for Plaintiff

18 MEREDITH R. ALLIE, ESQUIRE
19 2040 East Market St
York, Pennsylvania 17402
20 Attorney for Defendant

21
22
23 JENNIFER A. NICE, RPR
24 Official Court Reporter
Adams County Courthouse
25 111 Baltimore Street, Rm 245
Gettysburg, PA 17325-2367

Ex 1 Pg 2

1 (Thereupon, the following proceedings were held:)

2 THE COURT: Good afternoon, everyone.

3 ATTORNEY ALLIE: Good afternoon, Your Honor.

4 THE COURT: We are here in the matter of Julie C.

5 Retowsky versus Kelly Scott Retowsky, 17-S-43. The Court

6 scheduled this matter for a hearing on a Petition for Special

7 Relief. I had a phone conference with counsel on the 10th and

8 counsel were attempting to resolve the matter but evidently have

9 not been able to do so.

10 Mr. Quinn, you are representing the moving party. What

11 would you like to tell me?

12 ATTORNEY QUINN: We just need to have some closure with

13 regard to whether this is deemed to be marital or not marital,

14 whether my client can go forward with her closing on the 31st of

15 March.

16 THE COURT: And Ms. Allie, what would you like to tell

17 me on behalf of your client?

18 ATTORNEY ALLIE: My client is now requesting a

19 continuance so he can locate new counsel and has asked that I not

20 proceed today.

21 THE COURT: All right.

22 Let me talk to you about that, Mr. Retowsky. Is that

23 your wish today, you wish to have a continuance to seek new

24 counsel?

25 MR. RETOWSKY: Yes. I am requesting --

1 THE COURT: You may be sit down, that's fine. You may
2 be seated.

3 MR. RETOWSKY: Pardon me, ma'am?

4 THE COURT: You can stay seated. Just use the
5 microphone. It is easier to hear you.

6 MR. RETOWSKY: I am requesting the continuance so I can
7 retain new counsel. I'm not willing to sign anything that could
8 impact the marital estate without proper disclosure regarding
9 assets, ma'am.

10 THE COURT: Let me ask you a few questions.
11 You can be seated, counsel.

12 It was my understanding when I had a phone conference
13 with the attorneys on the 10th that Mr. Quinn, on behalf of
14 Mrs. Retowsky, had sent a variety of documents to Ms. Allie, which
15 Ms. Allie indicated that she had or was going to share with you to
16 demonstrate the money, the cash flow, for the proposed purchase of
17 the property. Did you receive those documents, sir?

18 MR. RETOWSKY: Yes, ma'am, and I was able to look
19 through them and I had -- I had got account numbers that I know
20 that she has seven or eight of them. I can't match them up.
21 There is seven or eight accounts besides our two personal
22 accounts. They are not all there, ma'am.

23 THE COURT: Is it your concern that marital funds are
24 being used for the acquisition of this property?

25 MR. RETOWSKY: I would have no clue, ma'am. If there

Ex1 PG4

1 would be a concern, yes, ma'am, but judge, but what did they use,
2 did they show money to get a loan, which obviously they showed
3 money to get a loan and they showed it out of a different account.
4 I have no clue, ma'am. That's why I am saying, out of respect, I
5 would respectfully like to continue this so I can get --

6 THE COURT: Is it your concern that -- I am just trying
7 to understand where you are coming from. You understand if Miss
8 Ret -- Mrs. Retowsky takes out a loan now, that's completely her
9 responsibility. You don't have any responsibility for that. You
10 understand that, correct?

11 MR. RETOWSKY: No. That's why I need to retain more
12 counsel. That's why I respectfully ask for a continuance so I can
13 get new counsel, ma'am.

14 THE COURT: Okay. Mr. Quinn, do you have anything you
15 wish to add?

16 ATTORNEY QUINN: No. I believe that we tried to
17 provide as much information as we were able to pull together in a
18 limited period of time to show that -- some of the money comes
19 from accounts that were in existence prior to separation.

20 THE COURT: They were or were not?

21 ATTORNEY QUINN: Some of the money went into accounts,
22 but what we were trying to show to the other side was that there
23 was money in these accounts since separation. However, additional
24 monies have been added to those accounts post separation that in
25 actuality, you know, any of this money, which is only \$5,000,

Exl PG5

1 \$2,500 of which came from my client's actual funds, would be
2 marital, and then there is no other downpayment. It is just the
3 loan, you know, the loan transaction fee, and then just the
4 request for getting a lot of money from Adams County National
5 Bank. That's it.

6 And we have tried to make sure they understand that you
7 have the authority to undo it if there is any kind of, you know,
8 fraud or failure to be forthcoming on the part of my client, you
9 have the absolute authority to undo it, and this is not
10 Mr. Retowsky's debt in any way. We recognize that. But --

11 THE COURT: I guess what I'm trying to understand, and
12 maybe, Ms. Allie, you can enlighten me even though I understand
13 Mr. Retowsky wants other counsel, if we have a hearing today or
14 have a hearing another day, I still need to understand why
15 everybody feels the way that they do. Is it a concern over that
16 Mr. Retowsky believes he is going to be liable for the debt or is
17 it a concern that marital funds are somehow being funneled into
18 the purchase of this house or is it both?

19 ATTORNEY ALLIE: Your Honor, we have had a discussion,
20 and he understands that he is not responsible for the debt, nor
21 that this would be a venture that he would be entitled to funds
22 from given that it is post separation. We did discuss that there
23 are several accounts that were provided. However, Mr. Retowsky
24 provided me with a list of at least four other accounts that were
25 not included in the documents that I received from Attorney Quinn,

Ex1 PG6

1 as well as one other account that we located that wasn't provided
2 on either list.

3 Of the documents that we did receive from Attorney
4 Quinn, several of the accounts don't have an account number on
5 them. We recognize that there are several at Belco Credit Union
6 and there is PNC, there is Members First, but there are -- I think
7 there is only one account or one of these set of statements that
8 actually includes an account number, so it was very difficult to
9 actually reconcile which account was what, but he does have a
10 concern that marital funds would be used in the purchase, because
11 there is also no designation in the statements that I received
12 that this specific transaction was the transaction where monies
13 were made for the downpayment.

14 THE COURT: Okay. Mr. Retowsky, do you have an idea
15 of -- have you considered who your new counsel might be? You
16 don't have to tell me who that is, but have you talked to anyone
17 else or have you considered who your new counsel might be?

18 MR. RETOWSKY: No, ma'am, I have not, and I would like
19 to bring this up in court, so this will all be on the record,
20 ma'am, that this is all due to do with the Bear Mountain
21 partnership, if I'm correct, right?

22 THE COURT: Well --

23 MR. RETOWSKY: Which is an agreement between -- because
24 I seen the paperwork that Mr. Quinn put out, and it sets her
25 mother -- her mother -- Mr. Quinn, do you know who Julie's mother

Ex 1 PG 7

1 is?

2 THE COURT: Sir, this is -- sir.

3 MR. RETOWSKY: It's Barbara Jo Entwistle. I want it on
4 the record.

5 THE COURT: I'm aware of that. I saw it in the
6 paperwork, and your attorney had already expressed to me that you
7 have a concern -- let me finish -- about this Court handling a
8 matter that Attorney Entwistle might be involved in, and my hope
9 was that, based on what I was told by the attorneys, is that you
10 and your wife might be able to work this out amicably and we
11 wouldn't have to have a hearing, but I understand you have an
12 objection. At least that's what your attorney had expressed to
13 me, you have a concern with this Court handling the matter because
14 Attorney Entwistle practices before this Court on a regular basis.
15 So I have heard that concern. I acknowledge it.

16 My reason for scheduling this matter for today and
17 hearing it today is because I had hoped we might be able to come
18 to some kind of amicable resolution, because it was my
19 understanding from the lawyers that you two were trying to work
20 some things out and you had a fairly amicable relationship, and I
21 was trying to be optimistic, frankly, in hoping that you would get
22 whatever documentation that you would need to satisfy you, sir,
23 and along with the assistance from your counsel to understand
24 there are certain equitable powers that the Court has to, if there
25 is fraud or any kind of inappropriate activity with respect to

Ex 1 PG 8

1 marital finances, that the Court has great power to overturn
2 certain things and deal with those things to make things
3 equitable.

4 You have asked for a continuance. You have asked for
5 new counsel. I feel that my hands are tied.

6 I am sorry, Mr. Quinn, but I believe I will have to
7 continue this matter. I know there is a lot riding on your client
8 has made a decision that she wants to purchase a property.
9 Unfortunately, the Court's timeline does not always comport with a
10 litigant's timeline, so I feel I must grant Mr. Retowsky's request
11 for a continuance, and I will take the matter under advisement as
12 to what judge is going to handle this matter from now on.

13 We had a court date for April 24th. I don't know if --
14 Well, you are going to be getting new counsel, so do you have any
15 idea -- you said you don't know who that person might be, so you
16 obviously wouldn't know --

17 MR. RETOWSKY: Ma'am, I have talked to a couple of
18 people out of Philadelphia.

19 THE COURT: We need to get this matter scheduled is
20 what I'm saying.

21 MR. RETOWSKY: It is going to take a little bit to get
22 this under control, ma'am. This just arose to my attention, all
23 of these things that I didn't understand --

24 THE COURT: I understand.

25 MR. RETOWSKY: -- on Friday. I didn't know actually

1 until Saturday the things that arose.

2 THE COURT: Okay.

3 MR. RETOWSKY: And it is a worry to me on what's going
4 on, ma'am.

5 THE COURT: We need to -- there is still Wife's
6 petition for special relief outstanding. We need to schedule it
7 for a hearing, and you need to get your counsel secured so that
8 person can represent you. That's what I'm saying to you.

9 MR. RETOWSKY: Fine. How many days do I have to do
10 this?

11 THE COURT: Well, that's what I am talking about here,
12 because I don't have a date set, but it was previously set for
13 April 24th. I canceled that hearing because venue properly lies
14 in Adams County, and I'm not sure if we replaced that with
15 something else on the schedule, so we will have to coordinate with
16 a new date.

17 I need to know from you, sir, because right now you
18 have asked to relieve -- for the Court to allow Ms. Allie to not
19 represent you. That means you are representing yourself until a
20 new attorney enters his or her appearance on your behalf.

21 MR. RETOWSKY: Yes.

22 THE COURT: So I need to know where can we mail things
23 to you?

24 MR. RETOWSKY: Could you e-mail them to me?

25 THE COURT: No, we can't do that, sir. The

1 Prothonotary needs to have a mailing address for you, sir.

2 MR. RETOWSKY: Okay. I thought they e-mailed
3 everything. I saw things that were e-mailed out to Ms. Allie from
4 your court assistant.

5 THE COURT: I am not responsible for mailing out court
6 orders. The Prothonotary is. So the Prothonotary has to have a
7 mailing address for you.

8 MR. RETOWSKY: Well, for right now, they can mail them
9 to my home address, ma'am.

10 THE COURT: What is that, sir?

11 MR. RETOWSKY: 2087 Biglerville Road.

12 THE COURT: What's the number again?

13 MR. RETOWSKY: 2087 Biglerville Road, and that's
14 Gettysburg, Pennsylvania 17325.

15 THE COURT: All right. And it is likely that I will be
16 recusing myself from the situation. So in light of that, we will
17 have to schedule and coordinate a new date with another judge, and
18 I'm not sure if one of our senior judges will be handling this or
19 if we will have to have a visiting judge handle it, so I will be
20 recusing myself from future proceedings in this matter.

21 MR. RETOWSKY: Thank you very much, Judge.

22 THE COURT: My hope today, I was hoping it would work
23 out and I wanted to get you guys on the schedule, and I know you
24 were under the gun with timeline. Sometimes things work out,
25 sometimes they don't. I have to make sure everyone's rights are

Ex 1 PG 11

1 intact, and I certainly want to avoid any appearance of
2 impropriety. Though I feel I could be fair and impartial, I
3 understand it is a concern to you because Attorney Entwistle was
4 also involved in this matter as Ms. Retowsky's mother, and I
5 understand that is a concern to you, sir, so I will be recusing
6 myself. All right?

7 MR. RETOWSKY: Nothing against you personally, Judge.

8 THE COURT: I am not taking it personally. Sometimes
9 these things happen. It is a small town. I understand.

10 When we get a new date with a new judge, we will
11 communicate that to you and it will be through the mail, sir.
12 Okay?

13 MR. RETOWSKY: All right.

14 THE COURT: That's the only way we can do that, through
15 the Prothonotary's office.

16 MR. RETOWSKY: One question: If I get a new attorney,
17 they will know to get in touch with your office, ma'am?

18 THE COURT: They will contact the Prothonotary. You
19 will give them a copy of whatever order that you received, so they
20 know -- they will know what to do.

21 MR. RETOWSKY: All right.

22 THE COURT: They will know what to do, because they do
23 this all the time.

24 MR. RETOWSKY: All right. Thank you very much, ma'am.

25 THE COURT: All right.

Ex1 PG12

1 And Now, this 20th day of March, 2017, upon motion of
2 the Defendant over the objection of the Plaintiff,

3 It Is Ordered that:

4 Number 1.

5 The hearing on Wife's Petition for Special Relief shall
6 be continued to a date -- Well, we will put shall be continued to
7 the blank day of blank, 2017, at blank time in Courtroom No.
8 Blank.

9 Number 2.

10 The undersigned has recused herself from future
11 proceedings in this case due to a -- we will just say recused
12 herself and put a period at the end of that. The Adams County
13 court administrator is directed to obtain the assignment of a
14 different judge to handle the matter. Period.

15 Number 3.

16 Meredith R. Allie, Esq. is granted leave to withdraw as
17 counsel for the Defendant. The Defendant has indicated his
18 mailing address is 2087 Biglerville Road, Gettysburg, Pennsylvania
19 17325 for purposes of mailing documents. Period. The Defendant
20 has been advised to engage new counsel as soon as possible and
21 have his new counsel enter their appearance with the Adams County
22 Prothonotary as soon as possible so that he will be appropriately
23 represented in this matter. Period.

24 Anything else, counsel?

25 ATTORNEY QUINN: Not at this time, your Honor. Thank

1 you.

2 THE COURT: Mr. Retowsky, is there anything else that
3 you have?

4 MR. RETOWSKY: Yes, ma'am. About how long do I have to
5 get counsel? Is there like a time limit or something, because
6 this might take a little bit?

7 THE COURT: I doubt that anything would be scheduled
8 prior to April 24th, but the sooner you engage someone the better,
9 because they are going to need -- they are going to need time to
10 prepare.

11 MR. RETOWSKY: Yes. Thank you very much.

12 THE COURT: Okay. Do you have any questions?

13 MR. RETOWSKY: No, ma'am.

14 THE COURT: All right. That's all for today, folks.
15 Thank you for coming in on short notice.

16 ATTORNEY ALLIE: Thank you, your Honor.

17 THE COURT: Court is adjourned.

18 (The proceedings concluded at: 2:49 p.m.)

19 * * * * *

20

21

22

23

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Ex1 PG 14

1 I hereby certify that the proceedings and evidence are
2 contained fully and accurately in the notes taken by me on the
3 proceedings of the above cause and that this copy is a correct
4 transcript of the same.

5
6
7
8 DATED: September 4, 2020
9

10 Jennifer A. Nice, RPR
11 Official Court Reporter
12 Adams County Courthouse
13 111 Baltimore Street, 2nd Floor
14 Gettysburg, PA 17325
15
16
17
18
19
20
21
22

23 (The foregoing certification of this transcript does not apply
24 to any reproduction of the same by any means unless under the
25 direct control and/or supervision of the certifying reporter.)

Ex 2 PG1

91 (Official Form 1)(04/13)

United States Bankruptcy Court Middle District of Pennsylvania		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Chance, Jennifer A.		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Jennifer Ann Chance		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-5667		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):
Street Address of Debtor (No. and Street, City, and State): 2258 Adin Lane Chambersburg, PA		Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 17202		ZIP Code
County of Residence or of the Principal Place of Business: Franklin		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
ZIP Code		ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) ☒ Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) ☒ Chapter 7 ☐ Chapter 9 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) ☒ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." ☐ Debts are primarily business debts.
Filing Fee (Check one box) ☒ Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Check all applicable boxes: ☐ A plan is being filed with this petition. ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors ☒ 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 ☐ OVER 100,000		
Estimated Assets ☒ \$0 to \$50,000 ☐ \$50,001 to \$100,000 ☐ \$100,001 to \$500,000 ☐ \$500,001 to \$1 million ☐ \$1,000,001 to \$10 million ☐ \$10,000,001 to \$50 million ☐ \$50,000,001 to \$100 million ☐ \$100,000,001 to \$500 million ☐ \$500,000,001 to \$1 billion ☐ More than \$1 billion		
Estimated Liabilities ☐ \$0 to \$50,000 ☐ \$50,001 to \$100,000 ☒ \$100,001 to \$500,000 ☐ \$500,001 to \$1 million ☐ \$1,000,001 to \$10 million ☐ \$10,000,001 to \$50 million ☐ \$50,000,001 to \$100 million ☐ \$100,000,001 to \$500 million ☐ \$500,000,001 to \$1 billion ☐ More than \$1 billion		

Ex2 PG7

B 6 Summary (Official Form 6 - Summary) (12/13)

**United States Bankruptcy Court
Middle District of Pennsylvania**

In re **Jennifer A. Chance**

Debtor

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	9	16,350.00		
B - Personal Property	Yes	7	28,421.69		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		296,500.89	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		145,314.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	9			2,740.44
J - Current Expenditures of Individual Debtor(s)	Yes	5			2,650.75
Total Number of Sheets of ALL Schedules		37			
Total Assets			44,771.69		
			Total Liabilities	441,814.89	

Ex 2 p 69

B6A (Official Form 6A) (12/07)

In re **Jennifer A. Chance**

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

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

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

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Vacant lot situate in Hamilton Township, Franklin County, Pennsylvania, as more particularly described on the attached Real Estate Installment Sales Agreement		J	16,350.00	29,100.00
Single family residence situate at 122 Elm Street, Calverton, New York. This real estate was under foreclosure and Debtor has not received any information that title has been transferred to the Bank. Debtor believes this real estate is worth less than the secured debt.	In fee simple	J	Unknown	259,444.00

Sub-Total > **16,350.00** (Total of this page)

Total > **16,350.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Ex 2 PG10

REAL ESTATE INSTALLMENT SALES AGREEMENT

THIS AGREEMENT is made and entered into this 12 day of July, 2013, by and between Paul B. Shoemaker and Cheryl A. Shoemaker, his wife, of 258 Phoenix Drive, Chambersburg, Pennsylvania, hereinafter whether one or more designated as Seller, and Bryan D. Nice, of 2258 Adin Lane, Chambersburg, Pennsylvania, and Jennifer A. Chance, of 2258 Adin Lane, Chambersburg, Pennsylvania, hereinafter whether one or more designated as Buyer,

In consideration of the mutual covenants and agreements herein set forth, Seller agrees to sell and convey and Buyer agrees to purchase a certain tract of land, (the "Property") situate in Hamilton Township, all of which is more particularly described as:

ALL the following described tract of real estate lying and being situate in Hamilton Township, Franklin County, Pennsylvania, bounded and limited as follows:

BEGINNING at a set iron pin on the Southern side of Adin Lane (T-515) at corner of lands now or formerly of Paul B. Shoemaker, et ux, on a plan of lots hereinafter referred to; thence along the Southern side of Adin Lane (T-515) and through an existing iron pin on line, South 45 degrees 43 minutes 30 seconds East, 100.00 feet to a set iron pin at corner of Lot No. 6, Section "A", on said plan; thence by said Lot No. 6, Section "A", South 44 degrees 16 minutes 30 seconds West, 200.00 feet to a set iron pin on the Northern side of an unnamed future street as shown on said plan; thence along the Northern side of said unnamed future street and through a point on line, North 45 degrees 43 minutes 30 seconds West, 100.00 feet to a set iron pin at corner of other lands now or formerly of Paul B. Shoemaker, et ux; thence along the latter, North 44 degrees 16 minutes 30 seconds East, 200.00 feet to a set iron pin on the Southern side of Adin Lane (T-515) at corner of other lands now or formerly of Paul B. Shoemaker, et ux., being the place of BEGINNING.

BEING Lot No. 5, Section "A" and Parcel B, Section "A" and **CONTAINING** a combined area of 20,000 square feet, or 0.4592 acre, as per survey entitled "A Land Subdivision for Hamilton Woods Estate - Phase I", prepared by Dennis E. Black Engineering, Incorporated, dated February 3, 1994, with revisions, which, together with the necessary municipal approvals, is recorded in Franklin County Deed Book Volume 288F, Page 833.

BEING the same real estate which Glenn B. Shoemaker and Erma J. Shoemaker, his wife, by deed dated July 29, 2002, recorded August 6, 2002, in Franklin County Deed Book Volume 1929, Page 550, granted and conveyed to Paul B. Shoemaker and Cheryl A. Shoemaker, his wife, the Grantors herein.

SHARPE & SHARPE, LLP
ATTORNEYS AT LAW
257 Lincoln Way East
Chambersburg, PA 17201
(717) 263-8447

Ex 2 Pg 27

B6D (Official Form 6D) (12/07)

In re **Jennifer A. Chance**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxx xxxx x6090			Lien against vehicle title					
Ally Financial P.O. Box 380901 Minneapolis, MN 55438	X	J	2013 Dodge Caravan					
			Value \$ 20,418.00				7,956.89	0.00
Account No. xxxxxxxx			February 2006					
ING Direct 600 West German St., Ste. 200 Saint Cloud, MN 56301	X	-	First mortgage 122 Elm Street, Calverton, New York					
			Value \$ Unknown				259,444.00	Unknown
Account No.			July 12, 2013					
Paul B. and Cheryl A. Shoemaker 258 Phoenix Drive Chambersburg, PA 17201	X	J	Installment Sales Agreement Vacant lot situate in Hamilton Township, Franklin County, Pennsylvania					
			Value \$ 32,700.00				29,100.00	0.00
Account No.								
			Value \$					
Subtotal							296,500.89	0.00
(Total of this page)								
Total							296,500.89	0.00
(Report on Summary of Schedules)								

0 continuation sheets attached

Ex 2 PG 34

B6 Declaration (Official Form 6 - Declaration), (12/07)

United States Bankruptcy Court
Middle District of Pennsylvania

In re Jennifer A. Chance

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 10/13/14

Signature

Jennifer A. Chance

Jennifer A. Chance

Debtor

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

Ex2 PG48

B7 (Official Form 7) (04/13)

2

3. Payments to creditors

None ☐

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Ally Financial P.O. Box 380901 Minneapolis, MN 55438	August, September and October 2014	\$600.00	\$7,956.89
Paul B. and Cheryl A. Shoemaker 258 Phoenix Drive Chambersburg, PA 17201	August, September and October 2014	\$450.00	\$29,100.00

None ☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------	-----------------------------------	--------------------

None ☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
---	-----------------	-------------	--------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
ING Direct v. Debtor and Christopher D. Chance Prime Rate/BBT No. 2011 - 3216	Foreclosure Mortgage foreclosure	State of New York Franklin County Court of Common Pleas	Unknown Judgment entered and real estate foreclosed upon

None ☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Ex 2 P655

B8 (Form 8) (12/08)

United States Bankruptcy Court
Middle District of Pennsylvania

In re Jennifer A. Chance

Debtor(s)

Case No.
Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Ally Financial	Describe Property Securing Debt: 2013 Dodge Caravan
Property will be (check one): ☐ Surrendered ☒ Retained	
If retaining the property, I intend to (check at least one): ☐ Redeem the property ☒ Reaffirm the debt ☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): ☒ Claimed as Exempt ☐ Not claimed as exempt	
Property No. 2	
Creditor's Name: ING Direct	Describe Property Securing Debt: 122 Elm Street, Calverton, New York
Property will be (check one): ☒ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): ☐ Claimed as Exempt ☒ Not claimed as exempt	



Suffolk County Clerk's Office

Judith A. Pascale - Suffolk County Clerk


[My Account](#) [Searches](#)
Tax Map From = 0200-300.00-04.00-004.000
[Print](#) [Back](#)
Page
[Go](#) [First](#) [Prev](#) [Next](#) [Last](#)
Total
Records: 3, Page 1 of 1

Date	Details	Liber	Page	Tax Map ID	Grantor Name	Grantor Corp	Grantee Name	Grantee Corp	Doc Type	Con. Amt	Ti
10/18/1999	View	D00011995	427	0200-300.00-04.00-004.000	MATUSEVICH, FELICIAmore		KAUFMAN, GINAmore		DEED-MF		
4/25/2001	View	D00012115	102	0200-300.00-04.00-004.000	DEMARCO, GINAmore		CHANCE, CHRISTOPHERmore		DEED	\$177,600.00	
1/15/2020	View	D00013044	104	0200-300.00-04.00-004.000	CHANCE, CHRISTOPHERmore		MTGLO INVESTORS LP		DEED	\$426,086.91	

Ex 3 PG1

Liber

D00013044

Page

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Grantors

Last Name Suffix First Name Middle Initial Corporation Addr 1 Addr 2

CHANCE CHRISTOPHER

CHANCE JENNIFER A

CHANCE JENNIFER

MALLOY KEVIN J

Grantees

Last Name Suffix First Name Middle Initial Corporation Addr 1 Addr 2

MTGLQ INVESTORS LP

Tax Map IDs

Tax Map

0200-300.00-04.00-004.000

Close

Ex 3 PG2

Ex 4

1:14-bk-04792-MDF Jennifer A. Chance
Case type: bk Chapter: 7 Asset: No Vol: v Judge: Mary D ~France
Date filed: 10/16/2014 Date of last filing: 01/29/2015
Debtor discharged: 01/26/2015
Date terminated: 01/26/2015

Case Summary

Office: Harrisburg
County: FRANKLIN-PA
Fee: Paid
Origin: 0
Previous term:

Filed: 10/16/2014
Terminated: 01/26/2015
Debtor discharged: 01/26/2015
Reopened:
Converted:
Debtor dismissed:
Confirmation hearing:

Joint: n
Original chapter: 7
Current chapter: 7

Debtor disposition: Standard Discharge

Nature of debt: consumer
Pending status: Case Closed
Flags: MEANSNO, CRED, 2002, CLOSED

Trustee: United States Trustee City: Harrisburg Phone: 717 221-4515 Fax: 717 221-4554
Trustee: John P Neblett (Trustee) City: Reedsville Phone: 717 667-7185 Fax: 717 620-3469

Email: ustpreion03.ha.ecf@usdoj.gov
Email: jpn@neblettlaw.com

Party 1: Chance, Jennifer A. (Debtor 1)
SSN / ITIN: xxx-xx-5667

Atty: William C Cramer

Represents party 1: Debtor 1

Phone: 717 264-3711
Fax: 717 264-0554
Email: attorneycramer@williamcramer.com

Location of case files:
Volume: CS1
The case file may not be available.

PACER Service Center			
Transaction Receipt			
03/03/2022 08:54:36			
PACER Login:	LincolnSquareLeocidas	Client Code:	
Description:	Case Summary	Search Criteria:	1:14-bk-04792-MDF
Billable Pages:	1	Cost:	0.10

Ex 5 PG 1
B-1 (Official Form 1) (7/08)

United States Bankruptcy Court Middle District of Pennsylvania				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): SINNETT, BRIAN, RAY			Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 2636			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all):		
Street Address of Debtor (No. & Street, City, and State): 10 CUMBERLAND DRIVE GETTYSBURG, PA			Street Address of Joint Debtor (No. & Street, City, and State):		
ZIP CODE 17325			ZIP CODE		
County of Residence or of the Principal Place of Business: ADAMS			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		
ZIP CODE			ZIP CODE		
Location of Principal Assets of Business Debtor (if different from street address above):					
ZIP CODE					
Type of Debtor (Form of Organization) (Check one box.) ☒ Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other ☐ Tax-Exempt Entity (If applicable) ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) ☐ Chapter 7 ☐ Chapter 9 ☐ Chapter 11 ☐ Chapter 12 ☒ Chapter 13 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) ☒ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." ☐ Debts are primarily business debts.	
Filing Fee (Check one box) ☒ Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Chapter 11 Debtors Check one box: ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes ☐ A plan is being filed with this petition ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors ☒ 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 ☐ Over 100,000					
Estimated Assets ☒ \$0 to \$50,000 ☐ \$50,001 to \$100,000 ☐ \$100,001 to \$500,000 ☐ \$500,001 to \$1 million ☐ \$1,000,001 to \$10 million ☐ \$10,000,001 to \$50 million ☐ \$50,000,001 to \$100 million ☐ \$100,000,001 to \$500 million ☐ \$500,000,001 to \$1 billion ☐ More than \$1 billion					
Estimated Liabilities ☐ \$0 to \$50,000 ☐ \$50,001 to \$100,000 ☒ \$100,001 to \$500,000 ☐ \$500,001 to \$1 million ☐ \$1,000,001 to \$10 million ☐ \$10,000,001 to \$50 million ☐ \$50,000,001 to \$100 million ☐ \$100,000,001 to \$500 million ☐ \$500,000,001 to \$1 billion ☐ More than \$1 billion					

Ex 5 PG 4

B6A (Official Form 6A) (12/07)

In re: **BRIAN RAY SINNETT**

Debtor

Case No. _____

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Total >			0.00	

(Report also on Summary of Schedules.)

Ex 5 PG 11
 B6F (Official Form 6F) (12/07)

In re **BRIAN RAY SINNETT**

Debtor

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1295253704 AES GRADUATE PROFESSIONAL SERVICES HARRISBURG, PA 17130 0001		student loan				108.13
ACCOUNT NO. 5491130337196828 AT&T UNIVERSAL P O BOX 44167 JACKSONVILLE, FL 32231 4167		claim date - prior to 7/08; credit card debt				10,764.98
ACCOUNT NO. 5490351926004220 BANK OF AMERICA P O BOX 15026 WILMINGTON, DE 19850 5026		claim date - prior to 7/08; credit card debt				3,394.87
ACCOUNT NO. 5329068116192469 BANK OF AMERICA P O BOX 15026 WILMINGTON, DE 19850 5026		claim date - prior to 7/08; credit card debt				14,240.11
ACCOUNT NO. 74974266770492 BANK OF AMERICA P O BOX 15027 WILMINGTON, DE 19850 5027		claim date - prior to 7/08; credit card debt				40,297.53

1 Continuation sheets attached

Subtotal >	\$ 68,805.62
Total >	\$

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

Ex 5 PG 12

B6F (Official Form 6F) (12/07) - Cont.

In re **BRIAN RAY SINNETT**

Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5148625090287166 BROOKS BROTHERS P O BOX 960013 ORLANDO, FL 32896 0013		claim date- prior to 7/08; credit card debt				4,183.47
ACCOUNT NO. 4266841158455491 CHASE P O BOX 15298 WILMINGTON, DE 19850 5296		claim date - prior to 9/08; credit card debt				2,881.08
ACCOUNT NO. ending 6155 DISCOVER P O BOX 30943 SALT LAKE CITY, UT 84130		claim date - prior to 8/08; credit card debt				5,302.00
ACCOUNT NO. 6044051004930853 GE MONEY P O BOX 530913 ATLANTA, GA 30353 0913		claim date - prior to 7/08; credit card debt				16,785.74
ACCOUNT NO. 360590659658070 THE STUDENT LOAN CORP C/O CITIBANK (S DAKOTA) P O BOX 6615 THE LAKES, NV 88901 6615		student loan				68,377.23

Sheet no. **1** of **1** continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	97,529.52
Total >	\$	166,335.14

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

Ex 6

 nolo.com/legal-encyclopedia/student-loan-debt-bankruptcy.html

Proving a Student Loan Discharge Case in Bankruptcy Court

With all of the tests, the main thing you must prove is your inability to earn enough to repay your student loans. Be prepared to bring in an expert if you can't prove it some other way. Here are the specifics of each test.

The Undue Hardship Exception

Under this test, you'll show it would be an undue hardship to pay your student loans. The test varies between courts, with some taking an all or nothing stance—either you qualify to discharge the whole student loan, or you don't. Other courts will discharge a portion of a debtor's student loan.

The *Brunner* Test

Under this standard, you can discharge your student loan if you meet all three of these factors:

- **Poverty.** Based upon your current income and expenses, you wouldn't be able to maintain a minimal standard of living for yourself and your dependents if forced to repay your loan.
- **Persistence.** Your current financial situation will likely continue for a significant part of the repayment period.
- **Good faith.** You have made a good faith effort to repay your student loan.

The Totality of the Circumstances Test

Other courts use the totality of the circumstances test. Here, the court will look at all relevant factors in your case to determine if it will be an undue hardship for you to repay your student loan.

Other Student Loan Discharge Tests

There are other tests, such as a particular test for Health Education Assistance Loans (HEAL), in which you must show that the loan became due more than seven years before and repayment would impose an "unconscionable" burden on your life. To find out the test used in your jurisdiction, talk to a local bankruptcy attorney.

EX 7

justice.gov/ust/fo/private_trustee/locator/7.htm

PENNSYLVANIA

Note: The individuals listed are private parties, not government employees.

TRUSTEE(S) COVERING THE EASTERN DISTRICT OF PENNSYLVANIA

Terry P. Dershaw
P.O. Box 556
Warminster, PA 18974-0632
E-mail: dershaw@gmail.com
Phone: (484) 897-0341

Lynn E. Feldman
2310 Walbert Avenue, Suite 103
Allentown, PA 18104
Phone: (610) 530-9285
Fax: (610) 437-7011

Bonnie B. Finkel
P.O. box 1710
Cherry Hill, NJ 08034-0091
E-mail: finkeltrustee@comcast.net
Phone: (856) 216-1278

Robert H. Holber
41 East Front Street
Media, PA 19063-2807
E-mail: rholber@holber.com
Phone: (610) 565-5463

Gary F. Seitz
1628 John F. Kennedy Boulevard
8 Penn Center, Suite 1901
Philadelphia, PA 19103
Phone: (215) 238-0011
Fax: (215) 238-0016

Christine C. Shubert
821 Wesley Avenue
Ocean City, NJ 08226
Phone: (609) 923-7184

TRUSTEE(S) COVERING THE MIDDLE DISTRICT OF PENNSYLVANIA

Steven M. Carr
119 East Market Street
York, PA 17401
E-mail: Carr20@aol.com .com
Phone: (717) 843-8968

Lawrence G. Frank
100 Aspen Drive
Dillsburg, PA 17019
E-mail: lawrencegfrank@gmail.com
Phone: (717) 234-7455
Fax: (717) 432-9065

Kara K Gendron
125 State Street
Harrisburg, PA 17101
E-mail: karagendron@gmail.com
Phone: (717) 232-6650

Leon P. Haller
1719 North Front Street
Harrisburg, PA 17102
E-mail: lhaller@pkh.com
Phone: (717) 234-4178

John J. Martin
1022 Court Street
Honesdale, PA 18431
E-mail: jmartin@martin-law.net
Phone: (570) 253-6899

EX 8

1:09-bk-00508-RNO Brian Ray Sinnett

Case type: bk **Chapter:** 13 **Asset:** Yes **Vol:** v **Judge:** Robert N. ~Opel II

Date filed: 01/27/2009 **Date of last filing:** 05/21/2014 **Plan confirmed:** 04/23/2009

Debtor discharged: 04/16/2014

Date terminated: 05/19/2014

Trustee

Charles J DeHart, III (Trustee)

8125 Adams Drive, Suite A

Hummelstown, PA 17036

717 566-6097

717 566-8313 (fax)

dehartstaff@pamd13trustee.com

ASSIGNED: 01/27/2009

(tr)

PACER Service Center			
Transaction Receipt			
03/11/2022 07:41:37			
PACER Login:	LincolnSquareLeonidas	Client Code:	
Description:	Trustee List	Search Criteria:	1:09-bk-00508-RNO
Billable Pages:	1	Cost:	0.10

Ex 9

beenverified.com/app/report/property?address=10%20Cumberland%20Dr&city=Gettysburg

Monitor

PDF

List

More

10 Cumberland Dr.

Gettysburg, PA 17325

Located in Adams County



Monitor this report to receive updates

Turn monitoring on

Overview

Constructed in 1967

[View lot and building details](#)

1,467 sf building | 16,117 sf lot

Property Type: RSFR - Single Family Residence

2 beds | 2 baths

[View property details](#)

\$ Market value of \$235,183

[View estimated value](#)

\$3,184.05 in property tax

[View assessed value and taxes](#)

1 deed found for \$40,000

[View deeds](#)

2 Possible Owners



Learn more

[Rhonda Hull Strathearn](#)

View person report

Is this accurate?



[Rhonda Hull Kershner](#)

View person report

Is this accurate?



Ex 10

gettysburgtimes.com/news/local/article_31f5ea0a-6298-5cac-afcb-1797055ca126.html

32° e-Edition Archives Submission Forms



Court reporter silencing steno after 40-plus years

BY VANESSA PELLECHIO Times Staff Writer May 28, 2018 Updated May 29, 2018 0

A new court reporter's first day of her internship was once so challenging she didn't want to return to the courthouse after lunch.

Fast forward 41 years, five months later and Rhonda Kershner will soon retire from the Adams County Courthouse on June 1.

"It's a bittersweet departure. I started here at 20 years old, and I basically grew up here. I made my best friends here and met my husband here. It's like my second home," Kershner said.

United States Bankruptcy Court Middle District of Pennsylvania				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Kessler, Glenn			Name of Joint Debtor (Spouse) (Last, First, Middle): Kessler, Denise Lynn		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): Denise L. Kessler		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3835			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 4557		
Street Address of Debtor (No. & Street, City, State & Zip Code): 105 Toms Creek Trail Fairfield, PA			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 105 Toms Creek Trail Fairfield, PA		
ZIP CODE 17320			ZIP CODE 17320		
County of Residence or of the Principal Place of Business: Adams			County of Residence or of the Principal Place of Business: Adams		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		
ZIP CODE			ZIP CODE		
Location of Principal Assets of Business Debtor (if different from street address above):					
ZIP CODE					
Type of Debtor (Form of Organization) (Check one box.) ☒ Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box.) ☐ Health Care Business ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other Tax-Exempt Entity (Check box, if applicable.) ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) ☐ Chapter 7 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 9 ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 11 ☒ Chapter 13 Nature of Debts (Check one box.) ☒ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." ☐ Debts are primarily business debts.	
Filing Fee (Check one box) ☒ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Chapter 11 Debtors Check one box: ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: ☐ Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Check all applicable boxes: ☐ A plan is being filed with this petition ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors ☒ 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 ☐ Over 100,000					
Estimated Assets ☐ \$0 to \$50,000 ☐ \$50,001 to \$100,000 ☒ \$100,001 to \$500,000 ☐ \$500,001 to \$1 million ☐ \$1 million to \$10 million ☐ \$10 million to \$50 million ☐ \$50 million to \$100 million ☐ \$100 million to \$500 million ☐ \$500,000,001 to \$1 billion ☐ More than \$1 billion					
Estimated Liabilities ☐ \$0 to \$50,000 ☐ \$50,001 to \$100,000 ☒ \$100,001 to \$500,000 ☐ \$500,001 to \$1 million ☐ \$1 million to \$10 million ☐ \$10 million to \$50 million ☐ \$50 million to \$100 million ☐ \$100 million to \$500 million ☐ \$500,000,001 to \$1 billion ☐ More than \$1 billion					

IN RE **Kessler, Glenn & Kessler, Denise Lynn**

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4264-2962-8201-2852 AAA Financial Services PO Box 15726 Wilmington, DE 19886-5726	J	Credit Card				18,780.88
ACCOUNT NO. 7860745028 AES PO Box 2461 Harrisburg, PA 17105	W	2003 Stafford Loans				44,551.51
ACCOUNT NO. 5808906569 American Education Services PO Box 2461 Harrisburg, PA 17105-0557	H	Parent Plus Loans				45,237.93
ACCOUNT NO. 3794-059177-61003 American Express PO Box 1270 Newark, NJ 07101	H	Credit Card: Last Used 07/08				4,902.06
Subtotal (Total of this page)						\$ 113,472.38
Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

6 continuation sheets attached

Ex 11 PG 27

IN RE Kessler, Glenn & Kessler, Denise Lynn

Debtor(s)

Case No.

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Daughter-College Student Son-College Student	AGE(S): 20 19
EMPLOYMENT: Occupation Maintenance Repair Name of Employer LAI How long employed 6 Months Address of Employer 1110 Business Parkway South Westminster, MD 21157	DEBTOR	SPOUSE Homemaker/Unemployed

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ 5,000.66	\$
2. Estimated monthly overtime	\$ 1,589.99	\$
3. SUBTOTAL	\$ 6,590.65	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ 1,251.66	\$
b. Insurance	\$ 417.69	\$
c. Union dues	\$	\$
d. Other (specify)	\$	\$
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,669.35	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 4,921.30	\$ 0.00
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$	\$
8. Income from real property	\$	\$
9. Interest and dividends	\$	\$
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$	\$
11. Social Security or other government assistance (Specify)	\$	\$
12. Pension or retirement income	\$	\$
13. Other monthly income (Specify) Federal Income Tax Refund, Prorated	\$ 108.16	\$
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 108.16	\$
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 5,029.46	\$ 0.00

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 5,029.46

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

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Debtor Spouse recently completed her nursing education, but has been unable to secure employment as none of the hospitals are hiring. Debtor Spouse has student loans, will need a new car, and will have other expenses if and when she secures employment. Debtor's job has been paying overtime, but Debtor has been advised that the economy will reduce his future overtime and may jeopardize his employment.

DEPARTMENT OF STATE

Welcome to the Pennsylvania Licensing System Verification Service. By using this service you are able to search for license information on individuals and businesses regulated by the Bureau of Professional and Occupational Affairs. This site is considered a primary source for verification of license credentials provided by:

License Information

CORINNE LYNN KESSLER

Fairfield, Pennsylvania 17120

Board Commission:

Nursing

License Type:

Graduate Registered Nurse Permit

Specialty Type:

License Number:

TGRN056193

Status:

Null and Void

Current Effective Date:

6/22/2009

Issue Date:

6/3/2009

Expiration Date:

5/31/2010

Last Renewal:

Disciplinary Action Details

No disciplinary actions were found for this license.

Other License Details

Show 10 entries

Full Name	License Number	Board/Commission	License Type	Expiration Date	Last Renewal
CORINNE LYNN KESSLER	RN000063	Nursing	Registered Nurse	10/31/2022	9/25/2020

EX 12

EX 13

Larry W Wolf



1 review

✓ Claimed • Bankruptcy Law [Edit](#)

Open 8:00 AM - 5:00 PM

About the Business

Attorney Wolf has practiced bankruptcy law for over 30 years and has represented thousands of individuals and businesses experiencing financial crisis. Attorney Wolf specializes in taking the necessary time with his clients in order to thoroughly analyze each person's particular circumstanc...

Recommended Reviews



Janelle W.

Hanover, PA

📅 2 📷 14 🗨️ 2



3/22/2019

① First to Review

Unresponsive

Lazy

Everything you don't want in a lawyer representing you. Do your homework, pick someone else to give your money to.

👍 Useful 1

😄 Funny

👌 Cool

3/13/22, 10:29 AM

Gmail - Sorry, one last thing...



Sorry, one last thing...

1 message

Fido [REDACTED] <[REDACTED]@ferrolawfirm.com>

To: Chris Ferro <chris@ferrolawfirm.com>

Mon, Apr 1, 2019 at 12:27 PM

Not sure if you know but Glass Jaw Glenn Kessler has a recent convicted history of doing illegal things with firearms. Not April fools.

Sent from my iPoop

On Apr 1, 2019, at 8:39 AM, Chris Ferro <chris@ferrolawfirm.com> wrote:

Got it. Thanks. See you Wed. I spoke to DA and have arranged for a court reporter.

Christopher A. Ferro

The Law Office of Christopher A. Ferro, LLC

160 E. Market St.

York, Pennsylvania 17401

(717) 668-8159

Chris@FerrolawFirm.com

www.FerrolawFirm.com

NOTICE: This electronic mail transmission constitutes an attorney-client communication that is privileged at law. It is not intended for transmission to, or receipt by, any unauthorized persons. If you have received this electronic transmission in error, please delete it from your system without copying it, and notify The Law Office of Christopher A. Ferro, LLC by reply e-mail or by calling (717) 668-8159, so that our address records can be corrected. Thank you.

Ex 14

Sent: Sunday, March 31, 2019 2:19 PM

To: Chris Ferro <chris@ferrolawfirm.com>

Subject: Jake Bysma-- addtl. info

<https://mail.google.com/mail/u/1/?ik=813c63e435&view=pt&search=all&permthid=thradd-f%3A1629629737226234587&simp=msg-f%3A1629629737226234587>

Lincoln Square Leonidas <lincolnsquareleonidas@gmail.com>
To: Sargent's Scheduling <schedule@sargents.com>

Wed, Mar 2, 2022 at 1:36 PM

Hey, friend! Looks like I'll be able to hire ya'll after all! I came straight back to you because of your personal professionalism in our previous transactions.... also... I had a horrible experience with Nagell Deposition and Trial, the national crooks. That's a different story, but I'd be willing to share. Right now I'm looking to hire a court reporter for a pre trial conference on Friday 18 March @ 9:00AM in Adams County Courthouse, courtroom 2. Please understand that this is a very contested trial involving MASSIVE state corruption, and I already have had two bad experiences with court reporters in the PA court's fold... so please inform any potential candidates of these circumstances if they have a problem with their names on these reports. Also- would you be able to

<https://mail.google.com/mail/u/0/?ik=b15897283a&view=pt&search=sil&permthid=threed-s%3A-4586397427144099920&siml=msg-s%3A-184690810736890992&siml=msg-P%3A17204118322035...> 2/3

3/13/22, 11:15 AM

Gmail - Adams County/ Bylerna/ Jan 5

confirm the identity of my court reporter so that I may cross reference? The last one Nagell law switched out last-second with the official court reporter from my reused/ installed Judge's home county... and when I caught the judge in a trap and asked her to re-read the record she "Can't go back on this machine." And also later modified the record.

So- if you're still interested in providing a court reporter, I would pay honest money for an honest job. Just PLEASE ensure that somebody shows up, Adams County is staffing the official court reporter that I have altering the record in the case I was investigating as press. Thank you, Ashley, ~Jake [Quoted text hidden]

Sargent's Scheduling <schedule@sargents.com>
To: Lincoln Square Leonidas <lincolnsquareleonidas@gmail.com>

Wed, Mar 2, 2022 at 1:51 PM

Hello!

I'm very sorry but we do not have any availability on that day in that area!

Our court reporter who would normally cover this area will be out of town during this time.

[Quoted text hidden]

Lincoln Square Leonidas <lincolnsquareleonidas@gmail.com>
To: Sargent's Scheduling <schedule@sargents.com>

Wed, Mar 2, 2022 at 1:54 PM

Ok, thank you. Again, thanks for the follow-up. ~Jake

[Quoted text hidden]

Ex 15

3/13/22, 11:44 AM

Gmail - Follow up email from [REDACTED] at Karasch & Associates



Lincoln Square Leonidas <lincolnsquareleonidas@gmail.com>

Follow up email from [REDACTED] at Karasch & Associates

[REDACTED] <[REDACTED]@karasch.com>
To: Lincoln Square Leonidas <lincolnsquareleonidas@gmail.com>

Wed, Mar 9, 2022 at 3:02 PM

Hi Jake,

We have not been able to assign a reporter for this. It's more that everyone is already booked on other jobs than the pay. I apologize for not being able to help you with this.

[REDACTED]
Director of Operations

KARASCH

We have moved! Our new address is:

KARASCH

Chester County Bar Association Building

15 W. Gay Street, 2nd Floor

West Chester PA, 19380

Celebrating 40 years in business!

[Accessibility Services Brochure](#)

[Court Reporting Brochure](#)

[Accessibility Services - Captioning - CART - ASL](#)

<https://mail.google.com/mail/u/0/?ik=b15897283&view=p&search=all&permmsgid=msg-f%3A1726853867487091638&dsq=1&siml=msg-f%3A1726853867487091638>

Ex 16

**IN THE COURT OF COMMON PLEAS OF ADAMS COUNTY,
PENNSYLVANIA- "CRIMINAL" DIVISION**

COMMONWEALTH OF PENNSYLVANIA	:	
v.	:	NO. CP-01-CR-0000223-2021
	:	
JAKE BYLSMA	:	

CERTIFICATE OF SERVICE

I, Jake D. Bylsma, Defender of the Constitution Against Enemies, Foreign and **DOMESTIC**, hereby certify that I have served the following parties a true and correct copy of

DEFENDANT'S EMERGENCY MOTION TO VIDEO

RECORD ALL PROCEEDINGS

and

TABLE OF CONTENTS FOR EXHIBITS IN

DEFENDANT'S EMERGENCY MOTION TO VIDEO

RECORD ALL PROCEEDINGS

in the manner indicated below on 14 March 2022;

U.S. Mail;

Kristyne M. Crist
Deputy Attorney General
Office of Attorney General
Criminal Prosecution Section
Strawberry Square, 16th Floor
Harrisburg, PA 17120

Hand Delivered to Clerk of Courts Drop Box;

Kelly A. Lawver
Clerk of Courts
117 Baltimore Street
Suite 103
Gettysburg, PA 17325

Submitted,

14 March 2022

Jake D. Bylsma
Defendant Pro Se'
Counselor Kang Guru
King of Kangaroo Courts
(*pro tempore*)