Case 12-19104-ref Doc 1

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IN	I RE:	Case No		
Sc	huylkill Valley Engineering, P.C.	Chapter 11		
	Debtor(s)			
	DISCLOSURE OF COMPENSATION OF A	TTORNEY FOR DEBTOR		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for service of or in connection with the bankruptcy case is as follows:			
	For legal services, I have agreed to accept	\$ <u>250.00/hr</u>		
	Prior to the filing of this statement I have received	\$\$5,000.00		
	Balance Due	·		
2.	The source of the compensation paid to me was: Debtor Other (specify):			
3.	The source of compensation to be paid to me is: Debtor Other (specify):			
4.	I have not agreed to share the above-disclosed compensation with any other person unless	s they are members and associates of my law firm.		
	I have agreed to share the above-disclosed compensation with a person or persons who at together with a list of the names of the people sharing in the compensation, is attached.	re not members or associates of my law firm. A copy of the agreement		
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the	bankruptcy case, including:		
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determin b. Preparation and filing of any petition, schedules, statement of affairs and plan which may c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any d. Representation of the debtor in adversary proceedings and other contested bankruptey may e. [Other provisions as needed] 	be required; y adjourned hearings thereof;		
	e. [Other provisions as needed]			
5.	By agreement with the debtor(s), the above disclosed fee does not include the following service	res:		

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

September 26, 2012

/s/ Paul H. Herbein, Esq.

Date

Paul H. Herbein, Esq. 55200 Paul H. Herbein, Attorney at Law, P.C. P.O. Box 157 Reading, PA 19605 (610) 921-4545 Fax: (610) 921-9028 pherbein@aol.com

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

 $_{B201B\,(Form\c{2018}e,11205)} 19104\text{-ref}$

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Eastern District of Pennsylvania

IN RE:	Case No
Schuylkill Valley Engineering, P.C.	Chapter 11
Debtor(s)	•

	F NOTICE TO CONSUMER b) OF THE BANKRUPTCY	
Certificate of [Non-	Attorney] Bankruptcy Petition	on Preparer
I, the [non-attorney] bankruptcy petition preparer signir notice, as required by § 342(b) of the Bankruptcy Code		rtify that I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition P Address:	•	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
X		
C	ertificate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received a	nd read the attached notice, as req	quired by § 342(b) of the Bankruptcy Code.
Schuylkill Valley Engineering, P.C.	X /s/	9/26/2012
Printed Name(s) of Debtor(s)	Signature of Debt	tor Date
Case No. (if known)	X	
	Signature of Joint	t Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United Sta Eastern D		· · · · · · ·			Volu	ıntary Petition		
Name of Debtor (if individual, enter Last, First, Midd Schuylkill Valley Engineering, P.C.	Name of Jo	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):					-	e Joint Debtor i nd trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer I. (if more than one, state all): 83-0346236	D. (ITIN) /Com	plete EIN	Last four d				axpayer I.D	. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State & 160 Water Street	Zip Code):		Street Add	ress of Jo	oint Deb	tor (No. & Stree	et, City, Stat	te & Zip Code):
Reading, PA	ZIPCODE 196	605					7	ZIPCODE
County of Residence or of the Principal Place of Busi	ness:		County of	Residence	e or of the	he Principal Pla	ce of Busine	ess:
Mailing Address of Debtor (if different from street ad	ldress)		Mailing A	ddress of	Joint De	ebtor (if differer	nt from stree	et address):
Ī	ZIPCODE						Z	ZIPCODE
Location of Principal Assets of Business Debtor (if di	fferent from stre	eet address	above):					
160 Watert Street, Reading, PA							7	ZIPCODE 19605
Type of Debtor (Form of Organization) (Check one box.) ☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ 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.) ☐ Chapter 15 Debtor Country of debtor's center of main interests: ☐ Each country in which a foreign proceeding by, regarding, or against debtor is pending: ☐ Filing Fee (Check one box) ☐ Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the court' consideration certifying that the debtor is unable to except in installments. Rule 1006(b). See Official I	U.S.C. § Railroad Stockbrok Commodi Clearing I Other Debtor is Title 26 o Internal R individuals s pay fee Form 3A. 7 individuals	npt Entity f applicable.) pt organization d States Code (tde). e box: is a small busin is not a small busin as aggregate nonco, 343, 300 (amount	the Petition is Filed (Check one box.) Chapter 7			Check one box.) oter 15 Petition for gnition of a Foreign Proceeding oter 15 Petition for gnition of a Foreign and Proceeding Debts box.) Debts are primarily business debts.		
only). Must attach signed application for the court's consideration. See Official Form 3B.					olicited p	prepetition from	one or mor	re classes of creditors, in
Statistical/Administrative Information ✓ Debtor estimates that funds will be available for d Debtor estimates that, after any exempt property i distribution to unsecured creditors.		id, there v	will be n	o funds availab	le for	THIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors		l- 1	10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000	
		000,001	550,000,001 to	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities		000,001	\$50,000,001 to	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	

	Location Where Filed:	Case Number:	Date Filed:					
	Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)							
	Name of Debtor: None	Case Number:	Date Filed:					
	District:	Relationship:	Judge:					
	Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	o be completed if debtor is required to file periodic reports (e.g., forms K and 10Q) with the Securities and Exchange Commission pursuant to ction 13 or 15(d) of the Securities Exchange Act of 1934 and is questing relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, decla that I have informed the petitioner that [he or she] may proceed und chapter 7, 11, 12, or 13 of title 11. United States Code, and have						
ns Softw		Signature of Attorney for Debtor(s)	Date					
[1-800-998-2424]	Does the debtor own or have possession of any property that poses or is a or safety? Yes, and Exhibit C is attached and made a part of this petition. No	aneged to pose a uneat of imminer	it and identifiable harm to public health					
)11 EZ-	Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.							
	Information Regarding the Debtor - Venue (Check any applicable box.) ✓ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.							
	☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.							
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.							
	Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of debtor	olicable boxes.)						
	(Nama of landlard th	at obtained judament)						

(Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 12-19104-ref B1 (Official Form 1) (12/11)

filing of the petition.

(This page must be completed and filed in every case)

Voluntary Petition

Location

Where Filed: None

Doc 1

Filed 09/26/12

All Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Document

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Schuylkill Valley Engineering, P.C.

Page 6 of 28 Name of Debtor(s):

Case Number:

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Date Filed:

Page 2

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Schuylkill Valley Engineering, P.C.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

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

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Debtor Х Signature of Joint Debtor Telephone Number (If not represented by attorney)

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature	of Foreign R	epresentative		
Printed N	ame of Foreig	gn Representat	ive	
		,		

Signature of Attorney*

X /s/ Paul H. Herbein, Esq.

Date

Signature of Attorney for Debtor(s)

September 26, 2012

information in the schedules is incorrect.

Paul H. Herbein, Esq. 55200 Paul H. Herbein, Attorney at Law, P.C. P.O. Box 157 Reading, PA 19605 (610) 921-4545 Fax: (610) 921-9028 pherbein@aol.com

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address			

Signature of Debtor (Corporation/Partnership)

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X	/s/ Rodica Carjan
	Signature of Authorized Individual
	Rodica Carjan
	Printed Name of Authorized Individual

President/Secretary

Title of Authorized Individual

September 26, 2012

Date

Signature

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Eastern District of Pennsylvania

IN RE:	Case No.
Schuylkill Valley Engineering, P.C.	Chapter 11
Debtor(s)	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, 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).

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Vist Bank P.O. Box 741 Leesport, PA 19533		Bank loan		97,404.69
Earthcore Serivces LLc 1458 Shaner Drive Pottstown, PA 19465	Patrick J. Kurtas 934 High Street, P.O. Box 696 Pottstown, PA 19464	Trade debt		57,000.00
Corcoran Drilling Inc 124 Kathmere Road Havertown, PA 19083		Trade debt		25,750.00
Advance Real Estate Group 207 East Bellevue Avenue Reading, PA 19605		Trade debt		20,258.00

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, [the president or other officer or an authorized agent of the corporation] [or a member or an authorized agent of the partnership] named as the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: September 26, 2012	Signature:	/s/ Rodica Carjan	

Rodica Carjan, President/Secretary

(Print Name and Title)

Doc 1

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United States Bankruptcy Court

Eastern District of Pennsylvania

IN RE:	Case No.
Schuylkill Valley Engineering, P.C.	Chapter 11
Debtor(s)	•

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 also must 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)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 234,322.35		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 200,412.69	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	No				\$
J - Current Expenditures of Individual Debtor(s)	No				\$
	TOTAL	13	\$ 234,322.35	\$ 200,412.69	

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IN RE Schuylkill Valley Engineering, P.C.

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Debtor(s)

Case No. _____(If known)

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 the 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
None				

TOTAL

0.00

(Report also on Summary of Schedules)

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IN RE Schuylkill Valley Engineering, P.C.

Debtor(s)

Case No. _____(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the 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 is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Petty Cash		100.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Vist Bank Checking Account 0560530725 Corporate Checking account		31,989.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.	Х			
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	X			
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	х			

IN RE Schuylkill Valley Engineering, P.C.

_ Case No. _ Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

(If known)

		(Continuation Sheet)		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
 Government and corporate bonds and other negotiable and non-negotiable instruments. Accounts receivable. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. Other liquidated debts owed to debtor including tax refunds. Give particulars. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 	x x x	Alvernia University Bellco Federal Credit Union Cabridge Lee Industries Carpenter Technology Carpenter Technology Contracting Systeim INc Contracting System inc Contracting System Inc Dolan Construction Eisenhauer Nissan Eisenhaure Nissan H an H Construction Highlands at Wyomssing Kinsley Construction Miller Brother Construction Mr. Mukesh Kadhiw Muhlenburg Greene Paul Machinery and Company Reading School Disrict Ryan Homes Stackhouse Bensinger Sunshine Two Limited The Highlands Uhrig Construction		725.00 3,657.50 10,207.50 15,115.00 6,740.00 4,215.00 4,858.00 360.00 657.50 10,010.00 1,760.00 783.10 5,690.00 517.50 2,901.25 2,000.00 10,415.00 3,426.50 5,980.00 18,916.25 25,001.00 1,142.00 2,521.25 21,634.00

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Debtor(s)

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Desc Main

(If known)

IN RE Schuylkill Valley Engineering, P.C.

_ Case No. _

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY N O N O N E DESCRIPTION AND LOCATION OF PROPERTY GNA SHIMMON O H ALIMIMMON O O H O O O O O O O O O O O O O O O	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	
22. Patents, copyrights, and other intellectual property. Give particulars.	
23. Licenses, franchises, and other general intangibles. Give particulars.	
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	
25. Automobiles, trucks, trailers, and other vehicles and accessories. 1997 Ford Ranger purchaed January of 2003 Ford explorer	2,000.0 2,500.0
Jeep	3,500.0
26. Boats, motors, and accessories.	ŕ
27. Aircraft and accessories.	
28. Office equipment, furnishings, and supplies.	
29. Machinery, fixtures, equipment, and supplies used in business. Nuclear Testing Equipment, Misc. App. value of \$20,000.00 but non transferable due to EPA PA DER regulations, Misc other testing equipment, 5,000, Office equipment including desks, copiers, computer, printers, etc., \$10,000.00	35,000.0
30. Inventory.	
31. Animals.	
32. Crops - growing or harvested. Give particulars.	
33. Farming equipment and implements.	
34. Farm supplies, chemicals, and feed.	
35. Other personal property of any kind not already listed. Itemize.	

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IN RE Schuylkill Valley Engineering, P.C.

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__ Case No. ____

(If known) Debtor(s)

SCHEDULE C - PROPERTY C	CLAIMED AS EXEMP	Г
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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT								
Debtor elects the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exce	eds \$146,450. *						
	WALLE OF GLADATE	CURRENT VALUE						

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
ot Applicable			

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Data.)

IN RE Schuylkill Valley Engineering, P.C

Debtor(s)

Case No.

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 the 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). 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 Without Deducting Value of Collateral" 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, if Any" 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.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
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ACCOUNT NO.								
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			(Use only on la				\$	\$
							(Report also on Summary of	(If applicable, report also on Statistical
							Schedules.)	Summary of Certain

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IN RE Schuylkill Valley Engineering, P.C

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Debtor(s)

Case No. __

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

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).

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 claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stati	stical Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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IN RE Schuylkill Valley Engineering, P.C

Debtor(s)

Case No. _____(If known)

Summary of Certain Liabilities and Related Data.)

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.

	_						
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.			Loan to business			П	
Advance Real Estate Group 207 East Bellevue Avenue Reading, PA 19605							20,258.00
ACCOUNT NO.			Drilling services	Н		H	20,230.00
Corcoran Drilling Inc I24 Kathmere Road Havertown, PA 19083							25,750.00
ACCOUNT NO.			Lawsuit against debtor for services provided and	П		П	
Earthcore Serivces LLc 1458 Shaner Drive Pottstown, PA 19465			not paid for				57,000.00
ACCOUNT NO.			Assignee or other notification for:	H		Ħ	37,000.00
Patrick J. Kurtas 934 High Street, P.O. Box 696 Pottstown, PA 19464			Earthcore Serivces LLc				
1 continuation sheets attached	<u> </u>		(Total of th	_	age	;)	\$ 103,008.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St	also		n	

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(If known)

IN RE Schuylkill Valley Engineering, P.C.

Debtor(s)

_ Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sneet)				
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.			Corporate Line of Creditwih bank	+			
Vist Bank P.O. Box 741 Leesport, PA 19533							97,404.69
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.	-						
ACCOUNT NO.				+			
ACCOUNTING							
ACCOUNT NO.							
Sheet no1 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	L	1	(Total of	-	oago Tot	e) al	\$ 97,404.69
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the	ort als Statis	so c	n al	

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the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Schuylkill Valley Engineering, P.C.

Debtor(s)

Case No. _

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, 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).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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(If known)

IN RE Schuylkill Valley Engineering, P.C.

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or 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).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE Schuylkill Valley Engineering, P.C.

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Debtor(s)

Case No. _

Desc Main

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I true and correct to the best of my know	have read the foregoing summary and schedules, consisting of sheets, and that they are ledge, information, and belief.
Date:	Signature:
Dur	
Date:	Signature: [If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	TURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor and 342 (b); and, (3) if rules or guidelines	I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by he debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting section.
Printed or Typed Name and Title, if any, of Bank If the bankruptcy petition preparer is not a responsible person, or partner who signs the	in individual, state the name, title (if any), address, and social security number of the officer, principal,
Address	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all of is not an individual:	her individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer
If more than one person prepared this docu	ment, attach additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to imprisonment or both. 11 U.S.C. § 110; 18	comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or U.S.C. § 156.
DECLARATION UNDER	PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the President/Secretary	(the president or other officer or an authorized agent of the corporation or a
(corporation or partnership) named as	artnership) of the Schuylkill Valley Engineering, P.C. debtor in this case, declare under penalty of perjury that I have read the foregoing summary and ts (<i>total shown on summary page plus 1</i>), and that they are true and correct to the best of my
Date: September 26, 2012	Signature: /s/ Rodica Carjan
	Rodica Carjan (Print or type name of individual signing on behalf of debtor)
	(₂ ₁

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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Eastern District of Pennsylvani

IN RE:	Case No
Schuylkill Valley Engineering, P.C.	Chapter 11
Debtor(s)	*

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

49,999.00 2011 INcome per 1120s

-45,788.00 2010 Income per 1120S

-451.00 2009 Income per 1120s

8,096.00 Income year to date..per profit and loss statement of company

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

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.)

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per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses 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.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Paul H Herbein, Attorney 2601 Centre Ave.

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 9/21/2012

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5,000.00

Reading, PA 19605

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include 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.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories 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.)

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this 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.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS **Armo Close And Company 16A Margaret Street**

DATES SERVICES RENDERED

Reading, PA 19605

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME AND ADDRESS **Armo Close And Company** 16A Margaret Street Reading, PA 19605

DATES SERVICES RENDERED

Schuylkill Valley Engineering

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

Schuylkill Valley Engineering

NAME AND ADDRESS

Reading, PA 19605

Florin Carjan 160 Water Street

49% owner.

DATE ISSUED

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

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None b. Li	st the name and address of the	e person havi			vo inventories reported	in a., above.
21. Curren	t Partners, Officers, Directo	ors and Shar	eholders			
None a. If	the debtor is a partnership, lis	t the nature a	and percentage of partne	ership interest of each	member of the partner	ship.
NAME AN Rodica Ca 160 Water Reading,	Street		NATURE OF II	NTEREST	PEF	RCENTAGE OF INTEREST 51.000000
Florin Car 160 Water Reading,			Stock			49.000000
	the debtor is a corporation, listled blds 5 percent or more of the				ockholder who directly	or indirectly owns, controls,
22. Former	partners, officers, director	s and shareh	olders			
	the debtor is a partnership, list is case.	each membe	er who withdrew from th	e partnership within o	one year immediately p	receding the commencement
	the debtor is a corporation, leding the commencement of t		s, or directors whose re	lationship with the co	orporation terminated v	vithin one year immediately
23. Withdr	awals from a partnership or	r distributio	ns by a corporation			
	debtor is a partnership or corpses, loans, stock redemptions					
24. Tax Co	nsolidation Group					
	e debtor is a corporation, list thoses of which the debtor has					
25. Pension	Funds.					
	debtor is not an individual, li been responsible for contribut					
[If comple	ted on behalf of a partners	ship or corp	oration]			
	nder penalty of perjury that I that they are true and cor					ffairs and any attachments
Date: Sep	tember 26, 2012	Signati	ure: / s/ Rodica Carja	n		
			Rodica Carjan, I	President/Secretar	у	Print Name and Title
	[An individua	l signing on	behalf of a partnersh	ip or corporation m	ust indicate position	or relationship to debtor.]

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

0 continuation pages attached

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IN RE:		Case No.
Schuylkill Valley Engineering, P.C.		Chapter 11
	Debtor(s)	<u> </u>
	VERIFICATION OF CREDITO	R MATRIX
The above named debtor(s) hereby vo	erify(ies) that the attached matrix listin	g creditors is true to the best of my(our) knowledge.
Date: September 26, 2012	Signature: /s/ Rodica Carjan	
	Rodica Carjan, President	/Secretary Debtor
Date:	Signature:	
	-	Joint Debtor, if any

Advance Real Estate Group 207 East Bellevue Avenue Reading, PA 19605

Corcoran Drilling Inc 124 Kathmere Road Havertown, PA 19083

Earthcore Serivces LLc 1458 Shaner Drive Pottstown, PA 19465

Patrick J. Kurtas 934 High Street, P.O. Box 696 Pottstown, PA 19464

Vist Bank P.O. Box 741 Leesport, PA 19533