Official Form 1 (10/06)									
		Bankruptcy C ct of Pennsyl					Volun	tary Pet	ition
Name of Debtor (if individual, enter La		Name of Joint Debtor (Spouse) (Last, First, Middle): Skraitz, Vicki R							
Skraitz, Timothy B All Other Names used by the Debtor in (include married, maiden, and trade nat	Al	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./Complete I state all): 5731	sta	Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): 0243							
Street Address of Debtor (No. & Street, 103 Sugarwood Drive Venetia, PA	1	Street Address of Joint Debtor (No. & Street, City, and State): 103 Sugarwood Drive Venetia, PA							
County of Residence or of the Principa		CODE 15367-23	Co	-	ence or of the P	rincipal Pla	ce of Business	ZIP CODE s:	15367-2304
Washington Mailing Address of Debtor (if different	from street address)):		ashington	of Joint Debtor	(if differen	t from street a	address):	
		CODE				(ZIP CODE	
Location of Principal Assets of Business			ove):					ZII CODE	
Type of Debtor (Form of Organizatior (Check one box.) Individual (includes Joint Debtor See Exhibit D on page 2 of this ; Corporation (includes LLC and I Partnership Other (If debtor is not one of the check this box and state type of e	s) form. .LP) above entities,	Nature of Business (Check one box) Health Care Business Single Asset Real Estate as defined U.S.C. § 101(51B) Railroad 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			Chapter of Bankruptcy the Petition is Filed Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Nature of (Check on 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-			(Check one b Chapter 15 I Recognition Main Proceet Chapter 15 I Recognition Nonmain Pro Debts e box) Debt	ox) Petition for of a Foreign eding Petition for of a Foreign
 Filing Fe ✓ Full Filing Fee attached □ Filing Fee to be paid in installment signed application for the court's counable to pay fee except in installm □ Filing Fee waiver requested (application for the context of the context		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 million. 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 Debtor estimates that, after any excepts paid, there will be no funded Estimated Number of Creditors 1- 50- 100- 20 49 99 199 99	e available for distrib empt property is exc ds available for dist 0- 1,000-	luded and administrati	ive	50,001- 100,000	Over 100,000				OURT USE ONLY
Estimated Assets									
\$0 to \$10,000 to \$10,000 \$100,000	\$1 million to \$100 million		More than \$10	00 million					
Estimated Liabilities \$0 to \$50,000	\$1 million to \$100 million	to In More than \$100 million							

Official Form 1 (10/06)

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Timothy B Skraitz, Vicki R Skraitz							
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)								
Location Case Number: Date Filed: Where Filed: NONE								
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 Exhibit B (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.) It the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. X /s/ Mariorie M Malkin A/13/2007								
	X /s/ Marjorie M. Malkin Signature of Attorney for Debtor(s) Marjorie M. Malkin	4/13/2007 Date 88308						
Ex	hibit C	50500						
 Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No 								
Ext	hibit D							
(To be completed by every individual debtor. If a joint petition is filed, each spouse mus	(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 t	this petition.							
If this is a joint petition:								
Exhibit D also completed and signed by the joint debtor is attached and made	a part of this petition.							
	ding 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 p	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.								
Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)								
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).								
(Name of landlord that obtained judgment)								
	(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 filing of the petition.								

Official Form 1 (10/06)	FORM B1, Page				
Voluntary Petition	Name of Debtor(s): Timothy B Skraitz, Vicki R Skraitz				
(This page must be completed and filed in every case)					
Sigr	atures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
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	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.				
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	(Check only one box.)				
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. § 342(b).	☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.				
X s/ Timothy B Skraitz	X Not Applicable				
Signature of Debtor Timothy B Skraitz	(Signature of Foreign Representative)				
X s/ Vicki R Skraitz					
Signature of Joint Debtor Vicki R Skraitz	(Printed Name of Foreign Representative)				
Telephone Number (If not represented by attorney)					
4/13/2007	Date				
Date					
Signature of Attorney	Signature of Non-Attorney Petition Preparer				
X /s/ Marjorie M. Malkin Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as				
	defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information				
Marjorie M. Malkin, 88308	required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or				
Printed Name of Attorney for Debtor(s) / Bar No.	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition prepares, I have given the debtor				
Day,Brzustowicz & Malkin, PC	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 19B				
Firm Name	is attached.				
3821 Washington Road McMurray, PA 15317					
Address	Not Applicable				
	Printed Name and title, if any, of Bankruptcy Petition Preparer				
724-942-3789 724-942-3791					
Telephone Number	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or				
4/13/2007	partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. 110.)				
Date					
Signature of Debtor (Corporation/Partnership)	Address				
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.	X Not Applicable				
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or				
X Not Applicable	partner whose social security number is provided above.				
Signature of Authorized Individual Printed Name of Authorized Individual	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.				
	individual:				
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.				
Date	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 bo 11 U.S.C. §110; 18 U.S.C. §156.				

UNITED STATES BANKRUPTCY COURT

Western District of Pennsylvania

In re: Timothy B Skraitz Vicki R Skraitz

Debtor(s)

Case No.

(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☑ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

□ 2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

Official Form 1, Exh. D (10/06) – Cont.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: s/ Timothy B Skraitz Timothy B Skraitz

Date: 4/13/2007

UNITED STATES BANKRUPTCY COURT

Western District of Pennsylvania

In re: Timothy B Skraitz Vicki R Skraitz

Debtor(s)

Case No.

(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☑ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

□ 2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

Official Form 1, Exh. D (10/06) – Cont.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: s/ Vicki R Skraitz Vicki R Skraitz

Date: 4/13/2007

United States Bankruptcy Court Western District of Pennsylvania

In re Timothy B Skraitz Vicki R Skraitz

Debtors

Chapter 11

Case No.

List Of Creditors Holding 20 Largest Unsecured Claims

(1) (2) (3) (5) (4) Name of creditor Nature of claim Name, telephone number and Indicate if claim Amount of claim and complete complete mailing address, (trade debt, [if secured also is contingent, bank loan, govmailing address including zip code, of unliquidated, state value of employee, agent, or department including zip ernment contract, disputed or security] of creditor familiar with code etc.) subject to setoff claim who may be contacted

IRS D. Blynn Jr. 162 W Chestnut Street Jefferson COurt Plaza, Up Level Washington, PA 15301

\$486,417.18

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.

IRS D. Blynn Jr. 162 W Chestnut Street Jefferson COurt Plaza, Up Level Washington, PA 15301

In re Timothy B Skraitz Vicki R Skraitz

Debtors

Case No.

(If known)

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

TYPES 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 \$10,000* 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 \$4,925* 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 \$2,225* 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 April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re Timothy B Skraitz Vicki R Skraitz

Debtors

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

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	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. IRS D. Blynn Jr. 162 W Chestnut Street Jefferson COurt Plaza, Up Level Washington, PA 15301		J	1040 taxes for 1999-2004				486,417.18	486,417.18	0.00

Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ≻ (Totals of this page) Total ≻

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 486,417.18	\$ 486,417.18	\$ 0.00
\$ 486,417.18		
	\$ 486,417.18	\$ 0.00

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

In re: Timothy B Skraitz Vicki R Skraitz

Case No.		

Debtors

Chapter 11

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **1** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: <u>4/13/2007</u>

Signed: s/ Timothy B Skraitz Timothy B Skraitz

Dated: 4/13/2007

Signed: s/ Vicki R Skraitz Vicki R Skraitz

Signed: /s/ Marjorie M. Malkin Marjorie M. Malkin Attorney for Debtor(s) Bar no.: 88308 Day,Brzustowicz & Malkin, PC 3821 Washington Road McMurray, PA 15317 Telephone No.: 724-942-3789 Fax No.: 724-942-3791 E-mail address: