B1 (Official	Form 1)(1/	08)								1		
			United Weste		Banki trict of l						Vol	luntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Strawn, Maurice R. Sr.						Name of Joint Debtor (Spouse) (Last, First, Middle): Strawn, Phyllis M.						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the J maiden, and			8 years		
Last four dig		Sec. or Indi	ividual-Taxpa	ayer I.D. (ITIN) No./	Complete E		our digits or than one, s		· Individual-′	Гахрауег I.	.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State): 207 Crestview Avenue Bedford, PA ZIP Code					Street 20 Be	Address of	Joint Debtor		reet, City, a	and State): ZIP Code		
						15522		15522				
Bedford	k		cipal Place o				Ве	County of Residence or of the Principal Place of Business: Bedford				
Mailing Add	dress of Deb	otor (if diffe	erent from str	eet addres	ss):		Mailir	ng Address	of Joint Debt	or (if differe	nt from stre	eet address):
					_	ZIP Code	:					ZIP Code
Location of	Principal A	esets of Rus	siness Debtor									
(if different												
	• •	f Debtor				of Business	1		-	-		Under Which
		organization) one box)		П Неа	Check) Ith Care Bu	one box)		☐ Chapt		Petition is Fi	iled (Check	cone box)
Individu	ıal (includes	Ioint Debte	ore)	Sing	gle Asset Re	eal Estate as	defined	☐ Chapt				Petition for Recognition
	ibit D on pa			□ Rail	1 U.S.C. § road	101 (51B)		Chapt				Main Proceeding
☐ Corpora	tion (include	es LLC and	LLP)	1 —	kbroker modity Br	alran		☐ Chapt☐ Chapt☐			1	Petition for Recognition Nonmain Proceeding
☐ Partners	-			☐ Clea	ring Bank	oker						
	f debtor is not s box and stat			Othe							e of Debts k one box)	
						mpt Entity , if applicabl		Debts a	are primarily co			☐ Debts are primarily
☐ Debtor is a tax-exen under Title 26 of the			exempt org of the Unite	anization d States	"incurr	d in 11 U.S.C. § red by an indivi onal, family, or	idual primarily		business debts.			
		Filing F	ee (Check or		e (the Inter	nai Kevenu		•		Chapter 11	<u> </u>	
Full Fili	ng Fee attac	_	ee (Check of	ie box)				one box: Debtor is		•		n 11 U.S.C. § 101(51D).
	•		nents (applica	able to ind	lividuals on	ly). Must			not a small b	usiness debte	or as define	ed in 11 U.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed consideration).						lebts (excluding debts owed						
☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must						s or affiliates)	are less that	1 \$2,190,00	<u>)0.</u>			
attach si	 ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. ☐ 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/A				C 1:	1	,	114			THIS	SPACE IS	FOR COURT USE ONLY
			l be available exempt prop					es paid,				
there wi	ll be no fund	ds available	for distribut	ion to uns	ecured cred	litors.						
Estimated N	Number of C	reditors										
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A	Assets									1		
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001					
\$50,000	\$100,000	\$500,000	to \$1	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1 billion]		
Estimated L	iabilities											
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000		\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million		\$500,000,001 to \$1 billion	More than			

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Strawn, Maurice R. Sr. Strawn, Phyllis M. (This page must be completed and filed in every case) 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 Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: See Attachment District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X <u>/s/ James R. Walsh PA</u> August 7, 2008 Signature of Attorney for Debtor(s) (Date) James R. Walsh PA 27901 Exhibit C 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. 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 and 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 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. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08) Page 3

Voluntary Petition

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

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. §342(b).

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

X /s/ Maurice R. Strawn, Sr.

Signature of Debtor Maurice R. Strawn, Sr.

X /s/ Phyllis M. Strawn

Signature of Joint Debtor Phyllis M. Strawn

Telephone Number (If not represented by attorney)

August 7, 2008

Date

Signature of Attorney*

X /s/ James R. Walsh PA

Signature of Attorney for Debtor(s)

James R. Walsh PA 27901

Printed Name of Attorney for Debtor(s)

Spence, Custer, Saylor, Wolfe & Rose

Firm Name

400 Ameriserv Financial Building P.O.Box 280 Johnstown, PA 15907-0280

Address

Email: dnovak@spencecuster.com 814 536-0735 Fax: 814 539-1423

Telephone Number

August 7, 2008

Date

*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 information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

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

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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.)

Name of Debtor(s):

Strawn, Maurice R. Sr. Strawn, Phyllis M.

- ☐ 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.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy 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 bankrutpcy 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.)

 \mathbf{v}

Date

Address

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.

In re	Maurice R. Strawn, Sr
	Phyllis M. Strawn

Debtors

FORM 1. VOLUNTARY PETITION

Pending Bankruptcy Cases Filed Attachment

Name of Debtor / District <u>Case No. / Relationship</u> <u>Date Filed / Judge</u>

Maurice R. Strawn 08-70785 BM 07/18/08

Western District of Pennsylvania Co-interest in Zamias North Fo Bernard Markovitz

Zamias North Fork Inc. 08-70687 BM 06/25/08

Western District of Pennsylvania Ownership Interest Bernard Markovitz

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Western District of Pennsylvania

	,,,,,,		~	
_	Maurice R. Strawn, Sr.			
In re	Phyllis M. Strawn	Debtor(s)	Case No. Chapter	11
		Debtoi(s)	Chapter	
	EXHIBIT D - INDIVIDUAL D	ERTOR'S STATEMENT	OF COMPLI	ANCE WITH
		COUNSELING REQUIRE		MINCE WITH
can d credit anoth	Warning: You must be able to checeling listed below. If you cannot do sismiss any case you do file. If that has cors will be able to resume collection er bankruptcy case later, you may be steps to stop creditors' collection act	so, you are not eligible to fi appens, you will lose whate activities against you. If yo e required to pay a second	ile a bankrup ever filing fee our case is dis	tcy case, and the court you paid, and your smissed and you file
CALIA	steps to stop creditors conceilon act	ivities.		
and fi	Every individual debtor must file this le a separate Exhibit D. Check one of t	v v .	v	•
oppor	1. Within the 180 days before the eling agency approved by the United Stunities for available credit counseling ficate from the agency describing the state that the debt repayment plan developed through	tates trustee or bankruptcy a and assisted me in performi services provided to me. <i>Atta</i>	ndministrator t ing a related b	hat outlined the udget analysis, and I have
oppor not ha certifi	□ 2. Within the 180 days before the eling agency approved by the United Stunities for available credit counseling ave a certificate from the agency describing the second through the agency no later than	tates trustee or bankruptcy a and assisted me in performi bing the services provided to rvices provided to you and o	administrator to ing a related by o me. You mus a copy of any o	hat outlined the udget analysis, but I do at file a copy of a debt repayment plan
obtair	☐ 3. I certify that I requested credit of the services during the five days from	•	11 0	•

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.] ____

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

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.

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.
☐ 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/ Maurice R. Strawn, Sr. Maurice R. Strawn, Sr.
Date: August 7, 2008

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Western District of Pennsylvania

	,,,,,,		~	
_	Maurice R. Strawn, Sr.			
In re	Phyllis M. Strawn	Debtor(s)	Case No. Chapter	11
		Debtoi(s)	Chapter	
	EXHIBIT D - INDIVIDUAL D	ERTOR'S STATEMENT	OF COMPLI	ANCE WITH
		COUNSELING REQUIRE		MINCE WITH
can d credit anoth	Warning: You must be able to checeling listed below. If you cannot do sismiss any case you do file. If that has cors will be able to resume collection er bankruptcy case later, you may be steps to stop creditors' collection act	so, you are not eligible to fi appens, you will lose whate activities against you. If yo e required to pay a second	ile a bankrup ever filing fee our case is dis	tcy case, and the court you paid, and your smissed and you file
CALIA	steps to stop creditors conceilon act	ivities.		
and fi	Every individual debtor must file this le a separate Exhibit D. Check one of t	v v .	v	•
oppor	1. Within the 180 days before the eling agency approved by the United Stunities for available credit counseling ficate from the agency describing the state that the debt repayment plan developed through	tates trustee or bankruptcy a and assisted me in performi services provided to me. <i>Atta</i>	ndministrator t ing a related b	hat outlined the udget analysis, and I have
oppor not ha certifi	□ 2. Within the 180 days before the eling agency approved by the United Stunities for available credit counseling ave a certificate from the agency describing the second through the agency no later than	tates trustee or bankruptcy a and assisted me in performi bing the services provided to rvices provided to you and o	administrator to ing a related by o me. You mus a copy of any o	hat outlined the udget analysis, but I do at file a copy of a debt repayment plan
obtair	☐ 3. I certify that I requested credit of the services during the five days from	•	11 0	•

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.] ____

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

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.

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, of through the Internet.);
☐ Active military duty in a military combat zone.
☐ 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/ Phyllis M. Strawn Phyllis M. Strawn
Date: August 7, 2008

United States Bankruptcy Court Western District of Pennsylvania

	Maurice R. Strawn, Sr.			
In re	Phyllis M. Strawn		Case No.	
		Debtor(s)	Chapter	11
		= 13001(0)	up-ter	

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; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
American Express P.O. Box 1270 Newark, NJ 07101-1270	American Express P.O. Box 1270 Newark, NJ 07101-1270	Advances taken on personal credit card on behalf of Zamias North Fork, Inc.		9,770.00
Bank of America P.O. Box 17054 Wilmington, DE 19850	Bank of America P.O. Box 17054 Wilmington, DE 19850	Advances taken on personal credit card on behalf of Zamias North Fork, Inc.		20,201.00
Bank of America P.O. Box 17054 Wilmington, DE 19850	Bank of America P.O. Box 17054 Wilmington, DE 19850	Advances taken on personal credit card on behalf of Zamias North Fork, Inc.		11,443.00
Bank of America P.O. Box 17054 Wilmington, DE 19850	Bank of America P.O. Box 17054 Wilmington, DE 19850	Advances taken on personal credit card on behalf of Zamias North Fork, Inc.		11,367.00
Bank of America POB 17054 Wilmington, DE 19884	Bank of America POB 17054 Wilmington, DE 19884	Advances taken on personal credit card on behalf of Zamias North Fork, Inc.		5,954.00
Cap One P.O. Box 30281 Salt Lake City, UT 84130	Cap One P.O. Box 30281 Salt Lake City, UT 84130	Advances taken on personal credit card on behalf of Zamias North Fork, Inc.		6,717.00
Capital One, N.A. 2730 Liberty Avenue Pittsburgh, PA 15222	Capital One, N.A. 2730 Liberty Avenue Pittsburgh, PA 15222	Advances taken on personal credit card on behalf of Zamias North Fork, Inc.	Disputed	74,362.00

B4 (Offic	cial Form 4) (12/07) - Cont.
	Maurice R. Strawn, Sr.
In re	Phyllis M. Strawn

I. Strawn	Case No.
Debtor(s)	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Conemaugh Health Initiatives 1086 Franklin Street Johnstown, PA 15905	Conemaugh Health Initiatives 1086 Franklin Street Johnstown, PA 15905	Services rendered by Dr. Gregory Slick		56.00
United Refining P.O. Box 599 Warren, PA 16365	United Refining P.O. Box 599 Warren, PA 16365	Advances taken on personal credit card on behalf of Zamias North Fork, Inc.		227.00

B4 (Office	cial Form 4) (12/07) - Cont.
	Maurice R. Strawn, Sr.
In re	Phyllis M. Strawn

Case No.	
· · · · · · · · · · · · · · · · · · ·	·

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

We, Maurice R. Strawn, Sr. and Phyllis M. Strawn, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date August 7, 2008	August 7, 2008	Signature	/s/ Maurice R. Strawn, Sr.	
			Maurice R. Strawn, Sr. Debtor	
Date August 7, 2008	August 7, 2008	Signature	/s/ Phyllis M. Strawn	
			Phyllis M. Strawn	
			Joint Debtor	

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

American Express P.O. Box 1270 Newark, NJ 07101-1270

Bank of America POB 17054 Wilmington, DE 19884

Bank of America P.O. Box 17054 Wilmington, DE 19850

Brown Bark II, L.P. P.O. Box 1068 Stafford, TX 77497

Cap One P.O. Box 30281 Salt Lake City, UT 84130

Capital One, N.A. 2730 Liberty Avenue Pittsburgh, PA 15222

Charles N. Shurr, Jr., Esq. HARMAN SHURR
1100 Berkshire Blvd., Suite 301 P.O. Box 5828
Wyomissing, PA 19610

Citizens CAF 480 Jefferson Blvd. Warwick, RI 02886

Conemaugh Health Initiatives 1086 Franklin Street Johnstown, PA 15905

Denver Wharton, Esq. 360 Stonycreek Street Johnstown, PA 15901

First Commonwealth Bank 601 Philadelphia Street Indiana, PA 15701

Kubota Credit Corp. 1175 S. Guild Ave. Lodi, CA 95240

NCO FIN/51 507 Prudential Road Horsham, PA 19044 United Refining P.O. Box 599 Warren, PA 16365