

<b>United States Bankruptcy Court Western District of Pennsylvania</b>						<b>Voluntary Petition</b>			
Name of Debtor (if individual, enter Last, First, Middle): <b>Klein, Hal, S.</b>					Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Klein, Jeanne, D.</b>				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): <b>6444</b>					Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): <b>7002</b>				
Street Address of Debtor (No. & Street, City, and State): <b>996 County Line Road Acme PA</b>					Street Address of Joint Debtor (No. & Street, City, and State): <b>996 County Line Road Acme PA</b>				
ZIP CODE <b>15610</b>					ZIP CODE <b>15610</b>				
County of Residence or of the Principal Place of Business: <b>Westmoreland</b>					County of Residence or of the Principal Place of Business: <b>Westmoreland</b>				
Mailing Address of Debtor (if different from street address):					Mailing Address of Joint Debtor (if different from street address):				
ZIP CODE					ZIP CODE				
Location of Principal Assets of Business Debtor (if different from street address above):									
ZIP CODE									
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)  			<b>Nature of Business</b> (Check <b>one</b> box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable)  <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)			<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check <b>one</b> box)  <div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <input type="checkbox"/> Chapter 7  <input type="checkbox"/> Chapter 9  <input checked="" type="checkbox"/> Chapter 11  <input type="checkbox"/> Chapter 12  <input type="checkbox"/> Chapter 13 </div> <div style="width: 48%;"> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding   <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding </div> </div> <b>Nature of Debts</b> (Check one box)  <div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." </div> <div style="width: 48%;"> <input checked="" type="checkbox"/> Debts are primarily business debts. </div> </div>			
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> 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.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					<b>Chapter 11 Debtors</b>  <b>Check one box:</b>  <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  <b>Check if:</b>  <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ----- <b>Check all applicable boxes</b>  <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.									<b>THIS SPACE IS FOR COURT USE ONLY</b>
Estimated Number of Creditors <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000 </div>									
Estimated Assets <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion </div>									
Estimated Liabilities <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion </div>									



<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Hal S. Klein, Jeanne D. Klein</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align: center;"><b>Exhibit A</b></p> <p>(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.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for 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).</p> <p><b>X Not Applicable</b></p> <div style="display: flex; justify-content: space-between;"> <span>Signature of Attorney for Debtor(s)</span> <span>Date</span> </div>	
<p style="text-align: center;"><b>Exhibit C</b></p> <p>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?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>			
<p style="text-align: center;"><b>Exhibit D</b></p> <p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p><input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.</p>			
<p style="text-align: center;"><b>Information Regarding the Debtor - Venue</b>          (Check any applicable box)</p> <p><input checked="" type="checkbox"/> 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.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> 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.</p>			
<p style="text-align: center;"><b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>          (Check all applicable boxes.)</p> <p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).</p> <div style="margin-left: 400px;"> <div style="border-bottom: 1px solid black; width: 300px; margin-bottom: 5px;"></div> <div style="text-align: center; font-size: small;">(Name of landlord that obtained judgment)</div> <div style="border-bottom: 1px solid black; width: 300px; margin-bottom: 5px;"></div> <div style="text-align: center; font-size: small;">(Address of landlord)</div> </div> <p><input type="checkbox"/> 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</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>			



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

Name of Debtor(s):

**Hal S. Klein, Jeanne D. Klein****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/ Hal S. Klein**Signature of Debtor **Hal S. Klein****X s/ Jeanne D. Klein**Signature of Joint Debtor **Jeanne D. Klein**

Telephone Number (If not represented by attorney)

**12/9/2009**

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.)

☐ 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.

☐ 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 Not Applicable**

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

**Signature of Attorney****X /s/Joseph V. Luvara**

Signature of Attorney for Debtor(s)

**Joseph V. Luvara, Esquire Bar No. 79834**

Printed Name of Attorney for Debtor(s) / Bar No.

**Joseph V. Luvara, Esquire**

Firm Name

**429 Forbes Avenue, STE 600 Allegheny Building**

Address

**Pittsburgh, PA 15219-1604****412-261-0497****412-261-1793**

Telephone Number

**12/9/2009**

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 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.

**Not Applicable**

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

**X Not Applicable**

Date

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 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.*

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

**X Not Applicable**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date



**UNITED STATES BANKRUPTCY COURT**  
**Western District of Pennsylvania**

In re Hal S. Klein Jeanne D. Klein  
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 14 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 seven 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. *[Summarize exigent circumstances here.]*

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**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**



**B 1D (Official Form 1, Exh. D) (12/09) – Cont.**

☐ 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/ Hal S. Klein**

**Hal S. Klein**

Date: **12/9/2009**



Certificate Number: 01721-PAW-CC-008754189**CERTIFICATE OF COUNSELING**I CERTIFY that on October 21, 2009, at 5:59 o'clock PM EDT,Hal S Klein received fromAdvantage Credit Counseling Service, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Western District of Pennsylvania, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.This counseling session was conducted by telephone.Date: October 21, 2009

By

Ann Marie CreighName Ann CreighTitle Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).



**UNITED STATES BANKRUPTCY COURT**  
**Western District of Pennsylvania**

In re Hal S. Klein Jeanne D. Klein  
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 14 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 seven 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. *[Summarize exigent circumstances here.]*

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**



**B 1D (Official Form 1, Exh. D) (12/09) – Cont.**

☐ 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/ Jeanne D. Klein**

**Jeanne D. Klein**

Date: **12/9/2009**



Certificate Number: 01721-PAW-CC-008754221**CERTIFICATE OF COUNSELING**I CERTIFY that on October 21, 2009, at 6:01 o'clock PM EDT,Jeanne D Klein received fromAdvantage Credit Counseling Service, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

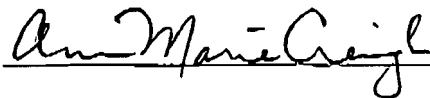
Western District of Pennsylvania, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.Date: October 21, 2009

By

Name Ann CreighTitle Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).



## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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]
AES/PHEAA 1200 N. 7th Street Harrisburg PA 17102				\$30,796.00
American Express Platinum P.O. Box 1270 Newark NJ 07101-1270				\$28,955.57
American Express Optima Platinum P.O. Box 1270 Newark NJ 07101-1270				\$21,721.87
American Express Optima P.O. Box 981537 El Paso TX 79998				\$21,617.00
Hilton HHonors Card c/o American Express P.O. Box 981537 El Paso TX 79998				\$20,530.00
Chase 800 Brooksedge Blvd Westerville OH 43081			DISPUTED	\$18,430.00



In re Hal S. Klein    Jeanne D. Klein, Case No. \_\_\_\_\_  
Debtors Chapter 11

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
Universal Card/Citibank P.O. Box 6241 Sioux Falls SD 57117				\$16,972.00
Citizens Bank Consumer Loan Servicing P.O. Box 42002 Providence RI 02940-2002				\$14,759.25
Pike Run Country Club P.O. Box 81 Jones Mills PA 15646				\$14,500.00
Chase Bank USA 800 Brooksedge Blvd Westerville OH 43081				\$13,710.67
Citibank P.O. Box 6241 Sioux Falls SD 57117				\$12,317.85
AES/PNC Bank 1200 N. 7th Harrisburg PA 17102				\$10,572.00



In re Hal S. Klein    Jeanne D. Klein, Case No. \_\_\_\_\_  
Debtors Chapter 11

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
Discover Financial Services P.O. Box 15316 Wilmington DE 19850				\$10,457.83
Capital One P.O. Box 30281 Salt Lake City UT 84130				\$9,664.61
Citi MC P.O. Box 6003 Hagerstown MD 21747				\$9,335.00
FIA Card Services P.O. Box 15026 Wilmington DE 19850-5026				\$8,705.13
Discover Financial Services P.O. Box 15316 Wilmington DE 19850				\$8,699.12
Citi Cards P.O. Box 6062 Sioux Falls SD 57117				\$8,249.75



In re Hal S. Klein    Jeanne D. Klein, Case No. \_\_\_\_\_  
Debtors Chapter 11

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
HSBC Bank P.O. Box 97280 Portland OR 97280				\$8,028.08
Monage DC/Diners Club P.O. Box 6241 Sioux Falls SD 57117				\$7,842.06

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.



In re Hal S. Klein    Jeanne D. Klein

Case No. \_\_\_\_\_

Debtors

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ 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 AN 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
ACCOUNT NO. <u>xxxx8601 &amp; xxxx8699</u> Bank of America P.O. Box 21848 Greensboro NC 27420-1848		J	2004 Mortgage debtors' residence located at: 996 County Line Road Acme PA 15610  (3rd mortgage) VALUE \$310,000.00				55,008.00	55,008.00
ACCOUNT NO. <u>xxxx3181</u> BMW Bank of North America Customer Service Center P.O. Box 3608 Dublin OH 43016-0306	X	H	2007 Security Agreement 2007 BMW 3 Series 328xi VALUE \$21,910.00				30,574.00	8,664.00
ACCOUNT NO. <u>xxxx5504</u> Chase Auto Finance P.O. Box 901076 Fort Worth TX 76101-2076		H	2006 Security Agreement 2006 Subaru Impreza WRX VALUE \$22,315.00				18,986.38	0.00
ACCOUNT NO. <u>xxxx2926</u> Ditech P.O. Box 205 Waterloo IA 50704-0205		J	2000 Mortgage debtors' residence located at: 996 County Line Road Acme PA 15610  (2nd mortgage) VALUE \$310,000.00				32,649.00	31,977.00

1 continuation sheets attached

Subtotal >  
(Total of this page)

Total >  
(Use only on last page)

\$ 137,217.38	\$ 95,649.00
\$	\$

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



In re **Hal S. Klein   Jeanne D. Klein**

Case No. \_\_\_\_\_

Debtors

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN 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
ACCOUNT NO. 00491415xxxx		J	2009 Security Agreement 2009 Pontiac Torrent GXP  VALUE \$24,155.00				36,254.00	12,099.00
GMAC P.O. Box 380901 Bloomington MN 55438-0901  United Recovery Systems, LP 5800 N. Course Houston TX 77072								
ACCOUNT NO. 65254xxxx		J	2000 Mortgage debtors' residence located at: 996 County Line Road Acme PA 15610  (1st Mortgage)  VALUE \$310,000.00				309,328.00	0.00
GMAC Mortgage P.O. Box 4622 Waterloo IA 50704								

Sheet no. 1 of 1 continuation  
sheets attached to Schedule of  
Creditors Holding Secured  
Claims

Subtotal >  
(Total of this page)

Total >  
(Use only on last page)

\$ 345,582.00	\$ 12,099.00
\$ 482,799.38	\$ 107,748.00

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



In re Hal S. Klein Jeanne D. Klein

Debtors

Case No. \_\_\_\_\_

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ 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 \$10,950\* 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 \$5,400\* 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 \$2,425\* 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, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**1 continuation sheets attached**



In re Hal S. Klein Jeanne D. Klein

Case No. \_\_\_\_\_

(If known)

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**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. <b>Amy S. Mathews, Tax Collector</b> <b>3653 Rte 31</b> <b>P.O. Box 243</b> <b>Donegal PA 15628</b>		J	<b>school, township, city</b> <b>real estate taxes</b>				<b>3,283.94</b>	<b>3,283.94</b>	<b>\$0.00</b>
ACCOUNT NO. <b>xxx-xx-6444</b> <b>Berkheimier</b> <b>P.O. Box 905</b> <b>Bangor PA 18013</b>		H	<b>2008</b> <b>personal income tax</b>				<b>133.00</b>	<b>133.00</b>	<b>\$0.00</b>
ACCOUNT NO. <b>xxx-xx-6444</b> <b>Internal Revenue Service</b> <b>Special Procedures Dept</b> <b>P.O. Box 628</b> <b>Pittsburgh PA 15230</b> <b>Internal Revenue Service</b> <b>Collections Division</b> <b>Wm. S. Moorhead Fed. Bldg</b> <b>1000 Liberty Avenue, Room 705</b> <b>Pittsburgh PA 15222</b>		H	<b>2008</b> <b>2008 personal income</b> <b>tax</b>				<b>526.00</b>	<b>526.00</b>	<b>\$0.00</b>
ACCOUNT NO. <b>xxx-xx-6444</b> <b>Pennsylvania Dept of Revenue</b> <b>Bureau of Compliance</b> <b>P.O. Box 280946</b> <b>Harrisburg PA 17128-0946</b>		H	<b>'07-'08</b> <b>personal income tax</b>				<b>488.00</b>	<b>488.00</b>	<b>\$0.00</b>

Sheet no. 1 of 1 continuation sheets attached to Schedule of  
Creditors Holding Priority ClaimsSubtotals >  
(Totals of this page)

\$	<b>4,430.94</b>	\$	<b>4,430.94</b>	\$	<b>0.00</b>
\$	<b>4,430.94</b>				
		\$	<b>4,430.94</b>	\$	<b>0.00</b>

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.)



In re Hal S. Klein Jeanne D. Klein  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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. <b>7571639002PA0xxx</b> <b>AES/PHEAA</b> <b>1200 N. 7th Street</b> <b>Harrisburg PA 17102</b>		<b>2007</b> <b>student loan</b>				<b>30,796.00</b>
ACCOUNT NO. <b>7571639002PA0xxx</b> <b>AES/PNC Bank</b> <b>1200 N. 7th</b> <b>Harrisburg PA 17102</b>		<b>2007</b> <b>student loan</b>				<b>10,572.00</b>
ACCOUNT NO. <b>7571639002PA0xxx</b> <b>AES/PNC Bank</b> <b>1200 N. 7th</b> <b>Harrisburg PA 17102</b>		<b>2008</b> <b>student loan</b>				<b>3,589.00</b>
ACCOUNT NO. <b>xxxx8530</b> <b>American Air/Citibank</b> <b>P.O. Box 6497</b> <b>Sioux Falls SD 57117</b>	<b>H</b>	<b>'08-'09</b> <b>business debt</b>				<b>2,353.38</b>
ACCOUNT NO. <b>xxxx1009</b> <b>American Express</b> <b>P.O. Box 1270</b> <b>Newark NJ 07101-12270</b>	<b>H</b>	<b>'03-'08</b> <b>business debt</b>				<b>708.87</b>

13 Continuation sheets attached

Subtotal >	\$ <b>48,019.25</b>
Total >	\$

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



In re Hal S. Klein Jeanne D. Klein

Debtors

Case No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>xxxx3373</b>  <b>American Express</b> <b>P.O. Box 981537</b> <b>El Paso TX 79998</b>	<b>W</b>	<b>'07-'09</b> <b>business debt</b>				<b>3,929.00</b>
ACCOUNT NO. <b>xxxx4843</b>  <b>American Express</b> <b>P.O. Box 981537</b> <b>El Paso TX 79998</b>	<b>W</b>	<b>'05-'09</b> <b>business debt</b>				<b>2,852.00</b>
ACCOUNT NO. <b>xxxx1007</b>  <b>American Express</b> <b>P.O. Box 1270</b> <b>Newark NJ 07101-1270</b>  <b>Aegis Receivables Management</b> <b>P.O. Box 404</b> <b>Fort Mill SC 29716-0404</b>	<b>H</b>	<b>'03-'08</b> <b>business debt</b>				<b>3,774.13</b>
ACCOUNT NO. <b>xxxx1000</b>  <b>American Express</b> <b>P.O. Box 1270</b> <b>Newark NJ 07101-1270</b>  <b>GC Services Limited Partnership</b> <b>P.O. Box 46960</b> <b>St. Louis MO 63146</b>	<b>H</b>	<b>'03-'07</b> <b>business debt</b>				<b>758.02</b>

Sheet no. 1 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>11,313.15</b>
Total >	\$	

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



In re Hal S. Klein Jeanne D. Klein

Debtors

Case No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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. <b>xxxx1009</b>  <b>American Express Gold Card</b> <b>P.O. Box 1270</b> <b>Newark NJ 07101-1270</b>  <b>Nationwide Credit, Inc.</b> <b>P.O. Box 740640</b> <b>Atlanta GA 30374-0640</b>	<b>W</b>	<b>'08-'09</b>  <b>personal &amp; home items</b>				<b>3,017.95</b>
ACCOUNT NO. <b>xxxx1008</b>  <b>American Express Gold Card</b> <b>P.O. Box 1270</b> <b>Newark NJ 07101-1270</b>  <b>NCO Financial Systems, Inc.</b> <b>P.O. Box 15760</b> <b>Dept 07</b> <b>Wilmington DE 19850-7560</b>	<b>W</b>	<b>'08-'09</b>  <b>personal &amp; home items</b>				<b>4,134.03</b>
ACCOUNT NO. <b>xxxx9043</b>  <b>American Express Optima</b> <b>P.O. Box 981537</b> <b>El Paso TX 79998</b>	<b>W</b>	<b>'05-'09</b>  <b>business debt</b>				<b>21,617.00</b>
ACCOUNT NO. <b>xxxx3006</b>  <b>American Express Optima Platinum</b> <b>P.O. Box 1270</b> <b>Newark NJ 07101-1270</b>  <b>GC Services Limited Partnership</b> <b>P.O. Box 46960</b> <b>St. Louis MO 63146</b>	<b>W</b>	<b>'08-'09</b>  <b>personal &amp; home items</b>				<b>21,721.87</b>

Sheet no. 2 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **50,490.85**

Total &gt; \$

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



In re Hal S. Klein Jeanne D. Klein

Debtors

Case No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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. <b>xxxx1006</b>  <b>American Express Platinum</b> <b>P.O. Box 1270</b> <b>Newark NJ 07101-1270</b>  <b>United Recovery Systems</b> <b>P.O. Box 722929</b> <b>Houston TX 77272-2929</b>	<b>H</b>	<b>'06-'09</b> <b>business debt</b>				<b>28,955.57</b>
ACCOUNT NO. <b>549035356017xxxx</b>  <b>Bank of America</b> <b>P.O. Box 17054</b> <b>Wilmington DE 19850</b>		<b>shown on debtor's credit report but denied as debt by debtor, listed for informational purposes</b>			<b>X</b>	<b>2,980.00</b>
ACCOUNT NO. <b>xxxx6749</b>  <b>Bill Me Later</b> <b>P.O. Box 105658</b> <b>Atlanta GA 30348</b>	<b>H</b>	<b>'06-'09</b> <b>business debt</b>				<b>1,465.27</b>
ACCOUNT NO. <b>xxxx6477</b>  <b>Capital One</b> <b>P.O. Box 30281</b> <b>Salt Lake City UT 84130</b>	<b>H</b>	<b>'08-'09</b> <b>business debt</b>				<b>743.82</b>

Sheet no. 3 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>34,144.66</b>
Total >	\$	

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



In re Hal S. Klein Jeanne D. Klein

Debtors

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>xxxx9140</b>  <b>Capital One</b> <b>P.O. Box 30281</b> <b>Salt Lake City UT 84130</b>	<b>W</b>	<b>'07-'09</b>  <b>business debt</b>				<b>9,664.61</b>
ACCOUNT NO. <b>xxxx6817</b>  <b>Capital One</b> <b>P.O. Box 30285</b> <b>Salt Lake City UT 84100</b>  <b>Capital One Bank (USA), N.A.</b> <b>P.O. Box 71083</b> <b>Charlotte NC 28272-1083</b>	<b>H</b>	<b>'08-'09</b>  <b>business debt</b>				<b>1,109.00</b>
ACCOUNT NO. <b>1052991625xxxx</b>  <b>Chase</b> <b>800 Brooksedge Blvd</b> <b>Westerville OH 43081</b>	<b>H</b>	<b>shown on debtor's credit report, denied owing by debtor, listed for informational purposes only</b>			<b>X</b>	<b>18,430.00</b>
ACCOUNT NO. <b>xxxx1002</b>  <b>Chase Bank USA</b> <b>800 Brooksedge Blvd</b> <b>Westerville OH 43081</b>  <b>Chase</b> <b>Cardmember Service</b> <b>P.O. Box 15153</b> <b>Wilmington DE 19886-5153</b>	<b>H</b>	<b>'06-'08</b>  <b>business debt</b>				<b>13,710.67</b>

Sheet no. 4 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>42,914.28</b>
Total >	\$

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



In re Hal S. Klein Jeanne D. Klein

Debtors

Case No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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. <b>xxxx9755</b>  <b>Chase Bank USA</b> <b>800 Brooksedge Blvd</b> <b>Westerville OH 43081</b>  <b>Chase</b> <b>Cardmember Service</b> <b>P.O. Box 15153</b> <b>Wilmington DE 19886-5153</b>	<b>J</b>	<b>'06-'08</b>  <b>business debt</b>				<b>5,203.60</b>
ACCOUNT NO. <b>xxxx0331</b>  <b>Cit MC</b> <b>P.O. Box 6003</b> <b>Hagerstown MD 21747</b>  <b>Citi Cards</b> <b>P.O. Box 183051</b> <b>Columbus OH 43218-3051</b>	<b>H</b>	<b>'06-'08</b>  <b>business debt</b>				<b>4,555.90</b>
ACCOUNT NO. <b>xxxx1190</b>  <b>Citi Cards</b> <b>P.O. Box 6062</b> <b>Sioux Falls SD 57117</b>	<b>H</b>	<b>'05-'09</b>  <b>business debt</b>				<b>8,249.75</b>

Sheet no. 5 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>18,009.25</b>
Total >	\$

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



In re **Hal S. Klein Jeanne D. Klein**

Debtors

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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. <b>xxxx2240</b>  <b>Citi Mastercard</b> <b>P.O. Box 689182</b> <b>Des Moines IA 50368-9182</b>  <b>Associated Recovery Systems</b> <b>Department 5996</b> <b>P.O. Box 1259</b> <b>Oaks PA 19456</b>	<b>W</b>	<b>'08-'09</b>  <b>personal &amp; home items</b>				<b>2,018.25</b>
ACCOUNT NO. <b>xxxx2729</b>  <b>Citi MC</b> <b>P.O. Box 6003</b> <b>Hagerstown MD 21747</b>	<b>J</b>	<b>'06-'08</b>  <b>business debt</b>				<b>9,335.00</b>
ACCOUNT NO. <b>xxxx0056</b>  <b>Citi MC</b> <b>P.O. Box 6497</b> <b>Sioux Falls SD 57117</b>	<b>H</b>	<b>'06-'08</b>  <b>business debt</b>				<b>1,965.00</b>
ACCOUNT NO. <b>xxxx1923</b>  <b>Citi Visa</b> <b>P.O. Box 6003</b> <b>Hagerstown MD 21747</b>  <b>Citi Cards</b> <b>P.O. Box 6500</b> <b>Sioux Falls SD 57117-6500</b>	<b>H</b>	<b>'06-'09</b>  <b>business debt</b>				<b>7,199.38</b>

Sheet no. 6 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>20,517.63</b>
Total >	\$	

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



In re Hal S. Klein Jeanne D. Klein

Debtors

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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. <b>xxxx3016</b>  <b>Citi Visa</b> <b>P.O. Box 6003</b> <b>Hagerstown MD 21747</b>  <b>Citi Cards</b> <b>P.O. Box 6500</b> <b>Sioux Falls SD 57117-6500</b>	<b>H</b>	<b>'06-'09</b> <b>business debt</b>				<b>6,611.87</b>
ACCOUNT NO. <b>xxxx5626</b>  <b>Citibank</b> <b>P.O. Box 6241</b> <b>Sioux Falls SD 57117</b>  <b>Citi Cards</b> <b>P.O. Box 182564</b> <b>Columbus OH 43218-2564</b>	<b>W</b>	<b>'06-'09</b> <b>household items, repairs on cars</b>				<b>12,317.85</b>
ACCOUNT NO. <b>xxxx1294</b>  <b>Citizens Bank</b> <b>Consumer Loan Servicing</b> <b>P.O. Box 42002</b> <b>Providence RI 02940-2002</b>	<b>J</b>	<b>'06-'09</b> <b>business debt</b>				<b>14,759.25</b>
ACCOUNT NO. <b>xxxx7050</b>  <b>Diners Club</b> <b>P.O. Box 6014</b> <b>Sioux Falls SD 57117-6014</b>	<b>H</b>	<b>'06-'09</b> <b>business debt</b>				<b>1,391.84</b>

Sheet no. 7 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>35,080.81</b>
Total >	\$

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



In re Hal S. Klein Jeanne D. Klein

Debtors

Case No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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. <b>xxxx1066</b>  <b>Discover Financial Services</b> <b>P.O. Box 15316</b> <b>Wilmington DE 19850</b>  <b>Discover Card</b> <b>P.O. Box 30943</b> <b>Salt Lake City UT 84130</b>	<b>H</b>	<b>'06-'09</b> <b>business debt</b>				<b>10,457.83</b>
ACCOUNT NO. <b>xxxx0508</b>  <b>Discover Financial Services</b> <b>P.O. Box 15316</b> <b>Wilmington DE 19850</b>  <b>Discover Card</b> <b>P.O. Box 30943</b> <b>Salt Lake City UT 84130</b>	<b>W</b>	<b>'06-'09</b> <b>personal items, household items, paid bills</b>				<b>8,699.12</b>
ACCOUNT NO. <b>xxxx4378</b>  <b>FIA Card Services</b> <b>P.O. Box 15026</b> <b>Wilmington DE 19850-5026</b>	<b>H</b>	<b>'06-'09</b> <b>business debt</b>				<b>8,705.13</b>
ACCOUNT NO. <b>xxxx1046</b>  <b>FIA Card Services</b> <b>P.O. Box 15026</b> <b>Wilmington DE 19850-5026</b>	<b>H</b>	<b>'06-'09</b> <b>business debts</b>				<b>3,849.45</b>

Sheet no. 8 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>31,711.53</b>
Total >	\$

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



In re Hal S. Klein Jeanne D. Klein

Debtors

Case No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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. <b>xxxx8656</b>  <b>First Permier</b> <b>601 S. Minnesota Avenue</b> <b>Sioux Falls SD 57104</b>  <b>First Premier Bank</b> <b>P.O. Box 5519</b> <b>Sioux Falls SD 57117-5519</b>	<b>H</b>	<b>'06-'09</b> <b>business debt</b>				<b>381.00</b>
ACCOUNT NO. <b>xxxx1999</b>  <b>First Permier</b> <b>601 S. Minnesota Avenue</b> <b>Sioux Falls SD 57104</b>  <b>First Premier Bank</b> <b>P.O. Box 5519</b> <b>Sioux Falls SD 57117-5519</b>	<b>H</b>	<b>'06-'09</b> <b>business debt</b>				<b>330.00</b>
ACCOUNT NO. <b>xxxx3074</b>  <b>GEMB/Lowe's</b> <b>P.O. Box 103065</b> <b>Roswell GA 30076</b>  <b>Lowe's</b> <b>P.O. Box 530914</b> <b>Atlanta GA 30353-0914</b>  <b>GE Money Bank</b> <b>P.O. Box 981064</b> <b>El Paso TX 79998-1064</b>	<b>H</b>	<b>'06-'08</b> <b>home repair</b>				<b>1,760.29</b>

Sheet no. 9 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>2,471.29</b>
Total >	\$

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



In re Hal S. Klein Jeanne D. Klein

Debtors

Case No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>xxxx8859</b>	<b>H</b>					
<b>GMAC</b> <b>c/o United Recovery Systems</b> <b>P.O. Box 722929</b> <b>Houston TX 77272-2929</b>		<b>deficiency for wrecked car loan</b>				<b>1,809.54</b>
ACCOUNT NO.	<b>J</b>					
<b>Hebrew Loan</b> <b>4315 Murray Avenue</b> <b>Pittsburgh PA 15217-2905</b>		<b>2009</b> <b>cash for bill payments</b>				<b>6,000.00</b>
ACCOUNT NO. <b>xxxx3004</b>	<b>H</b>					
<b>Hilton HHonors Card</b> <b>c/o American Exprss</b> <b>P.O. Box 981537</b> <b>El Paso TX 79998</b>		<b>'05-'09</b> <b>business debt</b>				<b>20,530.00</b>
<b>American Express</b> <b>P.O. Box 1270</b> <b>Newark NJ 07101-1270</b>						
ACCOUNT NO. <b>xxxx0993</b>	<b>H</b>					
<b>HSBC Bank</b> <b>P.O. Box 97280</b> <b>Portland OR 97280</b>		<b>'06-'09</b> <b>business debt</b>				<b>8,028.08</b>

Sheet no. 10 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>36,367.62</b>
Total >	\$	

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



In re Hal S. Klein Jeanne D. Klein

Debtors

Case No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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. <b>xxxx0983</b>  <b>HSBC/Office Max</b> <b>P.O. Box 15521</b> <b>Wilmington DE 19850-5521</b>	<b>W</b>	<b>'06-'09</b> <b>business debt</b>				<b>1,894.92</b>
ACCOUNT NO. <b>xxxx6470</b>  <b>Macy's</b> <b>9111 Duke Blvd</b> <b>Mason OH 45040</b>  <b>Macy's</b> <b>P.O. Box 689195</b> <b>Des Moines IA 50368-9195</b>	<b>W</b>	<b>'06-'09</b> <b>clothes</b>				<b>1,156.85</b>
ACCOUNT NO. <b>xxxx2258</b>  <b>Montage DC/Diners Club</b> <b>P.O. Box 6241</b> <b>Sioux Falls SD 57117</b>  <b>Diners Club</b> <b>P.O. Box 6330</b> <b>The Lakes NV 88901-6330</b>		<b>'06-'09</b> <b>business debt</b>				<b>7,842.06</b>
ACCOUNT NO.  <b>Pike Run Country Club</b> <b>P.O. Box 81</b> <b>Jones Mills PA 15646</b>	<b>H</b>	<b>deficiency membership fee for closed account</b>				<b>14,500.00</b>

Sheet no. 11 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>25,393.83</b>
Total >	\$

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



In re Hal S. Klein Jeanne D. Klein

Debtors

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>2505xxxx</b>  <b>PNC Bank</b> <b>Centralized Customer Assistance</b> <b>Liberty Commons Section B</b> <b>2730 Liberty Avenue</b> <b>Pittsburgh PA 15222</b>	<b>H</b>	<b>'06-'09</b>  <b>pay business bills</b>				<b>4,947.00</b>
ACCOUNT NO.  <b>Quali-Te Lawn Care Services</b> <b>P.O. Box 384</b> <b>Champion PA 15622-0384</b>	<b>J</b>	<b>'08-'09</b>  <b>home maintenance and repairs</b>				<b>2,768.68</b>
ACCOUNT NO. <b>xxxx0922</b>  <b>Sears/Citibank</b> <b>P.O. Box 6189</b> <b>Sioux Falls SD 57117</b>  <b>Sears Premier Card</b> <b>P.O. Box 6283</b> <b>Sioux Falls SD 57117-6283</b>	<b>H</b>	<b>'06-'09</b>				<b>6,547.00</b>
ACCOUNT NO. <b>xxxx6293</b>  <b>Universal Card/Citibank</b> <b>P.O. Box 6241</b> <b>Sioux Falls SD 57117</b>  <b>AT&amp;T Universal Card</b> <b>P.O. Box 182564</b> <b>Columbus OH 43218-2564</b>	<b>H</b>	<b>'06-'09</b>				<b>6,570.00</b>

Sheet no. 12 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>20,832.68</b>
Total >	\$

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



In re Hal S. Klein    Jeanne D. Klein  
Debtors

Case No. \_\_\_\_\_  
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	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. <b>xxxx3739</b>  <b>Universal Card/Citibank</b> <b>P.O. Box 6241</b> <b>Sioux Falls SD 57117</b>  <b>AT&amp;T Universal Card</b> <b>P.O. Box 182564</b> <b>Columbus OH 43218-2564</b>	<b>W</b>	<b>'06-'09</b>				<b>16,972.00</b>

Sheet no. 13 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>16,972.00</b>
Total >	\$	<b>394,238.83</b>

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



Aegis Receivables Management  
P.O. Box 404  
Fort Mill SC 29716-0404

AES/PHEAA  
1200 N. 7th Street  
Harrisburg PA 17102

AES/PNC Bank  
1200 N. 7th  
Harrisburg PA 17102

AES/PNC Bank  
1200 N. 7th  
Harrisburg PA 17102

American Air/Citibank  
P.O. Box 6497  
Sioux Falls SD 57117

American Express  
P.O. Box 981537  
El Paso TX 79998

American Express  
P.O. Box 1270  
Newark NJ 07101-12270

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

American Express Gold Card  
P.O. Box 1270  
Newark NJ 07101-1270



American Express Optima  
P.O. Box 981537  
El Paso TX 79998

American Express Optima Platinum  
P.O. Box 1270  
Newark NJ 07101-1270

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

Amy S. Mathews, Tax Collector  
3653 Rte 31  
P.O. Box 243  
Donegal PA 15628

Associated Recovery Systems  
Department 5996  
P.O. Box 1259  
Oaks PA 19456

AT&T Universal Card  
P.O. Box 182564  
Columbus OH 43218-2564

Bank of America  
P.O. Box 21848  
Greensboro NC 27420-1848

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

Berkheimier  
P.O. Box 905  
Bangor PA 18013



Bill Me Later  
P.O. Box 105658  
Atlanta GA 30348

BMW Bank of North America  
Customer Service Center  
P.O. Box 3608  
Dublin OH 43016-0306

Capital One  
P.O. Box 30285  
Salt Lake City UT 84100

Capital One  
P.O. Box 30281  
Salt Lake City UT 84130

Capital One Bank (USA), N.A.  
P.O. Box 71083  
Charlotte NC 28272-1083

Chase  
800 Brooksedge Blvd  
Westerville OH 43081

Chase  
Cardmember Service  
P.O. Box 15153  
Wilmington DE 19886-5153

Chase Auto Finance  
P.O. Box 901076  
Fort Worth TX 76101-2076

Chase Bank USA  
800 Brooksedge Blvd  
Westerville OH 43081



Citi MC  
P.O. Box 6003  
Hagerstown MD 21747

Citi Cards  
P.O. Box 6062  
Sioux Falls SD 57117

Citi Cards  
P.O. Box 6500  
Sioux Falls SD 57117-6500

Citi Cards  
P.O. Box 182564  
Columbus OH 43218-2564

Citi Cards  
P.O. Box 183051  
Columbus OH 43218-3051

Citi Mastercard  
P.O. Box 689182  
Des Moines IA 50368-9182

Citi MC  
P.O. Box 6003  
Hagerstown MD 21747

Citi MC  
P.O. Box 6497  
Sioux Falls SD 57117

Citi Visa  
P.O. Box 6003  
Hagerstown MD 21747



Citibank  
P.O. Box 6241  
Sioux Falls SD 57117

Citizens Bank  
Consumer Loan Servicing  
P.O. Box 42002  
Providence RI 02940-2002

Diners Club  
P.O. Box 6014  
Sioux Falls SD 57117-6014

Diners Club  
P.O. Box 6330  
The Lakes NV 88901-6330

Discover Card  
P.O. Box 30943  
Salt Lake City UT 84130

Discover Financial Services  
P.O. Box 15316  
Wilmington DE 19850

Ditech  
P.O. Box 205  
Waterloo IA 50704-0205

FIA Card Services  
P.O. Box 15026  
Wilmington DE 19850-5026

First Permier  
601 S. Minnesota Avenue  
Sioux Falls SD 57104



First Premier Bank  
P.O. Box 5519  
Sioux Falls SD 57117-5519

GC Services Limited Partnership  
P.O. Box 46960  
St. Louis MO 63146

GC Services Limited Partnership  
P.O. Box 46960  
St. Louis MO 63146

GE Money Bank  
P.O. Box 981064  
El Paso TX 79998-1064

GEMB/Lowe's  
P.O. Box 103065  
Roswell GA 30076

GMAC  
P.O. Box 380901  
Bloomington MN 55438-0901

GMAC  
c/o United Recovery Systems  
P.O. Box 722929  
Houston TX 77272-2929

GMAC Mortgage  
P.O. Box 4622  
Waterloo IA 50704

Hebrew Loan  
4315 Murray Avenue  
Pittsburgh PA 15217-2905



Hilton HHonors Card  
c/o American Express  
P.O. Box 981537  
El Paso TX 79998

HSBC Bank  
P.O. Box 97280  
Portland OR 97280

HSBC/Office Max  
P.O. Box 15521  
Wilmington DE 19850-5521

Internal Revenue Service  
Special Procedures Dept  
P.O. Box 628  
Pittsburgh PA 15230

Internal Revenue Service  
Collections Division  
Wm. S. Moorhead Fed. Bldg  
1000 Liberty Avenue, Room 705  
Pittsburgh PA 15222

Lowe's  
P.O. Box 530914  
Atlanta GA 30353-0914

Macy's  
9111 Duke Blvd  
Mason OH 45040

Macy's  
P.O. Box 689195  
Des Moines IA 50368-9195

Marc G. Klein  
922 County Line Road  
Acme PA 15610



Montage DC/Diners Club  
P.O. Box 6241  
Sioux Falls SD 57117

Nationwide Credit, Inc.  
P.O. Box 740640  
Atlanta GA 30374-0640

NCO Financial Systems, Inc.  
P.O. Box 15760  
Dept 07  
Wilmington DE 19850-7560

Pennsylvania Dept of Revenue  
Bureau of Compliance  
P.O. Box 280946  
Harrisburg PA 17128-0946

Pike Run Country Club  
P.O. Box 81  
Jones Mills PA 15646

PNC Bank  
Centralized Customer Assistance  
Liberty Commons Section B  
2730 Liberty Avenue  
Pittsburgh PA 15222

Quali-Te Lawn Care Services  
P.O. Box 384  
Champion PA 15622-0384

Sears Premier Card  
P.O. Box 6283  
Sioux Falls SD 57117-6283

Sears/Citibank  
P.O. Box 6189  
Sioux Falls SD 57117



United Recovery Systems  
P.O. Box 722929  
Houston TX 77272-2929

United Recovery Systems, LP  
5800 N. Course  
Houston TX 77072

Universal Card/Citibank  
P.O. Box 6241  
Sioux Falls SD 57117



In re: **Hal S. Klein    Jeanne D. Klein**  


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**Debtors**

Chapter 11

Signed: /s/Joseph V. Luvara  
**Joseph V. Luvara, Esquire**  
 Attorney for Debtor(s)  
 Bar no.: **79834**  
**Joseph V. Luvara, Esquire**  
**429 Forbes Avenue, STE 600**  
**Allegheny Building**  
**Pittsburgh, PA 15219-1604**  
 Telephone No.: **412-261-0497**  
 Fax No.: **412-261-1793**  
 E-mail address: **jluvara@safeguardsettle**