		nkruptcy C of Pennsylva					Voluntary Petition	n
Name of Debtor (if individual, enter Last, Firs LaLone, Lane M.	Name of Debtor (if individual, enter Last, First, Middle): LaLone, Lane M.				ebtor (Spouse	e) (Last, First,	, Middle):	
All Other Names used by the Debtor in the las (include married, maiden, and trade names):	8 years				used by the J, maiden, and		in the last 8 years):	
Last four digits of Soc. Sec. or Individual-Taxy (if more than one, state all) xxx-xx-1131	payer I.D. (ITIN)	No./Complete EIN	Last fo	our digits or e than one, s	f Soc. Sec. or state all)	r Individual-7	Taxpayer I.D. (ITIN) No./Complete	EIN
Street Address of Debtor (No. and Street, City. 1116 Fall Run Road Rockwood, PA	and State):	ZIP Code	Street	Address of	Joint Debtor	(No. and Str	reet, City, and State): ZIP Cod	nde
County of Residence or of the Principal Place Somerset	of Business:	15557	Count	County of Residence or of the Principal Place of Business:				
Mailing Address of Debtor (if different from s	reet address):		Mailin	ıg Address	of Joint Debt	tor (if differen	nt from street address):	
		ZIP Code	4				ZIP Cod	de
Location of Principal Assets of Business Debte (if different from street address above):	Location of Principal Assets of Business Debtor (if different from street address above):							
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership	☐ Health Car☐ Single Ass	set Real Estate as d .C. § 101 (51B) xer ty Broker	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) Chapter 7 Chapter 9 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding					
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Other Tax (Chec	x-Exempt Entity ck box, if applicable) a tax-exempt organ e 26 of the United S Internal Revenue C	nization States	defined	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	(Check consumer debts, § 101(8) as idual primarily	business debts.	
Filing Fee (Check one box) Full Filing Fee attached Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Debtor is a if: Debtor's a to insiders all applica A plan is Acceptance	a small busing not a small busing aggregate non s or affiliates) while boxes: being filed with the plant of t	ncontingent li ncontingent li n are less than with this petition were solicion	s defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51I iquidated debts (excluding debts ow a \$2,190,000.	,
Statistical/Administrative Information ■ Debtor estimates that funds will be availab □ Debtor estimates that, after any exempt prothere will be no funds available for distribu		es paid,		THIS	SPACE IS FOR COURT USE ONLY			
Estimated Number of Creditors	1,000- 5,000 10,00	01- 10,001- 2	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets	\$1,000,001 \$10,000 to \$10 to \$50 million million	00,001 \$50,000,001 \$ 0 to \$100 to] \$100,000,001 o \$500 nillion	\$500,000,001 to \$1 billion				
Estimated Liabilities	\$1,000,001 \$10,000 to \$10 to \$50 million million	00,001 \$50,000,001 \$ 0 to \$100 to	\$100,000,001 o \$500 nillion	\$500,000,001 to \$1 billion				

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition LaLone, Lane 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) Case Number: Location 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: - None -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 /s/ William Weiler, Jr., Esquire August 28, 2009 Signature of Attorney for Debtor(s) (Date) William Weiler, Jr., Esquire 50497 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)

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/ Lane M. LaLone

Signature of Debtor Lane M. LaLone

 \mathbf{X} .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 28, 2009

Date

Signature of Attorney*

X /s/ William Weiler, Jr., Esquire

Signature of Attorney for Debtor(s)

William Weiler, Jr., Esquire 50497

Printed Name of Attorney for Debtor(s)

Law Office of William Weiler, Jr., Esquire

Firm Name

2521 Countryside Lane Wexford, PA 15090

Address

Email: wweilerlaw@zoominternet.net

724/776-3795

Telephone Number

August 28, 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 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):

LaLone, Lane 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.)

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.

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Western District of Pennsylvania

In re	Lane M. LaLone	Case No.	
		Debtor(s) Chapter	11

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [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, Exhibit D) (12/08) - 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/ Lane M. LaLone Lane M. LaLone
Date: August 28, 2009

United States Bankruptcy Court Western District of Pennsylvania

In re	Lane M. LaLone		Case No.	
		Debtor(s)	Chapter	11

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]
Advanta Mastercard	Advanta Mastercard	credit card for	J	1,975.00
P.O. Box 8088	P.O. Box 8088	purchases and		'
Philadelphia, PA 19101	Philadelphia, PA 19101	cash advances		
American Express Blue	American Express Blue	credit card for cash		13,000.00
P. O. Box 15019	P. O. Box 15019	advances and		
Wilmington, DE 19886	Wilmington, DE 19886	purchases		
Bank of America	Bank of America	credit card for		4,300.00
P.O. Box 15026	P.O. Box 15026	purchases and		
Wilmington, DE 19850	Wilmington, DE 19850	cash advances		
Home Depot	Home Depot	credit card for		4,650.00
P.O. Box 689100	P.O. Box 689100	purchases		
IA 50386	IA 50386			
Juniper/Barclays Bank	Juniper/Barclays Bank	credit card for		2,075.00
P.O. Box 13337	P.O. Box 13337	purchases and		
Philadelphia, PA 19101	Philadelphia, PA 19101	cash advances		
Lowe's	Lowe's	credit card for		8,600.00
P.O. Box 530914	P.O. Box 530914	purchases		
Atlanta, GA 30353	Atlanta, GA 30353			
Standard Bank	Standard Bank	3305 Garbett		110,800.00
2640 Monroeville Boulevard	2640 Monroeville Boulevard	Street,		
Monroeville, PA 15146	Monroeville, PA 15146	McKeesport, PA		(62,000.00
		15132 B/L 381-G-		secured)
		191		
Standard Bank	Standard Bank	2519 Jenny Lind		110,800.00
2640 Monroeville Boulevard	2640 Monroeville Boulevard	Street,		
Monroeville, PA 15146	Monroeville, PA 15146	McKeesport, PA		(40,000.00
		15132 B/L 381-J-		secured)
		294		
Standard Bank	Standard Bank	1709 Patterson		110,800.00
2640 Monroeville Boulevard	2640 Monroeville Boulevard	Street,		// ***
Monroeville, PA 15146	Monroeville, PA 15146	McKeesport, PA		(42,000.00
		15132 B/L 381-G-		secured)
		20		

B4 (Offic	ial Form 4) (12/07) - Cont
In re	Lane M. LaLone

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]
Standard Bank	Standard Bank	2712 Versailles		110,800.00
2640 Monroeville Boulevard Monroeville, PA 15146	2640 Monroeville Boulevard Monroeville, PA 15146	Ave., McKeesport, PA 15132 B/L 381- B-108		(42,000.00 secured)
Standard Bank	Standard Bank	3412 Odair St.,		110,800.00
2640 Monroeville Boulevard Monroeville, PA 15146	2640 Monroeville Boulevard Monroeville, PA 15146	McKeesport, PA 15132 B/L 381-S-61		(52,000.00 secured)
The Farmer and Merchants	The Farmer and Merchants Bank	1231 Kenneth		156,200.00
Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	222 Market Street P.O. Box 958 Kittanning, PA 16201	Avenue, New Kensington, PA 15068 - Map # 24- 03-11-0-266		(35,000.00 secured)
The Farmer and Merchants	The Farmer and Merchants Bank	1223 Victoria		156,200.00
Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	222 Market Street P.O. Box 958 Kittanning, PA 16201	Aveue, New Kensington, PA 15068 Map # 24-03- 12-0-036		(40,000.00 secured)
The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	1223 Victoria Ave., New Kensington, PA 15068		156,200.00 (40,000.00 secured)
The Farmer and Merchants	The Farmer and Merchants Bank	411 W. 10th Street,		156,200.00
Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	222 Market Street P.O. Box 958 Kittanning, PA 16201	Tarentum, PA 15084 - B/L 1222-S- 216		(42,000.00 secured)
The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	113 Ralston Road, Sarver, PA 16229 - DMP # 040-S1-E11- 0000		156,200.00 (125,000.00 secured)

B4 (Offic	cial Form 4) (12/07) - Cont.		
In re	Lane M. LaLone	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

I, **Lane M. LaLone**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date	August 28, 2009	Signature	/s/ Lane M. LaLone
			Lane M. LaLone
			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.

United States Bankruptcy Court Western District of Pennsylvania

In re	Lane M. LaLone		Case No.	
-		Debtor ,		
			Chapter	11

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	1,988,500.00		
B - Personal Property	Yes	3	231,500.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	7		2,845,800.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		34,600.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	3			
I - Current Income of Individual Debtor(s)	Yes	1			7,243.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			16,790.00
Total Number of Sheets of ALL Schedu	ıles	23			
	To	otal Assets	2,220,000.00		
			Total Liabilities	2,880,400.00	

United States Bankruptcy Court Western District of Pennsylvania

	Lane M. LaLone		Case No	
		Debtor	Chapter	11
	STATISTICAL SUMMARY OF CERTAIN	LIABILITIES AN	ND RELATED DA	TA (28 U.S.C. §
Ii a	f you are an individual debtor whose debts are primarily consume case under chapter 7, 11 or 13, you must report all information in	er debts, as defined in § requested below.	101(8) of the Bankruptcy	Code (11 U.S.C.§ 101(8
	■ Check this box if you are an individual debtor whose debts report any information here.	are NOT primarily cons	umer debts. You are not re	equired to
Τ	This information is for statistical purposes only under 28 U.S.	C. § 159.		
S	ummarize the following types of liabilities, as reported in the	Schedules, and total th	em.	
	Type of Liability	Amount		
	Domestic Support Obligations (from Schedule E)			
	Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)			
	Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)			
	Student Loan Obligations (from Schedule F)			
	Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E			
	Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)			
	TOTAL			
	State the following:			
	Average Income (from Schedule I, Line 16)			
	Average Expenses (from Schedule J, Line 18)			
	Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)			
	State the following:			
_	1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
ľ	2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column			
	3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
	4. Total from Schedule F			
ľ	5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			

101(8)), filing

_				
In re	Lane	М.	Lal	_one

SCHEDULE A - REAL PROPERTY

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
1116 Fall Run Road, Rockwood, PA. 15557, single-family dwelling - 9.75 acres REF # 27-0-001480	Marital residence	J	300,000.00	182,600.00
1554 Fairmont Street, Pittsburgh, PA 15221 B/L 298-A-00050-1554	wife's Pittsburgh residence-2 bedroom condominium	J	67,000.00	52,500.00
411 W. 10th Street, Tarentum, PA 15084 - B/L 1222-S-216	Investment property subject to Installment Land Contract Agreem	J nent	42,000.00	156,200.00
1223 Victoria Aveue, New Kensington, PA 15068 Map # 24-03-12-0-036	Investment property	J	40,000.00	156,200.00
113 Ralston Road, Sarver, PA 16229 - DMP # 040-S1-E11-0000	Investment property subject to Installment Land Contract Agreem	J nent	125,000.00	156,200.00
1231 Kenneth Avenue, New Kensington, PA 15068 - Map # 24-03-11-0-266	Investment property subject to Installment Land Contract Agreem	J nent	35,000.00	156,200.00
295 Slatelick-Cadogon Road, Kittanning, PA 16201 - Map # 140.03-01-55	Investment property subject to defaulted Installment Land Contract Agreement	н	200,000.00	156,200.00
2519 Jenny Lind Street, McKeesport, PA 15132 B/L 381-J-294	Investment property subject to Installment Land Contract Agreem	H nent	40,000.00	110,800.00
11 Clover Street, Johnstown, PA 15902 - MAP # 87-002103.000	Investment property subject to Installment Land Contract Agreem	H nent	44,000.00	17,700.00
773 Cypress Avenue, Johnstown, PA 15901 - MAP # 87-014400.000	Investment property subject to Installment Land Contract Agreem	H	42,000.00	23,000.00
		Sub-Total	> 935,000.00	(Total of this page)

¹ continuation sheets attached to the Schedule of Real Property

In re Lane M. LaLone

Debtor

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
1136 Club Drive, Westmont, PA 15905 - MAP # 66-060207.000	Investment property	Н	180,000.00	128,700.00
625-627 Linden Avenue, Johnstown, PA 15901 - MAP # 87-018307.000	Rental property-duplex	Н	55,000.00	27,900.00
85 Thoburn Street, Johnstown, PA 15901 - MAP # 55-011100.000	Investment property subject to Installment Land Contract Agreeme	H ent	125,000.00	77,600.00
127 Stanton Road, Champion, PA 15622 - MAP 31-17-0003	Investment property sunject to defaulted Installment Land Contract Agreement	Н	265,500.00	163,000.00
233 Liberty Avenue, Blairsville, PA 15717 - Parcel # 07-005-227	Investmewnt property subject to defaulted Installment Land Contract Agreement	Н	165,000.00	145,000.00
403 25th Street, Windber, PA 15963 - REF # 50-0-021600	Investment property subject to Installment Land Contract Agreeme	H ent	99,000.00	92,200.00
571 Hershberger Road, Johnstown, PA 15901 - Parcel # 62-14-322	Investment property	Н	99,000.00	73,700.00
466 Broadway Street, Rockwood, PA 15557 - B/L 381-B-14	Investment propety sunbet to Installment Land Contact Agreeme	H nt	65,000.00	48,000.00

Sub-Total > 1,053,500.00 (Total of this page)

1,988,500.00

Total >

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re	Lane M. LaLone	Case No	_
_		Debtor	

SCHEDULE B - PERSONAL PROPERTY

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

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	x			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	X			
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	X			
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total > **0.00** (Total of this page)

_	_			
In re	Lane	М.	LaL	one

Case No.

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		N		II	Comment Wales of
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(To	Sub-Tota	al > 0.00
			(10	tal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

In re Lane M. LaLone

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Newmar Dutch Star 40 ft motor home	J	142,000.00
	other venicles and accessories.		2008 - 1500 Chevy Silverado Extended Cab pickup	J	24,000.00
			2005 - 2500 HD Chevy Silverado Crew Cab pick up	н	16,000.00
			2005 Pine Creek travel trailer - 32 ft	J	15,000.00
26.	Boats, motors, and accessories.		2006 Yamaha FX 140 personal watercraft	-	9,500.00
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.		2004 Kubota Tractor 3530 diesel w/9 ft back hoe	Н	25,000.00
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
				Sub-Tota	al > 231,500.00

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Total >

(Total of this page)

231,500.00

-	r	
	n	rΔ
		10

Lane M. LaLone

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

■ Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 1116 Fall Run Road, Rockwood, PA. 15557, single-family dwelling - 9.75 acres REF # 27-0-001480	11 USC § 522(b)(3)(B)	117,400.00	300,000.00
1554 Fairmont Street, Pittsburgh, PA 15221 B/L 298-A-00050-1554	11 USC § 522(b)(3)(B)	14,500.00	67,000.00
411 W. 10th Street, Tarentum, PA 15084 - B/L 1222-S-216	11 USC § 522(b)(3)(B)	42,000.00	42,000.00
1223 Victoria Aveue, New Kensington, PA 15068 Map # 24-03-12-0-036	11 USC § 522(b)(3)(B)	40,000.00	40,000.00
113 Ralston Road, Sarver, PA 16229 - DMP # 040-S1-E11-0000	11 USC § 522(b)(3)(B)	125,000.00	125,000.00
1231 Kenneth Avenue, New Kensington, PA 15068 - Map # 24-03-11-0-266	11 USC § 522(b)(3)(B)	35,000.00	35,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 2003 Newmar Dutch Star 40 ft motor home	11 USC § 522(b)(3)(B)	53,300.00	142,000.00
2008 - 1500 Chevy Silverado Extended Cab pickup	11 USC § 522(b)(3)(B)	1,500.00	24,000.00

Total: 428,700.00 775,000.00

In re	Lane M. LaLone	Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

other security interests.

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

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C C E E E T	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L - Q U - D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1st Summit Bank P.O. Box 5480 Johnstown, PA 15904	×	()	March 20, 2007 mortgage 233 Liberty Street, Blairsville, Indiana County, PA 15717 Value \$ 165,000.00	T T	A T E D		145,000.00	0.00
Account No. 10011649 1st Summit Bank P.O. Box 5480 Johnstown, PA 15904	X	()	2006 mortgage 625-627 Linden Avenue, Johnstown, PA 15901 - MAP # 87-018307.000 Value \$ 55,000.00				27,900.00	0.00
Account No. 1069393 1st Summit Bank P.O. Box 5480 Johnstown, PA 15904	,	()	2007 mortgage 127 Stanton Road, Champion, PA 15622 - MAP 31-17-0003 Value \$ 265,500.00				163,000.00	0.00
Account No. 1069171 1st Summit Bank P.O. Box 5480 Johnstown, PA 15904)	(J	2007 mortgage 233 Liberty Avenue, Blairsville, PA 1571 - Parcel # 07-005-227 Value \$ 165,000.00	7			145,000.00	0.00
6 continuation sheets attached					otal page)	480,900.00	0.00

In re	Lane M. LaLone	Case No.
-		Debtor ,

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	ΙEΙ	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1069382			2003	Ţ	A T E			
1st Summit Bank P.O. Box 5480 Johnstown, PA 15904	x	J	mortgage 466 Broadway Street, Rockwood, PA 15557 - B/L 381-B-14 Value \$ 65,000.00		D		48,000.00	0.00
Account No. 0010010804	t	H	1998			Н	10,000100	0.00
Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552	x	J	mortgage 1116 Fall Run Road, Rockwood, PA. 15557, single-family dwelling - 9.75 acres REF # 27-0-001480 Value \$ 300,000.00				106,000.00	0.00
Account No. 11121	t	H	2002	T		Н	100,000.00	0.00
Citizen's National Bank of Meyersdale 135 Center Street P.O. Box 29 Meyersdale, PA 15552	x	J	line of credit 1116 Fall Run Road, Rockwood, PA. 15557, single-family dwelling - 9.75 acres REF # 27-0-001480 Value \$ 300,000.00				76,600.00	0.00
Account No. 0050012838	T	T	Section 8 rental property			П		
Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552	x	J	mortgage 223 Wheeler Street, Central City, PA 15926 Value \$ 45,000.00				27,100.00	0.00
Account No. Acct # 0010011235 □	T	T	2001			Н		
Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552	x	J	mortgage 11 Clover Street, Johnstown, PA 15902 - MAP # 87-002103.000					
			Value \$ 44,000.00			Ц	17,700.00	0.00
Sheet <u>1</u> of <u>6</u> continuation sheets atta Schedule of Creditors Holding Secured Claims		d to	(Total of t	Sub his			275,400.00	0.00

In re	Lane M. LaLone	Case No.
-		Debtor

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDAT	I SP UTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 10011618 Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552	x	J	2003 mortgage 773 Cypress Avenue, Johnstown, PA 15901 - MAP # 87-014400.000 Value \$ 42,000.00	T	T E D		23,000.00	0.00
Account No. 20011671 Citizen's National Bank of Meyersdale 135 Center Street P.O. Box 29 Meyersdale, PA 15552	x	_	2007 mortgage 1136 Club Drive, Westmont, PA 15905 - MAP # 66-060207.000 Value \$ 180,000.00				128,700.00	0.00
Account No. 20011740 Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552	x	J	2004 mortgage 85 Thoburn Street, Johnstown, PA 15901 - MAP # 55-011100.000 Value \$ 125,000.00				77,600.00	0.00
Account No. 0020012851 Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552	x	J	2007 mortgage 403 25th Street, Windber, PA 15963 - REF # 50-0-021600 Value \$ 99,000.00				92,200.00	0.00
Account No. 20012050 Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552	x	J	2008 mortgage 571 Hershberger Road, Johnstown, PA 15901 - Parcel # 62-14-322 Value \$ 99,000.00				73,700.00	0.00
Sheet 2 of 6 continuation sheets attached the Schedule of Creditors Holding Secured Claims		d to	·	Sub			395,200.00	0.00

In re	Lane M. LaLone	Case No
_		Debtor

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LIQUID	ISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 00500128599 Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552		н	2004 installment loan 2004 Kubota Tractor 3530 diesel w/9 ft back hoe Value \$ 25,000.00] T	A T E D		19,000.00	0.00
Account No. 01-12062564 Eureka Bank 3455 Forbes Avenue Pittsburgh, PA 15213	x	J	2007 mortgage 1554 Fairmont Street, Pittsburgh, PA 15221 B/L 298-A-00050-1554 Value \$ 67,000.00				52,500.00	0.00
Account No. 004-9130-11976 GMAC P.O. Box 78252 Phoenix, AZ 85062		н	2008 installment loan 2008 - 1500 Chevy Silverado Extended				22,500.00	0.00
Account No. 165-6311-0108-8094 HSBC Retail Services P.O. Box 17602 Baltimore, MD 21297		н	2006 installment loan 2006 Yamaha FX 140 personal watercraf Value \$ 9,500.00	t			6,700.00	0.00
Account No. 00600007628 Standard Bank 2640 Monroeville Boulevard Monroeville, PA 15146	×	J	2004 blanket mortgage 2519 Jenny Lind Street, McKeesport, PA 15132 B/L 381-J-294 Value \$ 40,000.00				110,800.00	70,800.00
Sheet <u>3</u> of <u>6</u> continuation sheets atta Schedule of Creditors Holding Secured Claims		d to) (Total of	Sub this			211,500.00	70,800.00

In re	Lane M. LaLone	Case No.
_		Debtor

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LIQUID	I SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 00600007628 Standard Bank 2640 Monroeville Boulevard Monroeville, PA 15146	x	J	2004 blanket mortgage 2712 Versailles Ave., McKeesport, PA 15132 B/L 381-B-108	- T	A T E D			
Account No. 00600007628 Standard Bank 2640 Monroeville Boulevard			Value \$ 42,000.00 2004 blanket mortgage				110,800.00	68,800.00
Monroeville, PA 15146 Account No. 00600007628	×	J	1709 Patterson Street, McKeesport, PA 15132 B/L 381-G-20 Value \$ 42,000.00 2004				110,800.00	68,800.00
Standard Bank 2640 Monroeville Boulevard Monroeville, PA 15146	x	J	blanket mortgage 3305 Garbett Street, McKeesport, PA 15132 B/L 381-G-191					
Account No. 00600007628	╁		Value \$ 62,000.00 2004	+			110,800.00	48,800.00
Standard Bank 2640 Monroeville Boulevard Monroeville, PA 15146		J	blanket mortgage 3412 Odair St., McKeesport, PA 15132 B/L 381-S-61 Value \$ 52,000.00				110,800.00	58,800.00
Account No. 46696			2005	T			,	•
The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	x	J	blanket mortgage 411 W. 10th Street, Tarentum, PA 15084 B/L 1222-S-216	-				
			Value \$ 42,000.00				156,200.00	114,200.00
Sheet <u>4</u> of <u>6</u> continuation sheets att Schedule of Creditors Holding Secured Clain		ed to	(Total of	Sub this			599,400.00	359,400.00

In re	Lane M. LaLone	Case No
_		Debtor

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LIQUID	I SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 46696 The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	x	Н	blanket mortgage 1223 Victoria Ave., New Kensington, PA 15068 Value \$ 40,000.00	T	A T E D	1	156,200.00	116,200.00
Account No. 46696 The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201		J	2005 blanket mortgage 1223 Victoria Aveue, New Kensington, PA 15068 Map # 24-03-12-0-036 Value \$ 40,000.00				156,200.00	116,200.00
Account No. 46696 The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	x	J	2005 blanket mortgage 113 Ralston Road, Sarver, PA 16229 - DMP # 040-S1-E11-0000 Value \$ 125,000.00				156,200.00	31,200.00
Account No. 46696 The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	x	Н	2005 balnket mortgage 1231 Kenneth Avenue, New Kensington, PA 15068 - Map # 24-03-11-0-266 Value \$ 35,000.00				156,200.00	121,200.00
Account No. 46696 The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	x	J	2005 blanket mortgage 295 Slatelick-Cadogon Road, Kittanning, PA 16201 - Map # 140.03-01-55 Value \$ 200,000.00				156,200.00	0.00
Sheet <u>5</u> of <u>6</u> continuation sheets att Schedule of Creditors Holding Secured Clain		ed to		Sub			781,000.00	384,800.00

In re	Lane M. LaLone	Case No.
_		Debtor ,

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFINGEN	021-00-D4	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 66036012 USSCO Federal Credit Union 532 Oakridge Drive Johnstown, PA 15904		н	2005 installment loan 2005 - 2500 HD Chevy Silverado Crew Cab pick up Value \$ 16,000.00	Ť	TED		12,500.00	0.00
Account No. 66036012 USSCO Federal Credit Union 532 Oakridge Drive Johnstown, PA 15904	х	J	2005 installment loan 2005 Pine Creek travel trailer - 32 ft Value \$ 15,000.00	-			1,200.00	0.00
Account No. 0160000060 Wachovia Bank P.O. Box 25339 Santa Ana, CA 92799	x	J	installment loan 2003 Newmar Dutch Star 40 ft motor home				,	
Account No.			Value \$ 142,000.00 Value \$				88,700.00	0.00
Account No.			Value \$	-				
Sheet 6 of 6 continuation sheets atta Schedule of Creditors Holding Secured Claims		d to	(Total of t	Subt			102,400.00	0.00
-			(Report on Summary of Sc		ota ule		2,845,800.00	815,000.00

In re	Lane M. LaLone	Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

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

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

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ 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.

In re	Lane M. LaLone		Case No.	
_		Debtor	_,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	СОПШВНОК	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Z Q D _ C	D I SPUTED		AMOUNT OF CLAIM
Account No. 1069171			3/20/07	Ϊ	Ă T E D			
1st Summit Bank P.O. Box 5480 Johnstown, PA 15904		J	1st Summit Bank v. LaLone, Case No. 30484 CD 2009 - Confessed Judgment action for deficiency judgment yet to be determined for foreclosure of property located at 233 Liberty Street, Blairsville, PA 15717	х	X	>	K	
		L				L	\perp	0.00
Account No. 1069171 1st Summit Bank P.O. Box 5480 Johnstown, PA 15904		J	3/20/07 1st Summit Bank v. LaLone, Case No. 1039 of 2009 - Confessed Judgment action for deficiency judgment yet to be determined for foreclosure of property located at 233 Liberty Street, Blairsville, PA 15717	x	x)	K	
		L				L	\perp	0.00
Account No. 1069171 1st Summit Bank P.O. Box 5480 Johnstown, PA 15904		J	3/20/07 1st Summit Bank v. LaLone, Case No. 224 Judgment 2009 - Confessed Judgment action for deficiency judgment yet to be determined for foreclosure of property located at 233 Liberty Street, Blairsville, PA 15717	x	x)	K	2.00
		L		_		L	4	0.00
Account No. 5584-1800-1056-3289 Advanta Mastercard P.O. Box 8088 Philadelphia, PA 19101		н	1/1/07-12/31/08 credit card for purchases and cash advances					4.075.00
		L				L	\downarrow	1,975.00
1 continuation sheets attached			(Total of t	Subt his)	1,975.00

In re	Lane M. LaLone	Case No.
-		, Debtor

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

CDEDITOD'S NAME	Ç	Нι	sband, Wife, Joint, or Community	CO	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		ONTLNGEN	LIQUID	I S P U T E D	AMOUNT OF CLAIM
Account No. 3746-371887-25698			1/1/07-12/31/08	Ť	ΙT		
American Express Blue P. O. Box 15019 Wilmington, DE 19886		н	credit card for cash advances and purchases		E D		13,000.00
Account No. 4264-2828-6151-1647			1/1/07-12/31/08		T		
Bank of America P.O. Box 15026 Wilmington, DE 19850		н	credit card for purchases and cash advances				
							4,300.00
Account No. 6035320258804846 Home Depot P.O. Box 689100 IA 50386		н	1/1/07-12/31/08 credit card for purchases				
							4,650.00
Account No. unknown			1/1/07-12/31/08				4,000.00
Juniper/Barclays Bank P.O. Box 13337 Philadelphia, PA 19101		Н	credit card for purchases and cash advances				
							2,075.00
Account No. 822-2139-032957-7 Lowe's P.O. Box 530914 Atlanta, GA 30353		н	1/1/07-12/31/08 credit card for purchases				8,600.00
Sheet no1 of _1 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total of t	Sub his			32,625.00
			(Report on Summary of So	7	Γota	al	34,600.00

7		
1	n	re

Lane M. LaLone

Case No.

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Anthony DeMarco 85 Thoburn Street Johnstown, PA 15901

Anthony Wells 2519 Jenny Lind Street Mckeesport, PA 15132

Barry Helman 403 25th Street Windber, PA 15963

Donna Monzo 11 Clover Street Johnstown, PA 15902

Enio Esteban 773 Cypress Avenue Johnstown, PA 15901

Howard Garvin 295 Slatelick-Cadogan Road RD \$4 Kittanning, PA 16201

Kathleen K. Borbonus 233 Liberty Street Blairsville, PA 15717

Norman Singer 127 Stanton Road Champion, PA 15622

Rodney Miller 466 Broadway Street Rockwood, PA 15557

Rodney Warman 2712 Versailles Avenue Mckeesport, PA 15132 Installment Land Contract Agreement for the sale of 85 Thoburn Street, Johnstown, PA 15901 entered on

Instellment Land Contract Agreement for the sale of 2519 Jenny Lind Street, McKeesport, PA, 15132 entered

Installment Land Contract Agreement for the sale of 403 25th Street, Winber, PA 15963 dated

Installment Land Contract Agrement for the sale of 11 Clover Street, Johnstown, PA 15902 entered

Installment Land Contract Agreement for the sale of 773 Cypress Avenue, Johnstown, PA 15901 entered on

Installment Land Contract Agreement for the sale of 295 Slatelick-Cadogan Road, RD #4, Kittanning, PA 16201 to Howard Garvin dated October 10, 2003.

Installment Land Contract Agreement for the sale of 233 Liberty Street, Blairsville, PA 15717 to Kathleen K. Borbonus

Installment Land Contract Agreement for the sale of 127 Stanton Road, Champion PA 15622 to Norman Singer dated March 20, 2007

Installment Land Contract Agreement for the sale of 466 Broadway Street, Rockwood, PA 15557 entered

Installment Land Contract Agreement for the sale of 2712 Versailles Avenue, McKeesport, PA 15132 entered

1	'n	rρ
		16

l ar	ne N	ΛІ	al	one

Case No.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.		
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	
Lynne S. LaLone 1116 Fall Run Road Rockwood, PA 15557	1st Summit Bank P.O. Box 5480 Johnstown, PA 15904	
Lynne S. LaLone 1116 Fall Run Road Rockwood, PA 15557	Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552	
Lynne S. LaLone 1116 Fall Run Road Rockwood, PA 15557	Citizen's National Bank of Meyersdale 135 Center Street P.O. Box 29 Meyersdale, PA 15552	
Lynne S. LaLone 1116 Fall Run Road Rockwood, PA 15557	Eureka Bank 3455 Forbes Avenue Pittsburgh, PA 15213	
Lynne S. LaLone	The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	
Lynne S. LaLone	The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	
Lynne S. LaLone	The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	
Lynne S. LaLone	The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	
Lynne S. LaLone	The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	
Lynne S. LaLone	Standard Bank 2640 Monroeville Boulevard Monroeville, PA 15146	

Case No.

SCHEDULE H - CODEBTORS (Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Lynne S. LaLone	Standard Bank 2640 Monroeville Boulevard Monroeville, PA 15146
Lynne S. LaLone	Standard Bank 2640 Monroeville Boulevard Monroeville, PA 15146
Lynne S. LaLone	Standard Bank 2640 Monroeville Boulevard Monroeville, PA 15146
Lynne S. LaLone	Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552
Lynne S. LaLone	Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552
Lynne S. LaLone	Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552
Lynne S. LaLone	Citizen's National Bank of Meyersdale 135 Center Street P.O. Box 29 Meyersdale, PA 15552
Lynne S. LaLone	1st Summit Bank P.O. Box 5480 Johnstown, PA 15904
Lynne S. LaLone	Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552
Lynne S. LaLone	1st Summit Bank P.O. Box 5480 Johnstown, PA 15904
Lynne S. LaLone	1st Summit Bank P.O. Box 5480 Johnstown, PA 15904
Lynne S. LaLone	Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552

III IC Latte IVI. Lattorie	In re	Lane M. LaLone
----------------------------	-------	----------------

SCHEDULE H - CODEBTORS (Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Lynne S. LaLone	Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552
Lynne S. LaLone	1st Summit Bank P.O. Box 5480 Johnstown, PA 15904
Lynne S. LaLone	Wachovia Bank P.O. Box 25339 Santa Ana, CA 92799
Lynne S. LaLone	USSCO Federal Credit Union 532 Oakridge Drive Johnstown, PA 15904

In re	Lane M. LaLone	Case No.	
		Debtor(s)	

Bestor

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status:	DEPENDENTS OF DEBT	OR AND SPOUS	E		
Married	RELATIONSHIP(S): Lauren-daughter Lazor-son Lynne-wife	AGE(S): 12 17 56			
Employment:	DEBTOR	•	SPOUSE		
Occupation	real estate professional				
Name of Employer	self				
How long employed	25 years				
Address of Employer	25 yours				
INCOME: (Estimate of average	or projected monthly income at time case filed)	DE	BTOR	SF	OUSE
1. Monthly gross wages, salary,	and commissions (Prorate if not paid monthly)	\$	0.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	0.00	\$	N/A
4. LESS PAYROLL DEDUCTION	ONS				
 a. Payroll taxes and social 	security	\$	0.00	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	0.00	\$	N/A
6. TOTAL NET MONTHLY TA	AKE HOME PAY	\$	0.00	\$	N/A
7. Regular income from operation	on of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from real property	or customers or procession or runn (r. runni de union de union)	\$	7,243.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
10. Alimony, maintenance or sug dependents listed above	pport payments payable to the debtor for the debtor's use or that of	of \$	0.00	\$	N/A
11. Social security or government	nt assistance				
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
12. Pension or retirement income	e	\$	0.00	\$	N/A
13. Other monthly income					
(Specify):		\$	0.00	\$	N/A
	_	\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 T	HROUGH 13	\$	7,243.00	\$	N/A
15. AVERAGE MONTHLY IN	COME (Add amounts shown on lines 6 and 14)	\$	7,243.00	\$	N/A
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)			\$	7,243.00	

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

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re	Lane M. LaLone		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income anowed on Form 22A of 2	2C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$ 	0.00
5. Clothing	\$ 	0.00
6. Laundry and dry cleaning	\$ 	0.00
7. Medical and dental expenses	\$ 	0.00
8. Transportation (not including car payments)	\$ 	0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 	0.00
10. Charitable contributions	\$ 	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$ 	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Φ	0.00
plan)	ď	372.00
a. Auto	\$	16,418.00
b. Other See Detailed Expense Attachment	\$	•
14. Alimony, maintenance, and support paid to others	ф ——	0.00
15. Payments for support of additional dependents not living at your home	\$ ——	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ ——	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	16,790.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
1st Summit Bank has just refinanced my mortgage on my residence and two other properties		
to reduce my monthly mortgages payments by approximately \$1,286.00 per month. The		
Installment Land Contract Agreements for the properties located at 295 Slatelick-Cadogan		
Road, 233 Liberty Street, and 127 Stanton Road are all in substantial default. Once the		
tenants are removed and the properties sold, my mortgage expense will decrease by an		
additional \$2,200.00 per month.	-	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	7,243.00
b. Average monthly expenses from Line 18 above	\$	16,790.00
c Monthly net income (a minus b)	\$	-9 547 00

B6.I	Official Form 6J	(12/07)

n re	Lane M. LaLone	Case No.	
------	----------------	----------	--

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Installment Payments:

Citizen's Nalional Bank Line of Credit	\$ 400.00
Eureka Bank	\$ 469.00
Farmers and Merchant's Bank	\$ 3,036.00
Standard Bank	\$ 1,249.00
Citizen's National Bank	\$ 4,876.00
1st Summit Bank	\$ 3,173.00
Wachovia Bank	\$ 877.00
GMAC	\$ 596.00
USSCO	\$ 1,134.00
Citizen's National Bank	\$ 372.00
HSBC	\$ 236.00
Total Other Installment Payments	\$ 16,418.00

United States Bankruptcy Court Western District of Pennsylvania

In re	Lane M. LaLone		Case No.	
		Debtor(s)	Chapter	11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <u>25</u> sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date	August 28, 2009	Signature:	/s/ Lane M. LaLone
			Debtor
Date		Signature:	
		· ·	(Joint Debtor, if any)
		[If joint	case, both spouses must sign.]
	DECLARATION UNDER PENALTY OF PI	ERJURY ON BEHALF	F OF A CORPORATION OR PARTNERSHIP
of the that I l	the [the president or other officer or an au partnership] of the [corporation or partnershave read the foregoing summary and schedules ney are true and correct to the best of my knowle	ship] named as a debtor; , consisting of shee	in this case, declare under penalty of perjury ets [total shown on summary page plus 1], and
Date		Signature:	
			[Print or type name of individual signing on behalf of debtor]
	[An individual signing on behalf of a par	rtnership or corporation must i	indicate position or relationship to debtor.]
Penalty	for making a false statement or concealing property: Fine o	of up to \$500,000 or imprisonm	ent for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Western District of Pennsylvania

In re	Lane M. LaLone	·	Case No.	
		Debtor(s)	Chapter	11
			EAIDG	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

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

DEFINITIONS

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

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

1. Income from employment or operation of business

None	

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

\$65,187.00	2009 - Operation of business
\$82,820.00	2008 - Operation of Business
\$145,440.00	2007 - Operation of business

SOURCE

AMOUNT

2. Income other than from employment or operation of business

None

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

AMOUNT SOURCE

3. Payments to creditors

None Complete a. or b., as appropriate, and c.

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

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552	DATES OF PAYMENTS/ TRANSFERS 6/1, 7/1, 8/1	AMOUNT PAID OR VALUE OF TRANSFERS \$22,209.00	AMOUNT STILL OWING \$0.00
Eureka Bank 3455 Forbes Avenue Pittsburgh, PA 15213	6/1, 7/1, 8/1	\$1,407.00	\$52,500.00
GMAC P.O. Box 78252 Phoenix, AZ 85062	6/1, 7/1, 8/1	\$1,788.00	\$22,500.00
HSBC Retail Services P.O. Box 17602 Baltimore, MD 21297	6/1, 7/1, 8/1	\$708.00	\$6,700.00
Standard Bank 2640 Monroeville Boulevard Monroeville, PA 15146	6/1, 7/1, 8/1	\$3,747.00	\$110,800.00
The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201	6/1, 7/1, 8/1	\$9,108.00	\$156,200.00
USSCO Federal Credit Union 532 Oakridge Drive Johnstown, PA 15904	6/1, 7/1, 8/1	\$3,402.00	\$13,700.00
1st Summit Bank P.O. Box 5480 Johnstown, PA 15904		\$0.00	\$356,000.00

None

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

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

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

None

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

CAPTION OF SUIT AND CASE NUMBER LaLone v. Borbonus, Case No. 11758 CD 2008	NATURE OF PROCEEDING Confession of Judgment action for Ejectment	COURT OR AGENCY AND LOCATION Court of Common Pleas of Indiana County, PA, Indiana, PA	STATUS OR DISPOSITION Eviction of Defendant to occur on or before 8/31/09 by Order of Judge William C. Martin
LaLone v. Zubalik and Borbonus, Case No. 1255 CIVIL 2008	Breach of Contract for money damages casue by default of Installment Land Contract Agreement by Defendants	Court of Common Pleas of Somerset County, PA, Somerset, PA	Pending decision on Defendants' Preliminary Objections to Amended Complaint
Borbonus and Zubalik v. LaLone, Case No. 12468 CD 2008	Civil action for fraud; Plaintiffs alleging Installment Land Contract Agreement was fraudulent	Court of Common Pleas of Indiana County, PA, Indiana, PA	Order pending on Defendant's Motion for Judgment on the Pleadings
Borbonus and lezzi, a minor v. LaLone, Case No. 11984 CD 2008	Civil action for assault and battery occasions by Defednant's repair of the property while Plaitiffs not at home.	Court of Common Pleas of Indiana County, Indiana, PA	Pending hearing on Preliminary Objections of Defendants
LaLone v. Novak, Case No. 2007-1380	Breach of Contract and Pennsylvania Unfair Trade Practice and Consumer Protection Law violations	Court of Common Pleas of Cambria County, Ebensburg, PA	Trial on 8/17/09, awaiting decision
LaLone v. Singer, Case No. 2797 GD 2008	Coffession of Judgment action for Ejectment for failure of Defendant to pay on Installment Land Contract Agreement since March of 2008	Court of Common Pleas of Fayette County, PA, Uniontown, PA	Default Judgment entered 6/2/09; all proceedings stayed until 9/29/09 Status Conference
LaLone v. Singer, Case No. 596 CIVIL 2009	Breach of Contract action for Defendant's failure to pay onInstallment Land Contract Agreement since March of 2008	Somerset County, PA,	Stayed pending 9/29/09 hearing on Coordination Order entered in Court of Common Pleas of Fayette County, PA in Case No. 2797 GD 2008
LaLone v. Garvin, Case No. 2009-797	Ejectment proceeding for failure to pay on Installment Land Contract Agreement since March of 2009	Court of Common Pleas of Armstrong County, PA, Kittanning, PA	Pending Order on Preliminary Objections of Defendant to Plaintiff's Amended Complaint for 6 weeks

CAPTION OF SUIT AND CASE NUMBER 1st Summit Bank v. LaLone, Case No. 30484 CD 2009

NATURE OF PROCEEDING
Confession of Judgment
action for deficiency
judgment which has yet to
be determined. Arose as the
result of Defendants' default
of mortgage for property
located at 233 Liberty Street,
Blairsville, Indiana County,
PA 15717, which is subject
to the defaulted Installment
Land Contract Agreement of

AND LOCATION

Court of Common Pleas of
Indiana County, Indiana, PA

COURT OR AGENCY

DISPOSITION
Rule to Show Cause filed by
Defendants scheduled for
hearing on 9/16/09 - pending
determination of deficiency of
mortgage on 233 Liberty Street,
Blairsville, Indiana County, PA
15717

STATUS OR

1st Summit Bank v. LaLone, Case No. 2009 - 10621 Complaint in Foreclosure

Kathleen K. Borbonus

Court of Common Pleas of Indiana County, Indiana, PA

Sheriff Sale scheduled for 8/29/09

1st Summit v. LaLone, Case No. 224 Judgment 2009

Confession of Judgment for deficiency of mortgage on 233 Liberty Street, Blairsville, Indiana County, PA 15717 - no actual deficiency exists Court of Common pleas of Somerset County, PA Somerset, PA Pending determination of deficiency of mortgage on 233 Liberty Street, Blairsville, Indiana County, PA 15717

1st Summit v. LaLone, Case No. 1039 of 2009 Confession of Judgment action for deficiency judgment which has yet to be determined. Arose as the result of Defendants' default of mortgage for property located at 233 Liberty Street, Blairsville, Indiana County, PA 15717, which is subject to the defaulted Installment Land Contract Agreement of Kathleen K. Borbonus

Court of Common Please of Fayette County, Uniontown, PA

Rule to Show Cause filed by Defendants pending hearing also pending determination of deficiency of mortgage on 233 Liberty Street, Blairsville, Indiana PA 15717

None

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND

VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

Lane M. LaLone 1116 Fall Run Road Rockwood, PA 15557 spousal transfer DATE 8/24/09 DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED
Property located at 295 Slatelick-Cadogon Road,
Kittanning, PA 16201 transferred from husband
and wife to husband

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

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

LOCATION OF PROPERTY

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF PROPERTY

occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate

NAME AND ADDRESS OF OWNER

15. Prior address of debtor

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor

address of either spouse. ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

None

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

NAME

Lynne S. LaLone

17. Environmental Information.

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

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

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

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

None

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

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

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

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

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

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

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

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR

NAME Lane M. LaLone OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS 1131

1116 Fall Run Road

Rockwood, PA 15557

NATURE OF BUSINESS purchase, rehabilitation and sale, by installment land contract agreements, of

residential real property

BEGINNING AND ENDING DATES 1985 to present

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

ADDRESS NAME

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

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

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

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

NAME **ADDRESS** DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME Lane M. LaLone

1116 Fall Run Road Rockwood, PA 15557

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

DATE OF INVENTORY

DATE OF INVENTORY

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

INVENTORY SUPERVISOR

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY **RECORDS**

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NATURE OF INTEREST NAME AND ADDRESS PERCENTAGE OF INTEREST None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 28, 2009 Signature /s/ Lane M. LaLone

Lane M. LaLone

Debtor

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

United States Bankruptcy Court Western District of Pennsylvania

In re	Lane M. LaLone		Case No.	
		Debtor(s)	Chapter	11

	DISCLOSURE OF	COMPENSATION OF ATT	ORNEY FOR	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Ba compensation paid to me within one year be rendered on behalf of the debtor(s) in c	before the filing of the petition in bankru	ptcy, or agreed to be	paid to me, for services rendered	
	For legal services, I have agreed to ac	cept	\$ <u></u>	5,000.00	
	Prior to the filing of this statement I h	ave received	\$	0.00	
	Balance Due		\$	5,000.00	
2.	\$ of the filing fee has been paid				
3.	The source of the compensation paid to me	e was:			
	☐ Debtor ☐ Other (specify	Debtor's spouse			
4.	The source of compensation to be paid to	me is:			
	☐ Debtor ☐ Other (specify	Debtor's spouse			
5.	☐ I have not agreed to share the above-d	isclosed compensation with any other per	rson unless they are n	nembers and associates of my law	firm.
		isclosed compensation with a person or pen a list of the names of the people sharing			irm.
6.	In return for the above-disclosed fee, I have	ve agreed to render legal service for all as	spects of the bankrup	cy case, including:	
		chedules, statement of affairs and plan we ting of creditors and confirmation hearing reditors to reduce to market value; d applications as needed; preparate	which may be required g, and any adjourned exemption planni	l; hearings thereof; ng; preparation and filing of	
7.	By agreement with the debtor(s), the abov Representation of the debto any other adversary proceed	rs in any dischargeability actions, j	wing service: judicial lien avoida	ances, relief from stay action	s or
		CERTIFICATION			
thi	I certify that the foregoing is a complete st s bankruptcy proceeding.	atement of any agreement or arrangemen	at for payment to me	For representation of the debtor(s)	in
Da	nted: August 28, 2009	/s/ William We	eiler, Jr., Esquire		
		William Weiler	r, Jr., Esquire 504		
		Law Office of 2521 Countrys	William Weiler, Jr side Lane	., ⊏squire	
		Wexford, PA 1			
		724/776-3795	zoomintornet net		
		wwellerlaw@z	zoominternet.net		

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

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

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08)

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

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

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

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

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

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

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

William Weiler, Jr., Esquire 50497	X /s/ William Weiler, Jr., Esquire	August 28, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
2521 Countryside Lane		
Wexford, PA 15090		
724/776-3795		
wweilerlaw@zoominternet.net		
Cert	tificate of Debtor	
I (We), the debtor(s), affirm that I (we) have receiv		
Lane M. LaLone	χ /s/ Lane M. LaLone	August 28, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
Case No. (II kilowii)		
	Signature of Joint Debtor (if any)	Date

United States Bankruptcy Court Western District of Pennsylvania

In re Lane M. LaLone		Case No.	
	Debtor(s)	Chapter	11
VER	IFICATION OF CREDITO	R MATRIX	
The above-named Debtor hereby verifies	that the attached list of creditors is true an	d correct to the best	of his/her knowledge.
Date: August 28, 2009	/s/ Lane M. LaLone		
	Lane M. LaLone		

Signature of Debtor

1st Summit Bank P.O. Box 5480 Johnstown, PA 15904

Advanta Mastercard P.O. Box 8088 Philadelphia, PA 19101

American Express Blue P. O. Box 15019 Wilmington, DE 19886

Anthony DeMarco 85 Thoburn Street Johnstown, PA 15901

Anthony Wells 2519 Jenny Lind Street Mckeesport, PA 15132

Bank of America P.O. Box 15026 Wilmington, DE 19850

Barry Helman 403 25th Street Windber, PA 15963

Citizen's National Bank of Meyersdale 135 Center Street P.O. BOX 29 Meyersdale, PA 15552

Donna Monzo 11 Clover Street Johnstown, PA 15902

Enio Esteban 773 Cypress Avenue Johnstown, PA 15901

Eureka Bank 3455 Forbes Avenue Pittsburgh, PA 15213

GMAC P.O. Box 78252 Phoenix, AZ 85062

Home Depot P.O. Box 689100 IA 50386 Howard Garvin 295 Slatelick-Cadogan Road RD \$4 Kittanning, PA 16201

HSBC Retail Services P.O. Box 17602 Baltimore, MD 21297

Juniper/Barclays Bank P.O. Box 13337 Philadelphia, PA 19101

Kathleen K. Borbonus 233 Liberty Street Blairsville, PA 15717

Lowe's P.O. Box 530914 Atlanta, GA 30353

Lynne S. LaLone 1116 Fall Run Road Rockwood, PA 15557

Lynne S. LaLone

Norman Singer 127 Stanton Road Champion, PA 15622

Rodney Miller 466 Broadway Street Rockwood, PA 15557

Rodney Warman 2712 Versailles Avenue Mckeesport, PA 15132

Standard Bank 2640 Monroeville Boulevard Monroeville, PA 15146

The Farmer and Merchants Bank 222 Market Street P.O. Box 958 Kittanning, PA 16201

USSCO Federal Credit Union 532 Oakridge Drive Johnstown, PA 15904

Wachovia Bank P.O. Box 25339 Santa Ana, CA 92799

B22B (Official Form 22B) (Chapter 11) (01/08)

In re	Lane M. LaLone		
		Debtor(s)	
Case N	umber:		
	·	(If known)	

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. CALCULATION OF CURRENT MONTHLY IN	COI	ME	
	Marital/filing status. Check the box that applies and complete the balance of this part of this sta	teme	ent as directed.	
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.			
1	b. Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2	-10.		
	c. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column I	3 ("S	spouse's Income'	') for Lines 2-10.
	All figures must reflect average monthly income received from all sources, derived during the six	K	Column A	Column B
	calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the		Debtor's	Spouse's
	six-month total by six, and enter the result on the appropriate line.		Income	Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	0.00	\$ 12,000.00
	Net income from the operation of a business, profession, or farm. Subtract Line b from Line	a		, , , , , , , , , , , , , , , , , , , ,
	and enter the difference in the appropriate column(s) of Line 3. If more than one business			
	profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter number less than zero.	a		
3	Debtor Spouse	7		
	a. Gross receipts \$ 0.00 \$ 0.00	<u> </u>		
	b. Ordinary and necessary business expenses \$ 0.00 \$ 0.00			
	c. Business income Subtract Line b from Line a	\$	0.00	\$ 0.00
	Net Rental and other real property income. Subtract Line b from Line a and enter the			
	difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Debtor Spouse	٦		
4	a. Gross receipts \$ 7,243.00 \$ 0.00	1		
	b. Ordinary and necessary operating expenses \$ 1,800.00 \$ 0.00			
	c. Rent and other real property income Subtract Line b from Line a	\$	5,443.00	\$ 0.00
5	Interest, dividends, and royalties.	\$	0.00	\$ 0.00
6	Pension and retirement income.	\$	0.00	\$ 0.00
	Any amounts paid by another person or entity, on a regular basis, for the household			
7	expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the			
	debtor's spouse if Column B is completed.	\$	0.00	\$ 0.00
	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8.			
	However, if you contend that unemployment compensation received by you or your spouse was	a		
8	benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:			
	Unemployment compensation claimed to	٦l		
	be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$ 0.00	$\ _{\$}$	0.00	\$ 0.00
	Income from all other sources. Specify source and amount. If necessary, list additional sources	_	0.00	Ψ 0.00
	on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance			
	payments paid by your spouse if Column B is completed, but include all other payments of			
9	alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a			
	victim of international or domestic terrorism.			
	Debtor Spouse	1		
	a.	-11 .		_
		\$	0.00	\$ 0.00
10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).	\$	5,443.00	\$ 12,000.00

11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amoun from Line 10, Column A.	t \$ 17,443.00
	Part II. VERIFICATION	
	I declare under penalty of perjury that the information provided in this statement is true and comust sign.)	rrect. (If this is a joint case, both debtors
12	Date: August 28, 2009 Signature: /s/ Lane M	. LaLone
		(Debtor)