

United States Bankruptcy Court

Western District of Pennsylvania

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Condric, Michael R.	Name of Joint Debtor (Spouse) (Last, First, Middle): Condric, Lona J.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7448	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5659
Street Address of Debtor (No. and Street, City, and State): 115 Lindberg Ave. Johnstown, PA <div style="text-align: right; font-size: small;">ZIP Code 15905</div>	Street Address of Joint Debtor (No. and Street, City, and State): 115 Lindberg Ave. Johnstown, PA <div style="text-align: right; font-size: small;">ZIP Code 15905</div>
County of Residence or of the Principal Place of Business: Cambria	County of Residence or of the Principal Place of Business: Cambria
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 </div> <div> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding </div> </div> Nature of Debts (Check one box) <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." </div> <div> <input type="checkbox"/> Debts are primarily business debts. </div> </div>
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input checked="" type="checkbox"/> 1-49</div> <div><input type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> OVER 100,000</div> </div>	
Estimated Assets <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input checked="" type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>	
Estimated Liabilities <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input checked="" type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>	

Voluntary Petition

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

Name of Debtor(s):

Condric, Michael R.**Condric, Lona J.****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ James R. Walsh

Signature of Attorney for Debtor(s)

April 13, 2010

(Date)

James R. Walsh**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(l)).

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

Name of Debtor(s):

Condrick, Michael R.**Condrick, Lona J.****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/ Michael R. CondrickSignature of Debtor **Michael R. Condrick****X /s/ Lona J. Condrick**Signature of Joint Debtor **Lona J. Condrick**

Telephone Number (If not represented by attorney)

April 13, 2010

Date

Signature of Attorney***X /s/ James R. Walsh**

Signature of Attorney for Debtor(s)

James R. Walsh PA 27901

Printed Name of Attorney for Debtor(s)

Spence, Custer, Saylor, Wolfe & Rose, L.L.C.

Firm Name

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

Address

Email: **rpoorman@spencecuster.com****(814) 536-0735 Fax: (814) 539-1423**

Telephone Number

April 13, 2010

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.)

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

Address

X

Date

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

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

If more than one person prepared this document, attach 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.

**United States Bankruptcy Court
Western District of Pennsylvania**

In re **Michael R. Condrick
Lona J. Condrick**

Debtor(s)

Case No.
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 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

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

☐ 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/ Michael R. Condrick
Michael R. Condrick

Date: April 13, 2010

Certificate Number: 01401-PAW-CC-010600100

CERTIFICATE OF COUNSELING

I CERTIFY that on April 13, 2010, at 5:31 o'clock PM EDT,

Michael R Condrick received from

GreenPath, Inc.,

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

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

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

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

This counseling session was conducted by telephone.

Date: April 13, 2010

By /s/Holli Bratt for Michael Carloni

Name Michael Carloni

Title Counselor

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

**United States Bankruptcy Court
Western District of Pennsylvania**

In re **Michael R. Condrick
Lona J. Condrick**

Debtor(s)

Case No.
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 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

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

☐ 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/ Lona J. Condrick
Lona J. Condrick

Date: April 13, 2010

Certificate Number: 01401-PAW-CC-010600103

CERTIFICATE OF COUNSELING

I CERTIFY that on April 13, 2010, at 5:31 o'clock PM EDT,

Lona J Condrick received from

GreenPath, Inc.,

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

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

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

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

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Date: April 13, 2010

By /s/Holli Bratt for Michael Carloni

Name Michael Carloni

Title Counselor

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United States Bankruptcy Court
Western District of Pennsylvania

In re **Michael R. Condrick**
Lona J. Condrick

Debtor(s)

Case No.

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) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
CACH, LLC 4340 South Monaco Street 2nd Floor Denver, CO 80237	CACH, LLC 4340 South Monaco Street 2nd Floor Denver, CO 80237	credit card purchases - litigation pending in Cambria County Court of Common Pleas at docket number 2010-213	Contingent Unliquidated Disputed	5,674.80
Capital One Bank Apothaker & Associates, P.C. 520 Fellowship Road C306 Mount Laurel, NJ 08054	Capital One Bank Apothaker & Associates, P.C. 520 Fellowship Road C306 Mount Laurel, NJ 08054	Default Judgment Entered 3/10/10 in Cambria County Court of Common Pleas Debtor believes all assets encumbered by higher priority liens.		1,323.81
Capital One Bank USA 1680 Capital One Drive Mc Lean, VA 22102	Capital One Bank USA 1680 Capital One Drive Mc Lean, VA 22102	Credit Card Purchases		1,655.00
Capital One Bank USA 1680 Capital One Drive Mc Lean, VA 22102	Capital One Bank USA 1680 Capital One Drive Mc Lean, VA 22102	Credit Card Purchases	Contingent Unliquidated Disputed	1,676.00
Capital One Bank USA 1680 Capital One Drive Mc Lean, VA 22102	Capital One Bank USA 1680 Capital One Drive Mc Lean, VA 22102	Credit Card Purchases		1,676.00
Chase Bank USA 800 Brooksedge Blvd. Westerville, OH 43081	Chase Bank USA 800 Brooksedge Blvd. Westerville, OH 43081	Credit Card Purchases		3,033.00
Chase Bank USA 800 Brooksedge Blvd. Westerville, OH 43081	Chase Bank USA 800 Brooksedge Blvd. Westerville, OH 43081	Credit Card Purchases		1,329.00
Chase Bank USA 800 Brooksedge Blvd. Westerville, OH 43081	Chase Bank USA 800 Brooksedge Blvd. Westerville, OH 43081	Credit Card Purchases		1,176.00

In re **Michael R. Condrick**
Lona J. Condrick

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Credit One Bank P.O. Box 98873 Las Vegas, NV 89193	Credit One Bank P.O. Box 98873 Las Vegas, NV 89193	Credit Card Purchases		1,606.00
First Bank of Delaware 1000 Rocky Run Parkway Wilmington, DE 19803	First Bank of Delaware 1000 Rocky Run Parkway Wilmington, DE 19803	Credit Card Purchases		1,067.00
First Bank of Delaware 1000 Rocky Run Parkway Wilmington, DE 19803	First Bank of Delaware 1000 Rocky Run Parkway Wilmington, DE 19803	Credit Card Purchases		1,067.00
HSBC Bank P.O. Box 2013 Buffalo, NY 14240	HSBC Bank P.O. Box 2013 Buffalo, NY 14240	Credit Card Purchases		1,344.00
Jefferson Capital 16 McLeland Drive Saint Cloud, MN 56303	Jefferson Capital 16 McLeland Drive Saint Cloud, MN 56303	Collection Account		1,460.00
JK Harris 651 Holliday Drive Foster Plaza Bld 5 Suite 300 Pittsburgh, PA 15220	JK Harris 651 Holliday Drive Foster Plaza Bld 5 Pittsburgh, PA 15220	Debt Relief Agency	Contingent Unliquidated Disputed	2,063.00
Merrick Bank Corp. P.O. Box 5000 Draper, UT 84020	Merrick Bank Corp. P.O. Box 5000 Draper, UT 84020	Credit Card Purchases		2,880.00
Moxham National Bank 550 Central Avenue Johnstown, PA 15902	Moxham National Bank 550 Central Avenue Johnstown, PA 15902	115 Lindberg Avenue Johnstown, PA 3 Bedroom Cape Cod home See Cambria County recorders office at DBV 1194, Page 210 Dated 10/08/1987 Recorded on 10/15		126,000.00 (98,000.00 secured) (79,500.00 senior lien)
Pinnacle Credit Services	Pinnacle Credit Services	Collection Account		2,693.00
Professional Investment and Finances LLC Apothaker & Associates, P.C. 520 Fellowship Road C306 Mount Laurel, NJ 08054	Professional Investment and Finances LLC Apothaker & Associates, P.C. 520 Fellowship Road C306 Mount Laurel, NJ 08054	115 Lindberg Avenue Johnstown, PA 3 Bedroom Cape Cod home See Cambria County recorders office at DBV 1194, Page 210 Dated 10/08/1987 Recorded on 10/15		2,488.16 (98,000.00 secured) (663,919.06 senior lien)

In re **Michael R. Condrick**
Lona J. Condrick

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Tribute P.O. Box 105555 Atlanta, GA 30348	Tribute P.O. Box 105555 Atlanta, GA 30348	Credit Card Purchases		1,026.00
WAMU/Providian Bank c/o CACH, LLC 4340 South Monaco Street Denver, CO 80237	WAMU/Providian Bank c/o CACH, LLC 4340 South Monaco Street Denver, CO 80237	Credit Card Purchases		9,251.40

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

We, **Michael R. Condrick** and **Lona J. Condrick**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **April 13, 2010**
 Signature **/s/ Michael R. Condrick**
Michael R. Condrick
 Debtor
Date **April 13, 2010**
 Signature **/s/ Lona J. Condrick**
Lona J. Condrick
 Joint Debtor

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

CACH, LLC
4340 South Monaco Street
2nd Floor
Denver, CO 80237

Cambria Somerset Radiology
239 Main Street
Johnstown, PA 15907

Capital One Bank
Apothaker & Associates, P.C.
520 Fellowship Road C306
Mount Laurel, NJ 08054

Capital One Bank USA
1680 Capital One Drive
Mc Lean, VA 22102

Chase Bank USA
800 Brooksedge Blvd.
Westerville, OH 43081

Commonwealth of Pa Department of Revenue
Johnstown District Office
425 Main Street
Johnstown, PA 15901-1590

Conemaugh Memorial Medical Center
1096 Franklin Street
Johnstown, PA 15905

Country Door
1112 7th Avenue
Monroe, WI 53566

Credit One Bank
P.O. Box 98873
Las Vegas, NV 89193

Deborah C. Phillips
Office of General Counsel
PA Department of Labor and Industry
914 Penn Ave. 6th Fl.
Pittsburgh, PA 15222

First Bank of Delaware
1000 Rocky Run Parkway
Wilmington, DE 19803

First National Credit

First Premier

HSBC Bank
P.O. Box 2013
Buffalo, NY 14240

Internal Revenue Service
1000 Liberty Avenue - Room 806
William Moorhead Federal Building
Pittsburgh, PA 15222

Internal Revenue Service
Insolvency Unit
William S. Moorhead Federal Bldg, RM 705
1000 Liberty Avenue
Pittsburgh, PA 15222

Jefferson Capital
16 McLeland Drive
Saint Cloud, MN 56303

JK Harris
651 Holliday Drive
Foster Plaza Bld 5
Suite 300
Pittsburgh, PA 15220

Laurel Highlands MRI
1450 Scalp Avenue
Johnstown, PA 15904

LVNV Funding LLC

Merrick Bank Corp.
P.O. Box 5000
Draper, UT 84020

Meyersdale Medical Center
Hospital Drive
Meyersdale, PA 15552

Moxham National Bank
550 Central Avenue
Johnstown, PA 15902

PA Municipal Service Co.
336 Delaware Ave Dept. W-17
Oakmont, PA 15139-2138

Pennsylvania Department of Revenue
Department 280946
Harrisburg, PA 17128

Pinnacle Credit Services

Portfolio Recovery Associates
120 Corporate Blvd
Norfolk, VA 23502

Professional Investment and Finances LLC
Apothaker & Associates, P.C.
520 Fellowship Road C306
Mount Laurel, NJ 08054

Santander Consumer USA
PO BOX 660633
Dallas, TX 75266-0633

The Home Depot/CBSD
PO Box 6497
Sioux Falls, SD 57117-6497

Tribute
P.O. Box 105555
Atlanta, GA 30348

WAMU/Providian Bank
c/o CACH, LLC
4340 South Monaco Street
Denver, CO 80237