

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: : BANKRUPTCY NO. 15-10070-TPA
: :
JAMES A. CRIPE, : CHAPTER NO. 11
: :
: :
: :
: :
: : DOCUMENT NO.

**DISCLOSURE STATEMENT
TO ACCOMPANY AMENDED PLAN DATED OCTOBER 7, 2016**

Chapter 11 Small Business (Check box only if debtor has elected to be considered a small business under 11 U.S.C. §1121(e))

Debtor furnishes this amended disclosure statement to creditors in the above-captioned matter pursuant to Bankruptcy Code §1125 to assist them in evaluating debtor's proposed Chapter 11 plan, a copy of which is attached hereto. Creditors may vote for or against the plan of reorganization. Creditors who wish to vote must complete their ballots and return them to the following address before the deadline noted in the order approving the disclosure statement and fixing time. The Court will schedule a hearing on the plan pursuant to 11 U.S.C. §1129.

Address for return of ballots:

Gary V. Skiba, Esq.
345 West 6th Street
Erie, PA 16507

I. Background

1. Name of Debtor: James A. Cripe
2. Type of Debtor (individual, partnership, corporation): Individual
3. Debtor's Business or Employment: Proprietor of Asbury Manor Mobile Home Park in Meadville, Pennsylvania and of Wilderness Mobile Home Park in Clarendon, Pennsylvania.
4. Date of Chapter 11 Petition: January 21, 2015

5. Events that Caused the Filing Procedures for Receivership of Wilderness Mobile Home Park.

6. Anticipated Future of the Company & Source of this Information and Opinion: Continued revenues at Asbury Manor Mobile Home Park will be sufficient fund the monthly payments required by this plan. CDCF III MF5 Funding, LLC, the lender secured by Wilderness Mobile Home Park and its rents, will be paid in full by surrender of the premises to that creditor.

7. Summarize all Significant Features of the Plan Including When and How Each Class of Creditor Will Be Paid and What, If Any, Liens Will Be Retained By Secured Creditors or Granted to Any Creditor Under the Plan:

Class 1: Administrative: All administrative expenses and ongoing expenses of administration should be paid by the debtor promptly as they arise on at least a monthly basis. Included within administrative expenses are legal and accounting fees as approved by the Court and the quarterly fees owed to the Office of the United States Trustee as well as post-petition claims and taxes, if any. Unless otherwise agreed by particular claimants, all administrative expenses shall be paid promptly upon confirmation of this plan. Legal fees incurred for services provided after the issuance of the final decree terminating this case shall be the responsibility of the debtor without approval. Administrative claimants are not entitled to vote on the plan but are entitled to full and prompt payment.

The following administrative claimants performed work in association with unanticipated oil spills which occurred at Wilderness. These will be paid over thirty-six (36) months as indicated:

Waste Treatment Corp.	\$18,575.01	\$515.97
G&C Coal Analysis Lab	\$ 5,096.80	\$141.58
Attorney Matthew L. Wolford	\$5,463.00	\$151.75

Class 2(A): CDCF III MF4 Funding, LLC (Secured): This claimant is the successor to Wells Fargo Bank, N.A., which filed a claim for \$1,156,197.62 as of the date this case was commenced and has elected to be treated as entirely secured under 11 U.S.C. § 1111(b).¹ That amount less \$40,000.00 of the \$85,000.00 to be paid upon confirmation yields \$1,116,197.62, which will be paid over 15 years by monthly payments of \$7,321.44 determined by amortizing the obligation over 30 years at 6.86% and by payment of the entire principal amount then due immediately after the 180th payment, i.e., a balloon payment after 15 years; the rate of interest and therefore the monthly payment may change in accordance with the Multifamily Note secured by the mortgage. The debtor will pay \$85,000.00 to CDCF promptly upon confirmation of this plan. This class is impaired.

Class 2(B): Colfin MSF Funding, LLC (Secured): This creditor has a claim for \$1,080,855.80 as of the date this case was commenced. Colfin initially elected to be treated as entirely secured under 11 U.S.C. §1111(b) but later rescinded its election in its objection to the debtor's second amended disclosure statement, Doc. No. 351 at paragraph 22. This claim will be satisfied in full by (a) the payments of \$6,000.00 per month as adequate protection in accordance with this Court's orders authorizing use of cash collateral, (b) surrender of the Wilderness Mobile Home Park to Colfin, and (c) appointment of a receiver on Colfin's motion by the Court of Common Pleas and (d) inclusion of its unsecured deficiency of \$190,855.80 with other unsecured claims in Class 3. The payments of \$6,000.00 per month will end at the earlier of (a) the appointment of the receiver, (b) the formal repossession of Wilderness by sheriff's sale after foreclosure (or otherwise) or (c) confirmation of the debtor's plan.² Any conveyance is subject to approval by the Pennsylvania Department of Environmental Protection as described in Part 5, Execution of the Plan, below. This class is impaired.

Class 2(C): 21st Mortgage Corp. (Secured): This obligation has been paid in full by the debtor's surrender of the three mobile homes securing this claim. 21st Mortgage had filed a motion for relief from stay on March 1, 2016, Doc. No. 344, to implement its repossession. There will be no unsecured deficiency. The prior monthly payments of \$1,009.50 for adequate protection have been discontinued. This class is unimpaired.

Class 2(D): Erie Federal Credit Union (Secured): This claimant is secured by a 2005 Chevrolet Avalanche and will be paid \$244.34 per month, the regular monthly payment, until the obligation is paid in full in accordance with the original terms of the obligation. This class is unimpaired.

Class 2(E): Synchrony Bank (Secured): This claimant is secured by a Husqvarna Snow Blower which will be paid in full by the debtor's surrender of the snow blower promptly upon confirmation. This class is impaired.

Class 2(F) Erie Bank (Secured): Erie Bank, a division of CNB Bank, is owed \$31,632.16 after the set-off permitted by this Court and will be paid this amount over 36 months at 1.5% for a monthly payment of \$898.41. This class is impaired.

Class 2(G): Northwest Savings Bank (Secured): This claimant is secured by the first mortgage on the debtor's residence and will continue to receive regular monthly payments of \$1,351.12. This class is unimpaired.

Class 2(H) Meadville Area Sewer Authority (Secured): The Meadville Area Sewer Authority is owed \$5,872.22 and will be paid this amount over five years at 10% for a monthly payment of \$124.77. This class is impaired.

¹ CDCF elected to be treated as secured under section 1111(b) but rescinded that election in its objection to the debtor's disclosure statement, Doc. No. 434, paragraph 25. It is anticipated that CDCF will again claim treatment under section 1111(b), and this plan reflects that election.

² Colfin has filed an action in mortgage foreclosure at No. 277 of 2016 in the Court of Common Pleas of Warren County, Pennsylvania, and also a petition for appointment of a receiver in that action. By order of July 1, 2016, Doc. No. 471, the Bankruptcy Court directed the monthly payments of \$6,000.00 to be paid in weekly installments of \$1,500.00 that would cease upon the receiver's appointment. The Court of Common Pleas appointed M. Shapiro Development Co, LLC, as Receiver by Agreed Order entered September 20, 2016.

Unsecured claimants shall share pro rata in the sum of \$393.96 per month for 72 months. This will result in a payment of 10.4% of the principal amount of their claims without interest if these claims are not further adjusted. This class is impaired.

8. Are All Monthly Operating Statements Current and on File With The Clerk of Court?
Yes No

If Not, Explain:

9. Does the plan provide for releases of non-debtor parties? Specify which parties and terms of release.
None.
10. Identify all executory contracts that are to be assumed or assumed and assigned: None.
11. Has a bar date been set? Yes No
(If not, a motion to set the bar date has been filed simultaneously with the filing of this disclosure statement.)
12. Has an election under 11 U.S.C. §1121(e) has been filed with the Court to be treated as a small business?
Yes No
13. Specify property that will be transferred subject to 11 U.S.C. §1146(a). None

II. Creditors

A. Secured Claims

SECURED CLAIMS

Creditor	Total Amount Owed	Arrearages	Type of Collateral Priority of Lien (1, 2, 3)	Disputed (D) Liquidated (L) Unliquidated (U)	Will Liens Be Retained Under the Plan? (Y) or (N)
21 st Mortgage	24,733.79	N/A	paid by repossession after Court's authorization	L	N/A
21 st Mortgage	28,060.73	N/A	paid by repossession after Court's authorization	L	N/A
21 st Mortgage	28,232.92	N/A	paid by repossession after Court's authorization	L	N/A
Colfin MF5 Funding, LLC	890,000.00	N/A	first mortgage on Wilderness Mobile Home Park and assignment of rents	L	Y
Erie Bank	91,198.00	N/A	second mortgage on residence	L	Y
Erie Federal Credit Union	9,242.72	N/A	lien on 2005 Chevrolet Avalanche	L	Y
Northwest Savings Bank	173,396.00	N/A	first mortgage on residence	L	Y
Synchrony Bank	1,241.00	N/A	first lien on snow mobile	L	Y
CDCF III MF4 Funding, LLC	1,156,197.62	N/A	first mortgage on Asbury Manor Mobile Home Park and assignment of rents	L	Y
Meadville Area Water Authority	5,872.22	N/A	statutory lien on Asbury Manor Mobile Home Park	L	Y
Total	2,408,175.00				

PRIORITY CLAIMS

Creditor	Total Amount Owed	Type of Collateral	(D) (L) (U) *
None			
TOTAL			

* Disputed (D), Liquidated (L), or Unliquidated (U)

C. Unsecured Claims

1.	Amount Debtor Scheduled (Disputed and Undisputed)	\$ 82,075.75
2.	Amount of Unscheduled Unsecured Claims ³	\$191,656.45
3.	Total Claims Scheduled or Filed	\$
4.	Amount Debtor Disputes	\$
5.	Estimated Allowable Unsecured Claims	\$273,832.20

\$

D. Other Classes of Creditors

1.	Amount Debtor Scheduled (Disputed and Undisputed)	\$
2.	Amount of Unscheduled Claims ¹	\$
3.	Total Claims Scheduled or Filed	\$
4.	Amount Debtor Disputes	\$
5.	Estimated Allowable Claims	\$

E. Other Classes of Interest Holders

1.	Amount Debtor Scheduled (Disputed and Undisputed)	\$
2.	Amount of Unscheduled Claims ¹	\$
3.	Total Claims Scheduled or Filed	\$
4.	Amount Debtor Disputes	\$
5.	Estimated Allowable Claims	\$

1 Includes (a.) unsecured claims filed by unsecured creditors; (b.) that portion of any unsecured claim filed by a scheduled creditor that exceeds the amount debtor scheduled; and (c.) any unsecured portion of any secured debt not previously scheduled.

III. Assets

ASSETS

Assets	Value	Basis for Value Priority of Lien	Name of Lien Holder (if any) (Fair Market Value/ Book Value)	Amount of Debtor's Equity (Value Minus Liens)
Wilderness Mobile Home Park, Clarendon, PA	\$890,000.00	appraisal	Colfin MFS Funding, LLC – first mortgage	0.00
Asbury Manor Mobile Home Park	\$740,000.00	appraisal	Wells Fargo Bank, N.A. – first mortgage. Also statutory lien of Meadville Area Water Authority	0.00
Approximately 3.5 acres, Conewango Township, Warren County, PA	\$100,000.00 (exempted)	debtor's estimate	N/A	\$0.00
Residence, 3800 Zimmerly Road, Millcreek Township, Erie County, PA	\$390,000.00 (exempted)	Appraisal	Northwest Savings Bank (first position) and Erie Bank (second position)	\$0.00
Husqvarna snow blower	\$1,241.00	claim	Synchrony Bank – first position	\$0.00
Bank accounts jointly owned with wife	\$252,140.54 (exempted)			\$0.00
Motor vehicles (6) jointly owned with wife	\$29,828.00 (exempted)	NADA values for 5 and debtor's estimate for one		\$0.00
1996 International truck	\$6,000.00	Debtor's estimate	N/A	\$6,000.00
2005 Chevrolet Avalanche	\$9,600.00	average trade in value	Erie Federal Credit Union	\$350.00
1999 Woodbridge powerboat	\$10,000.00 (exempted)	Debtor's estimate	N/A	\$0.00
Mini excavator, skid loader, CAT back hoe	\$30,000.00	Debtor's estimate	N/A	\$30,000.00
Small tools	\$5,000.00	Debtor's estimate	N/A	\$5,000.00
Household Furnishings	\$6,835.00 (exempted)	debtor's estimate	N/A	\$6,835.00
Cash, clothing, wedding ring, firearms	\$2,375.00	debtor's estimate	N/A	\$2,375.00
5 tanks, 20 pumps and 1 compressor	\$50,000.00	debtor's estimate	N/A	\$50,000.00

16 mobile homes	\$32,000.00	debtor's estimate	N/A	\$32,000.00
Total	2,555,016.54			\$132,560.00

1. Are any assets which appear on Schedule A or B of the bankruptcy petition not listed above? Yes.

If so, identify asset and explain why asset is not in estate: Three Redmond mobile homes valued at \$81,000.00 were repossessed by the secured creditor with the Court's authorization.

2. Are any assets listed above claimed as exempt? Yes. Schedule C attached.

IV. SUMMARY OF PLAN

- Effective Date of Plan: Confirmation date
- Will cramdown be sought? Yes No
If Yes, state bar date: _____
- Treatment of Secured **Non-Tax** Claims

SECURED NON-TAX CLAIMS

Name of Creditor	Class	Amount Owed	Summary of Proposed Treatment
CDCFIII MF4 Funding, LLC	2A	\$1,156,197.62	amortized over 30 years at 6.86% for a payment of \$7,583.81 with a balloon payment after 15 years of all amounts then due; \$85,000.00 due on confirmation
Colfin MFS Funding, LLC	2B	\$890,000.00	surrender of Wilderness Mobile Home Park
21 st Mortgage Corp.	2C	\$81,027.44	surrender of three mobile homes securing obligation has already been effectuated by repossession; no further obligation
Erie Federal Credit Union	2D	\$9,242.72	continuation of regular monthly payment of \$244.34
Synchrony Bank	2E	\$1,241.00	surrender of collateral (snow blower)
Erie Bank	2F	\$31,632.16	amortized over 36 months at 1.5% for a monthly payment of \$898.41
Northwest Savings Bank	2G	\$173,396.00	continuation of monthly payments at \$1,351.12 per month
Meadville Area Water Authority	2H	\$5,872.22	amortized over 5 years at 10% for a monthly payment of \$124.77
Total		\$2,408,175.00	

4. Treatment of Secured Tax Claims

SECURED TAX CLAIMS

Name of Creditor	Class	Amount Owed	Summary of Proposed Treatment
None			

5. Treatment of Administrative **Non-Tax** Claims²

ADMINISTRATIVE NON-TAX CLAIMS

Name of Creditor*	Amount	Type of	Summary of Proposed Treatment and Date of First Payment
Yochim, Skiba & Nash	54,000.00	P	payment in full
Trish Shouders, C.P.A.	7,000.00	P	payment in full
U.S. Trustee	650.00	P	current payment
Waste Treatment Corp	18,575.01	Post-petition	payment in full over 36 months
		Expense	
G&C Coal Analysis	5,096.80	Post-petition	payment in full over 36 months
		Expense	
Matthew L. Wolford	\$5,463.00	Expense	payment in full over 36 months
Total	\$90,960.81		

6. Treatment of Administrative Tax Claims

ADMINISTRATIVE TAX CLAIMS

Name of Creditor*	Amount	Type of	Summary of Proposed Treatment and Date of First Payment
None			
Total			

* Identify and Use Separate Line for Each Professional and Estimated Amount of Payment

** Type of Debt (P=Professional, TD=Trade, TX=Taxes)

²Include all §503(b) administrative claims.

7. Treatment of Priority Non-Tax

PRIORITY NON-TAX CLAIMS

Name of Creditor	Class	Amount Owed	Date of	Summary of Proposed Treatment
None				
Total				

8. Treatment of Priority Tax Claims³

PRIORITY TAX CLAIMS

Name of Creditor	Class	Amount Owed	Date of Assessment	Summary of Proposed Treatment
None				
Total				

³ Include dates when any §507(a)(7) taxes were assessed.

GENERAL UNSECURED NON-TAX CLAIMS

Creditor	Class	Total Amount Owed	Percent of Dividend
B. Joy Sampson	3	43,719.00	10.4%
Capital One Bank	3	941.95	10.4%
Chase	3	7,364.24	10.4%
Environmental Remediation	3	5,883.19	10.4%
Environmental Remediation	3	5,122.65	10.4%
Environmental Remediation	3	950.31	10.4%
Hoover Oil Field Supply	3	2,821.37	10.4%
Talmer Bank & Trust	3	3801.30	10.4%
Colfin MF5 Funding, LLC	3	190,855.80	10.4%
Waste Management	3	3,032.39	10.4%
Fox Excavating	3	9,240.00	10.4%
Total		273,732.20	

10. Treatment of General Unsecured Tax Claims

GENERAL UNSECURED TAX CLAIMS

Creditor	Class	Total Amount Owed	Percent of Dividend
None			
TOTAL			

11. Will periodic payments be made to unsecured creditors?

Yes XXX No _____

First payment to begin by last day of month after the month in which the

plan is confirmed.

If so:

Amount of each payment (aggregate to all unsecured claimants):	\$393.96
Estimated date of first payment:	January 20, 2016
Time period between payments:	One month
Estimated date of last payment:	December 20, 2021
Contingencies, if any:	None

State source of funds for planned payments, including funds necessary for capital replacement, repairs, or improvements: revenues generated by Asbury should be sufficient to fund this plan as restructured.

Other significant features of the plan: Include any other information necessary to explain this plan:

The debtor will operate Asbury Manor Mobile Home Park as heretofore and expects that Asbury will be self-funding and will generate a profit regularly. However as stated above, the debtor proposes that Wilderness Mobile Home Park in Warren County be surrendered to Colfin MF5 Funding, LLC, in satisfaction of its secured obligation. Colfin filed an action in mortgage foreclosure in the Court of Common Plea of Warren County, Pennsylvania; and the debtor has not opposed the appointment of a receiver or eventual sheriff's sale.

The debtor and Colfin negotiated an Agreed Order Appointing Receiver that was submitted to the Court of Common Pleas and entered by that court on September 20, 2016. The court appointed M. Shapiro Development Co., LLC, as receiver; and the Order has terms regulating operations at Wilderness until the eventual sheriff's sale, which will likely not take place until the environmental cleanup of the oil spills are remedied to the satisfaction of the Pennsylvania Department of Environmental Protection. Finalization of the cleanup could take one to three years, though the exact duration cannot be easily predicted. The Agreed Order prescribes that 28 mobile homes owned by Mr. and Mrs. Cripe (26 by James Cripe and 2 by his wife Adele M. Cripe) will remain at Wilderness and that Mr. and Mrs. Cripe will pay \$245.00 per month on a month-to-month basis as long as they remain at that park. The debtor or his wife owns 16 mobile homes which are unoccupied by tenants, and Colfin and the receiver agree that such rent shall not be paid for six months but will be paid thereafter over 24 months; the rent on unoccupied units is deferred, not forgiven. The charge for utility services will also be made by Mr. Cripe or his wife for their mobile homes at Wilderness and will be remitted to the receiver for payment to the utility. Other terms are set forth in more detail in the Agreed Order, which can be found as an attachment to the Motion to Approve Settlement, Doc. No. 517.

Because of the unexpected costs of the cleanup of the oil spills at Wilderness, the debtor filed a Motion for Surcharge against Colfin MF5 Funding, LLC, at Doc. No. 380 in this Court. The debtor and Colfin reached an amicable settlement by which the debtor would be paid \$26,400.00 from the eventual sale of the property. Colfin's obligation to the debtor is secured by a priming lien that would be prior to Colfin's mortgage on the real estate at Wilderness. The Court approved this settlement by order entered September 16, 2016, Doc. No. 518. On October 4, 2016, the PA Department of Environmental Protection filed a response to the Motion for Surcharge to request that the accompanying Agreed Order for a receiver be clarified to state more clearly the receiver's responsibility to remediate the oil spills.

All corrective action required by DEP must be completed before Wilderness can be conveyed to Colfin (or any other entity) as proposed by this plan unless that lender or other transferee enters into a consent order with DEP with regard to the finalization of all corrective measures. The debtor filed motions for retention of Moody and Associates, Inc., an environmental consultant, for remediation of the oil spills which occurred at Wilderness in November 2015 and April 2016. The first motion was filed March 16, 2016, Doc. No. 354, and sought this Court's order approving retention through March 16, 2016, when the debtor, Moody's personnel, and representatives of DEP met to discuss what needed to be done. The second motion was filed April 6, 2016, Doc. No. 377, to continue Moody's operation after 2016 with debtor's undersigned counsel holding \$30,000.00 to pay Moody for the initial site evaluation and other work. The receiver will finalize the environmental cleanup after its appointment on September 20, 2016.

V. Comparison of Plan with Chapter 7 Liquidation

If debtor's proposed plan is not confirmed, the potential alternatives would include proposal of a different plan, dismissal of the case or conversion of the case to Chapter 7. If this case is converted to Chapter 7, a trustee will be appointed to liquidate the debtor's non-exempt assets. In this event, all secured claims and priority claims, including all expenses of administration, must be paid in full before any distribution is made to unsecured claimants

Total value of Chapter 7 estate (See Section III)	\$2,555,016.54.00
1. Less secured claims (See Section II A)	\$2,407,965.00
2. Less administrative expenses (See Section IV-5-6 and include approximate Chapter 7 expenses)	\$ 104,216.81 (estimated)
Current Admin.	\$ 90,960.81
Ch. 7 Admin. Est.	<u>\$ 13,256.00</u>
	\$104,216.81
3. Less other priority claims (See Section 11 B)	\$
Total Amount Available for Distribution to Unsecured Creditors	\$ 28,343.19
Divided by total allowable unsecured claims of (See Section II C)	\$273,732.20
Percentage of Dividend to Unsecured Creditors:	10.4%

Will the creditors fare better under the plan than they would in a Chapter 7 liquidation?

Yes No

Explain: unsecured creditors are proposed to receive 10.4% of the principal amount of their claims over six years. They would receive less on liquidation than shown by the calculation above. Administrative claims are conservatively estimated and would probably be much larger.

VI. Feasibility

- A. Attach Income Statement for Prior 12 Months.
- B. Attach Cash Flow Statement for Prior 12 Months.
- C. Attach Cash Flow Projections for Next 12 Months.

Estimated amount to be paid on effective date of plan, including administrative expenses.

\$86,625.00

Show how this amount was calculated.

\$	Administrative Class
\$	Taxes
\$	Unsecured Creditors
\$ 85,000.00	Colfin MF5 Funding, LLC
<u>\$ 1,625.00</u>	UST Fees
<u>\$ 86,625.00</u>	TOTAL

What assumptions are made to justify the increase in cash available for the funding of the plan? Debtor will work with his attorney and accountant for compensation to be paid over a period of time. U.S. Trustee fees will be paid from general revenues. Colfin MF5 Funding, LLC, will be paid from funds jointly owned by the debtor and his wife. Other administrative claims will be paid over 3 years with claimants' consents.

Will funds be available in the full amount for administrative expenses on the effective date of the plan? From what source? If not available, why not and when will payments be made? Funds will be available from operations. Funds from operations should be sufficient.

Cash on hand \$37,573.71 (Current). Attach current bank statement.

Cash on hand \$30,000.00 (Estimated amount available on date of confirmation)

If this amount is less than the amount necessary at confirmation, how will debtor make up the shortfall?

VII. Management Salaries

MANAGEMENT SALARIES

Position/Name of Person Holding Position	Salary at Time of Filing	Proposed Salary (Post-Confirmation)
N/A		

VIII. Identify the Effect on Plan Payments and Specify Each of the Following:

1. What, if any, litigation is pending?
 - (1) Suit against Matthew Port and Heather Ruby – landlord/tenant dispute for Wilderness.
 - (2) Personal injury suit for accident in New York state - a chandelier fell on the plaintiff – insurance covers.
 - (3) Appeal to PA Environmental Hearing Board, EHB Docket NO. 2016-083-B, from DEP’s order of April 20, 2016, requiring remedial action for oil spills.
 - (4) Motion to Approve Settlement of Debtor’s Motion for Surcharge, Doc. No. 517, in the compromised amount of \$26,400.00, to which the PA Department of Environmental Protection objected because the accompanying Agreed Order for appointment by a receiver for Wilderness Park did not sufficiently express the receiver’s responsibility to remediate prior oil spills.

2. What, if any, litigation is proposed or contemplated?
 - (1) Suit against Port and Ruby – no effect.
 - (2) Suit for personal injury in New York State – no effect.
 - (3) A successful appeal or reasonable settlement may set the responsibilities of debtor, the lender, and the receiver more fairly.
 - (4) DEP wants the Agreed Order to state that the receiver will remediate the oil spills at Wilderness Park before it will consent to the compromise at which the debtor and Colfin MF5 Funding, LLC, arrived, to resolve the motion for surcharge. As the law of Pennsylvania will control in any event, the debtor does not believe that this presently unresolved matter would have any effect upon the remediation of the oil spills. However, denial of the Motion for Surcharge for the DEP’s concerns (or for any other reason) would upset the resolution of debtor’s Motion for Surcharge and would lead to further litigation on the issue and possibly to the loss of the \$26,400.00 which Colfin has agreed to pay to the debtor upon sale of the Park.

IX. Additional Information and Comments

IX. Certification

The undersigned hereby certifies that the information herein is true and correct to the best of my knowledge and belief formed after reasonable inquiry.

If Debtor is a corporation, attach a copy of corporate resolution authorizing the filing of this Disclosure Statement and Plan.

If Debtor is a general partnership, attach a copy of the consent agreement of all general partners to the filing of the bankruptcy.

/s/ James A. Cripe
Signature of Debtor
or Authorized Representative

October 7, 2016
Date

/s/ Gary V. Skiba
Debtor's Counsel

October 7, 2016
Date

OPTIONAL TABLE

6. Treatment of Other Claims

N/A

OTHER CLASSES OF CREDITORS

Creditor	Class	Total Amount Owed	Percent of Dividend
None			

A. Will periodic payments be made?

Yes ____ No ____

If so:

Amount of each payment (aggregate to all claimants) \$ _____
 Estimated date of first payment _____
 Time period between payments _____
 Estimated date of last payment _____
 Contingencies, if any: _____

OPTIONAL TABLE

7. Treatment of Interest Holders (Other Than Equity Holders)

OTHER CLASSES OF INTEREST HOLDERS

Creditor	Class	Total Amount Owed	Percent of Dividend
None			

8. Treatment of Equity Holders (Specify how the market test of *Bank of America National Trust and Savings Association v. 203 North LaSalle Street Partnership*, 526 U.S. 434, 110 S.Ct. 1411 (1999), is met). Absolute priority rule does not apply to individuals.

EQUITY HOLDERS

Creditor	Class	Total Amount	Percent of
None			

A. Will periodic payments be made?
 Yes ____ No ____

If so:
 Amount of each payment (aggregate to all claimants) \$ _____
 Estimated date of first payment _____
 Time period between payments _____
 Estimated date of last payment _____
 Contingencies, if any: _____

Respectfully submitted,

Yochim, Skiba, and Nash

/s/ Gary V. Skiba _____
Gary V. Skiba, Esq.
345 West 6th Street
Erie, PA 16507
814/454-6345
Attorney for Debtor
PA Attorney I.D. No. 18153

/s/ James A. Cripe _____
James A. Cripe

James A. Cripe
Case 15-10070-TPA

Asbury Manor Historical Summary

	Sept 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16	Apr 16	May 16	June 16	July 16	Aug 16	TOTAL
Ordinary Income/Expense													
Income													
Sale of Mobile Homes	2,500		1,000			3,000							6,500
Rental Income	22,076	19,084	24,568	21,688	18,125	28,710	22,317	26,491	21,923	22,568	21,254	23,055	271,859
Total Income	24,576	19,084	25,568	21,688	18,125	31,710	22,317	26,491	21,923	22,568	21,254	23,055	278,359
Expense													
Management Fees	1,626	1,665	1,683	1,678	1,541		2,205	869	1,779	1,628	1,644	1,567	17,884
Miscellaneous Expense	66	5	15	299		15	51			175	111	34	771
Permits		314	308	75			770	154	770	1,034		46	3,471
Professional Fees													
Legal	108	37	37	12,342	1,038	1,850	1,038	1,600	1,038	1,913	2,688	1,552	25,238
Modern Management	245	245	245	241	252	245	245	242	249	252	245	242	2,947
Total Professional Fees	353	282	282	12,583	1,290	2,095	1,283	1,841	1,286	2,165	2,933	1,793	28,185
Refuse Expense	1,466	665	1,763	1,724				1,593	1,593			1,617	10,420
Repairs & Maintenance													
Demolitions	1,346	1,370		125			1,521	2,499	2,000	40	1,698	455	11,054
General	1,603	2,880	1,977	427	359	50	2,880	329	4,873	1,713	747	1,463	19,302
Lawn Mowing	110	26	192				10	70	289	328	47	366	1,437
Moving of Mobile Homes												995	5,083
Snow Plowing						780	780						1,560
Total Repairs & Maintenance	3,059	4,276	2,169	552	359	830	5,191	2,898	7,162	2,081	6,580	3,279	38,437
Taxes - Property	8,553												8,553
Telephone Expense		70	70	70	70	70	70	70	70	238	200	205	1,203
Utilities	3,408	4,419	3,090	3,350	3,962	5,244	7,642	5,297	4,125	5,442	5,253	2,812	54,044
Total Expense	18,531	11,696	9,380	20,331	7,222	8,254	17,211	12,721	16,785	12,762	16,720	11,353	162,968
Net Ordinary Income	6,045	7,388	16,188	1,357	10,903	23,456	5,106	13,770	5,137	9,806	4,534	11,702	115,392
Trustee Fees			812										812
Net Cash Flow	6,045	7,388	15,376	1,357	10,903	23,456	5,106	13,770	5,137	9,806	4,534	11,702	114,580

James A. Cripe
Case 15-10070-TPA

Wilderness Park Historical Summary

	Sept 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16	Apr 16	May 16	June 16	July 16	Aug 16	TOTAL
Ordinary Income/Expense													
Income													
Rental Income	16,148	14,023	18,155	21,731	15,453	26,776	14,782	17,130	18,588	12,275	14,181	15,470	204,712
Oil Sales	6,262		11,631			320			5,376				23,589
USE OF EXISTING CASH COLLATERAL	1,573	885	687										3,145
Total Income	23,983	14,908	30,473	21,731	15,453	27,096	14,782	17,130	23,964	12,275	14,181	15,470	231,446
Expense													
Auto/Truck Expense	275	728	464	75	215	391	93	403	226	67	145	69	3,152
Insurance Expense	1,514	449	786	5,238	449	786	449	449	769	449	449	449	11,786
Internet Expense	77	60	60	60	93	60	56	61	61	61	61	61	768
Licenses and Permits		407	315		96								857
Lot Taxes	6,494				447		570						7,511
Management Fees	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	2,898	1,500	3,000	3,000	34,398
Miscellaneous Expense	111	121	16	687				74	31	37	36	16	1,129
Professional Fees													
Legal	384	493	67	12,186	1,037	2,351	1,038	1,996	3,091	3,528	2,458	4,285	32,914
Modern Management	164	183	179	161	165	168	172	151	154	140	140	140	1,777
Total Professional Fees	548	676	246	12,347	1,202	2,519	1,209	2,147	3,246	3,668	2,598	4,285	34,691
Refuse Expense		600	1,147	2,295	461		589	568	460		532		6,653
Repairs and Maintenance													
Equipment	126	35	303		2,239	152	88	203	144	4,500	31		7,821
General	6,215	1,743	141	1,194	926	836	1,040	68	25	454	184	301	13,128
Labor	1,027	1,425	1,900	1,900	1,806	1,900	1,900	1,900	1,900	950	1,425	950	18,983
Sewers	40	79						17					136
Wells	974	10,133	2,674	1,000	1,126	4,973	2,133	30,146	1,777				54,936
Sewer Treatment Plant	1,573	885	687										3,145
Total Repairs & Maintenance	9,955	14,300	5,705	4,094	6,097	7,861	5,161	32,334	3,847	5,904	1,640	1,251	98,149
Taxes - Property	3,210												3,210
Telephone Expense		136	136	146	147	150	151	116	147		616	542	1,129
Utilities	686	686	882	921	1,032	979	706	802	718	801			9,371
Waste Treatment								386					386
Water Treatment	467	1,309	442		483	1,065	1,450	227	1,436	40	160	295	7,373
Total Expense	26,337	22,472	13,199	28,963	13,722	16,811	13,434	40,567	13,838	12,526	9,237	9,558	220,564
Net Ordinary Income	(2,354)	(7,564)	17,274	(7,132)	1,731	10,285	1,348	(23,437)	10,125	(251)	4,944	5,911	10,881
Trustee Fees			813										813
Net Cash Flow	(2,354)	(7,564)	16,461	(7,132)	1,731	10,285	1,348	(23,437)	10,125	(251)	4,944	5,911	10,068

James A. Cripe
Case 15-10070-TPA

James A. Cripe Historical Summary

	Sept 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16	Apr 16	May 16	June 16	July 16	Aug 16	TOTAL
Ordinary Income/Expense													
Income													
Social Security	640	640	640	640	640	640	640	640	640	640	640	640	7,680
Non-Filing Spouse Income						1,100			1,000				2,100
Total Income	640	640	640	640	640	1,740	640	640	1,640	640	640	640	9,780
Expense													
Insurance Expense													
Life	516	911	395	395	395	395	395	395	395	395	395	395	5,377
Vehicle	(43)												(43)
Homeowners		218											218
Total Insurance Expense	473	1,129	395	395	395	395	395	395	395	395	395	395	5,552
Miscellaneous Expense	59	175	251	72	(46)	166	82	98	65	34	7	104	1,067
Personal Expense													
Food	251	101	144	59	4	39	141	158					897
Clothing		250		235									485
Total Personal Expense	251	351	144	294	4	39	141	158	0	0	0	0	1,382
Repairs & Maintenance	75	275	115			2	32	55	(112)				442
Taxes - Property								2,306					2,306
Transportation Expense	446	212	33	425		45	80	271	67				1,579
Utilities	182	133	142	164	80	142	165	169	193	153			1,522
Total Expense	1,486	2,275	1,080	1,360	433	789	895	3,452	606	582	402	499	13,850
Net Ordinary Income	(846)	(1,635)	(440)	(710)	207	951	(255)	(2,812)	1,034	58	238	141	(4,070)
Other Income/Expense													
Interest Income	31	30	32	31	32	32							188
Net Other Income	31	30	32	31	32	32	0	0	0	0	0	0	188
Net Income	(815)	(1,605)	(408)	(679)	239	983	(255)	(2,812)	1,034	58	238	141	(3,882)

JAMES A. CRIPPE
CASE NO. 15-10070-TPA

PROJECTED SUMMARY

(This summary is the total of the 3 attached Projected Summary Detail.)

POST PETITION PERIODS	Oct 16	Nov 16	Dec 16	Jan 17	Feb 17	Mar 17	Apr 17	May 17	June 17	July 17	Aug 17	Sept 17	TOTAL
4. TOTAL PROJECTED CASH FLOW FROM OPERATIONS	26,979	32,463	30,663	28,180	39,845	34,532	43,026	38,458	39,103	37,799	39,590	38,611	429,239
5. LESS TOTAL PROJECTED DISBURSEMENTS EXC. PMTS TO PLAN CREDITORS	23,584	19,648	19,524	20,269	19,949	30,831	30,456	28,193	23,160	22,555	21,117	35,651	294,937
6. ANTICIPATED CASH FLOW AVAILABLE FOR PLAN	3,395	12,815	11,139	7,911	19,896	3,701	12,570	10,265	15,943	15,234	18,473	2,960	134,302

NOTE: SEE ATTACHED PROJECTED SUMMARY DETAIL FOR ASBURY MANOR, WILDERNESS PARK AND JAMES A. CRIPPE.

James A. Cripe
Case 15-10070-TPA

Asbury Manor Projected Summary Detail

	Oct 16	Nov 16	Dec 16	Jan 17	Feb 17	Mar 17	Apr 17	May 17	June 17	July 17	Aug 17	Sept 17	TOTAL
Net Cash Flow													
Income													
Rental Income	19,884	25,368	22,488	18,925	29,510	23,117	27,291	22,723	23,368	22,054	23,855	22,876	281,459
Total Income	19,884	25,368	22,488	18,925	29,510	23,117	27,291	22,723	23,368	22,054	23,855	22,876	281,459
Expense													
Management Fees	1,665	1,683	1,678	1,541		2,205	869	1,779	1,628	1,644	1,567	1,626	17,884
Miscellaneous Expense	5	15	299		15	51			175	111	34	66	771
Permits	314	308	75			770	154	770	1,034		46		3,471
Professional Fees													
Legal	4,700	3,075	3,192	4,700	3,075	3,075	112	75	75	375	75	108	22,637
Modern Management	245	245	241	252	245	245	242	249	252	245	242	245	2,947
Total Professional Fees	4,945	3,320	3,433	4,952	3,320	3,320	354	324	327	620	317	353	25,584
Refuse Expense	665	1,763	1,724				1,593	1,593			1,617	1,466	10,420
Repairs & Maintenance													
Demolitions	1,370		125			1,521	2,499	2,000	40	1,698	455	1,346	11,054
General	2,880	1,977	427	359	50	2,880	329	4,873	1,713	747	1,463	1,603	19,302
Lawn Mowing	26	192				10	70	289	328	47	366	110	1,437
Snow Plowing					780	780							1,560
Total Repairs & Maintenance	4,276	2,169	552	359	830	5,191	2,898	7,162	2,081	2,492	2,284	3,059	33,354
Taxes - Property							6,857					8,553	15,410
Telephone Expense	200	205	238	200	205	238	200	205	238	200	205	238	2,572
Utilities	4,419	3,090	3,350	3,962	5,244	7,642	5,297	4,125	5,442	5,253	2,812	3,408	54,044
Total Expense	16,489	12,553	11,349	11,014	9,614	19,416	16,221	15,958	10,925	10,320	8,882	18,769	163,509
Net Cash Flow	3,395	12,815	11,139	7,911	19,896	3,701	9,071	6,765	12,443	11,735	14,974	4,107	117,950

**James A. Cripe
Case 15-10070-TPA**

Wilderness Park Projected Summary Detail

	Oct 16	Nov 16	Dec 16	Jan 17	Feb 17	Mar 17	Apr 17	May 17	June 17	July 17	Aug 17	Sept 17	TOTAL
Projected Cash Flow From Operations													
Rental Income	5,375	5,375	6,275	7,175	8,075	8,975	12,575	12,575	12,575	12,575	12,575	12,575	116,700
Utilities Income	1,080	1,080	1,260	1,440	1,620	1,800	2,520	2,520	2,520	2,520	2,520	2,520	23,400
Total Projected Cash Flow From Operations	6,455	6,455	7,535	8,615	9,695	10,775	15,095	15,095	15,095	15,095	15,095	15,095	140,100
Projected Disbursements													
Insurance Expense	500	500	500	500	500	500	500	500	500	500	500	500	6,000
Lot Rent	2,940	2,940	3,430	3,920	4,410	4,900	7,635	7,635	7,635	7,635	7,635	7,635	68,350
Management Fee	75	75	87	99	111	123	173	173	173	173	173	173	1,608
Renovations	1,540	1,540	1,978	2,416	2,854	3,292							13,620
Repairs and Maintenance							767	767	767	767	767	767	4,802
Taxes - Property												4,647	4,647
Utilities	1,400	1,400	1,540	1,680	1,820	1,960	2,520	2,520	2,520	2,520	2,520	2,520	24,920
Total Projected Disbursements	6,455	6,455	7,535	8,615	9,695	10,775	11,595	11,595	11,595	11,595	11,595	16,242	123,747
Net Projected Cash Flow	0	0	0	0	0	0	3,500	3,500	3,500	3,500	3,500	(1,147)	16,353

JAMES A. CRIFE
 CASE NO. 15-10070-TPA

PLAN FEASIBILITY SUMMARY

POST PETITION PERIODS	Oct 16	Nov 16	Dec 16	Jan 17	Feb 17	Mar 17	Apr 17	May 17	June 17	July 17	Aug 17	Sept 17	TOTAL
ANTICIPATED CASH FLOW AVAILABLE FOR PLAN (SEE LINE 6, ABOVE)	3,395.00	12,815.00	11,139.00	7,911.00	19,896.00	3,701.00	12,570.00	10,266.00	15,943.00	15,234.00	18,473.00	2,960.00	134,302.00
LESS PROJECTED PLAN PAYMENTS (SEE SECTION IV)	11,112.74	11,112.74	11,112.74	11,112.74	11,112.74	11,112.74	11,112.74	11,112.74	11,112.74	11,112.74	11,112.74	11,112.74	133,352.88
OVERAGE/(SHORTAGE) OF CASH FLOW AVAILABLE TO FUND PLAN	(7,717.74)	1,702.26	26.26	(3,201.74)	8,783.26	(7,411.74)	1,457.26	(847.74)	4,830.26	4,121.26	7,360.26	(8,152.74)	949.12

JAMES A. CRIFE
CASE NO. 15-10070-TPA

PLAN FEASIBILITY SUMMARY

POST PETITION PERIODS	Oct 16	Nov 16	Dec 16	Jan 17	Feb 17	Mar 17	Apr 17	May 17	June 17	July 17	Aug 17	Sept 17	TOTAL
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ANTICIPATED CASH FLOW
AVAILABLE FOR PLAN

(SEE LINE 6, ABOVE) 3,395.00 12,815.00 11,139.00 7,911.00 19,896.00 3,701.00 12,570.00 10,265.00 15,943.00 15,234.00 18,473.00 2,960.00 134,302.00

LESS PROJECTED PLAN

PAYMENTS

(SEE SECTION IV)

11,143.34 11,143.34 11,143.34 11,143.34 11,143.34 11,143.34 11,143.34 11,143.34 11,143.34 11,143.34 11,143.34 11,143.34 11,143.34 133,720.08

OVERAGE/(SHORTAGE) OF
CASH FLOW AVAILABLE TO

FUND PLAN (7,748.34) 1,671.66 (4.34) (3,232.34) 8,752.66 (7,442.34) 1,426.66 (878.34) 4,799.66 4,090.66 7,329.66 (8,183.34) 581.92



First National Bank

Business Online Banking

Asbury Main Account

Account Activity

Activity for your account is displayed below. Click the check number link to view a check image if available for your account.

Business Checking
 Account Number: *****1143
 Available Balance: \$13,781.27
 Ledger Balance: \$20,354.39
 Previous Statement Balance: \$19,709.21
 Last Deposit: \$500.00
 Last Deposit Date: 10/5/2016
 Last Check: \$75.00
 Last Check Date: 10/4/2016

Account: Type: Category: From: To:

History can be displayed for up to 2 years but only 90 days at a time.

Items in italics are pending transactions.

Date	Description	Category	Check	Deposits	Withdrawals	Balance
9/30/2016	17870 POS PUR 09/30 10:08 WM SUPERCENTER # ERIE PA 22780049 626584 ~5411	Food			(\$8.48)	\$19,709.21
9/29/2016	0032 POS PUR 09/28 13:52 DELTA SONIC #182 ERIE PA 1826001 000032 ~5542	trip to ASBURY			(\$47.03)	\$19,717.69
9/29/2016	Deposit	UNCATEGORIZED		\$4,000.00		\$19,764.72
9/28/2016	HARLAND CLARKE CHIK ORDERS 05RJ57220305200	UNCATEGORIZED			(\$34.05)	\$15,764.72
9/27/2016	405591 PIN PUR 09/27 13:29 BEST BUY 597 00 ERIE PA 06566393 627144672874~5732	office printer			(\$117.12)	\$15,798.77
9/27/2016	Check	back taxes on office w	0000001436		(\$163.02)	\$15,915.89
9/26/2016	Check	storm water assessment	0000001437		(\$958.50)	\$16,078.91
9/26/2016	Check	ASbury Insurance	0000001435		(\$5,379.00)	\$17,037.41
9/26/2016	Deposit	\$2235 deposit for alae of #13 & Oct rent		\$5,235.00		\$22,416.41

9/21/2016	562726 INTERNET XFER TO BUSINESS CHECKING XXXXXX1150 ON 9/21/16 AT 7:48	UNCATEGORIZED		(\$100.00)	\$17,181.41
9/19/2016	PATTY KOSTERMAN ONLINE PMT CKF860061408POS	Asbury manager		(\$734.83)	\$17,281.41
9/16/2016	FSTENGY PENNELEC ONLINE PMT CKF860061408POS	UNCATEGORIZED		(\$1.24)	\$18,016.24
9/16/2016	FSTENGY PENNELEC ONLINE PMT CKF860061408POS	UNCATEGORIZED		(\$23.07)	\$18,027.48
9/16/2016	55128 POS PUR 09/15 03:48 HP *INSTANT INK 855-785-2777 CA 00000000 0551~5111	office supplies/ink		(\$36.03)	\$18,050.55
9/16/2016	Check	UNCATEGORIZED	0000995337	(\$80.00)	\$18,086.58
9/16/2016	MODERN MANAGEMENT ONLINE PMT CKF860061408POS	UNCATEGORIZED		(\$238.38)	\$18,166.58
9/16/2016	247826 INTERNET XFER TO BUSINESS CHECKING XXXXXX1150 ON 9/16/16 AT 18:08	UNCATEGORIZED		(\$250.00)	\$18,404.96
9/16/2016	163302 INTERNET XFER TO BUSINESS CHECKING XXXXXX8035 ON 9/16/16 AT 10:15	UNCATEGORIZED		(\$90.24)	\$18,654.96
9/16/2016	60039 RETURN 09/15 21:48 BARBER'S CHEMICA SHARPSVILLE PA 00000000 0600~5996	Misc. Specialty Retail	\$90.24		\$18,745.20
9/16/2016	Deposit	UNCATEGORIZED	\$5,400.00		\$18,654.96

9/14/2016	777297 INTERNET XFER TO BUSINESS CHECKING XXXXXXXX1150 ON 9/14/16 AT 8:59	UNCATEGORIZED		(\$350.00)	\$13,254.96
9/12/2016	473012 INTERNET XFER TO BUSINESS CHECKING XXXXXXXX1150 ON 9/12/16 AT 12:41	UNCATEGORIZED		(\$100.00)	\$13,604.96
9/12/2016	339238 INTERNET XFER FR BUSINESS CHECKING XXXXXXXX8035 ON 9/11/16 AT 12:58	UNCATEGORIZED		\$785.46	\$13,704.96
9/9/2016	Check lawn mowing Richard Bish			0000001433	(\$145.00) \$12,919.50
9/9/2016	Check Asbury MAWA			0000001432	(\$4,296.72) \$13,064.50
9/9/2016	083501 INTERNET XFER TO BUSINESS CHECKING XXXXXXXX1150 ON 9/09/16 AT 12:25	UNCATEGORIZED		(\$1,800.00)	\$17,361.22
9/9/2016	100095 INTERNET XFER TO BUSINESS CHECKING XXXXXXXX1150 ON 9/09/16 AT 13:27	UNCATEGORIZED		(\$600.00)	\$19,161.22
9/9/2016	Deposit	UNCATEGORIZED		\$8,000.00	\$19,761.22
9/8/2016	Check tree removal			0000001434	(\$75.00) \$11,761.22
9/7/2016	39742 POS PUR 09/07 19:32 APL* ITUNES.COM/ 866- 712-7753 CA 00000000 039~5735	Misc. Specialty Retail		(\$0.99)	\$11,836.22
9/7/2016	Check loan payment			0000001430	(\$6,000.00) \$11,837.21
9/6/2016	38270 POS PUR 09/03 15:28 VZWRLSS*1VR VW 800-922-0204 NJ 00000000	SHARED PARK PHONES		(\$205.07)	\$17,837.21

	03827~4814				
9/6/2016	Check	Gary Skiba	 0000001431	(\$1,000.00)	\$18,042.28
9/6/2016	527535 INTERNET XFER TO BUSINESS CHECKING XXXXXXXX1150 ON 9/06/16 AT 13:42	UNCATEGORIZED		(\$100.00)	\$19,042.28
9/2/2016	LCS 513-583-1482 RESIDENT 58976636	rent manager software		(\$75.00)	\$19,142.28
9/2/2016	PATTY KOSTERMAN ONLINE PMT CKF860061408POS	management		(\$883.45)	\$19,217.28
9/2/2016	069453 INTERNET XFER TO BUSINESS CHECKING XXXXXXXX1150 ON 9/02/16 AT 18:02	UNCATEGORIZED		(\$300.00)	\$20,100.73
9/2/2016	997531 INTERNET XFER TO BUSINESS CHECKING XXXXXXXX1150 ON 9/02/16 AT 10:55	UNCATEGORIZED		(\$200.00)	\$20,400.73

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Asbury Manager

Account Activity

Activity for your account is displayed below. Click the check number link to view a check image if available for your account.

Business Checking
 Account Number: *****1150
 Available Balance: \$117.61
 Ledger Balance: \$355.42
 Previous Statement Balance: \$55.42
 Last Deposit: \$300.00
 Last Deposit Date: 10/4/2016
 Last Check: \$31.80
 Last Check Date: 9/29/2016


Account: Type: Category: From: To:


History can be displayed for up to 2 years but only 90 days at a time.

Items in italics are pending transactions.

Date	Description	Category	Check	Deposits	Withdrawals	Balance
9/29/2016	463701 PIN PUR 09/29 12:53 THE HOME DEPOT 4 MEADVILLE PA 06233379 627376~5200	furnace parts office			(\$31.80)	\$55.42
9/29/2016	463601 PIN PUR 09/29 12:51 THE HOME DEPOT 4 MEADVILLE PA 06233379 627375~5200	furnace duct office			(\$129.40)	\$87.22
9/28/2016	92951 POS PUR 09/27 17:04 ALL AMERICAN GAS MEADVILLE PA AAGW0001 092951~5542	gas for mower			(\$11.47)	\$216.62
9/26/2016	Check	office lot tax	0000000115		(\$67.62)	\$228.09
9/26/2016	Check	Asbury repairs Andrew Adams	0000000114		(\$310.00)	\$295.71

9/23/2016	312101 PIN PUR 09/23 14:34 THE HOME DEPOT 4 MEADVILLE PA 06233379 626764-5200	Misc. Service Providers		(\$63.77)	\$605.71
9/21/2016	Check	ASbury mowing	 0000000119	(\$232.50)	\$669.48
9/21/2016	562726 INTERNET XFER FR BUSINESS CHECKING XXXXXX1143 ON 9/21/16 AT 7:48	UNCATEGORIZED		\$100.00	\$901.98
9/19/2016	90492 POS PUR 09/16 18:52 ALL AMERICAN GAS MEADVILLE PA AAGW0001 090492-5542	Fuel		(\$11.31)	\$801.98
9/19/2016	Check	Asbury repairs Andrew Adams	 0000000113	(\$230.00)	\$813.29
9/16/2016	247826 INTERNET XFER FR BUSINESS CHECKING XXXXXX1143 ON 9/16/16 AT 18:08	UNCATEGORIZED		\$250.00	\$1,043.29
9/15/2016	Check	Ross plum. (tree removal)	 0000000118	(\$1,800.00)	\$793.29
9/14/2016	63422 POS PUR 09/13 09:52 ALL AMERICAN GAS MEADVILLE PA AAGW0001 063422-5542	gas for mower		(\$11.28)	\$2,593.29
	0038 POS PUR 09/13 07:33				

	APARTMENT ASSOC				
9/14/2016	8144597975 PA 00010001 000038-5969	background check		(\$26.00)	\$2,604.57
	777297 INTERNET XFER FR				
9/14/2016	BUSINESS CHECKING XXXXXX1143 ON 9/14/16 AT 8.59	UNCATEGORIZED	\$350.00		\$2,630.57
	305725 PIN PUR 09/12 13:48 VALU				
9/12/2016	HOME CENTER MEADVILLE PA 005 305725 -5251	linoleum #13		(\$74.18)	\$2,280.57
9/12/2016	Check	Asbury repairs Andrew Adams	 0000000112	(\$316.00)	\$2,354.75
	473012 INTERNET XFER FR				
9/12/2016	BUSINESS CHECKING XXXXXX1143 ON 9/12/16 AT 12:41	UNCATEGORIZED	\$100.00		\$2,670.75
	207605 PIN PUR 09/09 14:33 VALU				
9/9/2016	HOME CENTER MEADVILLE PA 005 207605 -5251	lock sets for #42 16		(\$19.02)	\$2,570.75
	083501 INTERNET XFER FR				
9/9/2016	BUSINESS CHECKING XXXXXX1143 ON 9/09/16 AT 12:25	Ross plum. (tree removal)	\$1,800.00		\$2,589.77
	100095 INTERNET XFER FR				

9/9/2016	BUSINESS CHECKING XXXXXX1143 (for bld. permits) ON 9/09/16 AT 13:27		\$600.00	\$789.77
9/6/2016	86616 POS PUR 09/02 17:41 ALL AMERICAN GAS gas for mower MEADVILLE PA AAGW0001 086616~5542		(\$12.00)	\$189.77
9/6/2016	Check Asbury repairs Andrew Adams	 0000000111	(\$270.00)	\$201.77
9/6/2016	527535 INTERNET XFER FR BUSINESS CHECKING XXXXXX1143 ON 9/06/16 AT 13:42	UNCATEGORIZED	\$100.00	\$471.77 *
9/2/2016	170228 PIN PUR 09/02 14:52 VALU HOME CENTER MEADVILLE PA 005 170228 ~5251	kitchen lin. #13	(\$135.85)	\$371.77
9/2/2016	753701 PIN PUR 09/02 12:33 THE HOME DEPOT 4 MEADVILLE PA 06233379 624605~5200	bedroom carpets #13	(\$167.12)	\$507.62
9/2/2016	069453 INTERNET XFER FR BUSINESS CHECKING XXXXXX1143 ON 9/02/16 AT 18:02	UNCATEGORIZED	\$300.00	\$674.74
	997531 INTERNET			

9/2/2016	XFER FR BUSINESS CHECKING XXXXXX1143 ON 9/02/16 AT 10:55	UNCATEGORIZED	\$200.00	\$374.74
9/1/2016	58577 PIN PUR 09/01 12:21 VALU HOME CENTER MEADVILLE PA 005 058577 ~5251	liv.room carpet #13	(\$150.73)	\$174.74

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wilderness Main Account

Account Activity

Activity for your account is displayed below. Click the check number link to view a check image if available for your account.

Business Checking
 Account Number: *****8035
 Available Balance: \$3,575.41
 Ledger Balance: \$1,608.41
 Previous Statement Balance: \$108.41
 Last Deposit: \$1,500.00
 Last Deposit Date: 10/5/2016
 Last Check: \$140.00
 Last Check Date: 9/23/2016

Account: Business Checking *****8 Type: --All Types-- Category: --All Categories-- From: 9/1/2016 To: 9/30/2016




History can be displayed for up to 2 years but only 90 days at a time.

Items in italics are pending transactions.

Date	Description	Category	Check	Deposits	Withdrawals	Balance
9/23/2016	Check	modern management	0000995016		(\$140.00)	\$108.41
9/23/2016	Check	skaggs	0000000141		(\$475.00)	\$248.41
9/22/2016	Check	manager	0000000142		(\$400.00)	\$723.41
9/22/2016	Check	repairs	0000000125		(\$480.00)	\$1,123.41
9/21/2016	Penelec CHECK PYMT 136	UNCATEGORIZED			(\$421.82)	\$1,603.41
9/21/2016	Check	repairs	0000000137		(\$1,200.00)	\$2,025.23
9/21/2016	Check	WRN taxes	0000000140		(\$4,646.91)	\$3,225.23
9/20/2016	Check	accountant	0000000139		(\$500.00)	\$7,872.14
9/20/2016	454665 INTERNET XFER TO BUSINESS CHECKING XXXXXX1151 ON 9/20/16 AT 13:18	UNCATEGORIZED			(\$350.00)	\$8,372.14
9/19/2016	Check	Nick Sicurella repairs empty homes	0000000144		(\$500.00)	\$8,722.14
9/19/2016	Check	water operator	0000000131		(\$1,000.00)	\$9,222.14
9/19/2016	Check	gary skiba legal			(\$1,000.00)	\$10,222.14

		0000000138			
	163302 INTERNET XFER FR BUSINESS credit Barbers CHECKING Chemical		\$90.24		\$11,222.14
9/16/2016	XXXXXX1143 ON 9/16/16 AT 10:15				
9/16/2016	Deposit	UNCATEGORIZED	\$3,691.00		\$11,131.90
	059392 INTERNET XFER TO BUSINESS CHECKING	UNCATEGORIZED		(\$100.00)	\$7,440.90
9/15/2016	XXXXXX1151 ON 9/15/16 AT 19:16				
9/14/2016	Check	legal dist magist.		0000000123	(\$463.20) \$7,540.90
9/14/2016	Check	skaggs		0000000135	(\$475.00) \$8,004.10
9/14/2016	Penelec CHECK PYMT 132	UNCATEGORIZED			(\$559.36) \$8,479.10
9/14/2016	Deposit	UNCATEGORIZED	\$1,400.00		\$9,038.46
9/13/2016	Check	Matt R.replacement parts empty home		0000000129	(\$62.27) \$7,638.46
9/13/2016	Check	Carter LUMBER REPAIRS wILD.		0000000130	(\$167.97) \$7,700.73
9/13/2016	Check	manager		0000000134	(\$1,500.00) \$7,868.70
9/12/2016	Check	G & C COAL		0000000133	(\$291.47) \$9,368.70
9/12/2016	Check	loan payment		0000000120	(\$6,000.00) \$9,660.17
	339238 INTERNET XFER TO BUSINESS CHECKING	UNCATEGORIZED			(\$785.46) \$15,660.17
9/12/2016	XXXXXX1143 ON 9/11/16 AT 12:58				
	347978 INTERNET XFER FR BUSINESS CHECKING	UNCATEGORIZED	\$364.00		\$16,445.63
9/12/2016	XXXXXX1151 ON 9/11/16 AT 13:00				
	322261 INTERNET XFER FR FREESTYLE	UNCATEGORIZED	\$25.00		\$16,081.63
9/12/2016	XXXXXX1775 ON				

9/11/16 AT 13:02

9/8/2016	Check	personal fine/transfer back from Freestyle	 0000000122	(\$25.00)	\$16,056.63
9/8/2016		FSTENGY PENNELEC ONLINE PMT CKF860061408POS	UNCATEGORIZED	(\$29.35)	\$16,081.63
9/8/2016	Deposit	UNCATEGORIZED	\$8,300.00		\$16,110.98
9/6/2016	Check	Wilder mod. magem	 0000995013	(\$140.00)	\$7,810.98
9/6/2016	Check	Gary Skiba	 0000000121	(\$1,000.00)	\$7,950.98

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First National Bank

Business Online Banking

wilderness Manager

Account Activity

Activity for your account is displayed below. Click the check number link to view a check image if available for your account.

Business Checking
 Account Number: *****1151
 Available Balance: \$42.85
 Ledger Balance: \$42.85
 Previous Statement Balance: \$42.85
 Last Deposit: \$350.00
 Last Deposit Date: 9/20/2016
 Last Check: \$26.98
 Last Check Date: 9/28/2016

Account: Type: Category: From: To:
 Categories--

History can be displayed for up to 2 years but only 90 days at a time.

Items in italics are pending transactions.

Date	Description	Category	Check	Deposits	Withdrawals	Balance
9/28/2016	66050 POS PUR 09/26 03:31 COUNTRY FAIR #10 WARREN PA 00000000 066050 ~5542	Fuel			(\$26.98)	\$42.85
9/22/2016	70633 POS PUR 09/20 03:25 COUNTRY FAIR #10 WARREN PA 00000000 070633 ~5542	Fuel			(\$20.01)	\$69.83
9/21/2016	12733 POS PUR 09/20 21:59 LOWES #02614* WARREN PA 00000000 012733 ~5200	Misc. Service Providers			(\$376.52)	\$89.84
9/20/2016	454665 INTERNET XFER FR BUSINESS CHECKING XXXXXX8035 ON 9/20/16 AT 13:18	UNCATEGORIZED		\$350.00		\$466.36
	41993 POS PUR 09/15 02:23 THE					

9/19/2016	HOME DEPOT # JAMESTOWN NY 00000000 041993~5200	Misc. Service Providers		(\$64.67)	\$116.36
9/15/2016	70161 POS PUR 09/13 09:10 COUNTRY FAIR #10 WARREN PA 00000000 070161 ~5542	Fuel		(\$20.01)	\$181.03
9/15/2016	059392 INTERNET XFER FR BUSINESS CHECKING XXXXXX8035 ON 9/15/16 AT 19:16	UNCATEGORIZED	\$100.00		\$201.04
9/12/2016	80156 POS PUR 09/08 10:00 COUNTRY FAIR #10 WARREN PA 00000000 080156 ~5542	Fuel		(\$20.02)	\$101.04
9/12/2016	57996 POS PUR 09/11 12:21 HNS*HughesNet.co 866-347-3292 MD 00000000 057~4899	internet		(\$60.58)	\$121.06
9/12/2016	347978 INTERNET XFER TO BUSINESS CHECKING XXXXXX8035 ON 9/11/16 AT 13:00	UNCATEGORIZED		(\$364.00)	\$181.64

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KeyBank Online



All Accounts

Actions

Key Business Reward Checking - 0463

\$11,090.70

Available Balance

My Upcoming Activities for this Account

There are no scheduled Payments or Transfers

My Transactions



Date	Description	Amount	Transaction Balance
Oct 05	Deposit Branch 0052 Ohio	\$3,359.05	\$11,090.70
Oct 04	Refund Service Charge	\$25.00	\$7,731.65
Oct 03	Deposit Branch 0052 Ohio	\$4,906.08	\$7,706.65
Sep 30	Service Charge	-\$25.00	\$2,800.57
Sep 29	Check # 1055	-\$4,000.00	\$2,825.57
Sep 28	Deposit Branch 0052 Ohio	\$2,440.28	\$6,825.57
Sep 26	Check # 1054	-\$3,000.00	\$4,385.29
Sep 16	Check # 1053	-\$5,400.00	\$7,385.29
Sep 15	Deposit Branch 0052 Ohio	\$2,422.29	\$12,785.29
Sep 13	Deposit Branch 0052 Ohio	\$650.00	\$10,363.00
Sep 12	Deposit Branch 0052 Ohio	\$2,611.25	\$9,713.00

Live Expert

KeyBank Online

Page 2 of 4

Sep 09	Check # 1052		-\$8,000.00	\$7,101.75
	Deposit Branch 0052 Ohio		\$1,270.00	\$15,101.75
Sep 08	Deposit Branch 0052 Ohio		\$2,381.60	\$13,831.75
Sep 06	Deposit Branch 0052 Ohio		\$6,735.11	\$11,450.15
Sep 02	Deposit Branch 0052 Ohio		\$655.43	\$4,715.04



10/7/2016 2:11 PM (Refresh)

Mobile Home park

Account Information

Summary Details

Balance	
Previous Day Transactions (-.00/+3,523.60):	3,523.60
Current Balance:	3,582.20
Total Float:	-3,523.60
Holdings:	.00
Pending Transactions (-.00/+ .00):	.00
Other Transfers:	.00
Today's Float:	3,523.60
Available Balance:	3,582.20
Line of Credit:	.00
Total Funds Available:	3,582.20

Search Transactions

Date Range *

Custom date range

Start Date *

09/01/2016

End Date *

09/30/2016

Transaction Type *

All

Amount or Range

Transaction Number or Range

* Indicates required field

[VIEW TRANSACTIONS](#) [EXPORT AS CSV](#)

[Change export format](#)

Transactions

Show 50

Date	Description	Debit	Credit	Balance
09/19/2016	CHECK 2329	3,691.00		58.60
09/15/2016	CHECK 2328	1,400.00		3,749.60
09/15/2016	DEPOSIT		3,691.60	5,149.60
09/09/2016	CHECK 2327	8,300.00		1,458.00
09/09/2016	DEPOSIT		245.00	9,758.00
09/08/2016	DEPOSIT		1,127.10	9,513.00
09/07/2016	DEPOSIT		4,127.30	8,385.90
09/02/2016	DEPOSIT		1,564.20	4,258.60

Additional items prior to 09/02/2016 may be available in the [transaction archive](#).

Using the back button will expire your current session.

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Business Online Banking

JAMES CRIFE PERSONAL

Account Activity

Activity for your account is displayed below. Click the check number link to view a check image if available for your account.

Account: Type: Category: From: To:
 Categories--

FreeStyle
 Account Number: *****1775
 Available Balance: \$539.74
 Ledger Balance: \$539.74
 Previous Statement Balance: \$539.74
 Last Deposit: \$640.00
 Last Deposit Date: 9/21/2016
 Last Check: \$395.00
 Last Check Date: 9/26/2016

History can be displayed for up to 2 years but only 90 days at a time.

Items in italics are pending transactions.

Date	Description	Category	Check	Deposits	Withdrawals	Balance
9/26/2016	TRANSAMERICA INS INSPAYMENT 0S43309214	UNCATEGORIZED			(\$395.00)	\$539.74
9/23/2016	FSTENGY PENNELEC ONLINE PMT CKF860061408POS	UNCATEGORIZED			(\$9.99)	\$934.74
9/22/2016	FSTENGY PENNELEC ONLINE PMT CKF860061408POS	UNCATEGORIZED			(\$12.41)	\$944.73
9/21/2016	SSA TREAS 310 XXSOC SEC XXXXX6727A SSA	UNCATEGORIZED		\$640.00		\$957.14
9/15/2016	PENN AMER WATER ONLINE PMT CKF860061408POS	UNCATEGORIZED			(\$31.45)	\$317.14
9/12/2016	322261 INTERNET XFER TO BUSINESS CHECKING XXXXXX8035 ON 9/11/16 AT 13:02	UNCATEGORIZED			(\$25.00)	\$348.59

9/9/2016	SERVICE CHARGE REFUND	UNCATEGORIZED	\$3.95	\$373.59
9/9/2016	Deposit	UNCATEGORIZED	\$25.00	\$369.64
9/6/2016	COLUMBIA GAS PA ONLINE PMT CKF860061408POS	UNCATEGORIZED		(\$16.75) \$344.64
9/6/2016	COLUMBIA GAS PA ONLINE PMT CKF860061408POS	UNCATEGORIZED		(\$17.76) \$361.39

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