

fnldec (10/14)

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Robert E Torba Jr.
905 Marion Lane
Moosic, PA 18507

Chapter 7
Case No. 5:15-bk-02230-JJT

Amy M Torba
905 Marion Lane
Moosic, PA 18507

Last four digits of Social-Security, Individual
Taxpayer-Identification, Employer Tax-Identification No(s)(if
any):
xxx-xx-2392
xxx-xx-5460

FINAL DECREE

The estate of the above named debtor(s) has been fully administered.

IT IS ORDERED, John J Martin (Trustee) is discharged as trustee of the estate of the above-named debtor(s); and the chapter 7 case of the above named debtor(s) is closed.

Dated: **September 9, 2015**

BY THE COURT



John J. Thomas
United States Bankruptcy Judge

Notice Recipients

District/Off: 0314-5
Case: 5:15-bk-02230-JJT

User: MMchugh
Form ID: fnldec

Date Created: 9/9/2015
Total: 4

Recipients of Notice of Electronic Filing:

tr	John J Martin (Trustee)	pa36@ecfbis.com
aty	Jill M. Spott	jspottesq@sheilslaw.com

TOTAL: 2

Recipients submitted to the BNC (Bankruptcy Noticing Center):

db	Robert E Torba, Jr.	905 Marion Lane	Moosic, PA 18507
jdb	Amy M Torba	905 Marion Lane	Moosic, PA 18507

TOTAL: 2

United States Bankruptcy Court
Middle District of Pennsylvania**Notice of Bankruptcy Case Filing**

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 7 of the United States Bankruptcy Code, entered on 05/27/2015 at 2:13 PM and filed on 05/27/2015.



Robert E Torba, Jr.
905 Marion Lane
Moosic, PA 18507
SSN / ITIN: xxx-xx-2392

Amy M Torba
905 Marion Lane
Moosic, PA 18507
SSN / ITIN: xxx-xx-5460

The case was filed by the debtor's attorney: The bankruptcy trustee is:

Jill M. Spott
Sheils Law Associates, PC
108 North Abington Road
Clarks Summit, PA 18411
570 587-2600

John J Martin (Trustee)
Law Offices of John J Martin
1022 Court Street
Honesdale, PA 18431
570 253-6899

The case was assigned case number 5:15-bk-02230-JJT to Judge John J. ~Thomas.

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

To view the bankruptcy petition and other documents filed in this case, please visit the following Internet link: <http://www.pamb.uscourts.gov/> You must first register at this web site: <http://pacer.psc.uscourts.gov/> There is no registration fee. However, the Judicial Conference of the United States has established a fee for access to information in PACER. All registered users will be charged as follows: Use of the PACER system will generate a .10 per page charge, and Audio files of court hearings retrieved via PACER will generate a 2.40 per file charge. Public access computer terminals are also available at the Clerk's Office's two locations, 9:00 am to 4:00 pm, M-F (closed on all federal holidays): Max Rosenn US Courthouse, 197 South Main Street, Wilkes-Barre, PA 18701 and Ronald Reagan Federal Building and Courthouse, 228 Walnut Street, Harrisburg, PA 17101.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

Terrence S. Miller
Clerk, U.S. Bankruptcy Court

PACER Service Center			
Transaction Receipt			
05/25/2022			
PACER Login:		Client Code:	
Description:	Notice of Filing	Search Criteria:	5:15-bk-02230-JJT
Billable Pages:	1	Cost:	0.10

MEANSNO, CREDNS, CLOSED

**U.S. Bankruptcy Court
Middle District of Pennsylvania (Wilkes-Barre)
Bankruptcy Petition #: 5:15-bk-02230-JJT**

Case Administrators

Assigned to: Judge John J. ~Thomas
Chapter 7
Voluntary
No asset

Date filed: 05/27/2015
Date terminated: 09/09/2015
Debtor discharged: 09/09/2015
Joint debtor discharged: 09/09/2015
341 meeting: 07/10/2015
Deadline for objecting to discharge: 09/08/2015
Deadline for financial mgmt. course: 09/08/2015

Debtor disposition: Standard Discharge
Joint debtor disposition: Standard Discharge

Debtor 1

Robert E Torba, Jr.
905 Marion Lane
Moosic, PA 18507
LACKAWANNA-PA
SSN / ITIN: xxx-xx-2392

represented by **Jill M. Spott**

Sheils Law Associates, PC
108 North Abington Road
Clarks Summit, PA 18411
570 587-2600
Fax : 570 585-0313
Email: jspottesq@sheilslaw.com

Debtor 2

Amy M Torba
905 Marion Lane
Moosic, PA 18507
LACKAWANNA-PA
SSN / ITIN: xxx-xx-5460

represented by **Jill M. Spott**

(See above for address)

Trustee

John J Martin (Trustee)
Law Offices of John J Martin
1022 Court Street
Honesdale, PA 18431
570 253-6899

Asst. U.S. Trustee

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101
717 221-4515

Filing Date	#	Docket Text
05/27/2015	<u>1</u> (7 pgs)	Chapter 7 Voluntary Petition <i>Emergency Petition</i> . Filing fee due in the amount of \$ 335.00 Filed by Jill M. Spott of Sheils Law Associates, PC on behalf of Robert E Torba Jr., Amy M Torba. (Spott, Jill) (Entered: 05/27/2015)

5:15-bk-02230-JJT Robert E Torba, Jr. and Amy M Torba
Case type: bk **Chapter:** 7 **Asset:** No **Vol:** v **Judge:** John J. ~Thomas
Date filed: 05/27/2015 **Date of last filing:** 09/11/2015
Debtor discharged: 09/09/2015 **Joint debtor discharged:** 09/09/2015
Date terminated: 09/09/2015

History

Doc. No.	Dates	Description
	<i>Filed & Entered:</i> 05/27/2015	● Auto-docket of credit card
	<i>Filed:</i> 05/27/2015 <i>Entered:</i> 05/28/2015	● Flags Set or Removed
1	<i>Filed & Entered:</i> 05/27/2015	● Voluntary Petition (Chapter 7)
2	<i>Filed & Entered:</i> 05/27/2015	● Certificate of Credit Counseling
3	<i>Filed & Entered:</i> 05/27/2015	● Certificate of Credit Counseling
4	<i>Filed & Entered:</i> 05/27/2015	● Automatic Assignment-Meeting of Creditors 7
5	<i>Filed & Entered:</i> 05/28/2015	● x-Notice of Incomplete and/or Deficient Filing (Forms before 12/01/15)
6	<i>Filed & Entered:</i> 05/28/2015 <i>Terminated:</i> 06/02/2015	● Motion to Dismiss Ch. 7 Case for Failure to File Complete List of Creditors
7	<i>Filed & Entered:</i> 05/29/2015	● Request to BNC - Notice re: Motion to Dismiss
8	<i>Filed & Entered:</i> 05/29/2015	● Order directing Submission of Statement of Social Security Number (Form 121)
9	<i>Filed & Entered:</i> 05/29/2015	● Creditor List Uploaded
10	<i>Filed:</i> 05/30/2015 <i>Entered:</i> 05/31/2015	● BNC Certificate of Notice (Notice of Deficient Filing (Missing Documents))
11	<i>Filed:</i> 05/31/2015 <i>Entered:</i> 06/01/2015	● BNC Certificate of Notice (Notice regarding Motion to Dismiss)
12	<i>Filed:</i> 05/31/2015 <i>Entered:</i> 06/01/2015	● BNC Certificate of Notice (Order regarding Social Security Number)
13	<i>Filed & Entered:</i> 06/01/2015	● Notice of Meeting of Creditors
14	<i>Filed & Entered:</i> 06/01/2015	● Schedules
15	<i>Filed & Entered:</i> 06/01/2015	● Statement of Financial Affairs (Form 107) or (Form 207)
16	<i>Filed & Entered:</i> 06/01/2015	● Statement of Intention for Individuals Filing Under Chapter 7

17	<i>Filed & Entered:</i>	06/01/2015	● Chapter 7 - Statement of Your Current Monthly Income (122A-1) / Statement of Exemption from Presumption of Abuse (122A-1Supp)
18	<i>Filed & Entered:</i>	06/01/2015	● Statement About Your Social Security Numbers (Form 121)
19	<i>Filed & Entered:</i>	06/02/2015	● Disclosure of Compensation (Form 2030) or (Form 2800)
20	<i>Filed & Entered:</i>	06/02/2015	● Exhibit
21	<i>Filed & Entered:</i>	06/02/2015	● Employee Income Records
22	<i>Filed & Entered:</i>	06/02/2015	● Employee Income Records (Certification of NO Payment Advices or Pay Stubs or Pay Advices)
23	<i>Filed & Entered:</i>	06/02/2015	● Motion to Dismiss terminated
24	<i>Filed & Entered:</i>	06/03/2015	● Notice of Correction to 341(a) Meeting of Creditors Notice (Case filed AFTER 12/01/17)
25	<i>Filed: Entered:</i>	06/03/2015 06/04/2015	● BNC Certificate of Notice (341 Meeting Notice (Chapter 7))
26	<i>Filed: Entered:</i>	06/05/2015 06/06/2015	● BNC Certificate of Notice (Notice of correction to previously issued notice)
27	<i>Filed & Entered:</i>	07/10/2015	● Chapter 7 Trustee's Report of No Distribution - no funds collected
28	<i>Filed & Entered:</i>	07/13/2015	● Certification About a Financial Management Course (Official Form 423)
29	<i>Filed & Entered:</i>	07/13/2015	● Certification About a Financial Management Course (Official Form 423)
30	<i>Filed & Entered:</i>	09/09/2015	● Discharge of Debtor
31	<i>Filed & Entered:</i>	09/09/2015	● Final Decree
32	<i>Filed: Entered:</i>	09/11/2015 09/12/2015	● BNC Certificate of Notice (Discharge (Chapter 7))
33	<i>Filed: Entered:</i>	09/11/2015 09/12/2015	● BNC Certificate of Notice (Final Decree)

PACER Service Center			
Transaction Receipt			
05/27/2022 09:37:15			
PACER Login:	laks22002	Client Code:	
Description:	History/Documents	Search Criteria:	5:15-bk-02230-JJT Type: History
Billable Pages:	2	Cost:	0.20

05/27/2015		Receipt of Voluntary Petition (Chapter 7)(5:15-bk-02230) [misc,volp7a] (335.00) filing fee. Receipt number 7470978, amount \$ 335.00. (RE: related document(s) 1). (U.S. Treasury) (Entered: 05/27/2015)
05/27/2015	2 (1 pg)	Certificate of Credit Counseling for Debtor <i>Robert E. Torba, Jr.</i> Filed by Jill M. Spott of Sheils Law Associates, PC on behalf of Robert E Torba Jr. (RE: related document(s) 1). (Spott, Jill) (Entered: 05/27/2015)
05/27/2015	3 (1 pg)	Certificate of Credit Counseling for Joint Debtor <i>Amy M. Torba</i> Filed by Jill M. Spott of Sheils Law Associates, PC on behalf of Amy M Torba (RE: related document(s) 1). (Spott, Jill) (Entered: 05/27/2015)
05/27/2015	4	Meeting of Creditors and Notice of Appointment of Trustee John J Martin (Trustee), with 341(a) meeting to be held on 07/10/2015 at 09:00 AM at Wm J Nealon Fed Bldg/US Courthouse, room to be determined, Washington & Linden Sts,Scranton, PA18503. Last day to oppose discharge or dischargeability is 09/08/2015. Financial Management Course due by 09/08/2015. (Docketer, Automatic) (Entered: 05/27/2015)
05/27/2015		FeeDueBK flag removed. (CashReg) (Entered: 05/28/2015)
05/28/2015	5 (2 pgs; 2 docs)	Notice of Incomplete and/or Deficient Filing. Request submitted to BNC for mailing. (RE: related document(s) 1). (McHugh, Michael) (Entered: 05/28/2015)
05/28/2015	6	The United States Trustee moves to Dismiss the Debtor(s) case pursuant to 11 U.S.C. s707(a)(3) for failure to file a complete list of creditors. A list of creditors, including the name and mailing address of all creditors, is required so that each creditor is given timely notice by the Clerk of the Court of the order for relief, imposition of the automatic stay, and the time and place of the meeting of creditors. (There is no image or paper document associated with this entry.). (united states trustee(rp)) (Entered: 05/28/2015)
05/29/2015	7 (2 pgs; 2 docs)	Notice re: Motion to Dismiss Case for failure to file a complete list of creditors. Request submitted to BNC for mailing. (RE: related document(s) 6) Responses are due by: 06/11/2015 (ADI-NoMatrixDismissal) (Entered: 05/29/2015)
05/29/2015	8 (2 pgs; 2 docs)	Order regarding Statement of Social Security Number. The B21 should be electronically submitted to the Clerks Office using docket entry (Statement of Social Security Number (B21)). (RE: related document(s) 1). Statement of Social Security Number due by 6/5/2015. (McHugh, Michael) (Entered: 05/29/2015)
05/29/2015	9	Creditor List Uploaded. (There is no image or paper document associated with this entry.) Filed by Jill M. Spott of Sheils Law Associates, PC on behalf of Amy M Torba, Robert E Torba Jr. (RE: related document(s) 1). (Spott, Jill) (Entered: 05/29/2015)
05/30/2015	10 (2 pgs)	BNC Certificate of Notice (Notice of Deficient Filing (Missing Documents)) (RE: related document(s) 5). Notice Date 05/30/2015. (Admin.) (Entered: 05/31/2015)
05/31/2015	11 (2 pgs)	BNC Certificate of Notice (Notice regarding Motion to Dismiss) (RE: related document(s) 7). Notice Date 05/31/2015. (Admin.) (Entered: 06/01/2015)

05/31/2015	12 (2 pgs)	BNC Certificate of Notice (Order regarding Social Security Number) (RE: related document(s) 8). Notice Date 05/31/2015. (Admin.) (Entered: 06/01/2015)
06/01/2015	13 (3 pgs; 2 docs)	Notice of Meeting of Creditors. Request submitted to BNC for mailing (RE: related document(s) 1 , 4). (McHugh, Michael) (Entered: 06/01/2015)
06/01/2015	14 (28 pgs)	Schedules A-J and Summary of Schedules Filed by Jill M. Spott of Sheils Law Associates, PC on behalf of Amy M Torba, Robert E Torba Jr. (RE: related document(s) 1). (Spott, Jill) (Entered: 06/01/2015)
06/01/2015	15 (9 pgs)	Statement of Financial Affairs Filed by Jill M. Spott of Sheils Law Associates, PC on behalf of Amy M Torba, Robert E Torba Jr. (RE: related document(s) 1). (Spott, Jill) (Entered: 06/01/2015)
06/01/2015	16 (2 pgs)	Statement of Intentions Filed by Jill M. Spott of Sheils Law Associates, PC on behalf of Amy M Torba, Robert E Torba Jr.. (Spott, Jill) (Entered: 06/01/2015)
06/01/2015	17 (2 pgs)	Chapter 7 Statement of Your Current Monthly Income - Form 22A-1 Filed by Jill M. Spott of Sheils Law Associates, PC on behalf of Amy M Torba, Robert E Torba Jr. (RE: related document(s) 1). (Spott, Jill) (Entered: 06/01/2015)
06/01/2015	18	Statement of Social Security Number (Official Form B21) (Document is restricted and can only be viewed by Court staff.) Filed by Jill M. Spott of Sheils Law Associates, PC on behalf of Amy M Torba, Robert E Torba Jr. (RE: related document(s) 1). (Spott, Jill) (Entered: 06/01/2015)
06/02/2015	19 (1 pg)	Statement of Disclosure of Compensation of Attorney for Debtor Filed by Jill M. Spott of Sheils Law Associates, PC on behalf of Amy M Torba, Robert E Torba Jr. (RE: related document(s) 1). (Spott, Jill) (Entered: 06/02/2015)
06/02/2015	20 (1 pg)	Exhibit (Certification of Notice under 342(b)). Filed by Jill M. Spott of Sheils Law Associates, PC on behalf of Amy M Torba, Robert E Torba Jr. (RE: related document(s) 1). (Spott, Jill) (Entered: 06/02/2015)
06/02/2015	21 (6 pgs)	Employee Income Records Filed by Jill M. Spott of Sheils Law Associates, PC on behalf of Robert E Torba Jr. (RE: related document(s) 1). (Spott, Jill) (Entered: 06/02/2015)
06/02/2015	22 (1 pg)	Certification of No Payment Advices Filed by Jill M. Spott of Sheils Law Associates, PC on behalf of Amy M Torba (RE: related document(s) 1). (Spott, Jill) (Entered: 06/02/2015)
06/02/2015	23	Motion to Dismiss terminated. MotDism flag also removed from the docket. (RE: related document(s) 6 , 7). (Piemontese, Geri) (Entered: 06/02/2015)
06/03/2015	24 (3 pgs; 2 docs)	Notice of Correction to 341(a) Meeting of Creditors Notice. Request submitted to BNC for mailing (RE: related document(s) 13). (Piemontese, Geri) (Entered: 06/03/2015)
06/03/2015	25 (4 pgs)	BNC Certificate of Notice (341 Meeting Notice (Chapter 7)) (RE: related document(s) 13). Notice Date 06/03/2015. (Admin.) (Entered: 06/04/2015)

06/05/2015	26 (4 pgs)	BNC Certificate of Notice (Notice of correction to previously issued notice) (RE: related document(s) 24). Notice Date 06/05/2015. (Admin.) (Entered: 06/06/2015)
07/10/2015	27	Chapter 7 Trustee's Report of No Distribution: having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the estate; and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties as trustee. Meeting of Creditors Held. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 1 months. Assets Abandoned (without deducting any secured claims): \$ 0.00, Assets Exempt: \$ 33476.00, Claims Scheduled: \$ 83486.05, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): \$ 83486.05. (Martin (Trustee), John) (Entered: 07/10/2015)
07/13/2015	28 (1 pg)	Certificate of Financial Management Course for Debtor <i>Robert Torba, Jr.</i> Filed by Jill M. Spott of Sheils Law Associates, PC on behalf of Robert E Torba Jr.. (Spott, Jill) (Entered: 07/13/2015)
07/13/2015	29 (1 pg)	Certificate of Financial Management Course for Joint Debtor <i>Amy Torba</i> Filed by Jill M. Spott of Sheils Law Associates, PC on behalf of Amy M Torba. (Spott, Jill) (Entered: 07/13/2015)
09/09/2015	30 (3 pgs; 2 docs)	Discharge of Debtor(s) entered on 9/9/2015. Request submitted to BNC for mailing (McHugh, Michael) (Entered: 09/09/2015)
09/09/2015	31 (2 pgs; 2 docs)	Final Decree. Request submitted to BNC for mailing (McHugh, Michael) (Entered: 09/09/2015)
09/11/2015	32 (4 pgs)	BNC Certificate of Notice (Discharge (Chapter 7)) (RE: related document(s) 30). Notice Date 09/11/2015. (Admin.) (Entered: 09/12/2015)
09/11/2015	33 (2 pgs)	BNC Certificate of Notice (Final Decree) (RE: related document(s) 31). Notice Date 09/11/2015. (Admin.) (Entered: 09/12/2015)

PACER Service Center			
Transaction Receipt			
05/24/2022			
PACER Login:		Client Code:	
Description:	Docket Report	Search Criteria:	5:15-bk-02230-JJT

			Term: included Format: html Page counts for documents: included
Billable Pages:		Cost:	0.30

5:15-bk-02230-JJT Robert E Torba, Jr. and Amy M Torba
Case type: bk **Chapter:** 7 **Asset:** No **Vol:** v **Judge:** John J. ~Thomas
Date filed: 05/27/2015 **Date of last filing:** 09/11/2015
Debtor discharged: 09/09/2015 **Joint debtor discharged:** 09/09/2015
Date terminated: 09/09/2015

Creditors

Advanced Call Center Technologies, LLC PO Box 9091 Gray, TN 37615-9091	(4652592) (cr)
Alliance One P.O. Box 3111 Southeastern, PA 19398-3111	(4652593) (cr)
Bank of America PO Box 982235 El Paso, TX 79998-2235	(4652594) (cr)
Bank of America PO Box 982235 El Paso, TX 79998-2235	(4652595) (cr)
CACH, LLC 4340 S. Monaco St., 2nd Floor Denver, CO 80237	(4652596) (cr)
Capital One PO Box 30281 Salt Lake City, UT 84130-0281	(4652597) (cr)
CAPITAL ONE BANK (USA), N.A. PO Box 30281 Salt Lake City, UT 84130-0281	(4652598) (cr)
Cawley & Bergmann, LLP 117 Kinderkamack Road, Suite 201 River Edge, NJ 07661	(4652599) (cr)
Chase Bank , USA, N.A. PO Box 15298 Wilmington, DE 19850-5298	(4652600) (cr)
Chase Bank , USA, N.A. PO Box 15298 Wilmington, DE 19850-5298	(4652601) (cr)
Chase Bank, USA, N.A. PO Box 15298 Wilmington, DE 19850	(4652602) (cr)
Chase Bank, USA, N.A. PO Box 15298	(4652603) (cr)

Wilmington, DE 19850-5298

Citicards CBNA

PO Box 6241 (4652604)
Ibs Cdv Disputes (cr)
Sioux Falls, SD 57117-6241

Comenity Bank Recovery Dept.

PO Box 182125 (4652605)
Columbus, OH 43218-2125 (cr)

DISCOVER Bank

PO Box 15316 (4652606)
Wilmington, DE 19850-5316 (cr)

DISCOVER Bank

PO Box 15316 (4652607)
Wilmington, DE 19850-5316 (cr)

First National Bank of Omaha

PO Box 3437 (4652608)
Omaha, NE 68172-9981 (cr)

Fresh View Solutions

4340 S. Monaco Street, Suite 400 (4652609)
Denver, CO 80237 (cr)

Kohl's

PO Box 2983 (4652610)
Milwaukee, WI 53201-2983 (cr)

Lane Bryant

PO Box 182789 (4652611)
Columbus, OH 43218-2121 (cr)

LTD

7322 Southwest Freeway (4652612)
Suite 1600 (cr)
Houston, TX 77074-2053

LTD

7322 Southwest Freeway (4652613)
Suite 1600 (cr)
Houston, TX 77074-2053

Moses Taylor Hospital

700 Quincy Ave. (4652614)
Scranton, PA 18510 (cr)

National Enterprise Systems

29125 Solon Road (4652615)
Solon, OH 44139-3442 (cr)

National Enterprise Systems

29125 Solon Road (4652616)
Solon, OH 44139-3442 (cr)

Nationwide Credit, Inc.

PO Box 26314 (4652617)
(cr)

Lehigh Valley, PA 18002-6314

Navient	(4652618)
PO Box 9635	(cr)
Wilkes Barre, PA 18773-9635	
Pasi	(4652619)
PO Box 188	(cr)
Brentwood, TN 37024-0188	
Robert and Audrey Torba, Sr.	(4652620)
3024 Birney Ave.	(cr)
Scranton, PA 18505	
Sears/CBNA	(4652621)
PO Box 6282	(cr)
Sioux Falls, SD 57117-6282	
Sunoco/CBNA	(4652622)
PO Box 6497	(cr)
Citibank Credit Dispute unit	
Sioux Falls, SD 57117-6497	
Synchrony Bank	(4652623)
PO Box 965004	(cr)
Orlando, FL 32896-5004	
Synchrony Bank	(4652624)
PO Box 965005	(cr)
Orlando, FL 32896-5005	
Synchrony Bank TJX	(4652625)
PO Box 965005	(cr)
Orlando, FL 32896-5005	
Synchrony Bank/Sam's Club	(4652626)
4125 Windward Plz.	(cr)
Alpharetta, GA 30005-8738	
Target Credit Services	(4652627)
PO Box 660170	(cr)
Dallas, TX 75266-0170	
TJX Rewards/SYNCB	(4652628)
PO Box 530949	(cr)
Atalanta, GA 30353-0949	
United Recovery Systems	(4652629)
PO Box 722929	(cr)
Houston, TX 77272-2929	
United Recovery Systems	(4652630)
PO Box 722929	(cr)
Houston, TX 77272-2929	
Wells Fargo	(4652631)
PO Box 14517	(cr)
Des Moines, IA 50306-3517	

Weltman, Weinberg & Reis (4652632)
PO Box 5430 (cr)
Cleveland, OH 44101-0430

Weltman, Weinberg & Reis (4652633)
PO Box 5430 (cr)
Cleveland, OH 44101-0430

PACER Service Center			
Transaction Receipt			
05/27/2022 09:45:41			
PACER Login:	laks22002	Client Code:	
Description:	Creditor List	Search Criteria:	5:15-bk-02230-JJT Creditor Type: cr
Billable Pages:	2	Cost:	0.20

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Torba, Robert E. , Jr.	Name of Joint Debtor (Spouse) (Last, First, Middle): Torba, Amy M.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): None
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2392	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 5460
Street Address of Debtor (No. and Street, City, and State) 905 Marion Lane Moosic, PA	Street Address of Joint Debtor (No. and Street, City, and State) 905 Marion Lane Moosic, PA
ZIPCODE 18507	ZIPCODE 18507
County of Residence or of the Principal Place of Business: Lackawanna	County of Residence or of the Principal Place of Business: Lackawanna
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIPCODE	ZIPCODE
Location of Principal Assets of Business Debtor (if different from street address above):	ZIPCODE

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 checked="" type="checkbox"/> Other N.A.	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <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
--	--	--

Chapter 15 Debtors Country of debtor's center of main interests: _____ Each country in which a foreign proceeding by, regarding, or against debtor is pending: _____	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)	Nature of Debts (Check one box) <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." <input type="checkbox"/> Debts are primarily business debts.
---	---	--

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 type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D) <input type="checkbox"/> Debtor is not a small business 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 \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). 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).
---	--

Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" 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 <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000	
Estimated Assets <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

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Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Robert E. Torba, Jr. & Amy M. Torba
---	--

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: N.A.	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/ Jill M. Spott 05/27/2015
Signature of Attorney for Debtor(s) Date

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 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)).

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

Name of Debtor(s):
Robert E. Torba, Jr. & Amy M. Torba

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/ Robert E. Torba, Jr.
Signature of Debtor

X /s/ Amy M. Torba
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

05/27/2015
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 of title 11 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in 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 Attorney*

X /s/ Jill M. Spott
Signature of Attorney for Debtor(s)

JILL M. SPOTT 88640
Printed Name of Attorney for Debtor(s)

SHEILS LAW ASSOCIATES PC
Firm Name

108 North Abington Road
Address

Clarks Summit, PA 18411

570-587-2600
Telephone Number

05/27/2015
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 Non-Attorney Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, (2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before 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.

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UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re Robert E. Torba, Jr. & Amy M. Torba
Debtor(s)

Case No. _____
(if known)

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

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

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

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re Robert E. Torba, Jr. & Amy M. Torba
Debtor(s)

Case No. _____
(if known)

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

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

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

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

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

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

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 Joint Debtor: /s/ Amy M. Torba
AMY M. TORBA

Date: 05/27/2015

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UNITED STATES BANKRUPTCY COURT Middle District of Pennsylvania

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/27/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):	
Robert E Torba Jr. 905 Marion Lane Moosic, PA 18507	Amy M Torba 905 Marion Lane Moosic, PA 18507

Case Number: 5:15-bk-02230-JJT	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:
-----------------------------------	---

Attorney for Debtor(s) (name and address): Jill M. Spott Sheils Law Associates, PC 108 North Abington Road Clarks Summit, PA 18411 Telephone number: 570 587-2600	Bankruptcy Trustee (name and address): John J Martin (Trustee) Law Offices of John J Martin 1022 Court Street Honesdale, PA 18431 Telephone number: 570 253-6899
--	---

Meeting of Creditors

Date: **July 10, 2015** Time: **09:00 AM**
Location: **Wm J Nealon Fed Bldg/US Courthouse, room to be determined, Washington & Linden Streets, Scranton, PA 18503**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:
Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/8/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701 Telephone number: (570) 831-2500	For the Court: Clerk of the Bankruptcy Court: Terrence S. Miller
Hours Open: Monday – Friday 9:00 AM – 5:00 PM	Date: 6/1/15

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

Notice Recipients

District/Off: 0314-5
Case: 5:15-bk-02230-JJT

User: MMchugh
Form ID: B9A

Date Created: 6/1/2015
Total: 47

Recipients submitted to the BNC (Bankruptcy Noticing Center):

db	Robert E Torba, Jr.	905 Marion Lane	Moosic, PA 18507
jdb	Amy M Torba	905 Marion Lane	Moosic, PA 18507
ust	United States Trustee	228 Walnut Street, Suite 1190	Harrisburg, PA 17101
tr	John J Martin (Trustee)	Law Offices of John J Martin	1022 Court Street Honesdale, PA 18431
aty	Jill M. Spott	Sheils Law Associates, PC	108 North Abington Road Clarks Summit, PA 18411
4652592	Advanced Call Center Technologies, LLC	PO Box 9091	Gray, TN 37615-9091
4652593	Alliance One	P.O. Box 3111	Southeastern, PA 19398-3111
4652594	Bank of America	PO Box 982235	El Paso, TX 79998-2235
4652595	Bank of America	PO Box 982235	El Paso, TX 79998-2235
4652596	CACH, LLC	4340 S. Monaco St., 2nd Floor	Denver, CO 80237
4652598	CAPITAL ONE BANK (USA), N.A.	PO Box 30281	Salt Lake City, UT 84130-0281
4652597	Capital One	PO Box 30281	Salt Lake City, UT 84130-0281
4652599	Cawley & Bergmann, LLP	117 Kinderkamack Road, Suite 201	River Edge, NJ 07661
4652600	Chase Bank , USA, N.A.	PO Box 15298	Wilmington, DE 19850-5298
4652601	Chase Bank , USA, N.A.	PO Box 15298	Wilmington, DE 19850-5298
4652602	Chase Bank, USA, N.A.	PO Box 15298	Wilmington, DE 19850
4652603	Chase Bank, USA, N.A.	PO Box 15298	Wilmington, DE 19850-5298
4652604	Citicards CBNA	PO Box 6241	Ibs Cdv Disputes Sioux Falls, SD 57117-6241
4652605	Comenity Bank Recovery Dept.	PO Box 182125	Columbus, OH 43218-2125
4652606	DISCOVER Bank	PO Box 15316	Wilmington, DE 19850-5316
4652607	DISCOVER Bank	PO Box 15316	Wilmington, DE 19850-5316
4652608	First National Bank of Omaha	PO Box 3437	Omaha, NE 68172-9981
4652609	Fresh View Solutions	4340 S. Monaco Street, Suite 400	Denver, CO 80237
4652610	Kohl's	PO Box 2983	Milwaukee, WI 53201-2983
4652612	LTD	7322 Southwest Freeway	Suite 1600 Houston, TX 77074-2053
4652613	LTD	7322 Southwest Freeway	Suite 1600 Houston, TX 77074-2053
4652611	Lane Bryant	PO Box 182789	Columbus, OH 43218-2121
4652614	Moses Taylor Hospital	700 Quincy Ave.	Scranton, PA 18510
4652615	National Enterprise Systems	29125 Solon Road	Solon, OH 44139-3442
4652616	National Enterprise Systems	29125 Solon Road	Solon, OH 44139-3442
4652617	Nationwide Credit, Inc.	PO Box 26314	Lehigh Valley, PA 18002-6314
4652618	Navient	PO Box 9635	Wilkes Barre, PA 18773-9635
4652619	Pasi	PO Box 188	Brentwood, TN 37024-0188
4652620	Robert and Audrey Torba, Sr.	3024 Birney Ave.	Scranton, PA 18505
4652621	Sears/CBNA	PO Box 6282	Sioux Falls, SD 57117-6282
4652622	Sunoco/CBNA	PO Box 6497	Citibank Credit Dispute unit Sioux Falls, SD 57117-6497
4652623	Synchrony Bank	PO Box 965004	Orlando, FL 32896-5004
4652624	Synchrony Bank	PO Box 965005	Orlando, FL 32896-5005
4652625	Synchrony Bank TJX	PO Box 965005	Orlando, FL 32896-5005
4652626	Synchrony Bank/Sam's Club	4125 Windward Plz.	Alpharetta, GA 30005-8738
4652628	TJX Rewards/SYNCB	PO Box 530949	Atalanta, GA 30353-0949
4652627	Target Credit Services	PO Box 660170	Dallas, TX 75266-0170
4652629	United Recovery Systems	PO Box 722929	Houston, TX 77272-2929
4652630	United Recovery Systems	PO Box 722929	Houston, TX 77272-2929
4652631	Wells Fargo	PO Box 14517	Des Moines, IA 50306-3517
4652632	Weltman, Weinberg & Reis	PO Box 5430	Cleveland, OH 44101-0430
4652633	Weltman, Weinberg & Reis	PO Box 5430	Cleveland, OH 44101-0430

TOTAL: 47

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

In re Robert E. Torba, Jr. & Amy M. Torba
 Debtor

Case No. _____
 (If known)

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 co-tenant, 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
None			0.00	None
Total >			0.00	

(Report also on Summary of Schedules.)

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In re Robert E. Torba, Jr. & Amy M. Torba

Case No. _____

Debtor

(If known)

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	H U S B A N D, W I F E, J O I N T O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash	J	15.00
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.		Wells Fargo Checking Account Wells Fargo 100 Union Street Taylor, PA 18517 Acct. No. xxxxxxxx6560	J	2,700.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household furnishings Bedroom 1, \$600, Bedroom 2, \$300, Bedroom 3, \$50, 2 hard drives \$400, laptop \$50	J	1,400.00
		Household furnishings TV's & VCR's \$400.00, Kitchen \$300, Appliances \$1,200, Living Room \$1,000, Desks \$100	J	3,000.00
5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothes	J	3,000.00
7. Furs and jewelry.		Jewelry	W	500.00
8. Firearms and sports, photographic, and other hobby equipment.		Photography equipment Camera and video camera	J	800.00

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In re Robert E. Torba, Jr. & Amy M. Torba

Case No. _____

Debtor

(If known)

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
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			
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 non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing 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 or 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 of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

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In re Robert E. Torba, Jr. & Amy M. Torba

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
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.		2005 KIA Sorrento KBB Value	W	5,210.00
		1997 Dodge Dakota KBB Value	J	1,537.00
		2001 Ford Econoline Van KBB Value	H	3,552.00
		2008 Dodge Avenger KBB Value	J	5,278.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Tools Two drills, circular saw, socket set, wrenches, screwdrivers	J	200.00
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.		2014 Tax Refund	J	6,284.00

0 continuation sheets attached Total \$ **33,476.00**

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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In re Robert E. Torba, Jr. & Amy M. Torba

Case No. _____

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(2)

Check if debtor claims a homestead exemption that exceeds \$155,675*.

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
2014 Tax Refund	(Husb)11 U.S.C. 522(d)(5) (Wife)11 U.S.C. 522(d)(5)	3,142.00 3,142.00	6,284.00
Cash	(Husb)11 U.S.C. 522(d)(5)	15.00	15.00
Wells Fargo Checking Account	(Husb)11 U.S.C. 522(d)(5) (Wife)11 U.S.C. 522(d)(5)	1,350.00 1,350.00	2,700.00
Household furnishings	(Husb)11 U.S.C. 522(d)(3) (Wife)11 U.S.C. 522(d)(3)	700.00 700.00	1,400.00
Household furnishings	(Husb)11 U.S.C. 522(d)(3) (Wife)11 U.S.C. 522(d)(3)	1,500.00 1,500.00	3,000.00
Clothes	(Husb)11 U.S.C. 522(d)(3) (Wife)11 U.S.C. 522(d)(3)	1,500.00 1,500.00	3,000.00
Jewelry	(Wife)11 U.S.C. 522(d)(4)	500.00	500.00
Photography equipment	(Husb)11 U.S.C. 522(d)(3) (Wife)11 U.S.C. 522(d)(3)	400.00 400.00	800.00
2005 KIA Sorrento	(Wife)11 U.S.C. 522(d)(2) (Wife)11 U.S.C. 522(d)(5)	3,675.00 1,535.00	5,210.00
1997 Dodge Dakota	(Husb)11 U.S.C. 522(d)(5) (Wife)11 U.S.C. 522(d)(5)	768.50 768.50	1,537.00
2001 Ford Econoline Van	(Husb)11 U.S.C. 522(d)(2)	3,552.00	3,552.00
2008 Dodge Avenger	(Husb)11 U.S.C. 522(d)(5) (Wife)11 U.S.C. 522(d)(5)	2,639.00 2,639.00	5,278.00
Tools	(Husb)11 U.S.C. 522(d)(5)	200.00	200.00
	Total exemptions claimed:	33,476.00	

*Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Robert E. Torba, Jr. & Amy M. Torba
 Debtor

Case No. _____
 (If known)

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.

List creditors in alphabetical order to the extent practicable. 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 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 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.)

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 Without Deducting Value of Collateral" 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, if Any" 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.

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					

0 continuation sheets attached

Subtotal > (Total of this page)	\$ 0.00	\$ 0.00
Total > (Use only on last page)	\$ 0.00	\$ 0.00

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

In re Robert E. Torba, Jr. & Amy M. Torba
Debtor

Case No. _____
(if known)

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 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 not 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.

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 \$12,475* 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).

*Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (04/13) - Cont.

In re Robert E. Torba, Jr. & Amy M. Torba
Debtor

Case No. _____
(if known)

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* 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 \$2,775* 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 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re Robert E. Torba, Jr. & Amy M. Torba

Case No. _____

Debtor

(If known)

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 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 <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxxxxxxx7252 Advanced Call Center Technologies, LLC PO Box 9091 Gray, TN 37615-9091	W	Consideration: Credit card debt Original Creditor Synchrony Bank/AEO, Inc. Visa Card				Notice Only
ACCOUNT NO. xxxxxx7700 Alliance One P.O. Box 3111 Southeastern, PA 19398-3111	W	Consideration: Credit card debt Original Creditor: Capital One Bank,(USA), N.A.				Notice Only
ACCOUNT NO. xxxxxxxx8073 Bank of America PO Box 982235 El Paso, TX 79998-2235	W	Incurred: 11/07/1996 Consideration: Credit card debt In collection: National Enterprise Systems				6,933.47
ACCOUNT NO. xxxxxxxxxxx0594 Bank of America PO Box 982235 El Paso, TX 79998-2235	W	Incurred: 6/23/2003 Consideration: Credit card debt In collection: National Enterprise Systems				6,391.88

8 continuation sheets attached

Subtotal > \$ 13,325.35

Total > \$

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

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In re Robert E. Torba, Jr. & Amy M. Torba
Debtor

Case No. _____
(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxxxxxxx6556 CACH, LLC 4340 S. Monaco St., 2nd Floor Denver, CO 80237	H	Consideration: Credit card debt Original Creditor: First national Bank of Omaha				5,535.33
ACCOUNT NO. xxxxxxxxxxx0101 Capital One PO Box 30281 Salt Lake City, UT 84130-0281	H	Incurred: 4/27/2010 Consideration: Credit card debt In collection: United Recovery Systems, L.P.				2,125.32
ACCOUNT NO. xxxxxxxxxxx5891 CAPITAL ONE BANK (USA), N.A. PO Box 30281 Salt Lake City, UT 84130-0281	W	Incurred: 4/29/2010 Consideration: Credit card debt In collection with Alliance One				723.83
ACCOUNT NO. xxxxxxxxxxx1027 Cawley & Bergmann, LLP 117 Kinderkamack Road, Suite 201 River Edge, NJ 07661	W	Consideration: Credit card debt Original Creditor: Synchrony Bank/Sam's Club				Notice Only
ACCOUNT NO. xxxxxxxx8241 Chase Bank , USA, N.A. PO Box 15298 Wilmington, DE 19850-5298	H	Incurred: 11/30/2004 Consideration: Credit card debt In collection: United Recovery Systems				5,298.53

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Sheet no. 1 of 8 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 13,683.01

Total > \$

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

In re Robert E. Torba, Jr. & Amy M. Torba
 Debtor

Case No. _____
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxxxxxxx7481 Chase Bank , USA, N.A. PO Box 15298 Wilmington, DE 19850-5298	H	Incurred: 4/20/2012 Consideration: Credit card debt				3,455.49
ACCOUNT NO. xxxxxxxx5174 Chase Bank, USA, N.A. PO Box 15298 Wilmington, DE 19850	W	Incurred: 4/04/2006 Consideration: Credit card debt In collection: United Recovery Systems, L.P.				4,278.56
ACCOUNT NO. xxxxxxxx4185 Chase Bank, USA, N.A. PO Box 15298 Wilmington, DE 19850-5298	H	Incurred: 4/04/2006 Consideration: Credit card debt In collection: Nationwide Credit, Inc.				8,873.49
ACCOUNT NO. 5410xxxxxxxxxx Citicards CBNA PO Box 6241 Ibs Cdv Disputes Sioux Falls, SD 57117-6241	H	Incurred: 4/1/1986 Consideration: Credit card debt				315.00
ACCOUNT NO. xxxxxxxx6629 Comenity Bank Recovery Dept. PO Box 182125 Columbus, OH 43218-2125	W	Consideration: Revolving charge account Original Creditor: Lane Bryant credit card				Notice Only

Sheet no. 2 of 8 continuation sheets attached
 to Schedule of Creditors Holding Unsecured
 Nonpriority Claims

Subtotal > \$ 16,922.54

Total > \$

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

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In re Robert E. Torba, Jr. & Amy M. Torba,
 Debtor

Case No. _____
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxxxxxxxxxx4925 DISCOVER Bank PO Box 15316 Wilmington, DE 19850-5316	H	Incurred: 5/05/2000 Consideration: Credit card debt In collection: Weltman, Weinbert & Reis				5,870.05
ACCOUNT NO. xxxxxxxxxxx8528 DISCOVER Bank PO Box 15316 Wilmington, DE 19850-5316	W	Incurred: 4/25/1991 Consideration: Credit card debt In collection: Weltman Weinberg & Reis				3,705.24
ACCOUNT NO. xxxxxxxxxxx9144 First National Bank of Omaha PO Box 3437 Omaha, NE 68172-9981	H	Incurred: 9/1/2011 Consideration: Credit card debt Account sold to CACH, LLC				Notice Only
ACCOUNT NO. xxxxxxx6556 Fresh View Solutions 4340 S. Monaco Street, Suite 400 Denver, CO 80237	H	Consideration: Credit card debt Original Creditor: First National Bank of Omaha				Notice Only
ACCOUNT NO. xxxxxx3410 Kohl's PO Box 2983 Milwaukee, WI 53201-2983	W	Incurred: 10/18/2006 Consideration: Credit card debt				1,433.34

Sheet no. 3 of 8 continuation sheets attached
 to Schedule of Creditors Holding Unsecured
 Nonpriority Claims

Subtotal >	\$ 11,008.63
Total >	\$

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

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In re Robert E. Torba, Jr. & Amy M. Torba
Debtor

Case No. _____
(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxxxxxxxxxx6629 Lane Bryant PO Box 182789 Columbus, OH 43218-2121	W	Incurred: 1/06/1995 Consideration: Credit card debt In collection: Comenity Bank Recorery Dept.				1,496.53
ACCOUNT NO. xxxxxxxxxxx3241 LTD 7322 Southwest Freeway Suite 1600 Houston, TX 77074-2053	H	Consideration: Credit card debt Original Creditor: Chase Bank USA, N.A.				Notice Only
ACCOUNT NO. xxxxxxxx0543 LTD 7322 Southwest Freeway Suite 1600 Houston, TX 77074-2053	H	Consideration: Credit card debt Original Creditor: Chase Bank USA, N.A.				Notice Only
ACCOUNT NO. xxxxxxxx7356 Moses Taylor Hospital 700 Quincy Ave. Scranton, PA 18510	W	Incurred: 1/2014 Consideration: Medical Services In collection: Professional Account Services, Inc. (Pasi)				542.42
ACCOUNT NO. xxxxx3529 National Enterprise Systems 29125 Solon Road Solon, OH 44139-3442	W	Consideration: Credit card debt Original Creditor: Bank of America, N.A.				Notice Only

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Sheet no. 4 of 8 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 2,038.95
Total >	\$

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

In re Robert E. Torba, Jr. & Amy M. Torba
Debtor

Case No. _____
(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxxx2899 National Enterprise Systems 29125 Solon Road Solon, OH 44139-3442	W	Consideration: Credit card debt Original Creditor: Bank of America				Notice Only
ACCOUNT NO. xxxxxx3545 Nationwide Credit, Inc. PO Box 26314 Lehigh Valley, PA 18002-6314	H	Consideration: Credit card debt Original Creditor: Chase Bank, USA, N.A.				Notice Only
ACCOUNT NO. xxxxxx8760 Navient PO Box 9635 Wilkes Barre, PA 18773-9635	H	Incurred: 08/27/2009 Consideration: Student Loan				3,933.75
ACCOUNT NO. xxxxxxxx7356 Pasi PO Box 188 Brentwood, TN 37024-0188	W	Consideration: Medical Services Collection for Moses Taylor Hospital				Notice Only
ACCOUNT NO. 5121xxxxxxxxxxxx Sears/CBNA PO Box 6282 Sioux Falls, SD 57117-6282	H	Incurred: 2/17/2009 Consideration: Credit card debt				117.00

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Sheet no. 5 of 8 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 4,050.75

Total >

\$

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

In re Robert E. Torba, Jr. & Amy M. Torba
 Debtor

Case No. _____
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5211xxxxxxxxx Sunoco/CBNA PO Box 6497 Citibank Credit Dispute unit Sioux Falls, SD 57117-6497	H	Incurred: 1/31/2011 Consideration: Revolving charge account				178.00
ACCOUNT NO. xxxxxxxxxxxx9946 Synchrony Bank PO Box 965004 Orlando, FL 32896-5004	H	Consideration: Credit card debt eBay MasterCard				2,979.96
ACCOUNT NO. xxxxxxxxxxxx7252 Synchrony Bank PO Box 965005 Orlando, FL 32896-5005	W	Incurred: 9/01/2011 Consideration: Credit card debt American Eagle card				1,456.00
ACCOUNT NO. 5243xxxxxxxxx Synchrony Bank TJX PO Box 965005 Orlando, FL 32896-5005	W	Incurred: 10/16/2012 Consideration: Credit card debt				382.00
ACCOUNT NO. 5213xxxxxxxxx Synchrony Bank/Sam's Club 4125 Windward Plz. Alpharetta, GA 30005-8738	W	Incurred: 1/09/2006 Consideration: Credit card debt In collection: Cawley & Bergmann				9,420.00

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Sheet no. 6 of 8 continuation sheets attached
 to Schedule of Creditors Holding Unsecured
 Nonpriority Claims

Subtotal > \$ 14,415.96

Total >

\$

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

In re Robert E. Torba, Jr. & Amy M. Torba
 Debtor

Case No. _____
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxxxxxxx5066 Target Credit Services PO Box 660170 Dallas, TX 75266-0170	W	Incurred: 11/27/13 Consideration: Credit card debt				3,513.00
ACCOUNT NO. xxxxxxxxxxxx2511 TJX Rewards/SYNCB PO Box 530949 Atalanta, GA 30353-0949	W	Consideration: Credit card debt				373.86
ACCOUNT NO. xxx3740 United Recovery Systems PO Box 722929 Houston, TX 77272-2929	H	Consideration: Credit card debt Original Creditor: Capital One Bank (USA), N.A.				Notice Only
ACCOUNT NO. xxxx4893 United Recovery Systems PO Box 722929 Houston, TX 77272-2929	W	Consideration: Credit card debt Original Creditor: Chase Bank USA, N.A.				Notice Only
ACCOUNT NO. 4072xxxxxxxxxxxx Wells Fargo PO Box 14517 Des Moines, IA 50306-3517	J	Incurred: 11/11/2010 Consideration: Credit card debt				4,154.00

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Sheet no. 7 of 8 continuation sheets attached
 to Schedule of Creditors Holding Unsecured
 Nonpriority Claims

Subtotal >	\$	8,040.86
Total >	\$	

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

In re Robert E. Torba, Jr. & Amy M. Torba
Debtor

Case No. _____
(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See Instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxxx7535 Weltman, Weinberg & Reis PO Box 5430 Cleveland, OH 44101-0430	H	Consideration: Legal Services Original Creditor: Discover Bank				Notice Only
ACCOUNT NO. xxxx9126 Weltman, Weinberg & Reis PO Box 5430 Cleveland, OH 44101-0430	W	Consideration: Credit card debt Original Creditor: Discover Bank				Notice Only
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

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

Subtotal >	\$	0.00
Total >	\$	83,486.05

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

In re Robert E. Torba, Jr. & Amy M. Torba
Debtor

Case No. _____
(if known)

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.
Robert and Audrey Torba, Sr. 3024 Birney Ave. Scranton, PA 18505	Month to month rent

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In re Robert E. Torba, Jr. & Amy M. Torba
Debtor

Case No. _____
(if known)

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. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Fill in this information to identify your case:

Debtor 1 Robert E. Torba, Jr.
First Name Middle Name Last Name

Debtor 2 Amy M. Torba
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Middle District of PA

Case number _____
(if known)

Check if this is:

- An amended filing
- A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

	Debtor 1	Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.		
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed
Include part-time, seasonal, or self-employed work.		
Occupation may include student or homemaker, if it applies.	Courier	Unemployed
Occupation		
Employer's name	Fed Ex Corp.	
Employer's address	1000 Sathers Road <small>Number Street</small>	 <small>Number Street</small>
	Pittston, PA 18640 <small>City State ZIP Code</small>	 <small>City State ZIP Code</small>
How long employed there?	25 years	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 4,545.47	\$ 0.00
3. Estimate and list monthly overtime pay.	3. + \$ 381.37	+ \$ 0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$ 4,926.84	\$ 0.00

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Robert E. Torba, Jr.

Debtor 1

Case number (if known)

First Name Middle Name Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here..... → 4.	\$ 4,926.84	\$ 0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 865.53	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 295.62	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 652.23	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: ;	5h. + \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 1,813.38	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 3,113.46	\$ 0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: ;	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: ;	8h. + \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 0.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 3,113.46	\$ 0.00 = \$ 3,113.46
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
		11. + \$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ 3,113.46	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1 Robert E. Torba, Jr.
First Name Middle Name Last Name

Debtor 2 Amy M. Torba
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Middle District of PA

Case number (if known) _____

Check if this is:

- An amended filing
- A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY _____

- A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
- Yes. Does Debtor 2 live in a separate household?
 - No
 - Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

- No
- Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

15

- No
- Yes

Son

15

- No
- Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- No
- Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 500.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 300.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

Debtor 1 Robert E. Torba, Jr.
First Name Middle Name Last Name

Case number (if known) _____

		<u>Your expenses</u>
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$ <u>0.00</u>
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$ <u>260.00</u>
6b. Water, sewer, garbage collection	6b.	\$ <u>84.17</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ <u>365.00</u>
6d. Other. Specify: _____	6d.	\$ <u>0.00</u>
7. Food and housekeeping supplies	7.	\$ <u>1,000.00</u>
8. Childcare and children's education costs	8.	\$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9.	\$ <u>400.00</u>
10. Personal care products and services	10.	\$ <u>0.00</u>
11. Medical and dental expenses	11.	\$ <u>200.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$ <u>170.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ <u>120.00</u>
14. Charitable contributions and religious donations	14.	\$ <u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	\$ <u>0.00</u>
15b. Health insurance	15b.	\$ <u>0.00</u>
15c. Vehicle insurance	15c.	\$ <u>160.00</u>
15d. Other insurance. Specify: _____	15d.	\$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	\$ <u>0.00</u>
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	\$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b.	\$ <u>0.00</u>
17c. Other. Specify: <u>Student Loan</u>	17c.	\$ <u>60.00</u>
17d. Other. Specify: _____	17d.	\$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19.	\$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a.	\$ <u>0.00</u>
20b. Real estate taxes	20b.	\$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c.	\$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d.	\$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e.	\$ <u>0.00</u>

Debtor 1

Robert E. Torba, Jr.

First Name Middle Name Last Name

Case number (if known)

21. Other. Specify: _____

21. +\$ _____ 0.00

22. Your monthly expenses. Add lines 4 through 21.

The result is your monthly expenses.

22. \$ _____ 3,619.17

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ _____ 3,113.46

23b. Copy your monthly expenses from line 22 above.

23b. -\$ _____ 3,619.17

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

23c. \$ _____ -505.71

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here:

Empty box for explanation.

United States Bankruptcy Court
Middle District of Pennsylvania

In re Robert E. Torba, Jr. & Amy M. Torba
Debtor

Case No. _____

Chapter 7

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.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 33,476.00		
C - Property Claimed as exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	9		\$ 83,486.05	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 3,113.46
J - Current Expenditures of Individual Debtors(s)	YES	3			\$ 3,619.17
TOTAL		24	\$ 33,476.00	\$ 83,486.05	

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United States Bankruptcy Court

Middle District of Pennsylvania

In re Robert E. Torba, Jr. & Amy M. Torba
 Debtor

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 3,933.75
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 3,933.75

State the Following:

Average Income (from Schedule I, Line 12)	\$ 3,113.46
Average Expenses (from Schedule J, Line 22)	\$ 3,619.17
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$ 4,926.84

State the Following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 83,486.05
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 83,486.05

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Robert E. Torba, Jr. & Amy M. Torba

In re _____
Debtor

Case No. _____
(If known)

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 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 05/27/2015

Signature: _____
Debtor

Date 05/27/2015

Signature: _____
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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 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 by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____
Signature of Bankruptcy Petition Preparer

Date

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 signed 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.

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

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In Re Robert E. Torba, Jr. & Amy M. Torba

Case No. (if known)

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.

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."

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.

"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 persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor.

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.)

Table with columns: AMOUNT, SOURCE, and FY. Rows include 2015(db), 2014(db), 2013(db) for Fed Express Corp. and 2015(jdb), 2014(jdb), 2013(jdb) for N/A.

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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 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

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

Robert and Audrey Torba, Sr.
3024 Birney Ave.
Scranton, PA 18505

5/15/15; 4/15/15; 3/15/15

1.500.00

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 credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other 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 CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

*Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after date of adjustment.

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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	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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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	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Discover Bank v. Amy Torba 15CV2349	Debt Collection	Court of Common Pleas Lackawanna County Supreme Court of Pennsylvania	Pending
Discover Bank v. Robert E. Torba, Jr. 15CV2344	Debt Collection	Court of Commn Pleas Lackawanna County Supreme Court of Pennsylvania	Pending

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
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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 REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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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.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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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 ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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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
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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
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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 a 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
Jill M. Spott SHEILS LAW ASSOCIATES PC 108 North Abington Road Clarks Summit, PA 18411	4/21/2015	\$1500.00
CC Advising, Inc.	4/20/2015	\$19.52

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	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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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.

None

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
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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 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
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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
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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
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14. Property held for another person

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

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Andrew Torba Son	Lap top \$1,200.00	905 Marion Lane Moosic, PA 18507
Zach and Alex Torba Children	Computer Games \$500.00	905 Marion Lane Moosic, PA 18507
Jacob Torba Son	Laptop & iPad \$600.00	At college

15. Prior address of debtor

None If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

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

17. Environmental Sites

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 NOTICE	ENVIRONMENTAL LAW
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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.

None

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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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.

None

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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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, partnership, sole proprietorship, 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 the 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 the 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 the six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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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.

None

NAME	ADDRESS
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[Questions 19 - 25 are not applicable to this case]

* * * * *

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[If completed by an individual or individual and spouse]

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 05/27/2015 Signature of Debtor /s/ Robert E. Torba
ROBERT E. TORBA, JR.

Date 05/27/2015 Signature of Joint Debtor /s/ Amy M. Torba
AMY M. TORBA

0 continuation sheets attached

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

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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 required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 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.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110(c).)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X
Signature of Bankruptcy Petition Preparer

Date

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 signed 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. 18 U.S.C. §156.

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