

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

In re **Jeffrey J. Backenstoos,
Kim M. Backenstoos**

Debtors

Case No. 1:10-bk-04473-MDF

Chapter 13

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	817,235.00		
B - Personal Property	Yes	9	118,841.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	3		2,130,755.36	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		154,876.21	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			10,455.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			9,806.86
Total Number of Sheets of ALL Schedules		25			
			Total Assets		
			936,076.00		
				Total Liabilities	
				2,285,631.57	

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

In re **Jeffrey J. Backenstoos,
Kim M. Backenstoos**

Case No. 1:10-bk-04473-MDF

Debtors

Chapter 13

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

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

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

In re **Jeffrey J. Backenstoos,
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Case No. **1:10-bk-04473-MDF**

Debtors

SCHEDULE A - REAL PROPERTY

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Debtors' Residence: 1114 Cornerstone Lane, Lebanon, Lebanon County PA 17042 [stated value = average of current market analysis/BPO @ \$600,000 and 08/2009 full purchase price @ \$693,000, less hypothetical 10% liquidation costs] WILL BE RETAINED	Fee Simple	J	582,500.00	1,719,789.60
419 Cumberland Street, Lebanon PA 17042: Investment property containing (1) first floor professional rental and (2) residential units on second and third floors; property is over-encumbered and in need of significant maintenance/repairs/updates. The stated value was reached through on-line market analysis. -WILL NOT BE RETAINED-	Fee Simple	J	200,000.00	310,005.76
Investment real estate: (2) parcels of wooded land, 21 acres in total, mostly mountain land located in Grantville, Dauphin County; with abandoned sawmill structure and modern storage structure (rented); Debtor owned jointly with Steven Backenstoos (Brother) [Stated value = actual sales comp. of same acreage @ \$3,570/acre, less hypothetical 10% cost if liquidated, one-half of sum attributed to Debtor]	Joint tenant	H	33,735.00	0.00
Timeshare: (1) week annually, week #40, 2 bedroom, Villa's at the Boardwalk, Virginia Beach [Stated value determined from (3) attempts to sell with time-share brokers; on-line research of like units available from secondary sales markets and auction sites resulting market value of \$1,500, less standard broker's fees/costs of \$500 minimum]	Fee Simple	J	1,000.00	0.00

Sub-Total > **817,235.00** (Total of this page)

Total > **817,235.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Jeffrey J. Backenstoos,
Kim M. Backenstoos**Case No. **1:10-bk-04473-MDF**

Debtors

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 petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

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

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash in Debtors' possession	J	100.00
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.		Checking Account with Metro Bank	J	500.00
		Money Market/Savings with Metro Bank	J	4,400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods & Furnishings at Debtors' residence: see attached listing	J	17,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Debtors' Used Clothing, Shoes, Coats & Misc. Apparel	J	500.00
7. Furs and jewelry.		Wedding/Engagement & Anniversary ring	J	3,800.00
8. Firearms and sports, photographic, and other hobby equipment.		Bowflex exercise machine & treadmill	J	600.00
		Remington Shotgun and Marlin Rifle (approx. \$300 each)	H	600.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance policy with Erie Life	H	0.00
		Term Life Insurance policy with Erie Life	W	0.00
10. Annuities. Itemize and name each issuer.	X			
			Sub-Total >	27,500.00
			(Total of this page)	

4 continuation sheets attached to the Schedule of Personal Property

In re **Jeffrey J. Backenstoos,
Kim M. Backenstoos**

Case No. **1:10-bk-04473-MDF**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		50% Interest in Blue Mountain Holding, LLC [entity formed to manage investment real estate from Sch. A which Debtor owns with his Brother (26 acres wooded mountain land); only asset is a checking account w/ est. avg. monthly balance of \$500; \$1,200/mo. rental income used to maintain acreage, cover taxes and other costs]	J	250.00
		Debtor's 100% interest in Jeffrey J. Backenstoos, D.O., P.C., a Professional Corporation formed January 15, 2001 pursuant to 14 Pa.C.S. 2903. Schedule L (Balance Sheet) from PC's 2009 Form 1120S is attached hereto. All The assets of the business are subject to a blanket UCC Financing Statement in favor of Sovereign Bank, securing a line of credit which was "called" in default as of 4/13/2010 with a balance of \$63,282.56 vs. book value of approx. \$31,000 or asset liquidation value of approx. \$10,000.	H	1.00

Sub-Total > **251.00**
(Total of this page)

Sheet **1** of **4** continuation sheets attached to the Schedule of Personal Property

In re **Jeffrey J. Backenstoos,
Kim M. Backenstoos**

Case No. **1:10-bk-04473-MDF**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NONE	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
		<p>Interest in Majestic Eagle Holdings, Inc., a Pennsylvania S-Corporation formed 01/01/2008, with 100% shares being owned by Jeffrey J. Backenstoos and Kim M. Backenstoos, Joint Tenants. This Entity was created to at as a parent company, and is the sole Member and owner of two (2) separate real estate investment LLCs -- 1.) Cumberland Commons, LLC and 2.) TalonPremier Properties, LLC, ftdba Majestic Eagle Holdings, LLC.</p> <p>1.) Cumberland Commons, LLC purchased (2) adjoining parcels of real estate at 602 & 604 Cumberland Street, Lebanon City and undertook a major rehabilitation of the existing warehouse/factory, converting space into (4) luxury apartments above (4) commercial/office suites on first floor, and (32) climate controlled storage units in the basement level. The project proved to be to be a fiscal disaster from its inception in mid-2007; the commerical units remain unrented (at any price) the real estate is significantly over-encumbered and the project has been operating at a \$6k to \$10k loss monthly.</p> <p>Talon Premier Properties, LLC owns a multi-use property known as 710 Chestnut Street, Lebanon City, consisting of (3) residential, (1) commercial, and (1) garage rental. This property is over-encumbered and operates at a loss. Value is stated as \$0.00 since both LCCs are filing Chapter 7</p>	J	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
			Sub-Total >	0.00
			(Total of this page)	

Sheet 2 of 4 continuation sheets attached to the Schedule of Personal Property

In re **Jeffrey J. Backenstoos,
Kim M. Backenstoos**

Case No. **1:10-bk-04473-MDF**

Debtors

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
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2009 Lincoln MKS (approx. 10,000) property to be surrendered	H	29,890.00
		2003 Ford "Think" w/ unknown mileage (value based limited sales comps., market research and valuation by local auto dealers)	J	3,500.00
		2007 Polaris Phoenix 200 (unknown mileage) (value based on market research using www.nadaguides.com)	H	1,500.00
		2008 Polaris Phoenix 200 (unknown mileage) (value based on market research using www.nadaguides.com)	H	1,500.00

Sub-Total > **36,390.00**
(Total of this page)

Sheet **3** of **4** continuation sheets attached to the Schedule of Personal Property

In re **Jeffrey J. Backenstoos,
Kim M. Backenstoos**

Case No. **1:10-bk-04473-MDF**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON 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
		2007 Polaris Scrambler 500 (unknown mileage) (value based on market research using www.nadaguides.com)	J	2,800.00
		2008 Polaris Scrambler 500 (value based on market research using www.nadaguides.com)	J	3,000.00
		2009 Jaguar in good condition; 10,000 miles (value determined by KBB private party)	H	41,000.00
		2003 Harley Davidson FXDL Dyna Low Rider 3,000 Miles [value avg. KBB Retail and Private Party]	J	7,500.00
		2004 Utility Trailer (in fair condition)	W	400.00
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.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **54,700.00**
(Total of this page)
Total > **118,841.00**

Sheet **4** of **4** continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

Schedule L Balance Sheets per Books		Beginning of tax year		End of tax year	
		(a)	(b)	(c)	(d)
Assets					
1	Cash		25,880		11,121
2a	Trade notes and accounts receivable				
b	Less allowance for bad debts				
3	Inventories				
4	U.S. government obligations				
5	Tax-exempt securities (see instructions)				
6	Other current assets (attach statement)				
7	Loans to shareholders		34,400		34,846
8	Mortgage and real estate loans				
9	Other investments (attach statement) Stmt 4		3,805		3,805
10a	Buildings and other depreciable assets	130,554		133,067	
b	Less accumulated depreciation	(102,382)	28,172	(113,089)	19,978
11a	Depletable assets				
b	Less accumulated depletion				
12	Land (net of any amortization)				
13a	Intangible assets (amortizable only)				
b	Less accumulated amortization				
14	Other assets (attach statement)				
15	Total assets		92,257		69,750
Liabilities and Shareholders' Equity					
16	Accounts payable				
17	Mortgages, notes, bonds payable in less than 1 year		73,148		63,148
18	Other current liabilities (attach statement) Stmt 5		6,554		3,145
19	Loans from shareholders				
20	Mortgages, notes, bonds payable in 1 year or more		9,040		7,553
21	Other liabilities (attach statement)				
22	Capital stock		1,000		1,000
23	Additional paid-in capital				
24	Retained earnings		2,515		-5,096
25	Adjustments to shareholders' equity (attach statement)				
26	Less cost of treasury stock				
27	Total liabilities and shareholders' equity		92,257		69,750

Schedule M-1 Reconciliation of Income (Loss) per Books With Income (Loss) per Return

Note: Schedule M-3 required instead of Schedule M-1 if total assets are \$10 million or more—see instructions

1	Net income (loss) per books	12,452	5	Income recorded on books this year not included on Schedule K, lines 1 through 10 (itemize):	
2	Income included on Schedule K, lines 1, 2, 3c, 4, 5a, 6, 7, 8a, 9, and 10, not recorded on books this year (itemize):		a	Tax-exempt interest \$	
3	Expenses recorded on books this year not included on Schedule K, lines 1 through 12 and 14i (itemize):		6	Deductions included on Schedule K, lines 1 through 12 and 14i, not charged against book income this year (itemize):	
a	Depreciation \$		a	Depreciation \$	
b	Travel and entertainment \$		7	Add lines 5 and 6	
4	Add lines 1 through 3	12,452	8	Income (loss) (Schedule K, line 18). Line 4 less line 7	12,452

Schedule M-2 Analysis of Accumulated Adjustments Account, Other Adjustments Account, and Shareholders' Undistributed Taxable Income Previously Taxed (see instructions)

	(a) Accumulated adjustments account	(b) Other adjustments account	(c) Shareholders' undistributed taxable income previously taxed
1	Balance at beginning of tax year	12,209	
2	Ordinary income from page 1, line 21	13,811	
3	Other additions		
4	Loss from page 1, line 21		
5	Other reductions Stmt 6	1,359	
6	Combine lines 1 through 5	24,661	
7	Distributions other than dividend distributions	20,063	
8	Balance at end of tax year. Subtract line 7 from line 6	4,598	

DAA

File Number: 2007120600596
 Date Filed: 12/06/2007 08:58 AM
 Pedro A. Cortés
 Secretary of the Commonwealth

UCC FINANCING STATEMENT

FOLLOW INSTRUCTIONS CAREFULLY

A. NAME & PHONE OF CONTACT AT FILER [optional]
UCC Direct Services

B. SEND ACKNOWLEDGMENT TO: (Name and Address)

**UCC Direct Services
 PO Box 3248
 Houston TX 77253
 Email: tmo@osemicro.com, qiang.xu@wkglobal.com**

Barcode too big to fit in this area

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S EXACT FULL LEGAL NAME

OR	1a. ORGANIZATION'S NAME Jeffrey J. Backenstoos, DO, PC			
	1b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX
1c. MAILING ADDRESS 419 Cumberland Street		CITY Lebanon	STATE PA	POSTAL CODE 17042
1e. TYPE OF ORGANIZATION		1f. JURISDICTION OF ORGANIZATION PA	1g. ORGANIZATIONAL ID # None <input type="checkbox"/> None	

1. SECURED PARTY'S NAME

OR	2a. ORGANIZATION'S NAME Sovereign Bank			
	2b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX
2c. MAILING ADDRESS 2 Morrissey Blvd		CITY Dorchester	STATE MA	POSTAL CODE 02125
2d. TYPE OF ORGANIZATION		2e. JURISDICTION OF ORGANIZATION	2f. ORGANIZATIONAL ID #	

This FINANCING STATEMENT covers the following collateral:

All assets.

5. ALTERNATE NAME DESIGNATION LESSEE/LESSOR CONSIGNEE/CONSIGNOR BAILEE/BAILOR SELLER/BUYER AG LIEN NON-UCC

6. This FINANCING STATEMENT is to be filed (for record) (or recorded) in the REAL ESTATE RECORDS.

8. OPTIONAL FILER REFERENCE DATA
PA-0-27549427000 PA-0-27549427-8491 52109076 88780

*The estimated value is to be "replacement" value of the item in its present condition and given its age. This form is only a guide. You may also prepare a listing without trying to make items fit into this guide. Likewise, if items are not included in this guide, please continue on another sheet.

HOUSEHOLD GOODS AND FURNISHINGS

Name: BACKENSTOES (5/11/2010)

Room/Description	Estimated Value*	
Living Room		
Carpets/Rugs	\$ 0	
Sofas, Chairs	\$ 1,610.00	
Tables	\$ 340.00	
Lamps	\$ 50.00	
Pictures/Mirrors/Art/Décor	\$ 0	
Other furniture (list):	\$ 500.00	
TVs, Stereos, Electronics	\$ 1,000.00	
Computer, Printer, Accessories	\$ 0	
Other:	\$	
Total Living Room		\$ 2,500.00
Kitchen		
Appliances	\$ 3,500.00	
Small Appliances	\$ 50.00	
Table, Chairs	\$ 850.00	
Cookware	\$ 50.00	
Dishes, Utensils	\$ 50.00	
Other:	\$	
Total Kitchen		\$ 4,500.00
Dining Room		
Carpet/Rugs	\$ 50.00	
Table, Chairs	\$ 1,300.00	
Buffet, Sideboard	\$ —	
China, Glassware	\$ —	
Silver or Flatware	\$ —	
Pictures/Mirrors	\$ —	
Other:	\$ —	
Total Dining Room		\$ 1,350.00
Bedrooms		
Carpet/Rugs	\$ 50.00	
Beds (sets)	\$ 3,100.00	

Bedding	\$	100.00	
Bureaus, Dressers <i>incl. 2 beds</i>	\$	—	
Pictures/Mirrors	\$	—	
Desk, Chairs, Tables	\$	500.00	
TVs, Stereos	\$	500.00	
Computer	\$	—	
Other:	\$	—	
Other:	\$	—	
Total Bedrooms			\$ 4,250.00
Family Room/Den			
Sofas, Chairs	\$	1200.00	
Tables, Chairs	\$	250.00	
Pictures/Mirrors	\$	—	
TVs, Stereos	\$	500.00	
Computer/Printers	\$	—	
Games/Instruments	\$	500.00	
Other (list)	\$	500.00	
Other (list)	\$	—	
Total Family Room/Den			\$ 2,950.00
Garage, Car Port, Shed, Basement, Storage			
Tools	\$	200.00	
Lawn Mower	\$	50.00	
Grill	\$	250.00	
Lawn Furniture	\$	100.00	
Hobby/Sport Equipment	\$	—	
Bikes/Toys	\$	200.00	
Washer/Dryer	\$	500.00	
Garden Items	\$	100.00	
Freezer	\$	50.00	
Other:	\$	—	
Other:	\$	—	
Total Garage, Car Port, Shed, Basement, Storage			\$ 1,450.00
Any other "Household" goods			
✓ Bowflex / Treadmill			
✓			
✓			
Total other "Household" goods			\$

TOTAL ESTIMATED VALUE:	\$	17,000.00
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K: FORMS general HOUSEHOLD GOODS AND FURNISHINGS.doc

In re **Jeffrey J. Backenstoos,
Kim M. Backenstoos**Case No. **1:10-bk-04473-MDF**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)

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

Check if debtor claims a homestead exemption that exceeds
 \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter
 with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Debtors' Residence: 1114 Cornerstone Lane, Lebanon, Lebanon County PA 17042 [stated value = average of current market analysis/BPO @ \$600,000 and 08/2009 full purchase price @ \$693,000, less hypothetical 10% liquidation costs] WILL BE RETAINED	11 U.S.C. § 522(d)(1)	27,000.00	582,500.00
Investment real estate: (2) parcels of wooded land, 21 acres in total, mostly mountain land located in Grantville, Dauphin County; with abandoned sawmill structure and modern storage structure (rented); Debtor owned jointly with Steven Backenstoos (Brother) [Stated value = actual sales comp. of same acreage @ \$3,570/acre, less hypothetical 10% cost if liquidated, one-half of sum attributed to Debtor]	11 U.S.C. § 522(d)(5)	4,399.00	33,735.00
Timeshare: (1) week annually, week #40, 2 bedroom, Villa's at the Boardwalk, Virginia Beach [Stated value determined from (3) attempts to sell with time-share brokers; on-line research of like units available from secondary sales markets and auction sites resulting market value of \$1,500, less standard broker's fees/costs of \$500 minimum]	11 U.S.C. § 522(d)(5)	1,000.00	1,000.00
Cash on Hand			
Cash in Debtors' possession	11 U.S.C. § 522(d)(5)	100.00	100.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Account with Metro Bank	11 U.S.C. § 522(d)(5)	500.00	500.00
Money Market/Savings with Metro Bank	11 U.S.C. § 522(d)(5)	4,400.00	4,400.00
Household Goods and Furnishings			
Household Goods & Furnishings at Debtors' residence: see attached listing	11 U.S.C. § 522(d)(3)	17,000.00	17,000.00
Wearing Apparel			
Debtors' Used Clothing, Shoes, Coats & Misc. Apparel	11 U.S.C. § 522(d)(3)	500.00	500.00
Furs and Jewelry			
Wedding/Engagement & Anniversary ring	11 U.S.C. § 522(d)(4)	1.00	3,800.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Bowflex exercise machine & treadmill	11 U.S.C. § 522(d)(3)	600.00	600.00

1 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Jeffrey J. Backenstoos,
Kim M. Backenstoos**Case No. **1:10-bk-04473-MDF**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Remington Shotgun and Marlin Rifle (approx. \$300 each)	11 U.S.C. § 522(d)(5) 11 U.S.C. § 522(d)(3)	300.00 300.00	600.00
Interests in Insurance Policies			
Term Life Insurance policy with Erie Life	11 U.S.C. § 522(d)(7)	100%	0.00
Term Life Insurance policy with Erie Life	11 U.S.C. § 522(d)(7)	100%	0.00
Stock and Interests in Businesses			
50% Interest in Blue Mountain Holding, LLC [entity formed to manage investment real estate from Sch. A which Debtor owns with his Brother (26 acres wooded mountain land); only asset is a checking account w/ est. avg. monthly balance of \$500; \$1,200/mo. rental income used to maintain acreage, cover taxes and other costs]	11 U.S.C. § 522(d)(5)	250.00	500.00
Debtor's 100% interest in Jeffrey J. Backenstoos, D.O., P.C., a Professional Corporation formed January 15, 2001 pursuant to 14 Pa.C.S. 2903. Schedule L (Balance Sheet) from PC's 2009 Form 1120S is attached hereto. All The assets of the business are subject to a blanket UCC Financing Statement in favor of Sovereign Bank, securing a line of credit which was "called" in default as of 4/13/2010 with a balance of \$63,282.56 vs. book value of approx. \$31,000 or asset liquidation value of approx. \$10,000.	11 U.S.C. § 522(d)(5)	1.00	1.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2003 Ford "Think" w/ unknown mileage (value based limited sales comps., market research and valuation by local auto dealers)	11 U.S.C. § 522(d)(2)	3,500.00	3,500.00
2007 Polaris Phoenix 200 (unknown mileage) (value based on market research using www.nadaguides.com)	11 U.S.C. § 522(d)(5)	1.00	1,500.00
2008 Polaris Phoenix 200 (unknown mileage) (value based on market research using www.nadaguides.com)	11 U.S.C. § 522(d)(5)	1,500.00	1,500.00
2008 Polaris Scrambler 500 (value based on market research using www.nadaguides.com)	11 U.S.C. § 522(d)(2)	3,000.00	3,000.00
2003 Harley Davidson FXDL Dyna Low Rider 3,000 Miles [value avg. KBB Retail and Private Party]	11 U.S.C. § 522(d)(5) 11 U.S.C. § 522(d)(2)	5,699.00 400.00	7,500.00
2004 Utility Trailer (in fair condition)	11 U.S.C. § 522(d)(5)	400.00	400.00

Total: **70,851.00** **662,636.00**Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

In re **Jeffrey J. Backenstoets,
Kim M. Backenstoets**

Case No. **1:10-bk-04473-MDF**

Debtors

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

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

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "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" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN						
Account No. xxxx-x0677	J	3/29/2010 Confessed Judgment Lien Debtors' Residence: 1114 Cornerstone Lane, Lebanon, Lebanon County PA 17042 [stated value = average of current market analysis/BPO @ \$600,000 and 08/2009 full purchase price @ \$693,000, Value \$ 582,500.00		X			1,164,254.00	1,164,254.00
Arthur Funk & Sons, Inc c/o John H. Whitmoyer, Esquire 937 Willow Street Lebanon, PA 17042-1140								
Account No.	J	Additional Notice: Arthur Funk & Sons, Inc Value \$					Notice Only	
John H. Whitmoyer, Esquire 937 Willow Street PO Box 1140 Lebanon, PA 17042-1140								
Account No. xxxxxx5844	J	Opened 1/23/10 Last Active 4/18/10 Purchase Money Security Wedding/Engagement & Anniversary ring Value \$ 3,800.00					3,800.00	0.00
Kay Jewelers 375 Ghent Road Akron, OH 44333								
Account No. xx:xxxxxxx-xxxxx8-000	J	2010 Property Tax Debtors' Residence: 1114 Cornerstone Lane, Lebanon, Lebanon County PA 17042 [stated value = average of current market analysis/BPO @ \$600,000 and 08/2009 full purchase price @ \$693,000, Value \$ 582,500.00					5,035.60	0.00
Keystone Collections Group 546 Wendel Road Irwin, PA 15642								
Subtotal (Total of this page)							1,173,089.60	1,164,254.00

2 continuation sheets attached

In re **Jeffrey J. Backenstoos,
Kim M. Backenstoos**

Case No. **1:10-bk-04473-MDF**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN						
Account No. 4:2339629-369499-0000 Lebanon County Treasurer 400 South Eighth Street, Room 103 Lebanon, PA 17042	J	2010 Property Tax 419 Cumberland Street, Lebanon PA 17042: investment property containing (1) first floor professional rental and (2) residential units on second and third floors; property is over-encumbered and in need of significant					2,086.04	0.00
Value \$		200,000.00						
Account No. xxxx2560 Metro Bank 3801 Paxton Street Harrisburg, PA 17111	J	Opened 8/19/09 Last Active 5/2010 First Mortgage Debtors' Residence: 1114 Cornerstone Lane, Lebanon, Lebanon County PA 17042 [stated value = average of current market analysis/BPO @ \$600,000 and 08/2009 full purchase price @ \$693,000,					530,500.00	0.00
Value \$		582,500.00						
Account No. xxxxx6039 Metro Bank 3801 Paxton Street Harrisburg, PA 17111	J	Opened 3/10/10 Last Active 4/01/10 Second Mortgage Debtors' Residence: 1114 Cornerstone Lane, Lebanon, Lebanon County PA 17042 [stated value = average of current market analysis/BPO @ \$600,000 and 08/2009 full purchase price @ \$693,000,					20,000.00	0.00
Value \$		582,500.00						
Account No. xxxxxxxxxx0100 PSECU PO Box 1006 Harrisburg, PA 17108	H	Opened 4/03/09 Last Active 5/01/10 Security Agreement 2009 Lincoln MKS (approx. 10,000) property to be surrendered				X	55,160.00	25,270.00
Value \$		29,890.00						
Account No. xx-xxxxxxx-x x001-8 Sovereign Bank PO Box 16255 Reading, PA 19612-6255	J	May 13, 2010 First Mortgage - Confessed Judgment 419 Cumberland Street, Lebanon PA 17042: investment property containing (1) first floor professional rental and (2) residential units on second and third floors; property is over-encumbered and in need of significant				X	307,919.72	110,005.76
Value \$		200,000.00						
Subtotal							915,665.76	135,275.76
(Total of this page)								

Sheet **1** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Jeffrey J. Backenstoos,
Kim M. Backenstoos**

Case No. **1:10-bk-04473-MDF**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No.							
US Bank PO Box 790408 Saint Louis, MO 63179-0408		J					
			4/2010				
			Auto Loan				
			2009 Jaguar in good condition; 10,000 miles (value determined by KBB private party)				
			Value \$ 41,000.00			42,000.00	1,000.00
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Subtotal (Total of this page)						42,000.00	1,000.00
Total (Report on Summary of Schedules)						2,130,755.36	1,300,529.76

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Jeffrey J. Backenstoets,
Kim M. Backenstoets**

Case No. 1:10-bk-04473-MDF

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

Report the total of amounts 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 \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* 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 \$2,600* 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).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re **Jeffrey J. Backenstoets,
Kim M. Backenstoets**

Case No. **1:10-bk-04473-MDF**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Donald C. & Marsha A. Graby 309 South 21st Street Lebanon, PA 17042	J		3/19/2008 Co-signed/Gaurantors for owner held financing for Talon Premier Properties, LLC re: 710 Chestnut Street, Lebanon PA	X	X	Unknown
Account No. xxxxxxxx6382			4/8/2010 Utilities - potential personal liability on rentals of Majestic Eagle Holdings, Inc., Cumberland Commons, LLC, or Talon Premier Properties, LLC	X	X	13.03
Met-Ed PO Box 3687 Akron, OH 44309-3687	J					
Account No. xxxxxxxx6432			4/08/2010 Utilities - potential personal liability on rentals of Majestic Eagle Holdings, Inc., Cumberland Commons, LLC, or Talon Premier Properties, LLC	X	X	18.43
Met-Ed PO Box 3687 Akron, OH 44309-3687	J					
Account No. xxxxxxxx6457			04/08/2010 Utilities - potential personal liability on rentals of Majestic Eagle Holdings, Inc., Cumberland Commons, LLC, or Talon Premier Properties, LLC	X	X	18.08
Met-Ed PO Box 3687 Akron, OH 44309-3687	J					
Subtotal (Total of this page)						49.54

3 continuation sheets attached

In re **Jeffrey J. Backenstoos,
Kim M. Backenstoos**

Case No. **1:10-bk-04473-MDF**

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxxxxxxx6569 Met-Ed PO Box 3687 Akron, OH 44309-3687			04/07/2010 Utilities - potential personal liability on rentals of Majestic Eagle Holdings, Inc., Cumberland Commons, LLC, or Talon Premier Properties, LLC	X	X	X	16.96
Account No. xxxxxxxx6577 Met-Ed PO Box 3687 Akron, OH 44309-3687			04/07/2010 Utilities - potential personal liability on rentals of Majestic Eagle Holdings, Inc., Cumberland Commons, LLC, or Talon Premier Properties, LLC	X	X	X	19.87
Account No. xxxxxxxx4852 Met-Ed PO Box 3687 Akron, OH 44309-3687			04/08/2010 Utilities - potential personal liability on rentals of Majestic Eagle Holdings, Inc., Cumberland Commons, LLC, or Talon Premier Properties, LLC	X	X	X	251.67
Account No. xxxxxxxx6408 Met-Ed PO Box 3687 Akron, OH 44309-3687			04/08/2010 Utilities - potential personal liability on rentals of Majestic Eagle Holdings, Inc., Cumberland Commons, LLC, or Talon Premier Properties, LLC	X	X	X	16.07
Account No. All Sovereign Bank PO Box 16255 Reading, PA 19612-6255			All potential unsecured deficiency claims from multiple guarantees	X	X	X	0.00
Subtotal (Total of this page)							304.57

Sheet no. **1** of **3** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **Jeffrey J. Backenstoos,
Kim M. Backenstoos**

Case No. **1:10-bk-04473-MDF**

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxx xxxxxxxxxxx xxreet The City of Lebanon 400 South 8th Street Lebanon, PA 17042			8/31/2005 \$15k improvement loan issued by City of Lebanon for painting and other improvements to 419 Cumberland Street, Lebanon.				8,433.00
Account No. N/A The City of Lebanon 400 South 8th Street Lebanon, PA 17042		J	Gaurantor liability as to loans issued to Majestic Eagle Holdings, Inc. / Cumberland Commons, LLC	X	X		Unknown
Account No. xxxxx4-042 ThyssenKrupp Elevator PO Box 933007 Atlanta, GA 31193-3007		J	02/15/2010 Repair bill for commercial elevator unit - potential personal liability from Majestic Eagle Holdings, Inc., Cumberland Commons, LLC,	X		X	1,681.15
Account No. xxxxx2-042 ThyssenKrupp Elevator PO Box 933007 Atlanta, GA 31193-3007		J	04/15/2009 Repair bill - same as above	X	X	X	300.00
Account No. xxxxx-7042 ThyssenKrupp Elevator Corporation PO Box 933007 Atlanta, GA 31193-3007		J	05/01/2010 Commercial elevator usage - potential personal liability on rentals of Majestic Eagle Holdings, Inc., Cumberland Commons, LLC, or Talon Premier Properties, LLC	X		X	374.04
Subtotal (Total of this page)							10,788.19

Sheet no. **2** of **3** sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **Jeffrey J. Backenstoos,
Kim M. Backenstoos**

Case No. **1:10-bk-04473-MDF**

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx7659 UGI Utilities, Inc. PO Box 71203 Philadelphia, PA 19176		J	4/20/2010 Utilities - potential personal liability on rentals of Majestic Eagle Holdings, Inc., Cumberland Commons, LLC, or Talon Premier Properties, LLC	X		X	11.90
Account No. xxxxxxxx8932 UGI Utilities, Inc. PO Box 71203 Philadelphia, PA 19176		J	04/16/2010 Utilities - potential personal liability on rentals of Majestic Eagle Holdings, Inc., Cumberland Commons, LLC, or Talon Premier Properties, LLC	X		X	11.90
Account No. xxxxxx7681 US Department Of Education PO Box 5609 Greenville, TX 75403		H	Opened 9/11/06 Last Active 4/07/10 Educational - Student Loans				143,605.00
Account No. xxxxxx-xxxxxx823Y Verizon PO Box 28000 Lehigh Valley, PA 18002-8000		J	04/22/2010 Utilities - phone service at 602-604 Cumberland Street Property: potential personal liability from Majestic Eagle Holdings, Inc., or Cumberland Commons, LLC,	X		X	33.31
Account No. xx1555 Weidle Sanitation Service 202 North 12th Street Lebanon, PA 17046		J	5/4/2010 Utilities - potential personal liability from Majestic Eagle Holdings, Inc., Cumberland Commons, LLC, or Talon Premier Properties, LLC	X		X	71.80
Subtotal (Total of this page)							143,733.91
Total (Report on Summary of Schedules)							154,876.21

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

In re **Jeffrey J. Backenstoos,
Kim M. Backenstoos**

Case No. 1:10-bk-04473-MDF

Debtors

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.
Andrea M. Grimes 419 Cumberland Street Apt #1 Lebanon, PA 17042	Residential Lease - 419 Cumberland Street #1
Jeanette Torres 419 Cumberland Street, Apt #2 Lebanon, PA 17042	residential lease - 419 Cumberland Street - Apt #2

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continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Jeffrey J. Backenstoos,
Kim M. Backenstoos**

Case No. 1:10-bk-04473-MDF

Debtors

SCHEDULE H - CODEBTORS

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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continuation sheets attached to Schedule of Codebtors

In re **Jeffrey J. Backenstoos**
Kim M. Backenstoos

Case No. **1:10-bk-04473-MDF**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Son Son	AGE(S): 10 13
Employment:	DEBTOR	SPOUSE
Occupation	Doctor	Housewife (also assists Husband)
Name of Employer	Jeffrey J. Backenstoos, D.O., P.C.	
How long employed	since 2001	
Address of Employer	419 Cumberland Street Lebanon, PA 17042	

	DEBTOR	SPOUSE
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 12,750.00	\$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 12,750.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 2,295.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify): _____	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 2,295.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 10,455.00	\$ 0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
11. Social security or government assistance (Specify): _____	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify): _____	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 0.00	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 10,455.00	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 10,455.00	

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

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

While debtors received a significant tax refund for the 2009 tax year, it is the result of significant investment losses suffered in various real estate ventures, all being abandoned as part of this bankruptcy filing. This also explains the limited federal withholding from Debtor's pre-petition wages. It is highly unlikely that Debtors will receive tax refunds in the future and federal tax withholdings will need to be increased so that year-end tax liabilities do not result in post-petition years. [total of all withholdings will be increased to approx. 18% of gross, up from prior 12% of gross].

Debtor(s)

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

Other Utility Expenditures:

Cable	\$	120.00
Trash	\$	35.00
Internet	\$	40.00
Home Owners' Assoc.	\$	50.00
Total Other Utility Expenditures	\$	245.00

Other Expenditures:

Hair/Hygiene/Personal Care	\$	100.00
Gifts/Holidays/Celebrations	\$	100.00
Children's School Lunches, School & Other Activities	\$	200.00
Vehicle Maintenance	\$	75.00
Total Other Expenditures	\$	475.00

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

In re Jeffrey J. Backenstoës
Kim M. Backenstoës
Debtor(s)

Case No. 1:10-bk-04473-MDF
Chapter 13

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

Date June 11, 2010

Signature /s/ Jeffrey J. Backenstoës
Jeffrey J. Backenstoës
Debtor

Date June 11, 2010

Signature /s/ Kim M. Backenstoës
Kim M. Backenstoës
Joint Debtor

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

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

In re **Jeffrey J. Backenstoës**
Kim M. Backenstoës

Debtor(s)

Case No. **1:10-bk-04473-MDF**
Chapter **13**

STATEMENT OF FINANCIAL AFFAIRS

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

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

DEFINITIONS

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

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

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$65,500.00	2010 YTD - Gross Income (Wages)
\$184,783.00	2009 Gross Income (Wages)
\$151,000.00	2008 Gross Income (Wages)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Sovereign Bank vs. Jeffrey J. Backenstoets, aka Dr. Jeffrey J. Backenstoets, DO, and Kim M. Backenstoets Civil Action No. 2010-01093	Confession of Judgment	Lebanon County Court of Common Pleas	Judgment entered 5/13/2010
Sovereign Bank vs. Cumberland Commons, LLC fka Majestic Eagle Holdings, LLC Jeffrey J. Backenstoets, and Kim M. Backenstoets Civil Action No. 2010-01099	Confession of Judgment	Lebanon County Court of Common Pleas	Judgment entered 5/13/2010
Sovereign Bank vs. Cumberland Commons, LLC fka Majestic Eagle Holdings, LLC and Jeffrey J. Backenstoets Civil Action No. 2010-01101	Confession of Judgment	Lebanon County Court of Common Pleas	Judgment entered 5/14/2010

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 REPOSSESSION, 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 the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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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
Melvin & Barbara Clark 2584 Long Lane Lebanon, PA 17046 none	9/30/2009	Disinterested third-party sale of former residence, 2584 Long Lane, Lebanon, PA. Debtors received net proceeds at settlement of \$42,943.57, much of which was needed for the purchase of present residence at 1114 Cornerstone Lane, Lebanon (funds needed at settlement = \$36,542.20)

- None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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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 or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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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
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15. Prior address of debtor

- None If the debtor has moved within **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
2584 Long Lane Lebanon PA 17046	same	until 8/2009

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 Information.

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

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

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

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

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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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, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

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

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

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
Blue Mountain Holdings, LLC	26-1988197	1114 Cornerstone Lane Lebanon, PA 17042	Real Estate Management	11/19/2007 - present
Jeffrey J. Backenstoos D.O., P.C.	25-1878369	419 Cumberland Street Lebanon, PA 17042	Family Medical Practice	1/12/2001 - present

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
Majestic Eagle Holdings, Inc.	26-1675199	1114 Cornerstone Lane Lebanon, PA 17042	Rental Real Estate Holding Company and single member/owner of: Cumberland Commons, LLC Talon Premier Properties, LLC	2/2008 - present

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

NAME ADDRESS

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

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

19. Books, records and financial statements

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

NAME AND ADDRESS	DATES SERVICES RENDERED
Jori M. Culp, CPA Smoker, Smith & Associates 339 W. Governor Road Hershey, PA 17033-2074	All

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

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

NAME ADDRESS

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

NAME AND ADDRESS DATE ISSUED

20. Inventories

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

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

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

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

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

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

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date June 11, 2010

Signature /s/ Jeffrey J. Backenstoos
Jeffrey J. Backenstoos
 Debtor

Date June 11, 2010

Signature /s/ Kim M. Backenstoos
Kim M. Backenstoos
 Joint Debtor

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

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

In re Jeffrey J. Backenstoos
Kim M. Backenstoos

Debtor(s)

Case No. 1:10-bk-04473-MDF
Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>4,500.00</u>
Prior to the filing of this statement I have received	\$	<u>0.00</u>
Balance Due	\$	<u>4,500.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- b. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- c. [Other provisions as needed]

Representation & counseling related to: preparation and filing of bankruptcy petition, all required initial filing documents, and Chapter 13 plan; attendance with Debtor at creditors' meeting; attendance at plan confirmation hearing; if applicable, review of reaffirmation agreement(s) with secured creditors; review of claims and objection(s) to claims, as warranted; general representation during case through discharge.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation & counseling for any additional services, including the following: Defense or prosecution of any adversary proceedings brought by or against the Debtor, to include determination of dischargeability of claim(s) and objection to discharge; defending motions for relief from stay; motions to Dismiss case which are filed as a result of Debtor's failure to comply, failure to pay plan payments, or alleged lack of good faith in filing; motion to convert case to another chapter; preparation and filing of amendment(s) to schedules; preparation and filing of any amended Chapter 13 plan(s) which are necessitated as a result of Debtor's actions, failures or voluntary changes; representation and preparation/filing of all necessary documents related to motion(s) to approve sell, auction or transfer of real estate or other assets; motion(s) to re-open or reinstate case; motion(s) to reinstate "stay" after relief from stay granted; motion(s) to suspend plan payments; and other such matters which may arise from time to time but are not included in the standard services provided under the "flat" fee, but are necessary for the administration of the bankruptcy case. THIS IS NOT AN EXHAUSTIVE LISTING.

In re **Jeffrey J. Backenstoos**
Kim M. Backenstoos
Debtor(s)

Case No. **1:10-bk-04473-MDF**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
(Continuation Sheet)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **June 11, 2010**

/s/ Brian J. Tyler
Brian J. Tyler PA#77958
Law Offices of Brian J. Tyler
3621 North Front Street
Harrisburg, PA 17110
(717) 230-9900 Fax: (717) 754-0042
btyler@btylerlaw.com ; rhamilton@btylerlaw.com

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

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

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

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

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

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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

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

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

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

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

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

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

In re **Jeffrey J. Backenstoos**
Kim M. Backenstoos
 Debtor(s)
 Case Number: **1:10-bk-04473-MDF**
 (If known)

According to the calculations required by this statement:

The applicable commitment period is 3 years.

The applicable commitment period is 5 years.

Disposable income is determined under § 1325(b)(3).

Disposable income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

**CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME
 AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME**

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME					
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.				
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			Column A	Column B
			Debtor's Income	Spouse's Income	
2	Gross wages, salary, tips, bonuses, overtime, commissions.			\$ 12,750.00	\$ 0.00
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.				
			Debtor	Spouse	
	a.	Gross receipts	\$ 0.00	\$ 0.00	
	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	
c.	Business income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.				
			Debtor	Spouse	
	a.	Gross receipts	\$ 4,213.33	\$ 0.00	
	b.	Ordinary and necessary operating expenses	\$ 4,719.82	\$ 0.00	
c.	Rent and other real property income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
5	Interest, dividends, and royalties.			\$ 2.01	\$ 0.00
6	Pension and retirement income.			\$ 0.00	\$ 0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.			\$ 0.00	\$ 0.00
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				
		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00	\$ 0.00

9	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width:5%;"></th> <th style="width:40%;"></th> <th style="width:10%; text-align:center;">Debtor</th> <th style="width:10%;"></th> <th style="width:10%; text-align:center;">Spouse</th> <th style="width:10%;"></th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td style="text-align:center;">\$</td> <td></td> <td style="text-align:center;">\$</td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align:center;">\$</td> <td></td> <td style="text-align:center;">\$</td> <td></td> </tr> </tbody> </table>			Debtor		Spouse		a.		\$		\$		b.		\$		\$			
		Debtor		Spouse																	
a.		\$		\$																	
b.		\$		\$																	
		\$		\$																	
		0.00		0.00																	
10	<p>Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).</p>	\$	12,752.01	\$	0.00																
11	<p>Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.</p>	\$	12,752.01																		

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	<p>Enter the amount from Line 11</p>		\$ 12,752.01												
13	<p>Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <tbody> <tr> <td style="width:5%;">a.</td> <td style="width:40%;"></td> <td style="width:10%; text-align:center;">\$</td> <td style="width:45%;"></td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align:center;">\$</td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align:center;">\$</td> <td></td> </tr> </tbody> </table> <p>Total and enter on Line 13</p>	a.		\$		b.		\$		c.		\$		\$	0.00
a.		\$													
b.		\$													
c.		\$													
14	<p>Subtract Line 13 from Line 12 and enter the result.</p>	\$	12,752.01												
15	<p>Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.</p>	\$	153,024.12												
16	<p>Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p> <p>a. Enter debtor's state of residence: <u>PA</u> b. Enter debtor's household size: <u>4</u></p>	\$	77,590.00												
17	<p>Application of § 1325(b)(4). Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.</p> <p><input checked="" type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.</p>														

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	<p>Enter the amount from Line 11.</p>		\$ 12,752.01												
19	<p>Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <tbody> <tr> <td style="width:5%;">a.</td> <td style="width:40%;"></td> <td style="width:10%; text-align:center;">\$</td> <td style="width:45%;"></td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align:center;">\$</td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align:center;">\$</td> <td></td> </tr> </tbody> </table> <p>Total and enter on Line 19.</p>	a.		\$		b.		\$		c.		\$		\$	0.00
a.		\$													
b.		\$													
c.		\$													
20	<p>Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.</p>	\$	12,752.01												

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$ 153,024.12																								
22	Applicable median family income. Enter the amount from Line 16.	\$ 77,590.00																								
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. <input type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.																									
Part IV. CALCULATION OF DEDUCTIONS FROM INCOME																										
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)																										
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$ 1,371.00																								
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B. <table border="1" style="width:100%; margin-top: 10px;"> <thead> <tr> <th colspan="3">Household members under 65 years of age</th> <th colspan="3">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width:5%;">a1.</td> <td style="width:65%;">Allowance per member</td> <td style="width:15%; text-align:right;">60</td> <td style="width:5%;">a2.</td> <td style="width:65%;">Allowance per member</td> <td style="width:15%; text-align:right;">144</td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td style="text-align:right;">4</td> <td>b2.</td> <td>Number of members</td> <td style="text-align:right;">0</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td style="text-align:right;">240.00</td> <td>c2.</td> <td>Subtotal</td> <td style="text-align:right;">0.00</td> </tr> </tbody> </table>		Household members under 65 years of age			Household members 65 years of age or older			a1.	Allowance per member	60	a2.	Allowance per member	144	b1.	Number of members	4	b2.	Number of members	0	c1.	Subtotal	240.00	c2.	Subtotal	0.00
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c1.	Subtotal	240.00	c2.	Subtotal	0.00																					
24B		\$ 240.00																								
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$ 575.00																								
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero. <table border="1" style="width:100%; margin-top: 10px;"> <tbody> <tr> <td style="width:5%;">a.</td> <td style="width:65%;">IRS Housing and Utilities Standards; mortgage/rent Expense</td> <td style="width:15%; text-align:right;">\$ 989.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td style="text-align:right;">\$ 4,706.00</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td style="text-align:right;">Subtract Line b from Line a.</td> </tr> </tbody> </table>		a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$ 989.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ 4,706.00	c.	Net mortgage/rental expense	Subtract Line b from Line a.															
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25B		\$ 0.00																								
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: Home Owners Insurance & Home Owners' Association Dues	\$ 112.00																								

27A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	<p>\$ 530.00</p>												
27B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	<p>\$ 0.00</p>												
28	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.</p> <table border="1" data-bbox="194 798 1299 913"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> <td>496.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td>\$</td> <td>613.00</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td colspan="2">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	496.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	613.00	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		<p>\$ 0.00</p>
a.	IRS Transportation Standards, Ownership Costs	\$	496.00											
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	613.00											
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.												
29	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.</p> <table border="1" data-bbox="194 1102 1299 1218"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> <td>496.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td>\$</td> <td>935.00</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td colspan="2">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	496.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	935.00	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.		<p>\$ 0.00</p>
a.	IRS Transportation Standards, Ownership Costs	\$	496.00											
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	935.00											
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.												
30	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	<p>\$ 1,543.00</p>												
31	<p>Other Necessary Expenses: mandatory deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	<p>\$ 0.00</p>												
32	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>	<p>\$ 81.86</p>												
33	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49.</p>	<p>\$ 0.00</p>												
34	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	<p>\$ 0.00</p>												
35	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	<p>\$ 0.00</p>												

36	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	\$ 0.00
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$ 40.00
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$ 4,492.86

Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 24-37

39	<p>Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 75%;">Health Insurance</td> <td style="width: 10%;">\$</td> <td style="width: 10%; text-align: right;">1,065.25</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> <td style="text-align: right;">0.00</td> </tr> </table> <p>Total and enter on Line 39</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:</p> <p>\$</p>	a.	Health Insurance	\$	1,065.25	b.	Disability Insurance	\$	0.00	c.	Health Savings Account	\$	0.00	\$ 1,065.25
a.	Health Insurance	\$	1,065.25											
b.	Disability Insurance	\$	0.00											
c.	Health Savings Account	\$	0.00											
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$ 0.00												
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$ 0.00												
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$ 0.00												
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$ 0.00												
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$ 50.00												
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$ 294.25												
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	\$ 1,409.50												

Subpart C: Deductions for Debt Payment

47

Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.

	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance
a.	Kay Jewelers	Wedding/Engagement & Anniversary ring	\$ 80.00	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
b.	Lebanon City/County	Debtors' Residence: 1114 Cornerstone Lane, Lebanon, Lebanon County PA 17042 [stated value = average of current market analysis/BPO @ \$600,000 and 08/2009 full purchase price @ \$693,000, less hypothetical 10% liquidation costs] WILL BE RE	\$ 915.00	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
c.	Metro Bank	Debtors' Residence: 1114 Cornerstone Lane, Lebanon, Lebanon County PA 17042 [stated value = average of current market analysis/BPO @ \$600,000 and 08/2009 full purchase price @ \$693,000, less hypothetical 10% liquidation costs] WILL BE RE	\$ 412.00	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
d.	Metro Bank	Debtors' Residence: 1114 Cornerstone Lane, Lebanon, Lebanon County PA 17042 [stated value = average of current market analysis/BPO @ \$600,000 and 08/2009 full purchase price @ \$693,000, less hypothetical 10% liquidation costs] WILL BE RE	\$ 3,379.00	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
e.	PSECU	2009 Lincoln MKS (approx. 10,000) property to be surrendered	\$ 935.00	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
f.	US Bank	2009 Jaguar in good condition; 10,000 miles (value determined by KBB private party)	\$ 613.00	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
			Total: Add Lines	
				\$ 6,334.00

48

Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.

	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount
a.	-NONE-		\$
			Total: Add Lines
			\$ 0.00

49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.		\$ 0.00	
50	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.		\$ 0.00	
	a.	Projected average monthly Chapter 13 plan payment.		\$ 0.00
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		x 5.50
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$ 0.00	
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.		\$ 6,334.00	

Subpart D: Total Deductions from Income

52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.	\$ 12,236.36
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Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	Total current monthly income. Enter the amount from Line 20.	\$ 12,752.01		
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$ 0.00		
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).	\$ 0.00		
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$ 12,236.36		
57	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable.		\$ 0.00	
		Nature of special circumstances		Amount of Expense
	a.			\$
	b.			\$
	c.			\$
		Total: Add Lines	\$ 0.00	
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.	\$ 12,236.36		
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.	\$ 515.65		

Part VI. ADDITIONAL EXPENSE CLAIMS

60	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.		
		Expense Description	Monthly Amount
	a.		\$
	b.		\$
	c.		\$
d.		\$	
		Total: Add Lines a, b, c and d	\$

Part VII. VERIFICATION

61	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: June 11, 2010	Signature: /s/ Jeffrey J. Backenstoos Jeffrey J. Backenstoos (Debtor)
	Date: June 11, 2010	Signature: /s/ Kim M. Backenstoos Kim M. Backenstoos (Joint Debtor, if any)

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period **11/01/2009** to **04/30/2010**.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Capstone Medical Associates**

Income by Month:

6 Months Ago:	<u>11/2009</u>	<u>\$12,000.00</u>
5 Months Ago:	<u>12/2009</u>	<u>\$12,000.00</u>
4 Months Ago:	<u>01/2010</u>	<u>\$12,000.00</u>
3 Months Ago:	<u>02/2010</u>	<u>\$10,500.00</u>
2 Months Ago:	<u>03/2010</u>	<u>\$17,000.00</u>
Last Month:	<u>04/2010</u>	<u>\$13,000.00</u>
Average per month:		<u>\$12,750.00</u>

Line 4 - Rent and other real property income

Source of Income: **419 Cumberland Street, Lebanon PA**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	<u>11/2009</u>	<u>\$812.00</u>	<u>\$4,719.81</u>	<u>\$-3,907.81</u>
5 Months Ago:	<u>12/2009</u>	<u>\$4,700.00</u>	<u>\$4,719.81</u>	<u>\$-19.81</u>
4 Months Ago:	<u>01/2010</u>	<u>\$4,700.00</u>	<u>\$4,719.82</u>	<u>\$-19.82</u>
3 Months Ago:	<u>02/2010</u>	<u>\$4,700.00</u>	<u>\$4,719.82</u>	<u>\$-19.82</u>
2 Months Ago:	<u>03/2010</u>	<u>\$5,068.00</u>	<u>\$4,719.82</u>	<u>\$348.18</u>
Last Month:	<u>04/2010</u>	<u>\$5,300.00</u>	<u>\$4,719.82</u>	<u>\$580.18</u>
Average per month:		<u>\$4,213.33</u>	<u>\$4,719.82</u>	

Average Monthly NET Income: **\$-506.48**

Remarks:

Actual Expenses Paid in Six Month Prior to Filing:

Mortgage	\$ 13,728.00
R..E Taxes	4,978.48
Lebanon City	869.04
Waste/Refuse	210.00
Pest Control	59.49
Water/Sewer	1,279.82
Fuel Oil	2,370.00
Bldg. Maint./Repairs	2,924.05
Insurance (\$800.01/qtr.)	1,600.02
Total Actual Six Months:	\$28,318.90

Line 5 - Interest, dividends, and royalties

Source of Income: **Metro Bank**

Income by Month:

6 Months Ago:	<u>11/2009</u>	<u>\$0.00</u>
5 Months Ago:	<u>12/2009</u>	<u>\$0.00</u>
4 Months Ago:	<u>01/2010</u>	<u>\$3.36</u>
3 Months Ago:	<u>02/2010</u>	<u>\$3.35</u>
2 Months Ago:	<u>03/2010</u>	<u>\$2.72</u>
Last Month:	<u>04/2010</u>	<u>\$2.61</u>
Average per month:		<u>\$2.01</u>

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

PAYMENT ADVICES COVER SHEET
in Accordance With 11 U.S.C. Sec. 521(a)(1)(B)(iv)

In re:

Jeffrey J. Backenstoos
Kim M. Backenstoos

Case No. 1:10-bk-04473-M
DF

Chapter 13

Debtor(s)

Please Check the Appropriate Box.

For Debtor:

- Payment Advices are Attached.
Number of Payment Advices Attached:
Period Covered: 60 days
Number of Employers From Whom Debtor Received Payment Advices During the 60 Days Prior to Filing the Bankruptcy Petition:
- No Payment Advices are Attached (the debtor had no income from any employer during the 60 days prior to filing the bankruptcy petition).
- No Payment Advices Attached for other Reason, or Some Payment Advices Missing (please explain).

For Joint Debtor, if applicable:

- Payment Advices are Attached.
Number of Payment Advices Attached:
Period Covered:
Number of Employers From Whom Debtor Received Payment Advices During the 60 Days Prior to Filing the Bankruptcy Petition:
- No Payment Advices are Attached (the debtor had no income from any employer during the 60 days prior to filing the bankruptcy petition).
- No Payment Advices Attached for other reason, or Some Payment Advices Missing (please explain).

I declare under penalty of perjury that I have read this Payment Advices Cover Sheet and the attached payment advices, consisting of 3 sheets, numbered 1 through 3, and that they are true and correct to the best of my knowledge, information, and belief.

Signature of Debtor: /s/ Jeffrey J. Backenstoos

Date: June 11, 2010

Signature of Joint Debtor: /s/ Kim M. Backenstoos

Date: June 11, 2010

February 2006

CAPSTONE MEDICAL ASSOCIATES

Employee				Status (Fed/State)		Allowances/Extra 1167	
Jeffrey J. Backenstoos				Married/Withhold		Fed-9/0/PA-0/0	
				Pay Period: 04/25/2010 - 05/08/2010		Pay Date: 05/11/2010	
Earnings and Hours		Qty	Rate	Current	YTD Amount		
Salary				6,000.00	58,500.00		
Taxes				Current	YTD Amount		
Local - 1.0%				-60.00	-585.00		
Local Services Tax				-2.00	-18.00		
Federal Withholding				-100.00	-1,200.00		
Social Security Employee				-372.00	-3,627.00		
Medicare Employee				-87.00	-848.25		
PA - Withholding				-184.20	-1,795.95		
PA - Unemployment Employee				-4.80	-46.80		
				-810.00	-8,121.00		
Net Pay				5,190.00	50,379.00		

 DELUXE CORP 1+800-328-0304

21723V

CAPSTONE MEDICAL ASSOCIATES

Employee				Status (Fed/State)		Allowances/Extra 1188	
Jeffrey J. Backenstoos				Married/Withhold		Fed-9/0/PA-0/0	
				Pay Period: 05/09/2010 - 05/22/2010		Pay Date: 05/25/2010	
Earnings and Hours		Qty	Rate	Current	YTD Amount		
Salary				7,000.00	65,500.00		
Taxes				Current	YTD Amount		
Local - 1.0%				-70.00	-655.00		
Local Services Tax				-2.00	-20.00		
Federal Withholding				0.00	-1,200.00		
Social Security Employee				-434.00	-4,061.00		
Medicare Employee				-101.50	-949.75		
PA - Withholding				-214.90	-2,010.85		
PA - Unemployment Employee				-5.60	-52.40		
				-828.00	-8,949.00		
Net Pay				6,172.00	56,551.00		

 DELUXE CORP 1+800-328-0304

21723V

CAPSTONE MEDICAL ASSOCIATES

Employee
 Jeffrey J. Backenstoos

Status: Fed/State
 Married/Withhold

Allowances/Exte
 Fed: 910/PA-010
 Pay Date: 04/27/2010

1146

Pay Period: 04/11/2010 - 04/24/2010

Earnings and Hours	Qty	Rate	Current	YTD Amount
Salary			7,000.00	52,500.00
Taxes				
Local - 1.0%			70.00	525.00
Local Services Tax			2.00	16.00
Federal Withholding			0.00	1,100.00
Social Security Employee			-434.00	-3,255.00
Medicare Employee			-101.50	-781.25
PA - Withholding			-214.90	-1,011.75
PA - Unemployment Employee			-5.60	-42.00
			-328.00	-7,511.00
Net Pay			6,172.00	45,189.00

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CAPSTONE MEDICAL ASSOCIATES

<u>Employee</u>				<u>Status (Fed/State)</u>		<u>Allowances/Extra</u> 1074	
Jeffrey J. Backenstoets				Married/Withhold		Fed-9/0/PA-0/0	
				Pay Period: 02/28/2010 - 03/13/2010		Pay Date: 03/16/2010	
<u>Earnings and Hours</u>	<u>Qty</u>	<u>Rate</u>	<u>Current</u>	<u>YTD Amount</u>			
Salary			8,000.00	30,500.00			
<u>Taxes</u>			<u>Current</u>	<u>YTD Amount</u>			
Local - 1.0%			-80.00	-305.00			
Local Services Tax			-2.00	-10.00			
Federal Withholding			-200.00	-900.00			
Social Security Employee			-496.00	-1,891.00			
Medicare Employee			-116.00	-442.25			
PA - Withholding			-245.60	-936.35			
PA - Unemployment Employee			-6.40	-24.40			
			-1,146.00	-4,509.00			
Net Pay			6,854.00	25,991.00			

CAPSTONE MEDICAL ASSOCIATES

<u>Employee</u>				<u>Status (Fed/State)</u>		<u>Allowances/Extra</u> 1089	
Jeffrey J. Backenstoets				Married/Withhold		Fed-9/0/PA-0/0	
				Pay Period: 03/14/2010 - 03/27/2010		Pay Date: 03/30/2010	
<u>Earnings and Hours</u>	<u>Qty</u>	<u>Rate</u>	<u>Current</u>	<u>YTD Amount</u>			
Salary			9,000.00	39,500.00			
<u>Taxes</u>			<u>Current</u>	<u>YTD Amount</u>			
Local - 1.0%			-90.00	-395.00			
Local Services Tax			-2.00	-12.00			
Federal Withholding			-100.00	-1,000.00			
Social Security Employee			-558.00	-2,449.00			
Medicare Employee			-130.50	-572.75			
PA - Withholding			-276.30	-1,212.65			
PA - Unemployment Employee			-7.20	-31.60			
			-1,164.00	-5,673.00			
Net Pay			7,836.00	33,827.00			

CAPSTONE MEDICAL ASSOCIATES

<u>Employee</u>				<u>Status (Fed/State)</u>		<u>Allowances/Extra</u> 1119	
Jeffrey J. Backenstoets				Married/Withhold		Fed-9/0/PA-0/0	
				Pay Period: 03/28/2010 - 04/10/2010		Pay Date: 04/13/2010	
<u>Earnings and Hours</u>	<u>Qty</u>	<u>Rate</u>	<u>Current</u>	<u>YTD Amount</u>			
Salary			6,000.00	45,500.00			
<u>Taxes</u>			<u>Current</u>	<u>YTD Amount</u>			
Local - 1.0%			-60.00	-455.00			
Local Services Tax			-2.00	-14.00			
Federal Withholding			-100.00	-1,100.00			
Social Security Employee			-372.00	-2,821.00			
Medicare Employee			-87.00	-659.75			
PA - Withholding			-184.20	-1,396.85			
PA - Unemployment Employee			-4.80	-36.40			
			-810.00	-6,483.00			
Net Pay			5,190.00	39,017.00			