

Fill in this information to identify your case and this filing:

Debtor 1 Kristopher A. Troy
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF DELAWARE

Case number 1:22-bk-10476

Check if this is an amended filing

**Official Form 106A/B
 Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- No. Go to Part 2.
- Yes. Where is the property?

1.1

302 High Ridge Road
Street address, if available, or other description

Wilmington DE 19807
City State ZIP Code

New Castle
County

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<u>\$1,036,700.00</u>	<u>\$1,036,700.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
fee simple as tenants by the entireties

Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$1,036,700.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

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3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No
 Yes

3.1 Make: <u>Mercedes Benz</u> Model: <u>S500 AWD</u> Year: <u>2004</u> Approximate mileage: <u>>250,000</u> Other information: <div style="border: 1px solid black; height: 30px; width: 100%;"></div>	Who has an interest in the property? Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? <u>\$700.00</u> Current value of the portion you own? <u>\$700.00</u>
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3.2 Make: <u>Ford</u> Model: <u>F250</u> Year: <u>2017</u> Approximate mileage: <u>>250,000</u> Other information: <div style="border: 1px solid black; height: 30px; width: 100%;"></div>	Who has an interest in the property? Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? <u>\$18,000.00</u> Current value of the portion you own? <u>\$18,000.00</u>
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3.3 Make: <u>Homesteader Closed Trailer</u> Model: <u>716IT</u> Year: <u>2021</u> Approximate mileage: <u>Unknown</u> Other information: <div style="border: 1px solid black; height: 30px; width: 100%;"></div>	Who has an interest in the property? Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? <u>\$6,000.00</u> Current value of the portion you own? <u>\$6,000.00</u>
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3.4 Make: _____ Model: <u>Dump Trailer</u> Year: _____ Approximate mileage: _____ Other information: <div style="border: 1px solid black; height: 30px; width: 100%;"></div>	Who has an interest in the property? Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? <u>\$2,000.00</u> Current value of the portion you own? <u>\$2,000.00</u>
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3.5 Make: <u>Maserati</u> Model: <u>M16</u> Year: <u>2017</u> Approximate mileage: <u>45122</u> Other information: <div style="border: 1px solid black; padding: 5px;"> Tenants by the entireties with spouse </div>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? <u>\$35,000.00</u> Current value of the portion you own? <u>\$17,500.00</u>
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4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
 Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No
 Yes

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5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$44,200.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

- No
- Yes. Describe....

Miscellaneous Household Goods & FFE held by the entireties

\$10,000.00

7. **Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- No
- Yes. Describe....

Cell Phone

\$100.00

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- No
- Yes. Describe....

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- No
- Yes. Describe....

Exercise equipment held by the entireties (elliptical; treadmill; stationary bike)

\$500.00

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- No
- Yes. Describe....

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- No
- Yes. Describe....

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- No
- Yes. Describe....

Wedding band

\$200.00

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

- No
- Yes. Describe....

14. **Any other personal and household items you did not already list, including any health aids you did not list**

- No
- Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$10,800.00

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Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own? Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- No
- Yes.....

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- No
- Yes..... Institution name:

	Joint checking account (held by the entireties)	17.1.	<u>Artisans Bank</u>	<u>\$500.00</u>
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18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

- No
- Yes..... Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

- No
- Yes. Give specific information about them.....
Name of entity: % of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- No
- Yes. Give specific information about them
Issuer name:

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- No
- Yes. List each account separately.
Type of account: Institution name:
401(k) Wilkinson Builders 401(k) Plan \$5,000.00

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company. Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- No
- Yes..... Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

- No
- Yes..... Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABL program, or under a qualified state tuition program,**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- No
- Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- No
- Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- No
- Yes. Give specific information about them...

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27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- No
 Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

- No
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- No
 Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- No
 Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- No
 Yes. Name the insurance company of each policy and list its value.

Table with 3 columns: Company name, Beneficiary, Surrender or refund value. Row 1: Liberty Mutual Insurance Company, Spouses, \$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- No
 Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- No
 Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

- No
 Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$5,500.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- No. Go to Part 6.
 Yes. Go to line 38.

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Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?
 No. Go to Part 7.
 Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?
Examples: Season tickets, country club membership
 No
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55.	Part 1: Total real estate, line 2	\$1,036,700.00	
56.	Part 2: Total vehicles, line 5	\$44,200.00	
57.	Part 3: Total personal and household items, line 15	\$10,800.00	
58.	Part 4: Total financial assets, line 36	\$5,500.00	
59.	Part 5: Total business-related property, line 45	\$0.00	
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61.	Part 7: Total other property not listed, line 54	\$0.00	+
62.	Total personal property. Add lines 56 through 61...	\$60,500.00	Copy personal property total
63.	Total of all property on Schedule A/B. Add line 55 + line 62		\$1,097,200.00

Fill in this information to identify your case:

Debtor 1 Kristopher A. Troy
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF DELAWARE

Case number 1:22-bk-10476
(if known)

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

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Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
302 High Ridge Road, Wilmington, DE 19807 New Castle County Line from <i>Schedule A/B</i> : 1.1	<u>\$1,036,700.00</u>	<input checked="" type="checkbox"/> <u>\$522,989.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(b)(3)(B)
2004 Mercedes Benz S500 AWD >250,000 miles Line from <i>Schedule A/B</i> : 3.1	<u>\$700.00</u>	<input checked="" type="checkbox"/> <u>\$700.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	10 Del. C. § 4914(b)
2017 Ford F250 >250,000 miles Line from <i>Schedule A/B</i> : 3.2	<u>\$18,000.00</u>	<input checked="" type="checkbox"/> <u>\$15,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	10 Del. C. § 4914(c)(2)
2021 Homesteader Closed Trailer 716IT Unknown miles Line from <i>Schedule A/B</i> : 3.3	<u>\$6,000.00</u>	<input checked="" type="checkbox"/> <u>\$6,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	10 Del. C. § 4914(b)
2017 Maserati M16 45122 miles Tenants by the entireties with spouse Line from <i>Schedule A/B</i> : 3.3	<u>\$17,500.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(b)(3)(B)

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Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Miscellaneous Household Goods & FFE held by the entireties Line from Schedule A/B: 6.1	\$10,000.00	<input checked="" type="checkbox"/> \$10,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(b)(3)(B)
Cell Phone Line from Schedule A/B: 7.1	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	10 Del. C. § 4914(b)
Exercise equipment held by the entireties (elliptical; treadmill; stationary bike) Line from Schedule A/B: 9.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(b)(3)(B)
Wedding band Line from Schedule A/B: 12.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	10 Del. C. § 4914(b)
Artisans Bank Line from Schedule A/B: 17.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(b)(3)(B)
Wilkinson Builders 401(k) Plan Line from Schedule A/B: 21.1	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	10 Del. C. § 4915

3. Are you claiming a homestead exemption of more than \$189,050?
(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)
- No
 - Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 - No
 - Yes

Fill in this information to identify your case:

Debtor 1 Kristopher A. Troy
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF DELAWARE

Case number 1:22-bk-10476
(if known)

Check if this is an amended filing

**Official Form 106E/F
 Schedule E/F: Creditors Who Have Unsecured Claims**

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Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?
 No. Go to Part 2.
 Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?
 No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes.
4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	Bank of America <small>Nonpriority Creditor's Name</small> P.O. Box 15284 Wilmington, DE 19850 <small>Number Street City State Zip Code</small> Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>6582</u> When was the debt incurred? <u>Various</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other, Specify <u>Credit card purchases</u>	<u>\$12,235.30</u>

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4.2 Brand Source/Citi CBNA Last 4 digits of account number 4414 \$0.00
 Nonpriority Creditor's Name

When was the debt incurred? Various

Number Street City State Zip Code _____
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Credit card purchases

Is the claim subject to offset?
 No
 Yes

4.3 Citicards CBNA Last 4 digits of account number 5638 \$0.00
 Nonpriority Creditor's Name

When was the debt incurred? Various

Number Street City State Zip Code _____
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Credit card purchases

Is the claim subject to offset?
 No
 Yes

4.4 John Pinter Last 4 digits of account number _____ \$400,000.00
 Nonpriority Creditor's Name
2808 Newport Gap Pike
Wilmington, DE 19808

When was the debt incurred? September 2021

Number Street City State Zip Code _____
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Litigation Claim

Is the claim subject to offset?
 No
 Yes

4.5 Kajon Enterprises, LLC Last 4 digits of account number _____ \$400,000.00
 Nonpriority Creditor's Name
1831 Delaware Avenue
Wilmington, DE 19806

When was the debt incurred? September 2021

Number Street City State Zip Code _____
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Litigation Claim

Is the claim subject to offset?
 No
 Yes

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4.6 Karen Pinter Last 4 digits of account number _____ \$400,000.00
 Nonpriority Creditor's Name
2808 Newport Gap Pike
Wilmington, DE 19808
 Number Street City State Zip Code
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes
 When was the debt incurred? September 2021
 As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other, Specify Litigation Claim

4.7 Martin D. Haverly, Esquire Last 4 digits of account number _____ Unknown
 Nonpriority Creditor's Name
2500 Grubb Road, Suite 240-B
Wilmington, DE 19810
 Number Street City State Zip Code
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes
 When was the debt incurred? Various
 As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other, Specify Legal Services

4.8 Mr. & Mrs. Joseph Italia Last 4 digits of account number _____ \$30,000.00
 Nonpriority Creditor's Name
130 Willamette Drive
Bear, DE 19701
 Number Street City State Zip Code
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes
 When was the debt incurred? Various
 As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other, Specify Personal Loan

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4.9 Pinter Autohaz, Inc. Last 4 digits of account number \$400,000.00
 Nonpriority Creditor's Name
1831 Delaware Avenue
Wilmington, DE 19806
 Number Street City State Zip Code
When was the debt incurred? September 2021
As of the date you file, the claim is: Check all that apply
 Debtor 1 only Contingent
 Debtor 2 only Unliquidated
 Debtor 1 and Debtor 2 only Disputed
 At least one of the debtors and another
 Check if this claim is for a community debt
Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Litigation Claim
Is the claim subject to offset?
 No
 Yes

4.1 Sanjay K. Bhatnagar, Esquire Last 4 digits of account number Unknown
 Nonpriority Creditor's Name
110 Morgan Road
Wilmington, DE 19810
 Number Street City State Zip Code
When was the debt incurred? Various
As of the date you file, the claim is: Check all that apply
 Debtor 1 only Contingent
 Debtor 2 only Unliquidated
 Debtor 1 and Debtor 2 only Disputed
 At least one of the debtors and another
 Check if this claim is for a community debt
Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Legal Services
Is the claim subject to offset?
 No
 Yes

4.1 Wilson Oil and Propane Last 4 digits of account number \$1,660.04
 Nonpriority Creditor's Name
221 Rogers Lane
Wallingford, PA 19086
 Number Street City State Zip Code
When was the debt incurred? Various
As of the date you file, the claim is: Check all that apply
 Debtor 1 only Contingent
 Debtor 2 only Unliquidated
 Debtor 1 and Debtor 2 only Disputed
 At least one of the debtors and another
 Check if this claim is for a community debt
Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Vendor
Is the claim subject to offset?
 No
 Yes

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address Cristopher S. Koyste, Esquire On which entry in Part 1 or Part 2 did you list the original creditor?
Law Office of Christopher S. Koyste, Line 4.4 of (Check one): Part 1: Creditors with Priority Unsecured Claims
LLC Part 2: Creditors with Nonpriority Unsecured Claims
709 Brandywine Boulevard
Wilmington, DE 19809
 Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

Debtor 1 Kristopher A. Troy

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6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$ <u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ <u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ <u>0.00</u>
		Total Claim	
Total claims from Part 2	6f. Student loans	6f.	\$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>1,643,895.34</u>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ <u>1,643,895.34</u>

Fill in this information to identify your case:

Debtor 1 Kristopher A. Troy
 Debtor 2 _____
 (Spouse, if filing)
 United States Bankruptcy Court for the: DISTRICT OF DELAWARE
 Case number 1:22-bk-10476
 (If known)

Check if this is:

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

 MM / DD / YYYY

**Official Form 106J
 Schedule J: Your Expenses**

12/15

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

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
- Yes. Does Debtor 2 live in a separate household?
 - No
 - Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent.....
 Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son	13	<input checked="" type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

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

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	4. \$	3,370.37
If not included in line 4:		
4a. Real estate taxes	4a. \$	0.00
4b. Property, homeowner's, or renter's insurance	4b. \$	0.00
4c. Home maintenance, repair, and upkeep expenses	4c. \$	0.00
4d. Homeowner's association or condominium dues	4d. \$	0.00
5. Additional mortgage payments for your residence, such as home equity loans	5. \$	644.52
6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	400.00
6b. Water, sewer, garbage collection	6b. \$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	226.60
6d. Other. Specify: _____	6d. \$	0.00

Debtor 1 Kristopher A. Troy

Case number (if known) 1:22-bk-10476

7.	Food and housekeeping supplies	7.	\$	<u>700.00</u>
8.	Childcare and children's education costs	8.	\$	<u>2,400.00</u>
9.	Clothing, laundry, and dry cleaning	9.	\$	<u>100.00</u>
10.	Personal care products and services	10.	\$	<u>100.00</u>
11.	Medical and dental expenses	11.	\$	<u>100.00</u>
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	<u>750.00</u>
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	<u>0.00</u>
14.	Charitable contributions and religious donations	14.	\$	<u>0.00</u>
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	<u>250.00</u>
	15b. Health insurance	15b.	\$	<u>0.00</u>
	15c. Vehicle insurance	15c.	\$	<u>671.00</u>
	15d. Other insurance. Specify: _____	15d.	\$	<u>0.00</u>
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	\$	<u>0.00</u>
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	<u>200.00</u>
	17b. Car payments for Vehicle 2	17b.	\$	<u>1,300.00</u>
	17c. Other. Specify: _____	17c.	\$	<u>0.00</u>
	17d. Other. Specify: _____	17d.	\$	<u>0.00</u>
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	<u>0.00</u>
19.	Other payments you make to support others who do not live with you. Specify: _____	19.	\$	<u>0.00</u>
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.	\$	<u>0.00</u>
	20b. Real estate taxes	20b.	\$	<u>0.00</u>
	20c. Property, homeowner's, or renter's insurance	20c.	\$	<u>0.00</u>
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	<u>0.00</u>
	20e. Homeowner's association or condominium dues	20e.	\$	<u>0.00</u>
21.	Other: Specify: _____	21.	+\$	<u>0.00</u>
22.	Calculate your monthly expenses			
	22a. Add lines 4 through 21.		\$	<u>11,212.49</u>
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	<u> </u>
	22c. Add line 22a and 22b. The result is your monthly expenses.		\$	<u>11,212.49</u>
23.	Calculate your monthly net income.			
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	<u>2,899.42</u>
	23b. Copy your monthly expenses from line 22c above.	23b.	-\$	<u>11,212.49</u>
	23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	\$	<u>-8,313.07</u>

24. Do you expect an increase or decrease in your expenses within the year after you file this form?
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?
 No.
 Yes. Explain here: _____

