

**A FRAUDULENT CHAPTER 7 BANKRUPTCY (BKPT. CT. FL. TAMPA DATE 07/11/2014 REF # 1408053CED IS LISTED ON MY CREDIT REPORT AND IS FRAUD.**

Florida and paid off any college loans in full after graduating with my bachelors. I have no credit cards therefore no credit card debt. I have no loans therefore no loan debt. I especially have no debt for a new car, new appliance or for additional classes. Instead, as of July of 2014, I had a 728 credit score for Experian/ Equifax and Transunion and no personal debt .

c. Lied about foreclosures: Linda Yerger and Marion Gregory lied about foreclosures which were never filed using scare tactics and bullying to achieve their desired outcome of fear, manipulation and control. I contacted the Naples clerk of courts in 2014 when these allegations of foreclosure were being made by Linda Yerger/ Marion Gregory . Neither in 2014 nor most recently ( 5/12/15) were any foreclosures filed in my name or on my condo. I went on line to check records and spoke with the clerks who verified the same findings. If any foreclosure had been filed Patrick Weber was enlisted by the court to assist in my defense , not linda Yerger for filing bankruptcy.

d. Lies about HOA debt: allegations of a \$100,000.00(one hundred dollar thousand dollar debt for my HOA). Tom Frasier was hired (2013) to mediate though any HOA debt that had occurred during the time frame that Patrick Weber was enlisted to assist as a limited guardian. According to Tom Frasier, ( when he came over to my home for lunch in 2013) there remained only a \$10,000.00 ( ten thousand dollar) debt to be paid to the HAO. Linda Yergers allegations of a \$100,000.00(one hundred thousand dollar ) debt remaining in 2014-2015 from the condo association was grievous miscalculation when only \$10,000.00 ( ten thousand dollars) were owed to The Strand Association and listed as a lien in the court documents . I would not file bankruptcy for 10,000.00(ten thousand dollar debt ) especially when I had no personal debt and no mortgage debt in my life or on my credit. In fact, after I had cleared off the last items of identity theft I had contacted my bank where I have done banking for the past 7 years to review my accounts and inquire about an equity line of credit to pay this bill and to do minor repairs and improvements in my condo.

\*These actions were and still are in violation of the bankruptcy code and grounds for immediate dismissal and removal of the chapter 7 bankruptcy for Mary Jean Ziska on my public records and my credit reports.

3. As per violating the legal rules for filing a bankruptcy [www.uscourts.gov](http://www.uscourts.gov):

As per the US bankruptcy code" Moreover the court may dismiss a chapter 7 case filed by an individual whose debts are primarily consumer rather than business debts IF the court finds the guarantee of relief would be an abuse of chapter 7 11 USC 707(b)." This fraudulent chapter 7 bankruptcy was originally filed as a fraudulent chapter 13 bankruptcy and not based on business debts nor individual debt but based on a mortgage fraud debt.

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