

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

consulted about classes or any debt management plan. No debt management plan was ever developed or filed at the court house on my behalf .

* 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.

6. As per violating the legal rules for filing a bankruptcy www.uscourts.gov :

“during the meeting the trustee puts the debtor under oath and both the trustee and creditors may ask questions. The debtor MUST attend the meeting and answer questions regarding the debtors financial affairs and property” 11 USC 343.

I Mary Jean Ziska never attended the meeting with the trustees. I Mary Jean Ziska never took an oath before the creditors or trustees. I Mary Jean Ziska, did not answer any questions about my property or my financial affairs to the trustee or creditors.

*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.

7. As per violating the legal rules for filing a bankruptcy www.uscourts.gov :

With in 10 days the creditors meeting the US trustee will report to the court whether the case should be presumed to be an abuse under the means test discipline in 1 USC 704.

*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.

8. As per violating the legal rules for filing a bankruptcy www.uscourts.gov :

“ In order to accord the debtor complete relief the bankruptcy code allows the debtor to convert a chapter 7 case TO a case under Chapter 11/12/13 (6) as long as the debtor is eligible to be a debtor under the New Chapter HOWEVER a condition of the debtor’s voluntary conversion is that the case HAS NOT PREVIOUSLT BEEN CONVERVED TO CHAPTER 7 FROM ANOTHER CHAPTER 11 USC 706 (a) THUS THE DEBTOR WILL NOT BE PERMITTED TO CONVERT THE CASE REPEATEDLY FROM ONE CHAPTER TO ANOTHER!”

Linda Yerer and Marion Gregory first filed a chapter 13 July 2014 and when confronted with all the fraud and infractions of the law and bankruptcy code Linda had that dismissed and removed from my credit report. It appears that when (the chapter 13) was removed it was then converted into a chapter 7 bankruptcy with the same date(July 2014) and the reference number(1408053ced). The chapter 13 was removed due because it was based on a mortgage fraud and an id theft from 2012. The multiple