

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

errors that were found in the fraudulent filing of the chapter 13 bankruptcy are/ were still prevalent in the chapter 7 filing including even more grievous infractions.

As per the bankruptcy code: converting a chapter 7 from a chapter 13 is a clear violation of the bankruptcy code and is in itself grounds for dismissal and removal of this fraudulent Chapter 7 item from my public records and my credit reports.

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

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

“ as to a reaffirmation agreement and personal liability for debt: “ If the debtor was represented by an attorney in connection with the reaffirmation agreement the attorney must certify in writing that he /she advised the debtor of the legal effect and consequences of the agreement including a default under the agreement. The attorney must also certify that the debtor was fully informed and voluntarily made the agreement and that the reaffirmation of the debt will not create an undue hardship for the debtor or the debtors dependents.

I am unaware of any reaffirmation agreement made by Linda Yerger and Marion Gregory but certify that I (Mary Jean Ziska) was not consulted/ I never agreed to any part of the chapter 13 or the chapter 7 bankruptcy filed by linda yerger and marion Gregory. I was never informed of the consequences of any such an agreement. I DID NOT make any voluntary agreement. This of the chapter 13 and chapter 7 bankruptcy have done nothing BUT CAUSE UNDUE HARDSHIP in my life. Since JULY 2014 this bankruptcy by marion Gregory and linda yerger and antonella scarpa hase done NOTHING BUT CAUSE UNDUE HARDSHIP!

1. I have been bullied and harassed when I did not want and would to sign paperwork or turn over my social security card or my drivers liscense. I even had the police called to my condo to try to force me to sign paperwork when I did not want file any type of bankruptcy!

2. I was lied about(that I was suicidal then incompetent then incapaciated) and involuntarily and forceably backer-acted (October 2014) on my way home from the grocery store when I would not complete any paperwork for the bankruptcy / would not hand over my personal identifying information for any bankruptcy / when I started to file a complaint with the Florida BAR concerning misconduct (ACAP)(September 2014)/ when I sent emails reporting the bankruptcy fraud to the department of justice in both Washington and Tampa.

3. I have had money stolen from my ssi direct deposit(\$1222.99) (Jan./ Feb./ March 2015) that has still not been returned. When these finances were stolen I was left in March 2015 with only \$100.00 to survive the month and a deduction on my food stamps that still has not been repaired. I have had fraudulent bank account at 5th 3rd bank opened in my name using my social security and my address to continue the theft and fraud.

