

A FRAUDULENT CHAPTER 7 BANKRUPTCY (BKPT CT. FL. TAMPA DATE 07/14/2014 REF# 1408053CED IS LISTED ON MY CREDIT REPORT AND IS FRAUD.

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

"An individual CANNOT file under Chapter 7 or any other Chapter if there was a willful failure to appear before the court or comply with orders of the court." I Mary Jean Ziska did not attend ANY meetings including the 341 meeting with the trustees concerning the filing of these fraudulent bankruptcies. I, Mary Jean Ziska did not attend these meetings on PURPOSE.... and as a willful failure for not attending these meetings intended for the bankruptcy proceedings to be stopped when nothing I did or said was stopping the unauthorized filing of the bankruptcies. I did not meet with Linda Yerger in any meetings infact I have NEVER met Linda Yerger at all! In addition to trying to stop these fraudulent bankruptcy proceedings and to stop the bullying and harassment, I tried to file a restraining order to stop Marion Gregory and Antoinella Scarpa from trespassing onto my property or bullying me any further in my own home. I would not and did not hand over my drivers license nor my social security card to Marion Gregory. I was bullied at 11:30pm with a sheriff present to force me to sign one blank document that had no personal information pertaining to me on either a chapter 13 or a chapter 7 bankruptcy. I have no knowledge on how that signature was used and abused as I was never consulted nor shown any completed legal official documents with my signature. I was bullied into turning over banking statements to Marion Gregory and Antoinella Scarpa when they trespassed on to my property and regret failing to be strong enough to stand up to bullied. After their final abuse, I filed "financial exploitation-abuse reports" with adult protective services attempted to file a restraining order, and filed reports with the social security and the police concerning the bullying, money stolen (\$1222.99) and the fraudulent bank account they opened at 5th 3rd bank using my name and using all my personal information. These individuals lied to 5th 3rd bank, lied to the courts, lied to the social security office, lied to judges, and lied to the bankruptcy officials to achieve their own desired goals. Their actions have harmed my life, my credit, and my finances. Their actions were never requested by me that is specifically why I willfully did not attend any meetings to complete any type of bankruptcy.

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

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

"In addition no individual may be a debtor under Chapter 7 or any of the bankruptcy code unless he/she has within 180 days before filing received credit counseling from an appointed credit counseling agency with in an individual or group briefing " 11 USC 109,111 There are exceptions in emergency situations or where the US trustee (or banking administration) has determined that there are sufficient approved agencies to provide the required counseling- If a debt management plan is developed during the required credit counseling it must be filed by the court.

I, Mary Zean Ziska did not attend any credit counselling sessions at any point in time let alone within the 180 days required by the bankruptcy code before filing for any type of bankruptcy. I was never

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