

June 14, 2004

George M. Reiber, Esq.
3136 South Winton Road
Rochester, New York 14623

Re: David G. and Mary Ann DeLano, Case No. 04-20280

Dear Mr. Reiber:

In accordance with your request we enclose herewith the following documents that we have gathered to date. We are frustrated at our inability to obtain the credit card statements requested but continue with our efforts:

1. Tax returns for the years 2001-2003;
2. Equifax Credit Reports for David and Mary Ann Delano.
3. Copies of our written inquiries of April 29, 2004 to creditors requesting monthly statements for the three (3) years prior to filing the bankruptcy petition.

As yet, we have had no response to our written inquiries. We enclose a statement for each account previously retained. We have called the claimants with claims greater than \$5,000 at the telephone numbers indicated below with the following results:

1. Discover (\$5,755.00) – Account No. 6011-0020-4000-6645, P.O. Box 8003, Hellard, Ohio 43026, claim signed by Becky Malone, telephone (800) 347-5515; (*Deferred to “Attorney Hot Line” 1 (224) 405-2885. Awaiting response to telephone message requesting documentation.*) July – August, 2003 statement enclosed.
2. Chase Manhattan (\$11,616.00) – Account No. 4102-0082-4002-1537, c/o eCast Settlement, as agent, P.O. Box 35480, Newark, New Jersey 07193-5480, claim signed by Barbara K. Hamilton of Beckett & Lee LLP, telephone (610) 644-7800; (*Account assigned to e-Cast. Tom Hemler of Beckett & Lee indicates that it is often difficult to recover such information from Chase but will advise.*) August – September, 2003 statement enclosed.
3. HSBC (\$9,447.00) – Account No. 5215-3125-0126-4385, P.O. Box 4215, Buffalo, New York 14273-4215, claim signed by Cheryl Ziccardi; (*Called “Jennifer” at 1 (800) 975-4722 and Fax’s authorization to (716) 841-4506 - awaiting response.*) September – October, 2003 statement enclosed.
4. MBNA America (\$6,812.31) – Account No. 4313-0228-5801-9350, c/o eCast Settlement, as agent, P.O. Box 35480, Newark, New Jersey 07193-5480, claim signed by Barbara K. Hamilton of Beckett & Lee LLP, telephone (610) 644-7800; (*see below*). August 12, 2003 payment stub is enclosed.

5. MBNA America (\$19,272.56) – Account No. 5329-0315-0992-1928, c/o eCast Settlement, as agent, P.O. Box 35480, Newark, New Jersey 07193-5480, claim signed by Barbara K. Hamilton of Beckett & Lee LLP, telephone (610) 644-7800; (*Contact made with John Brenner of Beckett & Lee who is processing request for account statements from MBNA.*) *September – October, 2003 statement enclosed.*

6. Bank One Delaware, N.A. (f/k/a First USA) (\$5,317.97) – Account No. 4712-0207-0151-3292, c/o Weinstein, Treiger & Riley P.S., 2101 4th Avenue, Suite 900, Seattle, Washington 98121, claim signed by Steven G. Kane, telephone (877) 332-3543. (*see below.*) *August – September, 2003 statement enclosed.*

7. Bank One Delaware, N.A. (f/k/a First USA) (\$10,203.24) – Account No. 4266-8699-5018-4134, c/o Weinstein, Treiger & Riley P.S., 2101 4th Avenue, Suite 900, Seattle, Washington 98121, claim signed by Steven G. Kane, telephone (877) 332-3543; (*Contact made with Nate Tench, of Weinstein, Treiger, who is to provide us the account statements.*) *September – October, 2003 statement enclosed*

8. Bank One Delaware, N.A. NO CLAIM FILED – Account No. 4262-519-982-211 Scheduled for \$9,876.49 (Visa account). *No claim was filed here and Weinstein, Treiger (above) does not have this account. We note that the account number is unusual for a Visa account which is more typically a 16 digit number. Nate Tench is researching. July – August, 2003 statement is enclosed.*

Loan to Debtor's son. In the spring of 2002, debtor 10,000.00 withdrew \$10,000 from his 401-k retirement account (which is otherwise exempt) for his son's purchase of and paid to their son for the purchase of his grandmother's mobile home. The home was new in 1989 and was purchased for approximately \$20,000. The loan is undocumented (as is common in my experience with most family loans). The son took title to the mobile home and was to make a monthly payment sufficient to repay Mr. Delano's 401(k) loan, but he immediately defaulted. To retain his job at Heidelberg Press, the son had to take a substantial cut in salary. He continues to work at Heidelberg as a contract employee. He paid very little on the loan, in sporadic payments. We believe that the debtors' payments under this Chapter 13 obviate this potential asset and more than satisfy the "best interest" test, even if valued at its face amount.

It is difficult to estimate when creditors will provide the account statements requested. We plan to appear for the scheduled June 21, 2004 §341 Meeting and Confirmation unless we are advised otherwise by your office.

Very truly yours,

BOYLAN BROWN,
CODE, VIGDOR & WILSON, LLP


Christopher K. Werner

CKW/trm
Enclosures

cc: David G. and Mary Ann DeLano