



COMMONWEALTH OF KENTUCKY
BEFORE THE PUBLIC SERVICE COMMISSION

RECEIVED

In the matter of:

OCT 25 2004

PUBLIC SERVICE
COMMISSION

PATRICIA CONNER YOUNG)
 _____)
 (Your Full Name))
 COMPLAINANT)
 VS.)
 _____)
 LOUISVILLE GAS AND ELECTRIC)
 (Name of Utility))
 DEFENDANT)

Case 2004-00425

COMPLAINT

The complaint of PATRICIA CONNER YOUNG respectfully shows:
(Your Full Name)

(a) PATRICIA CONNER YOUNG
(Your Full Name)

610 OAK BRANCH ROAD, LOUISVILLE KY. 40202
(Your Address)

(b) LOUISVILLE GAS & ELECTRIC, LOUISVILLE, KY.
(Name of Utility)

820 West Broadway Louisville, Ky. 40202
(Address of Utility)

(c) That: LG&E has wrongfully denied utilities (Attach
(Describe here, attaching additional sheets if necessary,

~~due to business because of my DISCHARGED Bkrptcy~~
~~the specific act, fully and clearly, or facts that are the reason~~

~~At this time I owe LG&E nothing other than persona~~
~~and basis for the complaint.)~~

~~nal utilities -- and they have turned off service~~
~~at that business without due cause & refused servi~~

~~vice to business stating that LG&E dosen't care~~
Continued on Next Page

Formal Complaint

PATRICIA CONNER YOUNG VS. LOUISVILLE GAS & ELECTRIC

Page 2 of 2

~~LG&E has continued to harass me, my home and slander my name publicly -- LG&E's Attorney Jim Demus was under court order to restore service to my home and~~

~~has participated with Mr. Bottom in a personal attack on me without even realizing that I was protected by Bankruptcy regarding my rights. I have legal documentation~~

~~confirming the false allegations made by LG&E~~
Wherefore, complainant asks ~~services to be restored immediately -- services to be restored to business immediately and a deposit that is consistent with the past two months service --as any other business in service would be treated-~~ I want the harassment to stop as well as the slander from the handful of staff that HAVE Targeted me.

~~I want an immediate review of the rates charged to my personal utilities for the past 90 days since I filed chapter 7.~~

Dated at Louisville, Kentucky, this 26th day
(Your City)
of October, 2004, 1904
(Month)

Patricia Conner Young
(Your Signature)

(Name and address of attorney, if any)

X Bankruptcy - Discharged
Attorney
Wm Vesovitch's
502 585-2100

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court

Western District of Kentucky

Case No. 03-35075

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Patricia M. Conner-Young
aka Patricia Connor, aka Patricia M. Young
610 Oak Branch Rd.
Louisville, KY 40245

Social Security No.:

xxx-xx-3539

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/29/04

Thomas H. Fulton
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

*may sublease building as long as in compliance with city zoning
subject to our receiving credit information from proposed new
tenant and written authority from proposed new tenant to
investigate credit history and credit references, Lessor must
give written consent. ~~ALL~~*

LEASE

JOANIE LERMAN

THIS LEASE, by and between ARTHUR LERMAN, and CLARA LERMAN,
Lessor, and PATRICIA YOUNG, Lessee;

1. Lessor hereby leases to Lessee the real property in
Louisville, Jefferson County, Kentucky, located on Main Street at
Main Street, Kentucky, further identified as 522-24 Main Street,
for a period of two (2) years, commencing January 1, 2003.

2. Rent shall commence January 1, 2003, at \$4,166.66 per
month for the next 24 months. Lessee shall pay the rent to the
Lessor monthly; the first month's rent is due January 15, 2003 ~~and all renew~~
ALL
rents shall be pd on 15th of each month.

3. Lessor shall remain responsible for the payment of all
real estate taxes, fees and assessments levied upon the property
and shall pay all such taxes, fees or assessments when due and
payable.

4. Lessee to have possession of the entire building January
1, 2003. Lessor to assume and pay all utilities commencing
January 1, 2003.

5. Premises to be used as child care center, including
+ restaurant, ALL, Education Ctr
luncheon facilities, employment services and training and
physicians' office. Lessee to pay in advance any fire insurance
premium resulting from use of premises for luncheon facilities.

6. Lessor to remain responsible for maintenance of walls
(in sound structural condition), roof and sprinkler. *(Roof is leaking) Prior*
to Lease. & Rear Door.

7. Lessee to modify elevator, and to ~~install central air~~
~~conditioning throughout building~~, *after 4th year ALL*

8. Lessee shall maintain public liability insurance as to
the property in limits of not less than \$1,000,000.00 per annum

Before the Public Service Commission

(Insert name of complainant))
 Complainant)
 vs.) No. _____
 (Insert name of each defendant)) (To be inserted by
 Defendant) the secretary)

COMPLAINT

The complaint of (here insert full name of each complainant) respectfully shows:

(a) That (here state name, occupation and post office address of each complainant).

(b) That (here insert full name, occupation and post office address of each defendant).

(c) That (here insert fully and clearly the specific act or thing complained of, such facts as are necessary to give a full understanding of the situation, and the law, order, or rule, and the section or sections thereof, of which a violation is claimed).

WHEREFORE, complainant asks (here state specifically the relief desired).

Dated at _____, Kentucky, this _____ day
of _____, 19 _____.

(Name of each complainant)

Krisa Sturtevant Massey
(Name and address of attorney,
if any)