

STEVE ROADRUCK
PRESIDENT

ROADRUCK INVESTIGATIONS, INC
11250 OLD ST. AUGUSTINE ROAD, STE 15317
JACKSONVILLE, FLORIDA 32257
EMAIL: [REDACTED]

TELEPHONE:
[REDACTED]
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[REDACTED]

MEMORANDUM

To: Richard Kahn

From: Steve Roadruck

Re: Michael Robert Ross

Date: 05/18/17
R-62-17

Michael Robert Ross, DOB: [REDACTED]
SSN: [REDACTED]
[REDACTED]

Kimberly [REDACTED], DOB: [REDACTED]
SSN: [REDACTED]

I have attached their Comprehensive Reports. The reports did not show any criminal activity for either party.

They both had state tax liens in New Jersey.

Michael showed 7 different judgments with the highest total being \$21,722.00. These judgments were all in 2009 and 2010.

They show ownership of 4 property deeds.

I counted just 3 different property foreclosures in the Comprehensive report.

I was able to run a judiciary check in Maryland and I did not find any history.

I did the same in New Jersey and found the same cases listed as in the Comprehensive Report.

Michael had a bankruptcy case in the District of New Jersey case number [REDACTED]. I copied the docket sheet, Petition and list of debt.

I did not locate any negative information in a social media search.

**U.S. Bankruptcy Court
District of New Jersey (Trenton)
Bankruptcy Petition #: [REDACTED]**

Assigned to: Chief Judge Kathryn C. Ferguson
Chapter 7
Voluntary
No asset

Date filed: 12/07/2012
Date terminated: 03/19/2014
Debtor discharged: 03/19/2014
341 meeting: 01/11/2013
Deadline for objecting to discharge: 03/12/2013
Deadline for financial mgmt. course: 03/12/2013

Debtor disposition: Standard Discharge

Debtor
Michael Robert Ross
650 Kings Highway East
Middletown, NJ 07748
MONMOUTH-NJ
SSN / ITIN: [REDACTED]

represented by **Eugene D. Roth**
Law Office of Eugene D. Roth
Valley Pk. East
2520 Hwy 35, Suite 307
Manasquan, NJ 08736
[REDACTED]
Email: [REDACTED]

Trustee
John Michael McDonnell
McDonnell Crowley, LLC
115 Maple Ave
Suite 201
Red Bank, NJ 07701
[REDACTED]

represented by **Brian Thomas Crowley**
McDonnell Crowley, LLC
115 Maple Avenue
Suite 201
Red Bank, NJ 07701
[REDACTED]
Fax : [REDACTED]
Email: [REDACTED]

Filing Date	#	Docket Text
12/07/2012	<u>1</u> (26 pgs)	Chapter 7 Voluntary Petition Filed by Eugene D. Roth on behalf of Michael Robert Ross. 45 Day Automatic Dismissal for Incomplete Filings due by 01/22/2013. Schedule(s) due 12/21/2012. Statement of Financial Affairs due 12/21/2012. Summary of schedules due 12/21/2012. Summary of Certain Liabilities due 12/21/2012. Chapter 7 Means Test due 12/21/2012. Incomplete Filings due by 12/21/2012. (Roth, Eugene) (Entered: 12/07/2012)
12/07/2012	<u>2</u> (1 pg)	Certificate of Credit Counseling filed by Eugene D. Roth on behalf of Michael Robert Ross. (Roth, Eugene) (Entered: 12/07/2012)
12/07/2012	<u>3</u> (1 pg)	Notice of Missing Documents. (related document: <u>1</u> Voluntary Petition (Chapter 7) filed by Debtor Michael Robert Ross). Missing Documents: Statement of Financial Affairs, Summary of Schedule, Summary of Liabilities, Schedules B, C, I, J. Incomplete Filings due by 12/21/2012. (vpm) (Entered: 12/10/2012)
12/07/2012	<u>5</u>	Notice of Missing Documents. (related document: <u>1</u> Voluntary Petition

	(1 pg)	(Chapter 7) filed by Debtor Michael Robert Ross). Missing Documents: Statement of Financial Affairs, Summary of Schedule, Summary of Liabilities, Statement of Current Monthly Income and Means Test, Schedules B, C, I, J. Incomplete Filings due by 12/21/2012. (vpm) (Entered: 12/11/2012)
12/10/2012	<u>4</u> (3 pgs)	Appointment of Trustee. Trustee John Michael McDonnell appointed to case. Meeting of Creditors 341(a) meeting to be held on 1/11/2013 at 12:00 PM at Room 129, Clarkson S. Fisher Courthouse. Financial Management Course Certificate Due 3/12/2013. Last day to oppose discharge or dischargeability is 3/12/2013. (UST Staff13) (Entered: 12/10/2012)
12/10/2012		Receipt of filing fee for Voluntary Petition (Chapter 7)(12-38702) [misc, volp7a] (306.00). Receipt number 25150023, amount \$ 306.00. (U.S. Treasury) (Entered: 12/10/2012)
12/13/2012	<u>6</u> (3 pgs)	BNC Certificate of Mailing. No. of Notices: 1. Notice Date 12/13/2012. (Admin.) (Entered: 12/14/2012)
12/13/2012	<u>7</u> (6 pgs)	BNC Certificate of Mailing - Meeting of Creditors. No. of Notices: 19. Notice Date 12/13/2012. (Admin.) (Entered: 12/14/2012)
12/21/2012	<u>8</u> (6 pgs; 3 docs)	Motion to Extend Time to File Missing Schedules (related document: <u>1</u> Voluntary Petition (Chapter 7) filed by Debtor Michael Robert Ross) Filed by Eugene D. Roth on behalf of Michael Robert Ross. (Attachments: # <u>1</u> Certification # <u>2</u> Proposed Order) (Roth, Eugene) (Entered: 12/21/2012)
12/26/2012	<u>9</u> (2 pgs)	Order Granting Motion to Extend Time to File Missing Schedules (Related Doc # <u>8</u>). The following parties were served: Debtor, Debtor's Attorney, Trustee and US Trustee. Signed on 12/26/2012. Missing Schedules Due by 1/4/2013. (fed) (Entered: 12/26/2012)
12/28/2012	<u>10</u> (4 pgs)	BNC Certificate of Mailing - Order No. of Notices: 1. Notice Date 12/28/2012. (Admin.) (Entered: 12/29/2012)
01/04/2013	<u>11</u> (15 pgs)	Missing Document(s): Statement of Financial Affairs, Summary of Schedule, Sum of Liabilities, Schedules B, C, I, J, filed by Eugene D. Roth on behalf of Michael Robert Ross. (Roth, Eugene) (Entered: 01/04/2013)
01/07/2013	<u>12</u> (9 pgs)	Missing Document(s): Statement of Current Monthly Income and Means Test filed by Eugene D. Roth on behalf of Michael Robert Ross. (Roth, Eugene) (Entered: 01/07/2013)
01/08/2013		Missing Documents Filed. Deadline Satisfied. (vpm) (Entered: 01/08/2013)
01/10/2013	<u>13</u> (1 pg)	Notice of Appearance and Request for Service of Notice filed by Kristin L. Redmond on behalf of JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as servicer for CITIBANK, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF STRUCTURED ASSET MORTGAGE INVESTMENTS II TRUST 2007-AR2 MORTGAGE PASS-THROUGH CERTIF. (Redmond, Kristin) (Entered: 01/10/2013)
01/15/2013		First Meeting Minutes filed by (McDonnell, John) (Entered: 01/15/2013)

01/16/2013	<u>14</u> (3 pgs; 2 docs)	Notice of Assets & Request for Notice to Creditors filed by John Michael McDonnell. Proofs of Claim due by 4/16/2013. (McDonnell, John) (Entered: 01/16/2013)
01/16/2013	<u>15</u> (17 pgs; 4 docs)	Application For Retention of Professional McDonnell Crowley, LLC as Attorney Filed by Brian Thomas Crowley on behalf of John Michael McDonnell. Objection deadline is 1/23/2013. (Attachments: # <u>1</u> Certification # <u>2</u> Proposed Order # <u>3</u> Certificate of Service) (Crowley, Brian) (Entered: 01/16/2013)
01/19/2013	<u>16</u> (5 pgs)	BNC Certificate of Mailing re: Notice of Assets. No. of Notices: 19. Notice Date 01/19/2013. (Admin.) (Entered: 01/20/2013)
01/21/2013	<u>17</u> (15 pgs; 4 docs)	Application For Retention of Professional EisnerAmper, LLP as Accountant Filed by Brian Thomas Crowley on behalf of John Michael McDonnell. Objection deadline is 1/28/2013. (Attachments: # <u>1</u> Certification # <u>2</u> Proposed Order # <u>3</u> Certificate of Service) (Crowley, Brian) (Entered: 01/21/2013)
01/24/2013		EisnerAmper, LLP, Accountant To Trustee John Michael McDonnell added to case (vpm) (Entered: 01/24/2013)
01/24/2013	<u>18</u> (3 pgs)	Order Granting Application to Employ McDonnell Crowley, LLC as Attorney for Trustee (Related Doc # <u>15</u>).The following parties were served: Debtor, Debtor's Attorney, Trustee, US Trustee and Movant's Attorney. Signed on 1/24/2013. (ghm) (Entered: 01/28/2013)
01/29/2013	<u>20</u> (3 pgs; 2 docs)	Order Granting Application to Employ EisnerAmper, LLP as Accountant (Related Doc # <u>17</u>).The following parties were served: Debtor, Debtor's Attorney, Trustee, US Trustee, Movant's Attorney and Accountant. Signed on 1/29/2013. (ghm) (Entered: 01/31/2013)
01/30/2013	<u>19</u> (5 pgs)	BNC Certificate of Mailing - Order No. of Notices: 1. Notice Date 01/30/2013. (Admin.) (Entered: 01/31/2013)
02/02/2013	<u>21</u> (3 pgs)	BNC Certificate of Mailing - Order No. of Notices: 1. Notice Date 02/02/2013. (Admin.) (Entered: 02/03/2013)
02/02/2013	<u>22</u> (4 pgs)	BNC Certificate of Mailing - Order No. of Notices: 1. Notice Date 02/02/2013. (Admin.) (Entered: 02/03/2013)
02/22/2013	<u>23</u> (40 pgs)	Substitution of Attorney, terminating Kristin L. Redmond and adding R.A. Lebron. Filed by R.A. Lebron. (Lebron, R.) (Entered: 02/22/2013)
02/25/2013	<u>24</u> (1 pg)	Notice of Requirement to File Financial Management Course Certificate (admin) (Entered: 02/25/2013)
02/27/2013	<u>25</u> (3 pgs)	BNC Certificate of Notice. No. of Notices: 1. Notice Date 02/27/2013. (Admin.) (Entered: 02/28/2013)
03/11/2013	<u>26</u> (2 pgs; 2 docs)	Certification of Completion of Instructional Course Concerning Financial Management (Official Form 23) Filed by Eugene D. Roth on behalf of Michael Robert Ross. (Attachments: # <u>1</u> Exhibit Certificate of Debtor Education) (Roth, Eugene) (Entered: 03/11/2013)

03/12/2013	<u>27</u> (9 pgs; 3 docs)	Motion to Extend Time To Object to Discharge Filed by Brian Thomas Crowley on behalf of John Michael McDonnell. Hearing scheduled for 4/23/2013 at 10:00 AM at KCF - Courtroom 2, Trenton. (Attachments: # <u>1</u> Application # <u>2</u> Proposed Order) (Crowley, Brian) (Entered: 03/12/2013)
03/13/2013	<u>28</u> (4 pgs)	Certificate of Service (related document: <u>27</u> Motion to Extend Time To Object to Discharge Filed by Brian Thomas Crowley on behalf of John Michael McDonnell. Hearing scheduled for 4/23/2013 at 10:00 AM at KCF - Courtroom 2, Trenton. filed by Trustee John Michael McDonnell) filed by Brian Thomas Crowley on behalf of John Michael McDonnell. (Crowley, Brian) (Entered: 03/13/2013)
04/23/2013		Minute of Hearing Held, OUTCOME: Granted (related document: <u>27</u> Motion to Extend Time To Object to Discharge Filed by Brian Thomas Crowley on behalf of John Michael McDonnell. Hearing scheduled for 4/23/2013 at 10:00 AM at KCF - Courtroom 2, Trenton. (Attachments: # <u>1</u> Application # <u>2</u> Proposed Order) filed by Trustee John Michael McDonnell) (ghm) (Entered: 04/23/2013)
04/24/2013	<u>29</u> (2 pgs)	Order Granting Motion to Extend Time To Object to Discharge to June 10, 2013 (Related Doc # <u>27</u>). The following parties were served: Debtor, Debtor's Attorney, Trustee, US Trustee and Movant's Attorney. Signed on 4/24/2013. (ghm) (Entered: 04/26/2013)
04/28/2013	<u>30</u> (4 pgs)	BNC Certificate of Notice - Order No. of Notices: 1. Notice Date 04/28/2013. (Admin.) (Entered: 04/29/2013)
06/10/2013	<u>31</u> (14 pgs; 4 docs)	Motion to Extend Time To Object to Discharge Filed by Brian Thomas Crowley on behalf of John Michael McDonnell. Hearing scheduled for 7/2/2013 at 10:00 AM at KCF - Courtroom 2, Trenton. (Attachments: # <u>1</u> Application # <u>2</u> Proposed Order # <u>3</u> Certificate of Service) (Crowley, Brian) (Entered: 06/10/2013)
07/02/2013		Minute of Hearing Held, OUTCOME: Granted (related document: <u>31</u> Motion to Extend Time To Object to Discharge Filed by Brian Thomas Crowley on behalf of John Michael McDonnell. Hearing scheduled for 7/2/2013 at 10:00 AM at KCF - Courtroom 2, Trenton. (Attachments: # <u>1</u> Application # <u>2</u> Proposed Order # <u>3</u> Certificate of Service) (ghm) (Entered: 07/02/2013)
07/02/2013	<u>32</u> (2 pgs)	Order Granting Motion to Extend Time To Object to Discharge to September 7, 2013 (Related Doc # <u>31</u>). The following parties were served: Debtor, Debtor's Attorney, Trustee, US Trustee and Movant's Attorney. Signed on 7/2/2013. (ghm) (Entered: 07/03/2013)
07/05/2013	<u>33</u> (4 pgs)	BNC Certificate of Notice - Order No. of Notices: 1. Notice Date 07/05/2013. (Admin.) (Entered: 07/06/2013)
09/06/2013	<u>34</u> (14 pgs; 4 docs)	Motion to Extend Time To Object to Discharge Filed by Brian Thomas Crowley on behalf of John Michael McDonnell. Hearing scheduled for 10/1/2013 at 10:00 AM at KCF - Courtroom 2, Trenton. (Attachments: # <u>1</u> Application # <u>2</u> Proposed Order # <u>3</u> Certificate of Service) (Crowley, Brian) (Entered: 09/06/2013)
10/01/2013		Minute of Hearing Held, OUTCOME: Granted (related document: <u>34</u> Motion to Extend Time To Object to Discharge Filed by Brian Thomas

		Crowley on behalf of John Michael McDonnell. Hearing scheduled for 10/1/2013 at 10:00 AM at KCF - Courtroom 2, Trenton. (Attachments: # 1 Application # 2 Proposed Order # 3 Certificate of Service) filed by Trustee John Michael McDonnell) (ghm) (Entered: 10/02/2013)
10/02/2013	<u>35</u> (2 pgs)	Order Granting Motion to Extend Time To Object to Discharge to 12/6/2013 (Related Doc # <u>34</u>). The following parties were served: Debtor, Debtor's Attorney, Trustee, US Trustee. Signed on 10/2/2013. (slf) (Entered: 10/03/2013)
10/05/2013	<u>36</u> (3 pgs)	BNC Certificate of Notice - Order No. of Notices: 1. Notice Date 10/05/2013. (Admin.) (Entered: 10/06/2013)
10/23/2013	<u>37</u> (2 pgs)	Notice of Appearance and Request for Service of Notice filed by Joel A. Ackerman on behalf of Citibank, [REDACTED], as Trustee, for the benefit of registered holders of Structured Asset Mortgage Investments II Trust 2007-AR2, Mortgage Pass-Through Certificates, Series 2007-AR2. (Ackerman, Joel) (Entered: 10/23/2013)
11/10/2013	<u>38</u> (1 pg)	Notice of Appearance and Request for Service of Notice.. (Schild, Avi) (Entered: 11/10/2013)
01/21/2014		Chapter 7 Trustee's Report of No Distribution: I, John Michael McDonnell, having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the estate; and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties as trustee. Section 341 Meeting held on 1/11/2013. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 14 months. Assets Abandoned (without deducting any secured claims): \$ 0.00, Assets Exempt: \$ 7830.00, Claims Scheduled: \$ 1277793.54, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): \$ 1277793.54. John Michael McDonnell. (McDonnell, John) (Entered: 01/21/2014)
03/19/2014	<u>39</u> (2 pgs)	Order Discharging Debtor. Service of notice of the entry of this order pursuant to Rule 9022 was made on the appropriate parties. See BNC Certificate of Notice. Signed on 3/19/2014. (vpm) (Entered: 03/19/2014)
03/19/2014	<u>40</u> (1 pg)	Final Decree; The following parties were served: Trustee and US Trustee. (vpm) (Entered: 03/19/2014)
03/19/2014		Bankruptcy Case Closed. (vpm) (Entered: 03/19/2014)
03/21/2014	<u>41</u> (4 pgs)	BNC Certificate of Notice - Order of Discharge and BNC Certificate of Service - . No. of Notices: 22. Notice Date 03/21/2014. (Admin.) (Entered: 03/22/2014)

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Billable Pages:	4	Cost:	0.40