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EDWARD ALBERT APPLEGATE

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W.

September 8, 2005

United States Bankruptcy Court (412-644-2700) Western District of Pennsylvania 5414 USX Tower 600 Grant Street Pittsburgh, PA 15219

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TO STATE

Robert L. Williams, Trustee (412-802-8650; FAX 412-802-7713) The Design Center 5001 Baum Boulevard, Suite 640 Pittsburgh, PA 15213

John Eric Bumbaugh, Esq. Attorney for Debtor (724-864-6840)
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Craig Alexander, Esq. (724-733-3080; FAX 724-327-9659)
787 Pine Valley Drive, Suite E
Pittsburg, PA 15239-2842 (Docket No. FD 94-2083, Family Court)

Re: Bankruptcy Case No. 04-31353 Gerald B. Applegate, Debtor Chapter 7, USBC

Dear All:

I have repeatedly phoned you without recall to me, hence this letter.

I am informed that Karen Applegate, through her attorney, has submitted a proposed document as to any deficiency judgment concerning the previous matrimonial residence, now under foreclosure by mortgagee, and the debtors' retirement fund. As a creditor I consider this act illegal and preferential and may rise to a criminal act, and I object and I understand the Debtor objects also and will not enter into such an agreement. I invite the trustee to take obvious action, to protect the assets of the Debtors' estate, as well as any criminal action, or attempt thereof.

Reply and advise. Also advise hearing dates for my appearance.

Tery truly yours, less E Lowerd Applegate, Creditor

EAA/gh

cc: Dr. Gerald B. Applegate, M.D.