

UNITED STATES ENVIRONMENTAL PROTECTION AGENCY
REGION 2
290 Broadway
New York, NY 10007-1866

U.S. Environmental
Protection Agency-Reg 2
2015 AUG 10 AM 11:51
REGIONAL HEARING
CLERK

IN THE MATTER OF:

Michael B. Rapasadi
2106 Lake Road
Oneida, NY 13421

Thomas R. Rapasadi
2106 Lake Road
Oneida, NY 13421

Respondents.

Proceeding pursuant to Section 309(g)
of the Clean Water Act, 33 U.S.C. § 1319(g)

Docket No. CWA-02-2013-3601

MOTION TO WITHDRAW

Complainant, the Director of the Clean Water Division of the United States Environmental Protection Agency, Region 2 ("EPA" or "Complainant") commenced this action on May 31, 2013, pursuant to Section 309(g)(2)(A) of the Clean Water Act ("CWA" or "Act"), 33 U.S.C. § 1319(g)(2)(A), to obtain a penalty of \$25,000.000 as a result of EPA's determination that Respondents had violated Section 404 of the Act, 33 U.S.C. § 1344 ("the Penalty Order"). The Penalty Order was the most recent of several enforcement actions taken by the United States regarding this matter.

The initial letter warning of the violation and a Notice of Violation and Cease and Desist Order ("C&D Order") were issued to Respondent, Michael B. Rapasadi, respectively on September 28, 2010, and December 3, 2010, by the Army Corps of Engineers' ("Corps") after an inspection revealed that Respondent had added approximately 1.13 acres of fill material to wetlands. The C&D Order instructed Respondent to either remove the fill material and restore wetlands or apply for an after-the-fact permit to authorize the fill, no later than December 31, 2010.

In March 2011, having received neither a restoration plan nor an after-the-fact application, the Corps initiated coordination with EPA. EPA issued Requests for Information ("RFI") to Michael B. Rapasadi, the owner of the wetland property and Respondent Thomas R. Rapasadi, an alleged discharger of pollutants, pursuant to Section 308(a) of the Act, 33 U.S.C. § 1318(a), on April 26 and May 10, 2011, respectively. In August 2011, Respondents submitted to

EPA an incomplete, undated, after-the-fact permit application (“ATF Application”) seeking authorization for the fill. On September 1, 2011, after further consultation, the Corps transferred lead agency status to EPA for further enforcement of Respondents’ violation, on the grounds that the Corps could not obtain voluntary resolution of the violation.

On September 28, 2011, EPA issued a Findings of Violation and Order, Docket No. CWA 02-2011-3502, in the matter of Michael and Thomas Rapasadi, pursuant to Section 309(a) of the Act, 33 U.S.C. §1319(a) (“the Compliance Order.”). The Compliance Order restated the basis for the Section 404 violation at issue here and again ordered Respondents to come into compliance with the Act by removing all unauthorized fill material and restoring the affected portion of the wetlands within ninety days. Respondent has failed to comply with the Compliance Order. This motion to withdraw the Penalty Order does *not* affect the Compliance Order or any determination of liability underlying this action.

Although EPA maintains its position with respect to the underlying violation, it nevertheless requests that the Court withdrawal of the Penalty Order issued on May 31, 2013, based upon Respondents’ inability to pay the assessed penalty. EPA had correctly presumed that Respondents had the ability to pay (“ATP”), and therefore issued the Penalty Order seeking a \$25,000 penalty for Respondents’ Section 404 violations. See New Waterbury, Ltd., 5. E.A.D. 529, 541-542 (EAB 1994) (stating that “consistent with Agency policy and prior Agency decisions...a respondent’s ability to pay may be presumed until it is put at issue by a respondent.”)

Once EPA issued the Penalty Order on May 31, 2013, ATP was a fair and legitimate defense, provided that Respondents sufficiently carried their burden of proving an inability to pay. EPA penalty policies consistently hold that the violator who is raising the defense of inability to pay has the unshifting burden of proving that this financial status is accurate; “[i]f the violator fails to provide sufficient information [on his inability to pay], then the case development team should disregard this factor in adjusting the penalty.”¹ In this case, if Respondents wanted to prove their inability to pay the penalty, then they should have timely submitted an individual data request form, real estate property tax records, W-2 wage and tax statements, and bank, mortgage, and credit card statements,² in order to sufficiently demonstrate financial strain. As the Environmental Appeals Board (“EAB”), has explained, “[t]he efficient and timely exchange of information pursuant to 40 C.F.R. § 22.19 is central to achieving timely administrative case resolutions. Further, the efficiency of administrative adjudications depends upon the ability of the administrative law judge (“ALJ”) to exercise discretion in order to conduct proceedings in a fair manner that assures that facts are elicited and issues adjudicated without delay, as prescribed by 40 C.F.R. § 22.4(c) [citations omitted].”³ EPA trial tribunals have confirmed the importance of efficient and expedited proceedings involving ATP defenses in several cases, including In re Andrew B. Chase et al., Docket Number RCRA-02-2011-7503, and In re Joseph Oh and Holly Investment, LLC, Docket Number RCRA-10-2011-0164 (2012). If

¹ USEPA, Policy on Civil Penalties: EPA General Enforcement Policy #GM-22, 23 (1984)

² USEPA, Guidance on Evaluating a Violator’s Ability to Pay a Civil Penalty in An Administrative Enforcement Action 11 (2015)

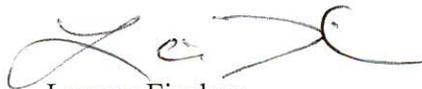
³ In re Ag-Air Flying Services, Inc. FIFRA Appeal No. 06-01, Docket Number FIFRA-10-2005-0065 (2006) at 9.

“the violator is unwilling to cooperate in demonstrating its inability to pay the penalty, the adjustment should not be considered in a penalty calculation, because, without the cooperation of the violator, the Agency will generally not have adequate information to determine accurately the financial position of the violator.”⁴

In this case, despite numerous attempts by EPA counsel to obtain complete financial information in a timely manner, Respondent only submitted tax returns for one Respondent, Michal Rapasadi. See Declaration of Lauren Fischer at ¶¶ 5-11 (describing this history of communications regarding requests for Respondents’ financial data). Respondent Thomas Rapasadi refused to submit any information in support of the ATP claim. Id. at ¶ 11. However, EPA counsel recently attended a course and learned how to obtain financial information about each Respondent. Id. at ¶13. Based upon that course, EPA counsel acquired adequate information to determine that neither Respondent has an ability to pay a penalty in this matter. Id. at ¶¶14-15. Absent an ability to pay a penalty – the only relief sought in this matter- EPA submits that it would be futile and a waste of judicial and administrative time and resources to continue with this enforcement action. To promote judicial and administrative economy, we hereby notify the Court of this new information and request permission to withdraw the Penalty Order.

Dated: August 10, 2015
New York, New York

Respectfully submitted,



Lauren Fischer
Office of Regional Counsel
US Environmental Protection Agency, Region 2
290 Broadway, 16th floor
New York, New York 10007-1866
212-637-3231

⁴ USEPA, Interim Clean Water Act Settlement Penalty Policy 21 (1995)

IN THE MATTER OF:

Michael B. Rapasadi

2106 Lake Road
Oneida, NY 13421

Thomas R. Rapasadi

2106 Lake Road
Oneida, NY 13421

Respondents.

**Proceeding pursuant to Section 309(g)
of the Clean Water Act, 33 U.S.C. §
1319(g)**

**Proceeding to Assess Class I
Civil Penalty Pursuant to Section
309(g) of the Clean Water Act**

Docket No. CWA-02-2013-3601

CERTIFICATE OF SERVICE

I certify that the foregoing "Motion to Withdraw" against Michael B. Rapasadi and Thomas R. Rapasadi, was sent on this 10th day of August, 2015, in the following manner to the addressees listed below:

Copy by Hand:

Helen S. Ferrara
Regional Judicial Officer
U.S. Environmental Protection Agency
Region 2
290 Broadway
New York, NY 10007-1866

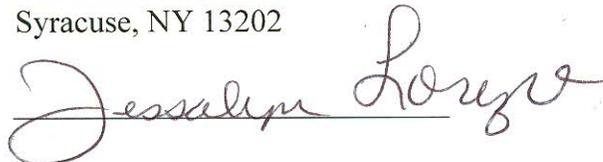
Original and Copy by Hand:

Karen Maples
Regional Hearing Clerk
U.S. Environmental Protection Agency
Region 2
290 Broadway
New York, NY 10007-1866

Copy by Certified Mail,
Return Receipt Requested:

John Benjamin Carroll, P.C.
Attorney for Respondents
Carroll & Carroll, PC
440 South Warren Street
Syracuse, NY 13202

Dated: 8/10/15



Jessalyn Lopez

UNITED STATES
ENVIRONMENTAL PROTECTION AGENCY
REGION 2
290 Broadway
New York, New York 10007

REGIONAL HEARING
CLERK

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U.S. Environmental
Protection Agency-Reg 2

IN THE MATTER OF:

Michael B. Rapasadi
2106 Lake Road
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**Proceeding pursuant to Section 309(g)
of the Clean Water Act, 33 U.S.C. § 1319(g)**

**Proceeding to Assess Class I
Civil Penalty Pursuant to Section
309(g) of the Clean Water Act**

Docket No. CWA-02-2013-3601

**AFFIDAVIT OF LAUREN FISCHER IN SUPPORT OF COMPLAINANT'S
MOTION TO WITHDRAW**

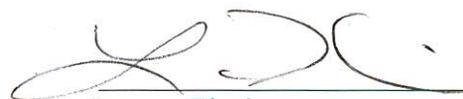
1. I, Lauren Fischer, am employed by the United States Environmental Protection Agency, Region 2, Office of Regional Counsel, Water and General Law Branch, located at 290 Broadway, New York, New York.
2. In this capacity, I represent the Complainant in the above-captioned proceeding against Respondents Michael and Thomas Rapasadi seeking a \$25,000 penalty for the violations alleged in the Complainant's order issued on May 31, 2013, pursuant to Section 309 of the Clean Water Act, 33 U.S.C. § 309(g).
3. Since issuing this order, I have actively worked with Respondents' attorney, Mr. Benjamin Carroll, to reach a reasonable resolution in this matter. I cooperated with Respondents as they sought assistance from the Town of Lenox ("the Town") to remedy the underlying violation from December 2013 to May 2014. See May 22, 2014 Status Report. In May 2014, Mr. Carroll advised me that the Town would cooperate with Respondents' remediation efforts, but would not pay for such remediation. Id.
4. When we initiated this action on May 31, 2013, I believed a \$25,000 penalty was appropriate based on the statutory factors presented to my office.

5. After filing the complaint, Respondents raised inability to pay as a defense to the alleged violations in an informal conversation. I am attaching to the declaration true and correct copies of my emails requesting information from Respondents to process their ability to pay claim. See Exhibit 1 - December 5, 2013 [email to Mr. Carroll including EPA's Ability to Pay ("ATP"), Individual Data Request form ("INDIPAY Form") requesting that both named Respondents fill out the INDIPAY Form. It further requested the most recent three years of tax returns for each named Respondent, along with written authorization to release the financial information requested herein outside of EPA to our contractor, Industrial Economics, Incorporated (Cambridge, MA).]
6. On June 19, 2014, I received three years of summary tax returns for Michael Rapasadi. Upon receiving these returns, I repeated my request for complete tax returns, as well as tax returns for Thomas Rapasadi. See Exhibit 2, Email Correspondence. Respondents failed to comply with my request, and follow-up requests for Thomas Rapasadi's tax return papers were sent to Mr. Carroll on July 1, and on July 31, 2014. See Exhibit 3, Email Correspondence.
7. On June 23, 2014, Mr. Carroll informed me that his client is "not a paper guy" and refused to fill out an INDIPAY Form. I subsequently explained that the case management team would see what we could do with just the most recent three years of summary tax returns. See also June 23, 2014 Status Report ("Ms. Fischer acknowledged receipt of a one page summary of tax returns for each of the last three years for Michael Rapasadi, but stated that Respondents need to submit three years of full tax returns for both Respondents... [as well as] an executed release to allow EPA to...analyze Respondents' claim of inability to pay.")
8. As noted in the August 19, 2014 Status Report. "Mr. Carroll stated that he had not received any additional documentation from his clients to support his clients' argument that they are unable to pay the proposed penalty... Complainant's attorney explained that as both were properly named Respondents, both need to prove inability to pay claims by providing tax returns to EPA together with other information subsequently deemed necessary..."
9. As noted in the September 14, 2014, Status Report, "Mr. Carroll stated that he did not know if his office had received any additional documentation from his clients to support his clients' argument that they are unable to pay the proposed penalty."
10. On November 18, 2014, Mr. Carroll verified Respondent Thomas Rapasadi's refusal to submit tax returns. See also November 18, 2014 Status Report ("Ms. Fischer reminded Mr. Carroll that it was his clients, and not EPA, that were making an issue of their finances...[T]ax returns are usually required to support a respondent's argument that they cannot pay a penalty.")
11. Mr. Carroll confirmed Respondent Thomas Rapasadi's refusal to submit tax returns, in the December 2, 2014 Status Report ("Mr. Carroll stated that his client Thomas refuses to submit tax returns to support his inability to pay claim...").

12. On July 1, 2014, I determined that alternative dispute resolution (“ADR”) was an available option for possible resolution of this matter and therefore I proposed it to Mr. Carroll that same day. See Exhibit 2. I signed the Mediation Agreement on February 26, 2015, and mediation commenced after Respondents signed the agreement on March 4, 2015.¹
13. On July 22-23, 2015, I attended a two-day training entitled Financial Aspects of Enforcement Actions in EPA Region 2 (“economic training course”). Exhibit 4. This course covered how to run the EPA economic model that calculates ability to pay claims, called INDIPAY. INDIPAY is a screening tool that evaluates ability to pay claims based on tax returns and data provided by the individual.
14. Despite Respondents’ previous refusal to complete and submit an INDIPAY form, on July 30, 2015, I ran the INDIPAY economic model using Respondent Michael Rapasadi’s wages (as provided in his tax returns) along with the general cost of living expenses (as obtained by the U.S. Census Bureau). The summary of my calculations are attached as Exhibit 5 to this Declaration. The INDIPAY results reflect that Respondent Michael Rapasadi has no ability to pay the proposed penalty.
15. While I lacked any wage information for Respondent Thomas Rapasadi, in the economic training course I learned how to run a LexisNexis National Comprehensive Report (“NCR”). A NCR provides information on related addresses, real property assets, vehicle/boat assets, liens and judgments, and work history. Upon review of Thomas Rapasadi’s NCR, I determined that any judgment obtained in this enforcement would not be collectable, as it would lack priority compared to other liens and judgments already issued against Thomas Rapasadi. See Exhibit 6, NCR of Thomas Rapasadi.
16. As soon as I made this determination, I shared my concern about ATP with Mr. Carroll, and to EPA Region 2 management. In response, on August 4, 2015, EPA management approved this motion to withdraw.
17. I called Mr. Carroll on August 5, 2015, and left a voice message with his office attempting to discuss this matter. Mr. Carroll returned my call on August 6, 2015, at which time I advised him of my intent to file this motion to withdraw.

I swear under penalty of perjury that the foregoing is true and correct.

Dated this 10^h day of August, 2015.


Lauren Fischer

¹ For reasons described in the Status Reports, mediation did not commence until March 2015.

TO: Helen S. Ferrara
Regional Judicial Officer
U.S. Environmental Protection Agency
Region 2
290 Broadway
New York, NY 10007-1866

Karen Maples
Regional Hearing Clerk
U.S. Environmental Protection Agency
Region 2
290 Broadway
New York, NY 10007-1866

John Benjamin Carroll, P.C. (Attorney for Respondents)
Carroll & Carroll, PC
440 South Warren Street
Syracuse, NY 13202

Exhibit 1

Fischer, Lauren

From: Fischer, Lauren
Sent: Thursday, December 05, 2013 12:52 PM
To: Julia Zimmer
Subject: Rapasadi - Ability to Pay
Attachments: Ability to Pay. Individual Data Request.pdf

Dear Mr. Carroll-

Pursuant to our discussion on November 12, 2013 with the Regional Judicial Officer, I am providing you information about inability to pay treatment. Should your clients, Thomas and Michael Rapasadi, wish to claim an inability to pay, we would need each of them to submit the information requested in the attached data request form. In addition, please have them each submit the following:

- i. At least the 2010, 2011, and 2012 federal tax returns; and
- ii. Tax Written authorization to release the financial information requested herein outside of EPA to our contractor, Industrial Economics, Incorporated (Cambridge, MA). Work will be performed by the contractor under Contract # GS-10F-0061N, Order # EP10H000898 for USEPA. This written authorization is a requirement of our contract. Tax returns are treated as confidential business information when released outside EPA to our contractor and are maintained under strict lock and key conditions.

Please note as I mentioned on the call, your clients would still need to remove the fill from the wetlands. However, we could consider their ability to pay in resolving the monetary penalty order issued to your clients. If you only provide the above information for one of your clients, we will presume that the other has the ability to pay the penalty in full, and no ability to pay claim will apply.

We remain willing to engage in settlement discussions. Should you have any questions or concerns, please don't hesitate to contact me.

Lauren Fischer
Assistant Regional Counsel
U.S. Environmental Protection Agency Region 2
290 Broadway, 16th Floor
New York, New York 10007-1866
Tel: (212) 637-3231
Fax: (212) 637-3202

Exhibit 2

Fischer, Lauren

From: Fischer, Lauren
Sent: Thursday, July 31, 2014 10:58 AM
To: Julia Zimmer
Subject: RE: EPA v. Rapasadi

As stated below, we also need the tax returns for Thomas Rapasadi. You have provided me information only for Michael Rapasadi. However, both Thomas and Michael Rapasadi are named Respondents in this matter. Please advise as to the status of this request. Thank you.

From: Julia Zimmer [mailto:julia@carrolloffice.com]
Sent: Thursday, July 31, 2014 10:51 AM
To: Fischer, Lauren
Subject: RE: EPA v. Rapasadi

Attached please find Michael Rapasadi's tax returns. These returns, and the ones previously sent on Tom, are the only records in their possession.

Julia M. Zimmer
Paralegal
Carroll & Carroll Lawyers, P.C.
440 South Warren Street
Syracuse, New York 13202
(315) 474-5356 x103
(315) 474-5451 fax

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Carroll & Carroll Lawyers, P.C.

From: Fischer, Lauren [Fischer.Lauren@epa.gov]
Sent: Thursday, July 31, 2014 9:40 AM
To: Julia Zimmer
Subject: RE: EPA v. Rapasadi

Good morning Ms. Zimmer and Mr. Carroll-

I just wanted to remind you that I have not received a response to the questions raised below. I plan to raise the questions on the 2pm call this afternoon so it would be helpful if you can join the call prepared to discuss the issues. Thank you. Lauren Fischer

From: Fischer, Lauren
Sent: Tuesday, July 01, 2014 11:15 AM
To: 'Julia Zimmer'
Subject: RE: EPA v. Rapasadi

Hi Ms. Zimmer/Mr. Carroll-

Can you please advise me as to the status of the request for inability to pay treatment. See below. Also, I would like to explore the possibility of using Alternative Dispute Resolution to assist with this matter. We may be able to avail

ourselves of some free mediators that work in other parts of my office. Is this something that you think may be of interest to you and your client?

Please let me know. Thanks! Lauren Fischer

From: Fischer, Lauren
Sent: Thursday, June 19, 2014 3:38 PM
To: 'Julia Zimmer'
Subject: RE: EPA v. Rapasadi

Thank you, but can you please submit the complete tax return. Also, we need the tax returns for the last three years for Thomas Rapasadi as well as Michael as they are both listed on the order. As I mentioned, typically additional financial information is required but we can try to get this process started with only the tax returns.

Additionally, would you please submit written authorization from both your clients to release their tax returns outside of EPA to our contractor, Industrial Economics, Incorporated (Cambridge, MA). Work will be performed by the contractor under Contract # GS-10F-0061N, Order # EP10H000898 for USEPA. Please note this is a requirement of our contract. Tax returns are treated as confidential business information when released outside EPA to our contractor and are maintained under strict lock and key conditions.

If you have questions, I am available Monday- Thursdays from 7:15am-3:45pm. Thank you.

Lauren Fischer
Assistant Regional Counsel
U.S. Environmental Protection Agency Region 2
290 Broadway, 16th Floor
New York, New York 10007-1866
Tel: (212) 637-3231
Fax: (212) 637-3202

From: Julia Zimmer [<mailto:julia@carrolloffice.com>]
Sent: Thursday, June 19, 2014 2:57 PM
To: Fischer, Lauren
Subject: EPA v. Rapasadi

Dear Ms. Fischer,

Attached please find my client's tax returns for the past 3 years. Thank you.

Julia M. Zimmer
Paralegal
Carroll & Carroll Lawyers, P.C.
440 South Warren Street
Syracuse, New York 13202
(315) 474-5356 x103
(315) 474-5451 fax

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Carroll & Carroll Lawyers, P.C.

Exhibit 3

Fischer, Lauren

From: Fischer, Lauren
Sent: Tuesday, July 01, 2014 11:15 AM
To: 'Julia Zimmer'
Subject: RE: EPA v. Rapasadi

Hi Ms. Zimmer/Mr. Carroll-

Can you please advise me as to the status of the request for inability to pay treatment. See below. Also, I would like to explore the possibility of using Alternative Dispute Resolution to assist with this matter. We may be able to avail ourselves of some free mediators that work in other parts of my office. Is this something that you think may be of interest to you and your client?

Please let me know. Thanks! Lauren Fischer

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If you have questions, I am available Monday- Thursdays from 7:15am-3:45pm. Thank you.

Lauren Fischer
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Fax: (212) 637-3202

From: Julia Zimmer [<mailto:julia@carrolloffice.com>]
Sent: Thursday, June 19, 2014 2:57 PM
To: Fischer, Lauren
Subject: EPA v. Rapasadi

Dear Ms. Fischer,

Attached please find my client's tax returns for the past 3 years. Thank you.

Julia M. Zimmer
Paralegal

Carroll & Carroll Lawyers, P.C.
440 South Warren Street
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Carroll & Carroll Lawyers, P.C.

Exhibit 4

**Region 2 Training in Financial Aspects of Enforcement Actions
(Economic Benefit and Ability to Pay)
July 22-23, 2015**

CD Table of Contents:

1. Overview of Financial Issues in Enforcement Actions
2. Economic Benefit Analysis
3. Approach to ATP
4. ATP - ABEL
5. ATP - INDIPAY
6. MUNIPAY - A Brief Overview
7. Municipal Utility Cases
8. Resources for Financial Analysis Handout
9. EPA ATP Guidance (2015)
10. EPA ATP Guidance (1986)
11. EPA Superfund ATP Guidance (1997)
12. EPA CSO Policy (1994)
13. EPA CSO FCA Guidance (1997)
14. EPA Integrated Municipal Stormwater and Wastewater Planning Approach Framework (2012)
15. EPA Municipal FCA Framework (2014)

Exhibit 5

PHASE 1 ANALYSIS

The applicant has no ability to pay:

- The applicant's average income does not exceed the 'low income' threshold.
- The applicant does not have complex personal finances.

Income Comparison

\$28,031 = Weighted-average gross income

\$37,950 = Low-income level for household size of 1
in Madison County

Phase 1 Data

	Applicant			Spouse						
	2013	2012	2011	NA	NA	NA	NA	NA	NA	NA
Adjusted gross income	\$27,870	\$27,798	\$28,706	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Combined Applicant and Spouse Income	\$27,870	\$27,798	\$28,706	\$0	\$0	---	---	---	---	---
Weight	0.46	0.32	0.22	0.00	0.00	<u>Weighted-average income:</u>				
Weighted Income	\$12,820	\$8,895	\$6,315	\$0	\$0					\$28,031
Taxable interest income > \$400	No	No	No	No	No	No	No	No	No	No
Tax-exempt interest income	No	No	No	No	No	No	No	No	No	No
Dividend income greater > \$400	No	No	No	No	No	No	No	No	No	No
Business income or loss	No	No	No	No	No	No	No	No	No	No
Capital gain or loss	No	No	No	No	No	No	No	No	No	No

Phase 1 Analysis

The Phase 1 Analysis will conclude that the applicant has no ability to pay if the applicant's weighted-average gross income does not exceed the county- and household-size-specific low-income level, and if the applicant lacks complex finances. If the applicant's income exceeds the low-income level, and/or the applicant's tax returns indicate complex finances, INDIPAY will determine that a comprehensive Phase 2 ability-to-pay analysis is necessary, and also list the various indicators that apply to the applicant's's finances. The low-income limit is taken from the U.S. Department of Housing and Urban Development, and is set at 80 percent of the median family income.

Note that if the applicant is retired, INDIPAY will instruct you to proceed to Phase 2.

PHASE 2 CALCULATION for Run = Test

Sought Amount: \$25,000

Ability-to-Pay Test A - Cash Flow

Present value (5 years @ 2.2% inflation & 10.4% discounting) (\$14,274)
 Affordable penalty/contribution (reduced for 5% contingency) \$0

Under Test A, none of the sought amount is affordable.

Ability-to-Pay Test B - Debt Capacity

Maximum affordable annual debt payments (at 36% limit) \$10,092
 Maximum affordable additional debt payments (at 10.4% interest rate) \$8,549
 Affordable penalty/contribution (based on 5-yr debt repay and 5% contingency) \$25,000

Under Test B, the entire sought amount is affordable.

Impact on Applicant's Financial Status

[scroll to page bottom for income breakdown]

	Before Payment	After Payment, Using:	
		Test A	Test B
Income (using 0.3 smoothing constant) <i>41% of \$67,700 median family income in Madison County</i>	\$28,034	\$28,034	\$28,034
Living expenses (w/ 5% contingency) <i>94% of \$33,759 nat'l median for household of 1 113%, 30%, 368% of IRS allowances for: Food; Clothing, personal care; Medical (other than premiums)</i>	\$31,611	\$31,611	\$38,190
Available cash flow	(\$3,577)	(\$3,577)	(\$10,156)
Assets	\$0	\$0	\$0
Liabilities	\$0	\$0	\$25,000
Net worth	\$0	\$0	(\$25,000)
Annual debt payments (w/ 5% contingency)	\$1,544	\$1,470	\$8,049
Debt payments as percent of income	5.5%	5.2%	28.7%

Issues Affecting Applicant's Ability to Pay (press F1 for further information)

- Financial Data Request Form income is > 10% different from latest tax return.
- Interest- and dividend-bearing assets may be under-reported.
- Market value of real estate holdings may be under-reported.
- Applicant's net worth is negative either prior to or after payment.
- Living expenses will exceed income if payment is made under Test B.

Summary of Applicant's Income Sources (as reported on tax returns): Total =

Wages and salaries	\$28,125	100%	\$28,034
Interest and dividends	\$0	0%	Income
Capital gains/losses	\$0	0%	sources are
Retirement-related	\$0	0%	straight avg
Business	\$0	0%	across all yrs;
Farm	\$0	0%	total uses
Other	\$0	0%	weighted-avg
			smooth. const.

Phase 2 Tax Return Data Inputs

	Applicant			Spouse						
	2013	2012	2011	NA	NA	NA	NA	NA	NA	NA
Wage income	27,870	27,798	28,706							
Taxable interest income										
Tax-exempt interest income										
Dividend income										
Alimony received										
Business income or loss										
Capital gain or loss										
Other gains or loss										
Total IRA distributions										
Total pensions or annuities										
Farm income or loss										
Total social security										
Other income										
Real estate taxes										
Mortgage and investment interest deduction										
Depletion										
Depreciation/amortization on business accounts										
Taxes paid on rental properties										
Depreciation or depletion on rental properties										
Total income/loss from rental properties/royalties										
Partnership/S corporation income or loss										
Estate and trust income or loss										
REMIC income or loss										
Farm rental income or loss										
Depreciation on farm property										
Depreciation on farm rental property										

Summary of Applicant's Income Sources (as reported on tax returns)

	2013		2012		2011		NA		NA	Average	
Wages and salaries	27,870	100%	27,798	100%	28,706	100%				28,125	100%
Interest and dividends		0%		0%		0%				0	0%
Capital gains/losses		0%		0%		0%				0	0%
Retirement-related		0%		0%		0%				0	0%
Business		0%		0%		0%				0	0%
Farm		0%		0%		0%				0	0%
Other		0%		0%		0%				0	0%
Total	27,870		27,798		28,706					28,125	
Weight	46%		32%		22%		0%		0%		
Weighted Income	12,726		8,885		6,423					28,034	

Household Members' Income
(based on data request form)

	<u>Applicant</u>	<u>Spouse</u>	<u>Add'l Member</u>	<u>Add'l Member</u>	<u>Add'l Member</u>		<u>Annualized</u>
Name	Michael Rapa						
Relationship to Applicant	self	spouse					
Age	0						
Gender	Female						
Employer	0						
Years Employed	0.0	0.0	0.0	0.0	0.0		
<u>Gross (Pre-Tax) Income</u>						<u>Period</u>	<u>Total</u>
Wages/Salaries	\$0	\$0	\$0	\$0	\$0	Yearly	\$0
Sales Commissions	\$0	\$0	\$0	\$0	\$0	Yearly	\$0
Investment Income	\$0	\$0	\$0	\$0	\$0	Yearly	\$0
Net Business Income	\$0	\$0	\$0	\$0	\$0	Yearly	\$0
Rental Income	\$0	\$0	\$0	\$0	\$0	Yearly	\$0
Pension Income	\$0	\$0	\$0	\$0	\$0	Yearly	\$0
Child Support	\$0	\$0	\$0	\$0	\$0	Yearly	\$0
Alimony	\$0	\$0	\$0	\$0	\$0	Yearly	\$0
Other	\$0	\$0	\$0	\$0	\$0	Yearly	\$0

Household Living Expenses

<u>Expense</u>	<u>Amount</u>	<u>Period</u>	<u>Annualized</u>
Rent	\$11,721	Yearly	\$11,721
Home maintenance	\$409	Yearly	\$409
Transportation (inc. auto maint.)	\$4,664	Yearly	\$4,664
Home heating oil, gas, etc.	\$456	Yearly	\$456
Electricity	\$1,215	Yearly	\$1,215
Water & sewer	\$384	Yearly	\$384
Telephone	\$933	Yearly	\$933
Food	\$4,278	Yearly	\$4,278
Clothing, personal care	\$438	Yearly	\$438
Medical (other than premiums)	\$2,646	Yearly	\$2,646
Mortgage payments (principal and interest only)	\$0	Yearly	\$0
Car payments	\$1,470	Yearly	\$1,470
Credit card interest	\$0	Yearly	\$0
Educational loan payments	\$0	Yearly	\$0
Other debt payments	\$0	Yearly	\$0
Home insurance	\$0	Yearly	\$0
Life insurance	\$1,492	Yearly	\$1,492
Auto insurance	\$0	Yearly	\$0
Medical insurance	\$0	Yearly	\$0
Property taxes	\$0	Yearly	\$0
Federal income taxes (net of any refunds)	\$0	Yearly	\$0
State & local income taxes (net of any refunds)	\$0	Yearly	\$0
FICA	\$0	Yearly	\$0
Other taxes	\$0	Yearly	\$0
Childcare	\$0	Yearly	\$0
Tuition	\$0	Yearly	\$0
Legal or professional fees	\$0	Yearly	\$0
Other	\$0	Yearly	\$0
Subtotal: Debt Payments			\$1,470
Total: All Expenses			\$30,106

Net Worth	Assets	Liabilities
<u>Bank Accounts</u>	<u>Balance</u>	
	\$0	
	\$0	
	\$0	
	\$0	
	\$0	
<u>Financial Investments (stocks, bonds, etc.)</u>	<u>Market Value</u>	
	\$0	
	\$0	
	\$0	
	\$0	
	\$0	
<u>Retirement Funds and Accounts</u>	<u>Market Value</u>	
	\$0	
	\$0	
	\$0	
	\$0	
	\$0	
<u>Life Insurance Policies (with cash value)</u>	<u>Cash Value</u>	
	\$0	
	\$0	
	\$0	
	\$0	
<u>Vehicles Used for Commuting</u>	<u>Market Value</u>	<u>Loan Balance</u>
	\$0	\$0
	\$0	\$0
<u>Vehicles (other than for commuting)</u>	<u>Market Value</u>	<u>Loan Balance</u>
	\$0	\$0
	\$0	\$0
	\$0	\$0
	\$0	\$0
	\$0	\$0
<u>Primary Residence</u>	<u>Market Value</u>	<u>Mortgage Balance</u>
	\$0	\$0
<u>Real Estate (other than primary residence)</u>	<u>Market Value</u>	<u>Mortgage Balance</u>
	\$0	\$0
	\$0	\$0
	\$0	\$0
	\$0	\$0
<u>Personal Property</u>	<u>Market Value</u>	<u>Debt Balance</u>
	\$0	\$0
	\$0	\$0
	\$0	\$0
	\$0	\$0
	\$0	\$0
<u>Credit Cards and Lines of Credit</u>		<u>Balance Due</u>
		\$0
		\$0
		\$0

		\$0
		\$0
<u>Other Debts and/or Assets</u>	<u>Market Value</u>	<u>Debt Balance</u>
	\$0	\$0
	\$0	\$0
	\$0	\$0
	\$0	\$0
	\$0	\$0
	<u>Assets</u>	<u>Liabilities</u>
Total:	\$0	\$0

Additional Information

Reason to believe financial situation will change during the next year?	No
Currently selling or purchasing any real estate?	No
Property held by other person/entity on applicant's behalf?	No
Party in pending lawsuit (other than this enforcement action)?	No
Any belongings repossessed in last three years?	No
Is applicant a Trustee, Executor, or Administrator?	No
Participant or beneficiary of estate or profit-sharing plan?	No
Declared bankruptcy in last seven years?	No
Receive any type of federal aid or public assistance?	No

Phase 2 Ability to Pay Analysis

INDIPAY's Phase 2 ability-to-pay calculation applies two tests to the sought amount.

Test A, "Cash Flow," first determines the present value of the applicant's future cash flow. Cash flow is calculated as the applicant's average income (with weights applied to different years as determined by the smoothing constant), minus living expenses (increased by the contingency allowance). INDIPAY projects this cash flow out into a future period (as dictated by the number of years of considered cash flow and the inflation rate), then discounts it back to a present value (using the interest rate for discounting). The sum of this cash flow, reduced by the contingency allowance, is the affordable penalty or contribution under Test A.

Test B, "Debt Capacity," first determines the maximum affordable annual debt payments, calculated as the applicant's average income multiplied by the maximum debt payments as a percent of income. (The default value is 36 percent, and can be modified on the optional run inputs screen.) The maximum affordable additional debt payments are then equal to the above figure minus current debt payments. This annual payment amount, aggregated over the repayment period (equal to the number of years of considered cash flow), is the affordable penalty or contribution under Test B.

These two tests share common inputs and preliminary calculations, but otherwise operate independently of each other. Their results are not additive. Instead, you should generally use the lower figure of the two tests, essentially adopting a multiple-constraint approach. That is, if Test A concludes that the entire sought amount is affordable, but B does not, that means that although the applicant's income would still exceed living expenses, debt payments would exceed the limit as a percent of income. Similarly, if Test B concludes that the entire sought amount is affordable, but A does not, that means that although the applicant's debt payments would stay within the limit, income would fall short of living expenses.

INDIPAY also projects the impact upon the applicant's financial status. The first column of figures for each row displays the applicant's current status before payment of the penalty or contribution, and the next two columns display the status after payment under Tests A and B. Income is identical across all three columns, and INDIPAY also shows how the applicant's income compares to the county- and household-size-specific median. (Unlike in Phase 1, this comparison has no impact upon the results.) Living expenses are increased by the contingency percent (whose default value is five percent) compared to the household-size specific actual medium. The affordable penalty or contribution is then added to the living expenses.

Available cash flow is simply the difference between income and living expenses. Assets are identical across all three columns, and then to determine net worth INDIPAY subtracts the applicant's liabilities, which reflect the affordable penalty or contribution. Debt payments are increased by the annualized affordable penalty or contribution, and then divided by the applicant's income. (Note that INDIPAY assumes that future debt payments will stay constant but for the penalty or contribution, a situation that you may want to verify.)

The Phase 2 calculation also checks for inconsistencies in the information that the applicant provides in the tax returns and financial data request form, as well as in the results of Tests A and B. INDIPAY issues "flags" to alert the user to any such inconsistencies. The following sections explain these flags in turn.

- Applicant is Married and is Filing Separately
- Applicant reports income sources in addition to wages, salaries, interest, and dividends
- Financial Data Request Form income is more than 10% different from latest tax return
- Interest- and dividend-bearing assets may be under-reported
- Applicant reported mortgage deduction to IRS, but lists no home residential property
- Market value of real estate holdings may be under-reported
- Applicant's total income varies significantly from year to year
- Applicant's net worth is negative either prior to or after payment

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011

Item	All consumer units	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Number of consumer units (in thousands)	122,287	4,978	5,449	8,170	7,745	14,460	13,328	11,347	17,376	39,434
Consumer unit characteristics:										
Income before taxes	\$63,685	-\$1,393	\$8,056	\$12,654	\$17,563	\$24,940	\$34,777	\$44,698	\$59,306	\$130,588
Income after taxes	61,673	-995	8,155	12,803	17,955	25,136	34,750	44,196	58,070	124,804
Age of reference person	49.7	44.2	49.1	55.9	55.5	52.6	49.5	48.8	48.2	48.0
Average number in consumer unit:										
Persons	2.5	1.7	1.7	1.6	2.0	2.2	2.4	2.6	2.7	3.1
Children under 186	.4	.4	.3	.5	.5	.6	.6	.7	.8
Persons 65 and older3	.2	.3	.4	.5	.5	.4	.3	.3	.2
Earners	1.3	.5	.5	.4	.6	.8	1.1	1.3	1.5	1.9
Vehicles	1.9	.9	.8	1.0	1.2	1.4	1.6	1.9	2.1	2.6
Percent distribution:										
Sex of reference person:										
Male	47	36	38	35	39	43	43	50	49	54
Female	53	64	62	65	61	57	57	50	51	46
Housing tenure:										
Homeowner	65	32	33	41	50	52	58	64	73	85
With mortgage	40	10	11	12	13	21	32	38	49	66
Without mortgage	25	22	22	29	37	31	26	26	24	19
Renter	35	68	67	59	50	48	42	36	27	15
Race of reference person:										
Black or African-American	12	24	20	20	16	14	13	11	11	8
White, Asian, and all other races	88	76	80	80	84	86	87	89	89	92
Hispanic or Latino origin of reference person:										
Hispanic or Latino	12	11	15	12	14	15	17	15	13	9
Not Hispanic or Latino	88	89	85	88	86	85	83	85	87	91
Education of reference person:										
Elementary (1-8)	5	6	10	9	10	7	7	4	3	1
High school (9-12)	34	39	44	49	47	46	40	38	34	18
College	62	55	45	42	43	47	54	57	64	81
Never attended and other	(1)	(1)	1	1	(1)	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	88	55	57	68	78	86	90	94	95	97
Average annual expenditures	\$49,705	\$22,960	\$20,884	\$19,959	\$24,806	\$30,398	\$36,769	\$40,306	\$50,034	\$81,767
Food	6,458	3,452	3,595	3,272	3,748	4,278	5,326	5,154	6,546	9,775
Food at home	3,838	2,147	2,518	2,396	2,560	2,804	3,476	3,184	3,995	5,307
Cereals and bakery products	531	302	339	328	382	390	488	447	544	727
Cereals and cereal products	175	105	117	106	124	133	159	143	181	239
Bakery products	356	197	222	222	258	258	329	304	363	489
Meats, poultry, fish, and eggs	832	472	558	558	507	632	791	674	849	1,142
Beef	223	135	140	141	132	169	209	189	235	303
Pork	162	91	119	115	95	138	175	128	169	206
Other meats	123	71	77	76	70	91	107	107	129	184
Poultry	154	89	100	104	104	116	155	119	148	214
Fish and seafood	121	53	80	83	64	94	110	87	121	174
Eggs	50	34	43	39	41	45	51	43	47	61
Dairy products	407	232	253	247	262	299	359	343	422	569
Fresh milk and cream	150	104	100	99	107	118	138	129	151	199
Other dairy products	257	128	153	148	155	181	221	215	271	369
Fruits and vegetables	715	400	474	418	479	516	647	572	728	1,009
Fresh fruits	247	124	169	135	161	173	223	196	245	358
Fresh vegetables	224	122	132	125	144	165	202	172	224	324
Processed fruits	116	72	83	67	81	83	103	104	123	157
Processed vegetables	128	83	90	90	94	95	118	101	135	170

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011 — Continued

Item	All consumer units	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Other food at home	\$1,353	\$741	\$893	\$845	\$930	\$967	\$1,191	\$1,147	\$1,452	\$1,861
Sugar and other sweets	144	69	101	84	104	100	125	116	154	203
Fats and oils	110	71	86	70	90	82	107	98	126	134
Miscellaneous foods	690	385	454	465	457	490	608	576	738	950
Nonalcoholic beverages	361	202	240	219	261	266	321	325	389	483
Food prepared by consumer unit on out-of-town trips	48	15	12	7	19	28	28	31	45	90
Food away from home	2,620	1,305	1,077	876	1,188	1,473	1,850	1,969	2,551	4,467
Alcoholic beverages	456	223	222	149	145	212	315	309	384	844
Housing	16,803	8,578	8,134	8,481	9,852	11,721	13,425	14,562	16,888	25,689
Shelter	9,825	5,173	4,941	5,075	5,464	6,789	7,758	8,429	9,628	15,229
Owned dwellings	6,148	1,479	1,508	1,548	1,980	2,778	3,747	4,590	6,238	11,605
Mortgage interest and charges	3,184	582	690	496	623	1,012	1,721	2,275	3,401	6,373
Property taxes	1,845	576	525	607	822	1,024	1,182	1,433	1,768	3,321
Maintenance, repairs, insurance, other expenses	1,120	321	293	445	536	742	845	882	1,069	1,911
Rented dwellings	3,029	3,282	3,220	3,407	3,379	3,745	3,708	3,476	2,923	2,251
Other lodging	648	412	213	120	105	266	303	363	467	1,372
Utilities, fuels, and public services	3,727	2,079	2,075	2,271	2,739	2,989	3,338	3,666	4,000	4,958
Natural gas	420	241	201	229	316	324	371	380	427	592
Electricity	1,423	909	900	1,006	1,127	1,215	1,302	1,433	1,516	1,778
Fuel oil and other fuels	157	49	100	87	113	132	97	142	158	234
Telephone services	1,226	636	606	669	820	933	1,125	1,240	1,376	1,654
Water and other public services	501	245	267	280	363	384	443	472	524	699
Household operations	1,122	494	343	344	584	703	760	837	934	2,018
Personal services	398	217	298	248	205	242	224	239	269	797
Other household expenses	724	316	245	296	379	461	537	598	665	1,220
Housekeeping supplies	615	270	295	295	455	409	465	530	626	924
Laundry and cleaning supplies	145	86	75	102	117	113	118	142	155	191
Other household products	340	104	156	147	239	206	274	274	334	534
Postage and stationery	130	79	64	46	99	90	73	114	138	200
Household furnishings and equipment	1,514	562	480	496	611	832	1,104	1,100	1,701	2,560
Household textiles	109	57	16	34	83	59	71	108	106	179
Furniture	358	201	127	121	131	182	236	260	310	658
Floor coverings	20	25	22	5	12	5	5	9	14	45
Major appliances	194	41	78	78	84	98	137	157	229	324
Small appliances, miscellaneous housewares ..	89	58	32	28	28	66	62	58	92	150
Miscellaneous household equipment	744	201	224	229	273	422	592	509	949	1,203
Apparel and services	1,740	1,126	938	740	819	942	1,468	1,175	1,767	2,821
Men and boys	404	306	182	125	201	171	385	276	425	658
Men, 16 and over	324	275	150	90	162	129	312	208	336	535
Boys, 2 to 15	80	31	32	35	40	42	73	68	88	124
Women and girls	721	360	451	323	283	355	575	480	746	1,198
Women, 16 and over	604	308	401	282	227	281	484	375	625	1,012
Girls, 2 to 15	117	53	50	40	56	74	92	105	121	186
Children under 2	68	23	46	37	58	31	62	65	79	95
Footwear	321	284	146	158	184	243	286	204	308	486
Other apparel products and services	226	152	113	98	92	143	161	150	209	383
Transportation	8,293	3,457	3,201	2,559	4,019	4,664	6,406	7,128	9,010	13,580
Vehicle purchases (net outlay)	2,669	1,122	1,090	283	1,106	1,035	1,988	1,957	2,879	4,824
Cars and trucks, new	1,265	2,694	2,226	(3)	2,401	328	605	573	1,231	2,695
Cars and trucks, used	1,339	376	850	283	696	706	1,321	1,368	1,603	1,987
Other vehicles	64	252	214	(3)	29	21	262	216	44	143
Gasoline and motor oil	2,655	1,148	1,112	1,172	1,487	1,971	2,247	2,679	2,961	3,841

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011 — Continued

Item	All consumer units	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Other vehicle expenses	\$2,454	\$956	\$842	\$931	\$1,248	\$1,470	\$1,889	\$2,149	\$2,762	\$3,879
Vehicle finance charges	233	42	44	37	64	111	162	218	257	418
Maintenance and repairs	805	275	374	295	342	490	640	691	903	1,285
Vehicle insurance	983	2481	2323	467	673	634	773	892	1,204	1,396
Vehicle rental, leases, licenses, and other charges	433	159	102	132	169	234	314	347	398	780
Public and other transportation	516	231	157	173	177	188	282	343	409	1,036
Health care	3,313	1,235	1,098	1,578	2,024	2,646	2,751	3,317	3,722	4,742
Health insurance	1,922	703	649	913	1,238	1,625	1,703	1,963	2,189	2,649
Medical services	768	223	160	318	363	510	523	733	880	1,230
Drugs	489	240	239	269	366	427	426	493	535	643
Medical supplies	134	68	51	79	57	85	99	127	117	220
Entertainment	2,572	901	994	922	1,098	1,636	1,695	1,876	2,830	4,325
Fees and admissions	594	221	140	93	152	188	276	356	468	1,272
Audio and visual equipment and services	977	426	487	523	623	724	828	895	1,061	1,402
Pets, toys, hobbies, and playground equipment ..	631	181	283	258	268	465	429	454	723	1,002
Other entertainment supplies, equipment, and services	370	73	83	48	55	259	163	171	578	649
Personal care products and services	634	256	287	249	305	367	479	519	620	1,053
Reading	115	48	48	44	60	72	76	89	132	188
Education	1,051	1,896	932	338	349	523	441	539	630	1,976
Tobacco products and smoking supplies	351	299	305	332	328	361	379	416	392	321
Miscellaneous	775	538	376	329	343	599	551	656	682	1,246
Cash contributions	1,721	639	468	540	1,049	885	1,104	1,269	1,561	3,123
Personal insurance and pensions	5,424	310	287	425	666	1,492	2,353	3,297	4,871	12,084
Life and other personal insurance	317	88	56	86	100	271	163	209	289	585
Pensions and Social Security	5,106	222	230	339	566	1,221	2,190	3,088	4,582	11,499
Sources of income and personal taxes:										
Money income before taxes	63,685	-1,393	8,056	12,654	17,563	24,940	34,777	44,698	59,306	130,588
Wages and salaries	49,805	1,775	2,627	3,398	6,344	13,290	23,119	32,136	46,292	109,580
Self-employment income	3,269	-5,006	-187	163	309	628	951	1,299	2,036	8,878
Social Security, private and government retirement	7,648	636	2,790	6,523	8,454	8,745	8,451	8,940	8,584	7,822
Interest, dividends, rental income, other property income	1,281	10	60	138	179	301	487	757	878	3,020
Unemployment and workers' compensation, veterans' benefits	579	112	270	338	434	630	592	727	739	623
Public assistance, supplemental security income, food stamps	520	518	1,640	1,320	1,108	757	549	399	273	132
Regular contributions for support	364	159	502	433	372	365	437	282	360	356
Other income	218	405	355	342	363	224	192	159	144	176
Personal taxes (missing values not imputed)	2,012	-398	-99	-150	-392	-197	27	502	1,236	5,784
Federal income taxes	1,370	-405	-132	-198	-438	-322	-198	202	757	4,239
State and local income taxes	505	-34	4	(¹)	-12	40	127	211	358	1,296
Other taxes	136	41	28	48	57	85	98	89	121	248
Income after taxes	61,673	-995	8,155	12,803	17,955	25,136	34,750	44,196	58,070	124,804

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011 — Continued

Item	All consumer units	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Addenda:										
Net change in total assets and liabilities	-\$1,826	-\$1,467	-\$1,059	\$3,115	\$332	-\$3,337	-\$692	-\$6,522	-\$5,598	-\$241
Net change in total assets	6,836	465	2,086	2,341	773	505	3,309	118	3,764	17,218
Net change in total liabilities	8,662	1,933	3,145	-774	441	3,842	4,001	6,640	9,362	17,459
Other financial information:										
Other money receipts	729	3,595	364	216	245	135	371	493	650	1,061
Mortgage principal paid on owned property	-2,008	-419	-553	-332	-378	-635	-1,053	-1,347	-1,849	-4,164
Estimated market value of owned home	151,165	58,710	52,644	56,920	72,751	83,855	98,757	111,904	145,919	267,381
Estimated monthly rental value of owned home ..	849	322	341	365	466	509	605	686	865	1,409
Gifts of goods and services	1,037	607	434	411	340	442	652	526	913	1,980
Food	84	38	9	18	30	29	69	49	75	162
Alcoholic beverages	17	21	28	(¹)	25	2	5	9	23	33
Housing	194	117	85	59	95	144	109	100	176	346
Housekeeping supplies	25	22	² 10	25	9	16	12	17	25	46
Household textiles	11	22	(¹)	22	27	24	23	22	12	22
Appliances and miscellaneous housewares	18	21	24	24	26	9	5	6	15	39
Major appliances	7	(¹)	23	(¹)	24	22	22	3	4	16
Small appliances and miscellaneous housewares	11	21	22	24	22	6	23	23	12	22
Miscellaneous household equipment	45	22	7	19	12	45	21	27	47	74
Other housing	96	89	63	29	60	70	68	48	77	165
Apparel and services	205	147	89	185	115	102	213	149	207	299
Males, 2 and over	53	61	² 13	43	41	25	52	40	81	73
Females, 2 and over	77	18	55	75	28	40	81	62	82	111
Children under 2	22	² 11	² 12	² 20	28	7	30	15	20	34
Other apparel products and services	52	² 56	29	² 47	38	31	50	33	44	80
Jewelry and watches	18	23	23	² 19	28	12	11	9	10	34
All other apparel products and services	34	² 53	26	² 28	² 30	18	39	24	34	46
Transportation	90	16	9	16	28	19	60	38	103	185
Health care	30	23	² 98	² 15	² 10	² 29	24	25	22	52
Entertainment	93	² 13	28	40	20	53	49	60	75	184
Toys, games, arts and crafts, and tricycles	26	22	(³)	29	² 10	² 19	² 17	² 22	19	48
Other entertainment	67	11	8	32	10	34	31	38	56	136
Personal care products and services	15	24	23	26	24	5	9	10	15	27
Reading	2	21	(¹)	(¹)	21	1	21	2	3	3
Education	216	² 235	² 39	² 32	² 11	25	61	40	81	549
All other gifts	91	33	86	- 39	20	33	72	65	134	141

¹ Value is less than or equal to 0.5.
² Data are likely to have large sampling errors.
³ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012

Exhibit 6

1 OF 1 RECORD(S)

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Date:7/23/2015

Report processed by:

EPA ORC REGION II NEW YORK/XCHG/1002MT

Full Name	Address	County	Phone
RAPASADI, THOMAS R	2106 LAKE RD ONEIDA, NY 13421-3217 MADISON COUNTY	MADISON	(315) 366-0624

ADDITIONAL PERSONAL INFORMATION

SSN	DOB	Gender	LexID(sm)
054-54-XXXX	2/1965 (Age:50)		002080125402

Subject Summary

Name Variations

- 1: RAPAFADI, THOMAS R
- 2: RAPASADI, ROM
- 3: RAPASADI, SAM
- 4: RAPASADI, THOMAS
- 5: RAPASADI, THOMAS A
- 6: RAPASADI, THOMAS R
- 7: RAPASADI, TOM
- 8: RAPASARDI, THOMAS R
- 9: RAPISADI, THOMAS
- 10: RASPASADI, THOMAS

SSNs Summary

No.	SSN	State Iss.	Date Iss.	Warnings
1:	054-54-XXXX	New York	1973-1975	

Most frequent SSN attributed to subject:

DOBs

Reported DOBs:

2/1965
2/1965

Possible E-Mail Addresses

RAPASADIFENCE@YAHOO.COM
 KBANDROSKY@AOL.COM
 RAPASADI2000@YAHOO.COM

Address Summary - 24 records found

No.	Address
1:	2106 LAKE RD ONEIDA, NY 13421-3217 MADISON COUNTY
2:	7043 BRUCE RD CANASTOTA, NY 13032-4518 MADISON COUNTY

- 3: 4860 POND RD
ONEIDA, NY 13421
MADISON COUNTY
- 4: 486 N LAKE ST
ONEIDA, NY 13421-9705
MADISON COUNTY
- 5: PO BOX 186
CANASTOTA, NY 13032-0186
MADISON COUNTY
- 6: ONEIDA NY
ONEIDA, NY 13421
MADISON COUNTY
- 7: 86 FAYETTEVILLE RD
CANASTOTA, NY 13032
MADISON COUNTY
- 8: 186
CANASTOTA, NY 13032
MADISON COUNTY
- 9: PO BOX APT APT 186
CANASTOTA, NY 13032
MADISON COUNTY
- 10: 186 BRUCE RD
CANASTOTA, NY 13032
MADISON COUNTY
- 11: RR 5 BOX 186
CANASTOTA, NY 13032
MADISON COUNTY
- 12: 186 BRUCE BOX RD
CANASTOTA, NY 13032
MADISON COUNTY
- 13: 8086 SENECA TPKE
NEW HARTFORD, NY 13413
ONEIDA COUNTY
- 14: 211 WEST AVE
CANASTOTA, NY 13032-1239
MADISON COUNTY
- 15: RR 1 APT
BERNHARDS BAY, NY 13028
OSWEGO COUNTY
- 16: 801 GALAVOTTI PL
CANASTOTA, NY 13032-1562
MADISON COUNTY
- 17: 268 BRUCE
CANASTOTA, NY 13032
MADISON COUNTY
- 18: PO BOX 94
CANASTOTA, NY 13032-0094

MADISON COUNTY

- 19: PO BOX 34
CANASTOTA, NY 13032-0034
MADISON COUNTY
- 20: PO BOX 822
VERNON, NY 13476
ONEIDA COUNTY
- 21: PO BOX 268
CANASTOTA, NY 13032-0268
MADISON COUNTY
- 22: 173
CANASTOTA, NY 13032
MADISON COUNTY
- 23: 1 BRUCE ST
CANASTOTA, NY 13032
MADISON COUNTY
- 24: 186 RR 5
CANASTOTA, NY 13032
MADISON COUNTY

Address Details

1: 2106 LAKE RD ONEIDA, NY 13421-3217

Address

2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Census Data for Geographical Region

Median Head of Household Age: 36
Median Income: \$62,764
Median Home Value: \$103,348
Median Education: 13 years

Household Members

None Listed

Other Associates

COOPER, KRISTINA E

Dates

5/2001 - 7/2015

Phone

(315) 366-0624

2: 7043 BRUCE RD CANASTOTA, NY 13032-4518

Address

7043 BRUCE RD
CANASTOTA, NY 13032-4518
MADISON COUNTY

Census Data for Geographical Region

Median Head of Household Age: 40
Median Income: \$65,691
Median Home Value: \$96,957
Median Education: 13 years

Household Members

RAPASADI, LORI A
RAPASADI, MICHEAL B
RAPASADI, SAM P
RAPASADI, SYLVIA T

Dates

3/1999 - 9/2012

Phone

(315) 697-7528

Other Associates

ABT, PAUL S

3: 4860 POND RD ONEIDA, NY 13421

Address

4860 POND RD
ONEIDA, NY 13421
MADISON COUNTY

Household Members

None Listed

Other Associates

None Listed

Dates Phone

3/2011 - 3/2011

4: 486 N LAKE ST ONEIDA, NY 13421-9705

Address

486 N LAKE ST
ONEIDA, NY 13421-9705
MADISON COUNTY

Census Data for Geographical Region

Median Head of Household Age: 36

Median Income: \$35,364

Median Home Value: \$65,484

Median Education: 12 years

Household Members

None Listed

Other Associates

BANDROSKY, KIMBERLY A

Dates Phone

2001 - 5/2009

5: PO BOX 186 CANASTOTA, NY 13032-0186

Address

PO BOX 186
CANASTOTA, NY 13032-0186
MADISON COUNTY

Census Data for Geographical Region

Median Head of Household Age: 36

Median Income: \$40,648

Median Home Value: \$78,023

Median Education: 13 years

Household Members

RAPASADI, BRENDA A

RAPASADI, LORI A

RAPASADI, SYLVIA T

Other Associates

None Listed

Dates Phone

5/1990 - 3/2006

6: ONEIDA NY ONEIDA, NY 13421

Address

ONEIDA NY
ONEIDA, NY 13421
MADISON COUNTY

Census Data for Geographical Region

Median Head of Household Age: 51

Median Income: \$55,208

Median Home Value: \$115,781

Median Education: 13 years

Dates Phone

12/2003 -
12/2003

Household Members

None Listed

Other Associates

None Listed

7: 86 FAYETTEVILLE RD CANASTOTA, NY 13032**Address**86 FAYETTEVILLE RD
CANASTOTA, NY 13032
MADISON COUNTY**Dates**

2/2002 - 2/2002

Phone**Household Members**

None Listed

Other Associates

None Listed

8: 186 CANASTOTA, NY 13032**Address**186
CANASTOTA, NY 13032
MADISON COUNTY**Dates**

4/2001 - 4/2001

Phone**Household Members**

None Listed

Other Associates

None Listed

9: PO BOX APT APT 186 CANASTOTA, NY 13032**Address**PO BOX APT APT 186
CANASTOTA, NY 13032
MADISON COUNTY**Dates**

4/2001 - 4/2001

Phone**Household Members**

None Listed

Other Associates

None Listed

10: 186 BRUCE RD CANASTOTA, NY 13032**Address**186 BRUCE RD
CANASTOTA, NY 13032
MADISON COUNTY**Dates**11/1996 -
1/2001**Phone****Census Data for Geographical Region**

Median Head of Household Age: 36

Median Income: \$40,648

Median Home Value: \$78,023

Median Education: 13 years

Household Members

None Listed

Other Associates

None Listed

11: RR 5 BOX 186 CANASTOTA, NY 13032**Address**RR 5 BOX 186
CANASTOTA, NY 13032
MADISON COUNTY**Dates**

7/1990 - 1/1999

Phone**Household Members**

RAPASADI, ANN M
 RAPASADI, LORI A
 RAPASADI, SAM P
 RAPASADI, TOM

Other Associates
 None Listed

12: 186 BRUCE BOX RD CANASTOTA, NY 13032

Address
 186 BRUCE BOX RD
 CANASTOTA, NY 13032
 MADISON COUNTY

Household Members
 None Listed
Other Associates
 None Listed

Dates **Phone**
 6/1998 - 6/1998

13: 8086 SENECA TPKE NEW HARTFORD, NY 13413

Address
 8086 SENECA TPKE
 NEW HARTFORD, NY 13413
 ONEIDA COUNTY

Census Data for Geographical Region
 Median Head of Household Age: 47
 Median Income: \$53,618
 Median Home Value: \$141,667
 Median Education: 14 years

Household Members
 None Listed
Other Associates
 None Listed

Dates **Phone**
 12/1996 -
 12/1996

14: 211 WEST AVE CANASTOTA, NY 13032-1239

Address
 211 WEST AVE
 CANASTOTA, NY 13032-1239
 MADISON COUNTY

Census Data for Geographical Region
 Median Head of Household Age: 36
 Median Income: \$40,648
 Median Home Value: \$78,023
 Median Education: 13 years

Household Members
 None Listed
Other Associates
 BALCOM, TAMAJEAN

Dates **Phone**
 10/1986 -
 12/1992 (315) 875-5598

15: RR 1 APT BERNHARDS BAY, NY 13028

Address
 RR 1 APT
 BERNHARDS BAY, NY 13028
 OSWEGO COUNTY

Census Data for Geographical Region
 Median Head of Household Age: 42
 Median Income: \$64,961

Dates **Phone**
 7/1987 -
 12/1991

Median Home Value: \$97,254

Median Education: 13 years

Household Members

None Listed

Other Associates

None Listed

16: 801 GALAVOTTI PL CANASTOTA, NY 13032-1562

Address

801 GALAVOTTI PL
CANASTOTA, NY 13032-1562
MADISON COUNTY

Dates

10/1986 -
12/1991

Phone

Census Data for Geographical Region

Median Head of Household Age: 44

Median Income: \$59,907

Median Home Value: \$112,734

Median Education: 13 years

Household Members

None Listed

Other Associates

None Listed

17: 268 BRUCE CANASTOTA, NY 13032

Address

268 BRUCE
CANASTOTA, NY 13032
MADISON COUNTY

Dates

1/1990 - 1/1990

Phone

Household Members

None Listed

Other Associates

None Listed

18: PO BOX 94 CANASTOTA, NY 13032-0094

Address

PO BOX 94
CANASTOTA, NY 13032-0094
MADISON COUNTY

Dates

9/1989 - 9/1989

Phone

Census Data for Geographical Region

Median Head of Household Age: 36

Median Income: \$40,648

Median Home Value: \$78,023

Median Education: 13 years

Household Members

None Listed

Other Associates

None Listed

19: PO BOX 34 CANASTOTA, NY 13032-0034

Address

PO BOX 34
CANASTOTA, NY 13032-0034
MADISON COUNTY

Dates

6/1989 - 6/1989

Phone

Census Data for Geographical Region

Median Head of Household Age: 36

Median Income: \$40,648

Median Home Value: \$78,023

Median Education: 13 years

Household Members

None Listed

Other Associates

None Listed

20: PO BOX 822 VERNON, NY 13476

Address

PO BOX 822
VERNON, NY 13476
ONEIDA COUNTY

Dates

1/1988 - 1/1988

Phone

Household Members

None Listed

Other Associates

None Listed

21: PO BOX 268 CANASTOTA, NY 13032-0268

Address

PO BOX 268
CANASTOTA, NY 13032-0268
MADISON COUNTY

Dates

4/1986 - 4/1986

Phone

Census Data for Geographical Region

Median Head of Household Age: 36

Median Income: \$40,648

Median Home Value: \$78,023

Median Education: 13 years

Household Members

None Listed

Other Associates

None Listed

22: 173 CANASTOTA, NY 13032

Address

173
CANASTOTA, NY 13032
MADISON COUNTY

Dates

Phone

Household Members

None Listed

Other Associates

None Listed

23: 1 BRUCE ST CANASTOTA, NY 13032

Address

1 BRUCE ST
CANASTOTA, NY 13032
MADISON COUNTY

Dates

Phone

(315) 697-7528

Household Members

None Listed

Other Associates

None Listed

24: 186 RR 5 CANASTOTA, NY 13032

Address

186 RR 5

Dates

Phone

CANASTOTA, NY 13032
MADISON COUNTY

Household Members

RAPASADI, TOM

Other Associates

None Listed

Voter Registrations - 1 records found

1: New York Voter Registration

Registrant Information

Name: RAPASADI, THOMAS R
Residential Address: 7043 BRUCE RD
CANASTOTA, NY 13032-4518
MADISON COUNTY
Home Phone: 697-7528
SSN: 054-54-XXXX
Date of Birth: 2/1965
Gender: Male

Voter Information

Registration Date: 3/27/2003
Last Vote Date: 11/3/2009
Party Affiliation: NONE DECLARED
Active Status: ACTIVE

Driver Licenses - 1 records found

1: New York Driver License

Driver Information

Name: RAPASADI, THOMAS R
Address: 186 RR 5
CANASTOTA, NY 13032
MADISON COUNTY
Data source: Non-Governmental: NY

Personal Information

SSN: 054-54-XXXX
DOB: 02/1965

Additional Driver Information

DOB: 02/1965

Professional Licenses - 2 records found

1: Professional License

Licensee Information

Name: RAPASADI, TOM
SSN: 054-54-XXXX
Address: 2106 LAKE RD ONEIDA, NY 13421-3217
County: MADISON
Gender: MALE

License Information

License Number: 2184863
Issue Date: 08/22/2011

2: Professional License

Licensee Information

Name: RAPAFADI, TOM
SSN: 054-54-XXXX
Company Name: RAPASADI FENCE
Phone: (315) 374-2287
Gender: MALE

License Information

Real Property - 2 records found

1: Assessment Record for MADISON County, NY

Owner Information

Name: THOMAS A RAPASADI
Address: 2106 LAKE RD ONEIDA, NY 13421-3217
County/FIPS: MADISON

Property Information

Address: 2106 LAKE RD ONEIDA, NY 13421-3217
County/FIPS: MADISON
Data Source: B

Legal Information

Assessor's Parcel Number: 251289 14.-1-25

Assessment Information

Assessed Value: \$89000
Total Market Value: \$89000

2: Deed Record for MADISON County

Buyer Information

Name: THOMAS A RAPASADI
Address: 486 LAKE RD ONEIDA, NY 13421-9813
County/FIPS: MADISON

Seller Information

Name: JOHN A INGALLS

Property Information

Address: PO BOX 115
Data Source: B

Legal Information

Assessor's Parcel Number: 14.-1-25
Contract Date: 04/27/2001
Recording Date: 05/24/2001
Book/Page: 1192/89

Sale Information

Sale Price: \$47500

Mortgage Information

Title Company: Peter M Finocchiaro

Motor Vehicle Registrations - 21 records found

1: NY MVR

Registrant Information

Registrant: RAPASADI, THOMAS R
DOB: 2/1965
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Registration Information

Original Registration Date: 5/24/2010
Registration Date: 5/24/2010
Registration Expiration Date: 5/23/2012

Vehicle Information

VIN: 1GCHC23U82F229532
Class: PASSENGER CAR/LIGHT TRUCK
Model Year: 2002
Make: Chevrolet
Model: Silverado
Series: SILVERADO C2500HD
Body Style: Crew Pickup
Weight: 9900

Plate Information

License Plate Type: Commercial
Previous Plate Number: 15995JX
Previous Plate State: NY
License Plate Number: 48192KA
Plate State: NY

2: NY MVR

Vehicle Information

VIN: 1GCHC23U82F229532
Class: PASSENGER CAR/LIGHT TRUCK
Model Year: 2002
Make: Chevrolet
Model: Silverado
Series: SILVERADO C2500HD
Body Style: Crew Pickup
Weight: 9900

Owner Information

Name: RAPASADI, THOMAS R
DOB: 2/1965
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Title Information

Title Transfer Date: 5/15/2008
Title Issue Date: 5/15/2008

3: NY MVR

Registrant Information

Registrant: RAPASADI, THOMAS R
DOB: 2/1965
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Registration Information

Original Registration Date: 1/17/2007
Registration Date: 11/16/2009
Registration Expiration Date: 11/15/2011

Vehicle Information

VIN: 1GCHK39U97E188972
Class: PASSENGER CAR/LIGHT TRUCK
Model Year: 2007

Make: Chevrolet
Model: Silverado
Series: SILVERADO K3500
Body Style: 4 Door EXT Cab PK
Weight: 9900

Plate Information

License Plate Type: Commercial
Previous Plate Number: 93696JU
Previous Plate State: NY
License Plate Number: 93696JU
Plate State: NY

4: NY MVR

Vehicle Information

VIN: 1GCHK39U97E188972
Class: PASSENGER CAR/LIGHT TRUCK
Model Year: 2007
Make: Chevrolet
Model: Silverado
Series: SILVERADO K3500
Body Style: 4 Door EXT Cab PK
Weight: 9900

Owner Information

Name: RAPASADI, THOMAS R
DOB: 2/1965
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Title Information

Title Transfer Date: 2/21/2007
Title Issue Date: 2/21/2007

5: NY MVR

Registrant Information

Registrant: RAPASADI, THOMAS R
DOB: 2/1965
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Registration Information

Original Registration Date: 1/28/2008
Registration Date: 1/28/2008
Registration Expiration Date: 1/27/2010

Vehicle Information

VIN: 1GCEK14W5VZ102417
Class: PASSENGER CAR/LIGHT TRUCK
Model Year: 1997
Make: Chevrolet
Model: K1500
Series: K1500
Body Style: Pickup

Plate Information

License Plate Type: Commercial
Previous Plate Number: 48328JN

Previous Plate State: NY
License Plate Number: 15867JY
Plate State: NY

6: NY MVR

Vehicle Information

VIN: 1GCEK14W5VZ102417
Class: PASSENGER CAR/LIGHT TRUCK
Model Year: 1997
Make: Chevrolet
Model: K1500
Series: K1500
Body Style: Pickup

Owner Information

Name: RAPASADI, THOMAS R
DOB: 2/1965
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Title Information

Title Transfer Date: 2/25/2008
Title Issue Date: 2/25/2008

7: NY MVR

Registrant Information

Registrant: RAPASADI, THOMAS R
DOB: 2/1965
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Registration Information

Original Registration Date: 9/7/2007
Registration Date: 9/7/2007
Registration Expiration Date: 5/7/2009

Vehicle Information

VIN: 1GCGC33RXVF040088
Class: PASSENGER CAR/LIGHT TRUCK
Model Year: 1997
Make: Chevrolet
Model: C3500
Series: C3500
Body Style: Crew Pickup
Weight: 10000

Plate Information

License Plate Type: Commercial
Previous Plate Number: 60228JW
Previous Plate State: NY
License Plate Number: 15995JX
Plate State: NY

8: NY MVR

Registrant Information

Registrant: RAPASADI, THOMAS R
DOB: 2/1965

Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Registration Information

Original Registration Date: 5/8/2007
Registration Date: 5/8/2007
Registration Expiration Date: 5/7/2009

Vehicle Information

VIN: 1GCJK33103F217750
Class: PASSENGER CAR/LIGHT TRUCK
Model Year: 2003
Make: Chevrolet
Model: Silverado
Series: SILVERADO K3500
Body Style: Crew Pickup
Weight: 10000

Plate Information

License Plate Type: Commercial
Previous Plate Number: 89489JR
Previous Plate State: NY
License Plate Number: 15995JX
Plate State: NY

9: NY MVR

Vehicle Information

VIN: 1GCJK33103F217750
Class: PASSENGER CAR/LIGHT TRUCK
Model Year: 2003
Make: Chevrolet
Model: Silverado
Series: SILVERADO K3500
Body Style: Crew Pickup
Weight: 10000

Owner Information

Name: RAPASADI, THOMAS R
DOB: 2/1965
Address: 7043 BRUCE RD
CANASTOTA, NY 13032-4518
MADISON COUNTY

Title Information

Title Transfer Date: 9/8/2003
Title Issue Date: 9/8/2003

10: NY MVR

Registrant Information

Registrant: RAPASADI, THOMAS R
DOB: 2/1965
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Registration Information

Original Registration Date: 6/27/2006
Registration Date: 6/27/2006
Registration Expiration Date: 11/15/2007

Vehicle Information

VIN: 1GCEC19V8YZ307067
Class: PASSENGER CAR/LIGHT TRUCK
Model Year: 2000
Make: Chevrolet
Model: Silverado
Series: SILVERADO C1500
Body Style: 3 Door EXT Cab PK

Plate Information

License Plate Type: Commercial
Previous Plate Number: K10069
Previous Plate State: NY
License Plate Number: 93696JU
Plate State: NY

11: NY MVR

Vehicle Information

VIN: 1GCEC19V8YZ307067
Class: PASSENGER CAR/LIGHT TRUCK
Model Year: 2000
Make: Chevrolet
Model: Silverado
Series: SILVERADO C1500
Body Style: 3 Door EXT Cab PK

Owner Information

Name: RAPASADI, THOMAS R
DOB: 2/1965
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Title Information

Title Transfer Date: 7/25/2006
Title Issue Date: 7/25/2006

12: NY MVR

Registrant Information

Registrant: RAPASADI, THOMAS R
DOB: 2/1965
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Registration Information

Original Registration Date: 3/8/2006
Registration Date: 3/8/2006
Registration Expiration Date: 12/31/2006

Vehicle Information

VIN: 1L9FS18226L112011
Class: UNKNOWN
Model Year: 2006
Body Style: TRAILER
Weight: 12000

Plate Information

License Plate Type: Trailer
License Plate Number: AP33499

Plate State: NY

13: NY MVR

Vehicle Information

VIN: 1L9FS18226L112011
Class: UNKNOWN
Model Year: 2006
Body Style: TRAILER
Weight: 12000

Owner Information

Name: RAPASADI, THOMAS R
DOB: 2/1965
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Title Information

Title Transfer Date: 4/5/2006
Title Issue Date: 4/5/2006

14: NY MVR

Registrant Information

Registrant: RAPASADI, THOMAS R
DOB: 2/1965
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Registration Information

Original Registration Date: 2/3/2006
Registration Date: 2/3/2006
Registration Expiration Date: 12/31/2006

Vehicle Information

VIN: NYA458943
Class: UNKNOWN
Model Year: 1994
Weight: 8000

Plate Information

License Plate Type: Trailer
Previous Plate Number: AL30895
Previous Plate State: NY
License Plate Number: AL30895
Plate State: NY

15: NY MVR

Registrant Information

Registrant: RAPASADI, THOMAS R
DOB: 2/1965
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Registration Information

Original Registration Date: 11/16/2005
Registration Date: 11/16/2005
Registration Expiration Date: 11/15/2007

Vehicle Information

VIN: 2GTFC24H0J1582345
Class: PASSENGER CAR/LIGHT TRUCK
Model Year: 1988
Make: GMC
Model: C2500
Series: C2500
Body Style: Pickup

Plate Information

License Plate Type: Commercial
Previous Plate Number: L68072
Previous Plate State: NY
License Plate Number: 93696JU
Plate State: NY

16: NY MVR

Vehicle Information

VIN: 2GTFC24H0J1582345
Class: PASSENGER CAR/LIGHT TRUCK
Model Year: 1988
Make: GMC
Model: C2500
Series: C2500
Body Style: Pickup
Weight: 6000

Owner Information

Name: RAPASADI, THOMAS R
DOB: 2/1965
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Title Information

Title Transfer Date: 12/14/2005
Title Issue Date: 12/14/2005

17: NY MVR

Registrant Information

Registrant: RAPASADI, THOMAS R
DOB: 2/1965
Address: 186 BRUCE RD
CANASTOTA, NY 13032
MADISON COUNTY

Registration Information

Original Registration Date: 1/19/2001
Registration Date: 1/19/2001
Registration Expiration Date: 12/31/2001

Vehicle Information

VIN: 1SPFG2426Y1000023
Class: UNKNOWN

Plate Information

License Plate Type: Trailer
Previous Plate Number: 202402A
Previous Plate State: NY
License Plate Number: 202402A
Plate State: NY

18: NY MVR

Vehicle Information

VIN: 1SPFG2426Y1000023
Class: UNKNOWN

Owner Information

Name: RAPASADI, THOMAS R
DOB: 2/1965
Address: 186 BRUCE RD
 CANASTOTA, NY 13032
 MADISON COUNTY

Title Information

Title Transfer Date: 4/20/2000
Title Issue Date: 4/20/2000

19: NY MVR

Registrant Information

Registrant: RAPASADI, THOMAS R
DOB: 2/1965
Address: RR 5 BOX 186
 CANASTOTA, NY 13032
 MADISON COUNTY

Registration Information

Original Registration Date: 4/30/1998
Registration Date: 4/30/1998
Registration Expiration Date: 4/29/2000

Vehicle Information

VIN: JNAME97J2LGN55732
Class: UNKNOWN
Model Year: 1990
Make: Nissan Diesel
Model: UD1800
Series: UD1800
Body Style: Tilt Cab

Plate Information

License Plate Type: Commercial
Previous Plate Number: 11684AE
Previous Plate State: NY
License Plate Number: 36535AP
Plate State: NY

20: NY MVR

Vehicle Information

VIN: JNAME97J2LGN55732
Class: UNKNOWN
Model Year: 1990
Make: Nissan Diesel
Model: UD1800
Series: UD1800
Body Style: Tilt Cab

Owner Information

Name: RAPASADI, THOMAS R
DOB: 2/1965
Address: RR 5 BOX 186

CANASTOTA, NY 13032
MADISON COUNTY

Title Information

Title Transfer Date: 6/17/1998
Title Issue Date: 6/17/1998

21: NY MVR

Vehicle Information

VIN: 1GBM7D1E0KV111415
Class: UNKNOWN
Model Year: 1989
Make: Chevrolet
Model: D6500
Series: D6500 C7D042
Body Style: Cab And Chassis

Owner Information

Name: RAPASADI, THOMAS R
DOB: 2/1965
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Title Information

Title Transfer Date: 12/30/2010
Title Issue Date: 12/30/2010

Judgments/Liens - 25 records found

1: NY Judgments and Liens Filings

Debtor Information

Name: RAPASADI, THOMAS R
SSN: 054-54-XXXX
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Creditor Information

Name: ONEIDA HEALTHCARE CENTER

Filing Information

Jurisdiction: NY
Amount: \$4,163
Filing Date: 6/12/2014

Filing 1

Number: J201411845
Type: JUDGEMENT LIEN
Agency: MADISON COUNTY CLERK
Agency State: NY
Agency County: MADISON

2: NY Judgments and Liens Filings

Debtor Information

Name: RAPASADI, THOMAS R
SSN: 054-54-XXXX
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Creditor Information

Name: STATE OF NEW YORK

Filing Information

Jurisdiction: NY
Amount: \$237
Filing Date: 1/24/2014

Filing 1

Number: J201410980
Type: STATE TAX WARRANT
Agency: MADISON COUNTY CLERK
Agency State: NY
Agency County: MADISON

3: NY Judgments and Liens Filings

Debtor Information

Name: RAPASADI, TOM
SSN: 054-54-XXXX
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Creditor Information

Name: BLISS ENVIRONMENTS SERVICES

Filing Information

Jurisdiction: NY
Amount: \$320
Filing Date: 1/8/2014

Filing 1

Number: J201410861
Type: JUDGEMENT LIEN
Agency: MADISON COUNTY CLERK
Agency State: NY
Agency County: MADISON

4: NJ Judgments and Liens Filings

Debtor Information

Name: RAPASADI, THOMAS
SSN: 054-54-XXXX
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Creditor Information

Name: ARUVIL INTERNATIONAL INC

Filing Information

Jurisdiction: NJ
Amount: \$2,628
Filing Date: 11/22/2013
Eviction N

Filing 1

Number: DC01836313
Type: CIVIL NEW FILING
Agency: MIDDLESEX COUNTY SPECIAL CIVIL PART
Agency State: NJ
Agency County: MIDDLESEX

5: NY Judgments and Liens Filings

Debtor Information

Name: RAPASADI, THOMAS

SSN:

Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Creditor Information

Name: INTERNAL REVENUE SERVICE

Filing Information

Jurisdiction: NY

Amount: \$115,353

Filing Date: 7/15/2013

Filing 1

Number: 6037

Type: FEDERAL TAX LIEN

Agency: MADISON COUNTY CLERK

Agency State: NY

Agency County: MADISON

6: NY Judgments and Liens Filings

Debtor Information

Name: RAPASADI, THOMAS

SSN: 054-54-XXXX

Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Creditor Information

Name: K AND B RENTAL LLC

Filing Information

Jurisdiction: NY

Amount: \$1,071

Filing Date: 9/11/2012

Filing 1

Number: J20127662

Type: JUDGEMENT LIEN

Agency: MADISON COUNTY CLERK

Agency State: NY

Agency County: MADISON

7: NY Judgments and Liens Filings

Debtor Information

Name: RAPASADI, THOMAS

SSN: 054-54-XXXX

Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Creditor Information

Name: MANPOWER INC

Filing Information

Jurisdiction: NY

Amount: \$5,062

Filing Date: 3/5/2010

Eviction N

Filing 1

Number: J20101715

Type: CIVIL JUDGMENT
Agency: MADISON COUNTY CLERK
Agency State: NY
Agency County: MADISON

8: NY Judgments and Liens Filings

Debtor Information

Name: RAPASADI, THOMAS
SSN: 054-54-XXXX
Address: 486 LAKE RD
ONEIDA, NY 13421-9813
MADISON COUNTY

Creditor Information

Name: HAINES PUBLISHING

Filing Information

Jurisdiction: NY
Amount: \$4,960
Filing Date: 2/7/2007
Eviction: N

Filing 1

Number: TR23189
Type: CIVIL JUDGMENT
Agency: MADISON COUNTY CLERK
Agency State: NY
Agency County: MADISON

9: NY Judgments and Liens Filings

Debtor Information

Debtor 1

Name: RAPASADI, ROM
SSN: 054-54-XXXX
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Debtor 2

Company Name: RAPASADI FENCE
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
MADISON COUNTY

Creditor Information

Name: CLINTON TRACTOR AND IMPLEMENT CO

Filing Information

Jurisdiction: NY
Amount: \$5,898
Filing Date: 8/30/2004
Eviction: N
Release Date: 1/24/2007

Filing 1

Number: TRAN018877
Type: CIVIL JUDGMENT RELEASE
Agency: MADISON COUNTY CLERK
Agency State: NY
Agency County: MADISON

10: Judgments and Liens Filings

Debtor Information

Name: RAPASADI, THOMAS
SSN: 054-54-XXXX
Address: PO BOX 186
CANASTOTA, NY 13032-0186
MADISON COUNTY

Creditor Information

Name: WORKERS COMPENSATION BOARD OF THE STATE OF NY

Filing Information

Amount: \$9,000
Filing Date: 12/21/2001
Case Number: 011879

Filing 1

Type: JUDGMENT
Agency State: NY

11: Judgments and Liens Filings

Debtor Information

Name: RAPASADI, THOMAS R
SSN: 054-54-XXXX
Address: PO BOX 186
CANASTOTA, NY 13032-0186
MADISON COUNTY

Creditor Information

Name: NYS TAX COMMISSION CSE

Filing Information

Amount: \$1,622
Filing Date: 1/16/2001
Case Number: TW13269
Filing Status: SATISFIED

Filing 1

Date: 4/19/2001
Type: JUDGMENT
Agency State: NY

12: Judgments and Liens Filings

Debtor Information

Debtor 1

Name: RAPASADI, THOMAS R
SSN: 054-54-XXXX
Address: 7043 BRUCE RD
CANASTOTA, NY 13032-4518
MADISON COUNTY

Debtor 2

Company Name: RAPASADI FENCE GENERAL CONTRUCTION

Address: 7043 BRUCE RD
CANASTOTA, NY 13032-4518
MADISON COUNTY

Creditor Information

Name: ROBINSON CONCRETE INC

Filing Information

Amount: \$1,152
Filing Date: 1/5/2001
Case Number: 01000059

Filing 1

Type: JUDGMENT
Agency State: NY

13: Judgments and Liens Filings

Debtor Information

Debtor 1

Name: RAPASADI, THOMAS R
SSN: 054-54-XXXX
Address: PO BOX 186
CANASTOTA, NY 13032-0186
MADISON COUNTY

Debtor 2

Company Name: RAPASADI FENCE
Address: PO BOX 186
CANASTOTA, NY 13032-0186
MADISON COUNTY

Creditor Information

Name: NYS TAX COMMISSION

Filing Information

Amount: \$4,398
Filing Date: 12/24/1998
Case Number: TW10091
Filing Status: SATISFIED

Filing 1

Date: 9/27/1999
Type: JUDGMENT
Agency State: NY

Filing 2

Date: 9/27/1999
Type: STATE TAX LIEN
Agency State: NY

Filing 3

Type: JUDGMENT
Agency State: NY

14: Judgments and Liens Filings

Debtor Information

Name: RAPASADI, THOMAS
SSN: 054-54-XXXX
Address: PO BOX 186
CANASTOTA, NY 13032-0186
MADISON COUNTY

Creditor Information

Name: CANASTOTA CONCRETE

Filing Information

Amount: \$2,333
Filing Date: 9/30/1998
Case Number: 9708
Filing Status: SATISFIED

Filing 1

Date: 10/16/1998
Type: JUDGMENT
Agency State: NY

15: Judgments and Liens Filings

Debtor Information

Debtor 1

Name: RAPASADI, THOMAS R
SSN: 054-54-XXXX
Address: PO BOX 186
CANASTOTA, NY 13032-0186
MADISON COUNTY

Debtor 2

Name: KICK, PATRICIA
SSN: 070-68-XXXX
Address: 205 N COURT ST
CANASTOTA, NY 13032-4126
MADISON COUNTY

Creditor Information

Name: ONEIDA HEALTHCARE CENTER

Filing Information

Amount: \$513
Filing Date: 5/6/1998
Case Number: TR9014

Filing 1

Type: JUDGMENT
Agency State: NY

16: Judgments and Liens Filings

Debtor Information

Name: RAPASADI, THOMAS
SSN: 054-54-XXXX
Address: PO BOX 186
CANASTOTA, NY 13032-0186
MADISON COUNTY

Creditor Information

Name: CANASTOTA CONCRETE CO INC

Filing Information

Amount: \$2,333
Filing Date: 7/11/1997
Case Number: 97002953
Filing Status: SATISFIED

Filing 1

Date: 10/21/1998
Type: JUDGMENT
Agency State: NY

17: Judgments and Liens Filings

Debtor Information

Name: RAPASADI, THOMAS
SSN: 054-54-XXXX
Address: PO BOX 186
CANASTOTA, NY 13032-0186
MADISON COUNTY

Creditor Information

Name: ONEIDA HEALTHCARE CTR

Filing Information

Amount: \$1,287

Filing Date: 6/19/1997
Case Number: TR7665
Filing 1
Type: JUDGMENT
Agency State: NY

18: Judgments and Liens Filings

Debtor Information
Name: RAPASADI, THOMAS
SSN: 054-54-XXXX
Name: RAPASADI, THOMAS
Address: 8086 SENECA TP
NEW HARTFORD, NY 13413
ONEIDA COUNTY
Address: PO BOX 186
CANASTOTA, NY 13032-0186
MADISON COUNTY

Creditor Information
Name: BUTLER FENCE
Name: BUTLER FENCE CO

Filing Information
Amount: \$3,828
Filing Date: 11/19/1996
Case Number: T968267
Filing Status: SATISFIED
Filing 1
Date: 3/17/1998
Type: JUDGMENT
Agency State: NY
Filing 2
Type: JUDGMENT
Agency State: NY

19: Judgments and Liens Filings

Debtor Information
Name: RAPASADI, THOMAS
SSN: 054-54-XXXX
Address: PO BOX 186
CANASTOTA, NY 13032-0186
MADISON COUNTY

Creditor Information
Name: KILEY LAW FIRM

Filing Information
Amount: \$1,827
Filing Date: 9/26/1996
Case Number: TR6733
Filing 1
Type: JUDGMENT
Agency State: NY

20: Judgments and Liens Filings

Debtor Information
Name: RAPASADI, THOMAS R
SSN: 054-54-XXXX

Address: PO BOX 186
CANASTOTA, NY 13032-0186
MADISON COUNTY

Creditor Information

Name: NYS TAX COMMISSION

Filing Information

Amount: \$2,748

Filing Date: 9/25/1996

Case Number: TW6730

Filing 1

Type: JUDGMENT

Agency State: NY

21: Judgments and Liens Filings

Debtor Information

Name: RAPASADI, THOMAS

SSN: 054-54-XXXX

Address: PO BOX 186
CANASTOTA, NY 13032-0186
MADISON COUNTY

Creditor Information

Name: PATRICIA RAPASADI

Filing Information

Amount: \$5,690

Filing Date: 3/24/1995

Case Number: TR4668

Filing 1

Type: JUDGMENT

Agency State: NY

22: Judgments and Liens Filings

Debtor Information

Name: RAPASADI, THOMAS R

SSN: 054-54-XXXX

Address: PO BOX 186
CANASTOTA, NY 13032-0186
MADISON COUNTY

Creditor Information

Name: ONEIDA CITY HOSP

Filing Information

Amount: \$2,491

Filing Date: 6/14/1993

Case Number: 00000TR2232

Filing 1

Type: JUDGMENT

Agency State: NY

23: Judgments and Liens Filings

Debtor Information

Debtor 1

Name: RAPASADI, THOMAS

SSN: 054-54-XXXX

Address: 211 WEST AVE
CANASTOTA, NY 13032-1239
MADISON COUNTY

Debtor 2

Name: RAPASADI, PATRICIA
SSN: 070-68-XXXX
Address: 211 WEST AVE
CANASTOTA, NY 13032-1239
MADISON COUNTY

Creditor Information

Name: SEIDBERG AND ALIBRANDI ET AL

Filing Information

Amount: \$554
Filing Date: 5/14/1992
Case Number: 00000001271

Filing 1

Type: JUDGMENT
Agency State: NY

24: Judgments and Liens Filings

Debtor Information

Debtor 1

Name: RAPASADI, THOMAS
SSN: 054-54-XXXX
Address: 211 WEST AVE
CANASTOTA, NY 13032-1239
MADISON COUNTY

Debtor 2

Name: RAPASADI, PATRICIA
SSN: 070-68-XXXX
Address: 211 WEST AVE
CANASTOTA, NY 13032-1239
MADISON COUNTY

Creditor Information

Name: SEIDBERG

Filing Information

Amount: \$554
Filing Date: 3/23/1992

Filing 1

Type: JUDGMENT
Agency State: NY

25: Judgments and Liens Filings

Debtor Information

Name: RAPASADI, TOM
SSN: 054-54-XXXX
Address: 801 GALAVOTTI PL
CANASTOTA, NY 13032-1562
MADISON COUNTY

Creditor Information

Name: PETER CERAVOLO

Filing Information

Amount: \$345
Filing Date: 3/27/1990
Case Number: 00000901459

Filing 1

Type: JUDGMENT
Agency State: NY

UCC Liens - 5 records found

1:NY UCC LIEN FILING

Debtor Information

Name: RAPASADI, THOMAS
SSN: 054-54-XXXX
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217

Secured Party Information

Name: MASTER HALCO INC
Address: 8330 LOVETT AVE
DALLAS, TX 75227-4232

Filing Information

Filing Jurisdiction: NEW YORK
Original Filing Number: 201008048251107
Original Filing Date: 8/4/2010
Type: INITIAL FILING
Date: 8/4/2010
Number: 201008048251107

Filing Office Information

Filing Agency: SECRETARY OF STATE/UCC DIVISION
Address: 162 WASHINGTON AVE
ALBANY, NY 12210

Collateral Information

Description: 08/04/2010 201008048251107 - BUILDING MATERIALS INCLUDING PROCEEDS AND PRODUCTS;INVENTORY INCLUDING PROCEEDS AND PRODUCTS

2:NY UCC LIEN FILING

Debtor Information

Debtor 1

Name: RAPASADI, TOM
SSN: 054-54-XXXX
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217

Debtor 2

Name: FENCE, RAPASADI
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217

Secured Party Information

Name: CATERPILLAR FINANCIAL SERVICES CORPORATION
Address: 2120 WEST END AVE
NASHVILLE, TN 37203-5251

Filing Information

Filing Jurisdiction: NEW YORK
Original Filing Number: 200706275624885
Original Filing Date: 6/27/2007
Type: INITIAL FILING
Date: 6/27/2007
Number: 200706275624885

Filing Office Information

Filing Agency: SECRETARY OF STATE/UCC DIVISION
Address: 162 WASHINGTON AVE
ALBANY, NY 12210

Collateral Information

Description: 06/27/2007 200706275624885 - EQUIPMENT AND PROCEEDS

3:NY UCC LIEN FILING

Debtor Information

Debtor 1

Name: RAPASADI, TOM
 SSN: 054-54-XXXX
 Address: 2106 LAKE RD
 ONEIDA, NY 13421-3217

Debtor 2

Name: FENCE, RAPASADI
 Address: 2106 LAKE RD
 ONEIDA, NY 13421-3217

Secured Party Information

Name: CATERPILLAR FINANCIAL SERVICES CORPORATION
 Address: 2120 WEST END AVE
 NASHVILLE, TN 37203-5251

Filing Information

Filing Jurisdiction: NEW YORK
 Original Filing Number: 200706275624885
 Original Filing Date: 6/27/2007
 Type: CONTINUATION
 Date: 4/18/2012
 Number: 201204185444867

Filing Office Information

Filing Agency: SECRETARY OF STATE/UCC DIVISION
 Address: 162 WASHINGTON AVE
 ALBANY, NY 12210

4:NY UCC LIEN FILING

Debtor Information

Debtor 1

Name: RAPASADI, TOM
 SSN: 054-54-XXXX
 Address: PO BOX 180
 CANASTOTA, NY 13032-0180

Debtor 2

Name: RAPASADI, TOM
 SSN: 054-54-XXXX
 Address: PO BOX 186
 CANASTOTA, NY 13032-0186

Secured Party Information

Secured 1

Name: AGRICREDIT ACCEPTANCE CO.
 Address: PO BOX 7902
 DES MOINES, IA 50323-9402

Secured 2

Name: MABLE BRIS INC
 Address: 8571 KINDERHOOK RD
 KIRKVILLE, NY 13082-9513

Assignee Information

Assignee 1

Name: AGRICREDIT ACCEPTANCE COMPANY
 Address: PO BOX 10357
 DES MOINES, IA 50306-0357

Assignee 2

Name: MABIE BROS INC.

Address: 8571 KINDERHOOK RD
KIRKVILLE, NY 13082-9513

Filing Information

Filing Jurisdiction: NEW YORK
Original Filing Number: 96142329
Original Filing Date: 7/17/1996

Filing 1

Type: ASSIGNMENT
Date: 1/24/1997
Number: 97015786

Filing 2

Type: INITIAL FILING
Date: 7/17/1996
Number: 96142329

Filing Office Information

Filing Agency: SECRETARY OF STATE/UCC DIVISION
Address: 162 WASHINGTON AVE
ALBANY, NY 12210

Collateral Information

Description: 07/17/1996 96142329 - EQUIPMENT

5:NY UCC LIEN FILING

Debtor Information

Name: RAPASADI, THOMAS R
SSN: 054-54-XXXX
Address: PO BOX 186
CANASTOTA, NY 13032-0186

Secured Party Information

Secured 1

Name: CASE CORP.
Address: PO BOX 292
RACINE, WI 53401-0292

Secured 2

Name: CASE CORPORATION
Address: PO BOX 292
RACINE, WI 53401-0292

Secured 3

Name: CASE CREDIT CORP.
Address: PO BOX 292
RACINE, WI 53401-0292

Secured 4

Name: WHITE'S FARM SUPPLY, INC.
Address: RR 4 BOX 111
CANASTOTA, NY 13032

Assignee Information

Name: CASE CREDIT CORPORATION
Address: PO BOX 292
RACINE, WI 53401-0292

Filing Information

Filing Jurisdiction: NEW YORK
Original Filing Number: 96062675
Original Filing Date: 3/28/1996

Filing 1

Type: TERMINATION
Date: 3/10/1998

Number: 98050505
Filing 2
 Type: INITIAL FILING
 Date: 3/28/1996
 Number: 96062675

Filing Office Information
 Filing Agency: SECRETARY OF STATE/UCC DIVISION
 Address: 162 WASHINGTON AVE
 ALBANY, NY 12210

Collateral Information
 Description: 03/28/1996 96062675 - EQUIPMENT INCLUDING PROCEEDS AND PRODUCTS

Fictitious Businesses - 1 records found

1: Fictitious Businesses

Business Information
 Name: RAPASADI FENCE CO
 Office Address: LAKE 48 RD
 NY, ST 13690-3123
 Mailing Address: 486 LAKE RD
 STAR LAKE, NY 13690-3123
 Jurisdiction: NY
 Phone: (315) 735-4572
 Type: DBA
 Filing Date: 08/08/2003
 Business Description: FENCE (WHOLESALE)
 SIC: 503903

Contact Information
 Name: TOM RAPASADI
 Address: LAKE 48 RD
 NY, ST 13690-3123
 Contact Type: CONTACT

Potential Relatives - 10 records found

1st Degree: 10

No.	Full Name	Address/Phone
1.	RAPASADI, SAM P • AKA RAPASADI, SAM P • AKA RAPASADI, SAM • AKA RAPASADI, GREG P • AKA RAPASADI, SAM P • AKA RAPASADI, SAM P • AKA RAPASADI, SAMUEL P • AKA RAPASADI, SAMUEL SSN:114-20-XXXX DOB:3/1928 (Age: 87)	7043 BRUCE RD CANASTOTA, NY 13032-4518 (315) 697-7528 BRUCE RD CANASTOTA, NY 13032 RR 5 BOX 186 CANASTOTA, NY 13032 RR 4 BOX 164 CANASTOTA, NY 13032 PO BOX 1 CANASTOTA, NY 13032-0001
2.	RAPASADI, SYLVIA T SSN:054-30-XXXX DOB:2/1937 (Age: 78)	7043 BRUCE RD CANASTOTA, NY 13032-4518 (315) 697-7528 RR 5 BX 186 CANASTOTA, NY 13032 PO BOX 186 CANASTOTA, NY 13032-0186

- 30 WEXFORD RD
SYRACUSE, NY 13214-1813
- 13727 OVERBROOK LN
HOUSTON, TX 77077-5420
3. KICK, PATRICIA M
• AKA RAPASADI, PATRICIA M
• AKA SEARLES, PATRICIA M
• AKA RAPASADIII, PATRICIA
• AKA KICK, PATTY
SSN:070-68-XXXX
DOB:11/1967
(Age: 47)
- 205 N COURT ST
CANASTOTA, NY 13032-4126
(315) 363-6710
- RR 1 BOX 231E
CANASTOTA, NY 13032
- 2041 N CT
CANASTOTA, NY 13032
- 205 N CT
WAMPSVILLE, NY 13163
- RR 1 BOX 31
CANASTOTA, NY 13032
4. RAPASADI, LORI A
• AKA ABT, LORI R
• AKA ABT, LORI A
• AKA RATASADI, LORI A
SSN:054-54-XXXX
DOB:12/1970
(Age: 44)
- 1609 FYLER RD
CHITTENANGO, NY 13037-9435
- 7043 BRUCE RD
CANASTOTA, NY 13032-4518
(315) 697-7528
- 30 WEXFORD RD
SYRACUSE, NY 13214-1813
(315) 445-7991
- 186
CHITTENANGO, NY 13037
- PO BOX 186
CHITTENANGO, NY 13037-0186
5. RAPASADI, MICHAEL JOHN
• AKA RAPASADI, M
• AKA RAPASADI, MICHAEL V
• AKA RAPASAI, MICHAEL J
SSN:054-54-XXXX
DOB:5/1961
(Age: 54)
- 14214 WICKERSHAM LN
HOUSTON, TX 77077-5226
(281) 596-8908
- 4202 D ST
HOUSTON, TX 77072-5358
- 2712 ROSE ST
DICKINSON, TX 77539-5122
- 7239 CADDO LAKE LN
HOUSTON, TX 77083-4803
- PO BOX 282
DICKINSON, TX 77539-0282
6. RAPASADI, BRENDA A
• AKA RAPASDI, BRENDA A
• AKA RAPASADE, BRENDA A
SSN:054-54-XXXX
DOB:1/1972
(Age: 43)
- 141 W GENESEE ST APT B
CHITTENANGO, NY 13037-1501
- 141B W GENESEE ST
CHITTENANGO, NY 13037-1501
- 114 TOM TOM ST
CHITTENANGO, NY 13037-8530
- PO BOX 186
CANASTOTA, NY 13032-0186
- 407 N MIDLER AVE TRLR C43
SYRACUSE, NY 13206-1824
7. RAPASADI, ANN M
• AKA RICE,
ANN MARIERAPASADI
- 1900 CALIFORNIA RD SS
CAMDEN, NY 13316-3506

- AKA RAPASADIRICE, ANN M
 - AKA RAPASADI-RICE, ANN M
 - AKA RAPASADI, ANN M
 - AKA RAPASADI, ANN MARIERAPASADI
 - AKA RAPASADI RICE, ANN M

SSN:055-54-XXXX
DOB:11/1959
(Age: 55)
 - 8. RAPASADI, TOM
DOB:5/1963
(Age: 52)
 - 9. RAPASADI, LORI A
DOB:12/1970
(Age: 44)
 - 10. RAPASADI, MICHEAL B
• AKA RAPASADI, MICHAEL B
• AKA RAPASADI, MICHAEL R
• AKA RUPASAD, MICHAEL B
• AKA RAPASADI, MIKE B
SSN:134-78-XXXX
DOB:2/1989
(Age: 26)
- 104 MADISON ST
ONEIDA, NY 13421-1734
- PO BOX 241
ONEIDA, NY 13421-0241
- 140 MADISON ST APT
ONEIDA, NY 13421-1745
- RR 5 BOX 186
CANASTOTA, NY 13032
- RR 5 BOX 186
CANASTOTA, NY 13032
- 186 RR 5
CANASTOTA, NY 13032
- PO BOX 186
CANASTOTA, NY 13032-0186
- PO BOX 39339
ROCHESTER, NY 14604-9339
- RR 5 BOX 186
CANASTOTA, NY 13032
- 7043 BRUCE RD
CANASTOTA, NY 13032-4518
(315) 697-7528
(315) 761-2743
- PO BOX 1
CANASTOTA, NY 13032-0001
- RR 1 BOX 231E
CANASTOTA, NY 13032

Person Associates - 17 records found

No.	Full Name	Address	SSN	Phone	DOB
1:	ABT, PAUL SAPT, PAUL	1609 FYLER RD CHITTEN- ANGO, NY 13037-9435	079-50-XXXX	(315) 445-7991(315) 697-7528	12/1963
		30 WEXFORD RD SYRA- CUSE, NY 13214-1813			
		7043 BRUCE RD CA- NASTOTA, NY 13032-4518			
		102 MALE AVE SYRA- CUSE, NY 13219-1708			
		330 WEXFORD DR DEWITT, NY 13214			
2:	ENGFER, CHRISTINE MSYPHER, CHRISTINE MALBANESE, CHRISTINESYPHER CHRISTINE, CHRISTINE MENGFER-SY PHER, CHRISTINE MENGFERSYP HER, CHRISTINE M	8531 GREEN LAKES RD FAY- ETTEVILLE, NY 13066-9651	055-46-XXXX	(315) 299-8363(315) 449-2603(315) 510-3636	7/1958
		8530 GREEN LAKES RD FAY- ETTEVILLE, NY 13066-9651			
		8531 GREEN LAKES RD SYRACUSE, NY 13214			
		301 LANSDOWNE RD			

- SYRA-
CUSE, NY 13214-2128
- 308 LOCKWOOD RD
SYRA-
CUSE, NY 13214-2037
- 3: ALBANESE, MI- 6405 MARTIN CIR 108-46-XXXX 1/1953
 CHAEL SALBANESE, MI- SANFORD, NC 27332-8837 1952
 CHAEL EENGFER, MI-
 CHAELALBANESE, MAL- 1147 MCGRAW MARA-
 BANESE, MIKEALBANESE, THON RD APT 126
 MI- MARA-
 CHAEL STEVENALDANES THON, NY 13803-2814
 E, MICHAEL
 126 VILLAGE TER
 CORT-
 LAND, NY 13045-3410
 1 HOLIDAY DR APT C126
 CORT-
 LAND, NY 13045-3470
 C 125 VILLAGE TER
 CORTLAND, NY 13045
- 4: BANDROSKY, KIM- 2106 LAKE RD 106-62-XXXX (315) 5/1963
 BERLY ACOOPER, KIM- ONEIDA, NY 13421-3217 361-9009(315) 3/1963
 BERLY AKABANDROWSKI, 486 N LAKE ST 361-9009(315) 5/1963
 KIMBANBROSKY, KIM- ONEIDA, NY 13421-9705 366-0624
 BERLYBANDROSKY, KIM-
 BERLYCOOPER, KIM- 4504 TESLA
 BERLYBANDROWSKI, KIM- PARK DR UNIT 203
 BERLYBANDROSKY, KIM- WILMING-
 BANDOROSKY, KIM- TON, NC 28412-6950
 BERLYCOOPER, KIMBAN-
 CROSKY, KIMBANDROSKI, 158 LYNWOOD AVE APT 7
 KIMBERLY SBANROSKI, SYRA-
 KIM- CUSE, NY 13206-2008
 BERLY ABRANDROSKY,
 KIMBERLYCOOPER, KIM-
 BERLY ADAPOLITO, KIM-
 BERLY ABANDROSKY, S PO BOX 4
 SYLVAN
 BEACH, NY 13157-0004
- 5: BUMPUS, 120 DIAMOND ST APT 1 123-46-XXXX (315) 4/1957
 CHARLES APUMPUS, CA- 750-0356(315)
 CHARLES NASTOTA, NY 13032-1349 875-5598
 120 DIAMOND ST APT 2
 CA-
 NASTOTA, NY 13032-1349
 102 E CHAPEL ST APT 3
 CA-
 NASTOTA, NY 13032-1143
 211 WEST AVE
 CA-
 NASTOTA, NY 13032-1239
 114 N PETERBORO ST AP
 T 8
 CA-
 NASTOTA, NY 13032-1347
- 6: CHANT, WILLIAM ECHART, 9404 WALKER ST NE LOT 520-96-XXXX (207) 4/1970
 WILLIAM E 13 667-8177(315)
 LELAND, NC 28451-6503 366-0624
 2106 LAKE RD
 ONEIDA, NY 13421-3217
 9140 STATE ROUTE
 13 APT 3

	CA- NASTOTA, NY 13032-5481			
	6 ROBIN LN SURRY, ME 04684-3635			
	847 BUCKSPORT RD APT 3 ELLS- WORTH, ME 04605-2879			
7:	HOLMES, TAMA- JEAN JEANBALCOM, TAMAJEANDONATH, TAMAJEAN JEANDONATH, TAMA JHOLMES, TAMA JEANHOLMES, TAMAYIANBALKCOM, TAMAJEANHOLMES, TAMMYHOMES, TAMMY	211 WEST AVE CA- NASTOTA, NY 13032-1239 2449 N MCMULLEN BOOTH RD CLEARWA- TER, FL 33759-1316 608 BUFFALO ST FULTON, NY 13069-1926 517 BUFFALO ST FULTON, NY 13069-1815 717 SENECA ST APT FULTON, NY 13069-1427	092-50-XXXX (315) 592-2491(315) 697-5496(315) 875-5598(727) 431-0000(727) 726-4204	7/1962
8:	INGALLS, JOHN AINGALLA, JOHNIN- GALIS, JOHN A	BRUCE RD CANASTOTA, NY 13032 495 HILLCREST LN ELLENTON, FL 34222-3232 PO BOX 185 WAMPS- VILLE, NY 13163-0185 115 LAKE RD # RD ONEIDA, NY 13421-9622 PO BOX 185 ONEIDA, NY 13421-0185	051-34-XXXX	9/1944
9:	VANSLYKE, NHUNG TVANSLYKE, NYHUNGNHUNG, VAN- LAKESYKE, NHUNG VVAN SLYKE, NHUNG TVANLAKE, NHUNGNHUNG, T VANSLYKENHUNA, VANSLYKE TNHUNG, VANSLYKEVANSLYKE, NHUNA TVANLYKE, NHUNG TVANSYKE, NHUNGNHUNA VANSLYKE, TVAN, NHUN- GVANSLYKE NHUNG, T	PO BOX 204 CA- NASTOTA, NY 13032-0204 PO BOX 538 CA- NASTOTA, NY 13032-0538 7040 BRUCE RD D CA- NASTOTA, NY 13032-4579 100 EDGEMERE TER SYRA- CUSE, NY 13208-1421 13932 LAUREL ST SANTA ANA, CA 92703-1433	062-54-XXXX (315) 455-6752(714) 554-7964	12/1949 12/1948 12/1948
10:	SMITH, CYNTHIA JSMITH, CINDY	3245 CURTIS RD SYRA- CUSE, NY 13215-9739 RR 5 BOX 186C CA- NASTOTA, NY 13032-9468 133 POLK ST SYRA-	067-48-XXXX (315) 673-0953(315) 673-0953	7/1953

CUSE, NY 13224-1366
1421 BUTTERNUT ST APT
SYRA-
CUSE, NY 13208-2353

11: WALLIS, THOMAS JAMESWALLIS, TOM JWALLACE, THOMAS JWQALLIS, THOMAS JTHOMAS, WAL- LISWELLIS, THOMAS JWALLIS, T
406 RABBIT RUN RD APT ARANSAS PASS, TX 78336-3029
052-60-XXXX (361) 758-1130 9/1975
PO BOX 1438 PORT- LAND, TX 78374-1188
PO BOX 30 ARANSAS PASS, TX 78335-0030
PO BOX 389 ARANSAS PASS, TX 78335-0389
1646 W PALM DR ARANSAS PASS, TX 78336-4314

12: DONITHAN, HICK- ORY IDONOTHAN, RDONITHAN, IDONITHAN, RDONITHAN, HICK- ORY RAYDONOTHAN, HICKORY RDONATHON, HICKORYHICKORY, DONITHANHICKORY, DONOTHAN RDONITHAN, RAYDONITHIAN, HICKORY
111 JOHNSON LN YANTIS, TX 75497-3905
098-66-XXXX (315) 366-0624 7/1982
144 HUNTINGTON PL WA- TERVILLE, NY 13480-1177
334 S 11TH ST ARANSAS PASS, TX 78336-4020
237 N STATION ST APT 18 PORT ARAN- SAS, TX 78373-5339
2106 LAKE RD ONEIDA, NY 13421-3217

13: COOPER, TER- ENCE KCOOPER, TER- RENCE K
1700 MERIDENE DR APT 6 02 BAL- TIMORE, MD 21239-2006
127-70-XXXX (315) 366-0624(315) 637-7254 12/1985
128 W PLEASANT ST APT L1 MANLIUS, NY 13104-1714
8284 GREEN LAKES RD FAY- ETTEVILLE, NY 13066-9654
2106 LAKE RD ONEIDA, NY 13421-3217
486 LAKE RD ONEIDA, NY 13421-9813

14: BUCK, WILLI- AM STEFANBUCK, STEFANBUK, WILLIAM S
212 BIRCHFIELD DR SAVAN- NAH, GA 31405-6810
256-67-XXXX (912) 484-4032 1989 1988 10/1988
144 HORSESHOE LN BRUN- SWICK, GA 31525-6715
210 REDAN DR SAVAN- NAH, GA 31410-2072

	820 SCRANTON RD APT 4 05 BRUN- SWICK, GA 31525-6623			
	100 MERRILL CT BRUN- SWICK, GA 31525-4920			
15:	COOPER, KRISTINA ELIZABETHCON WAY, KRISTINA ECOOPER, KRISTINACONWAY, KRISTINA ELIZABETHCOO PER, KRISTINA E	4504 TESLA PARK DR UNIT 203 WILMING- TON, NC 28412-6950 7383 BRICKSTONE CT LELAND, NC 28451-7464 3814 WILSHIRE BLVD APT WILMING- TON, NC 28403-4253 2106 LAKE RD ONEIDA, NY 13421-3217 3814 210 WILSHIRE BLVD WILMINGTON, NC 28403	066-74-XXXX (315) 366-0624(910) 253-9923	6/1987 1988 1986
16:	BANDROSKY, JORDAN DBANDROSKY JORDAN, D	1668 HOWARD AVE UTICA, NY 13501-5020 2106 LAKE RD ONEIDA, NY 13421-3217 249 E WALNUT ST APT ONEIDA, NY 13421-2116	109-80-XXXX (315) 361-9009(315) 366-0624(315) 507-2853	9/1992
17:	WALLIS, CODEY WWALLACE, CODEY WWALLIS, CODY- WALLIS CODEY, WWAL- LACE CODEY, WCODEY, WALLACE W	211 WEST AVE CA- NASTOTA, NY 13032-1239 322 CLARK ST AUBURN, NY 13021-2260 344 N LAKE ST 2N ONEIDA, NY 13421-1124 402 CAYUGA ST FULTON, NY 13069-1834 415 SENECA ST FULTON, NY 13069-1332	079-76-XXXX (315) 875-5598	8/1989

Neighbors - 10 records found**2106 LAKE RD ONEIDA, NY 13421-3217**

Name	Address	Phone
TYLER, ASHLEY A	1992 LAKE RD ONEIDA, NY 13421-3228	(315) 363-0381
TYLER, DEBORAH T TYLER, RANDALL H	1992 LAKE RD 1118 ONEIDA, NY 13421-3228	
PETROS, DEBRA JOYCE PETROS, MICHAEL STEVEN	2020 LAKE RD ONEIDA, NY 13421-3229	(315) 280-0848
WRIGHT, DAVID C WRIGHT, KATHRYN J	2072 LAKE RD ONEIDA, NY 13421-3229	
WARD, BESSIE M WARD, PAUL D SR	2117 LAKE RD ONEIDA, NY 13421-3210	(315) 363-8680
JOHNSON, BETTY JO	2136 LAKE RD ONEIDA, NY 13421-3217	

DICK, JAMES R II
PRATT, ARTHUR L 2146 LAKE RD
ONEIDA, NY 13421-3217

EMMONS, RICHARD V
WILSON, GARY C 2151 LAKE RD
ONEIDA, NY 13421-3210

NORDBERG, HENRY T
NORDBERG, MARIE W 2194 LAKE RD
ONEIDA, NY 13421-3217

BUELL, MATTHEW H JR
SHLOTZHAUER, ROBIN MARIE 2218 LAKE RD
ONEIDA, NY 13421-3215

(315) 363-5318

Employment - 14 records found

1:

Company Name: A RAPASADI FENCE
Name: RAPASADI, TOM
Title: OWNER
SSN: 054-54-XXXX
Phone: (315) 361-9009
Confidence: High

2:

Company Name: A RAPASADI FENCE
Name: RAPASADI, TOM
Title: OWNER
SSN: 054-54-XXXX
Phone: (315) 361-9009
Confidence: High

3:

Company Name: A RAPASADI FENCE
Name: RAPASADI, TOM
Title: OWNER
Address: 486 LAKE RD
ONEIDA, NY 13421-9813
SSN: 054-54-XXXX
Phone: (315) 361-9009
Confidence: High

4:

Company Name: A RAPASADI FENCE
Name: RAPASADI, TOM
Title: OWNER
Address: 486 LAKE RD
ONEIDA, NY 13421-9813
SSN: 054-54-XXXX
Phone: (315) 361-9009
Confidence: High

5:

Company Name: A RAPASADI FENCE
Name: RAPASADI, TOM
Title: OWNER
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
SSN: 054-54-XXXX
Phone: (315) 374-2287
Confidence: High

6:

Company Name: RAPASADI FENCE CO
Name: RAPASADI, TOM

Title: OWNER
SSN: 054-54-XXXX
Phone: (315) 735-4572
Confidence: High

7:

Company Name: RAPASADI FENCE CO
Name: RAPASADI, TOM
Address: 486 LAKE RD
STAR LAKE, NY 13690-3123
SSN: 054-54-XXXX
Phone: (315) 735-4572
Confidence: High

8:

Company Name: RAPASADI FENCE CO
Name: RAPASADI, TOM
Title: OWNER
Address: 486 LAKE RD
STAR LAKE, NY 13690-3123
SSN: 054-54-XXXX
Phone: (315) 735-4572
Confidence: High

9:

Company Name: RAPASADI FENCE CO
Name: RAPASADI, TOM
Title: OWNER
Address: 486 LAKE RD
STAR LAKE, NY 13690-3123
SSN: 054-54-XXXX
Phone: (315) 735-4572
Confidence: High

10:

Company Name: RAPASADI FENCE CO
Name: RAPASADI, TOM
Address: 486 LAKE RD
STAR LAKE, NY 13690-3123
SSN: 054-54-XXXX
Phone: (315) 735-4572
Confidence: High

11:

Company Name: A RAPASADI FENCE
Name: RAPASADI, TOM
Title: OWNER
SSN: 054-54-XXXX
Phone: (315) 374-2287
Confidence: High

12:

Company Name: A RAPASADI FENCE
Name: RAPASADI, TOM
Title: OWNER
Address: 2106 LAKE RD
ONEIDA, NY 13421-3217
SSN: 054-54-XXXX
Phone: (315) 374-2287
Confidence: High

13:

Company Name: A-RAPASADI FENCE
Name: RAPASADI, TOM
Address: 7043 BRUCE RD
 CANASTOTA, NY 13032-4518
SSN: 054-54-XXXX
Phone: (315) 374-6004
Confidence: Medium

14:

Company Name: TRAILS END DECK
Name: RAPASADI, THOMAS R
Title: CONTRACTOR
SSN: 054-54-XXXX
Confidence: Medium

Cellular & Alternate Phones - 2 records found

1:

Personal Information

Name: RAPASADI, THOMAS
Address: 2106 LAKE RD
 ONEIDA, NY 13421-3217
Phone Number: (315) 361-9009
Phone Type:

Carrier Information

Carrier: VERIZON NEW YORK INC
Carrier City: ONEIDA
Carrier State: NY

2:

Personal Information

Name: RAPASADI, TOM
Address: 2106 LAKE RD
 ONEIDA, NY 13421-3217
Phone Number: (315) 374-2287
Phone Type: Mobile

Carrier Information

Carrier: SPRINT SPECTRUM LP
Carrier City: SYRACUSE
Carrier State: NY

Sources - 191 records found

All Sources	191 Source Document(s)
Deed Transfers	1 Source Document(s)
Driver Licenses	1 Source Document(s)
Email addresses	4 Source Document(s)
Fictitious Business Names Records	1 Source Document(s)
Historical Person Locator	25 Source Document(s)
Liens and Judgments	28 Source Document(s)
Motor Vehicle Registrations	47 Source Document(s)
Person Locator 1	6 Source Document(s)
Person Locator 2	7 Source Document(s)
Person Locator 4	1 Source Document(s)
Person Locator 5	29 Source Document(s)
Person Locator 6	6 Source Document(s)
Phone	7 Source Document(s)

PhonesPlus Records	2 Source Document(s)
Professional Licenses	2 Source Document(s)
Tax Assessor Records	16 Source Document(s)
UCC Lien Filings	5 Source Document(s)
Utility Locator	2 Source Document(s)
Voter Registrations	1 Source Document(s)

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