

UNITED STATES DISTRICT COURT

Southern

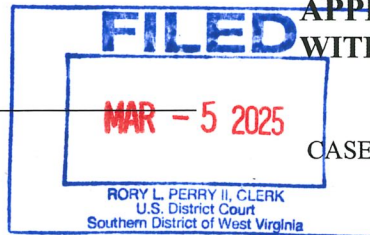
District of

West Virginia, Division: **BECKLEY**

Anna White Ferraraccio

New Peoples Bank

v.

APPLICATION TO PROCEED
WITHOUT PREPAYMENT OF
FEES AND COSTS

CASE NUMBER: 5:24-cv-00700

I, Anna White Ferraraccio declare that I am the (check appropriate box)☒ plaintiff/petitioner/movant☐ appellant☐ other

in the above-entitled proceeding; that in support of my request to proceed without prepayment of fees or costs under 28 U.S.C. §1915, I declare that I am unable to pay the costs of these proceedings and that I am entitled to the relief sought in the complaint/petition/motion/notice of appeal.

In support of this application, I answer the following questions under penalty of perjury:

1. Are you currently incarcerated? ☐ Yes (If "Yes," go to # 3) ☒ No (If "No," go to # 2)

If "Yes," state the place of your incarceration _____

Are you employed at the institution? _____ Do you receive any payment from the institution? _____

Have the institution fill out the Certificate portion of this application and attach a ledger sheet from the institution(s) of your incarceration showing at least the past **six** months' transactions.

2. Are you currently employed? ☒ Yes (If "Yes," go to # 2.a) ☐ No (If "No," go to # 2.b)

a. If the answer is "Yes," state the amount of your take-home salary or wages and pay period and give the name and address of your employer.

I am a small business owner who works constantly, seven days a week, every day of the year, but I am on salary, of \$150 a week, and even that is often forfeited because I have employees who must be paid. My business is Pipestem Spa, 41 Pipestem Spa Way, Pipestem, WV, 25979. My personal account has been at the plaintiff's bank for 12 years, and they can attest to the fact that whenever the total gets to about \$1,000, all of it gets transferred to payroll, and this is clearly marked in the transfer line on all my statements.

b. If the answer is "No," state the date of your last employment, the amount of your take-home salary or wages and pay period and the name and address of your last employer.

3. In the past 12 twelve months have you received any money from any of the following sources?

- | | | | |
|---|-------------------------------------|-----|--|
| a. Business, profession or other self-employment | ☒ | Yes | ☐ No |
| b. Rent payments, interest or dividends | ☒ | Yes | ☐ No |
| c. Pensions, annuities or life insurance payments | ☐ | Yes | ☒ No |
| d. Disability or workers compensation payments | ☐ | Yes | ☒ No |
| e. Gifts or inheritances | ☒ | Yes | ☒ No |
| f. Any other sources | ☒ | Yes | ☐ No |

If you answered "Yes" to any portion of question #3, describe each source of money and state the amount received and what you expect you will continue to receive.

1) I am self employed, at my small business for 17 years. I have struggled the entire time.

2) I have an office in Princeton that has a caretaker living in it, who pays \$600 a month, but that often goes to repairs, as it did this month, and next month, there are more repairs than rent. The address is 1314 Harrison Street, Princeton, WV and it is a building built in 1941 and used to be a doctors office. I have had it for sale many times but never any offers.

3) My dad has given me his pension and social security, for the last 7 months, and all of it went to utilities and payroll. My accountant has classified this as a loan and I expect to pay it back.

4) I drained my Edard Jones account, and took money from my life insurance policy, and the balance in my stock account is less than \$600, and my life insurance policy hasn't been paid in a few months so not sure of that status.

4. Do you have **any** cash or checking or savings accounts? ☒ Yes ☐ No

If "Yes," state the total amount. \$6.84 in my personal account. today

5. Do you own any real estate, stocks, bonds, securities, other financial instruments, automobiles or any other thing of value? ☒ Yes ☐ No

If "Yes," describe the property and state its value.

Pipestem Spa and Chalets corporation, all mortgaged with many liens. The appraised value was two million last year, so valuable for sure, but everything is in jeopardy now and I am actively speaking to an attorney about filing bankruptcy protection to stop foreclosure proceedings. My total mortgaged amount is about \$1,100,00, and I have many other debts to pay, including maxxed out credit cards that all went to payroll and taxes.

6. List the persons who are dependent on you for support, state your relationship to each person and indicate how much you contribute to their support.

My dad, James Edward White, age 92, a Korean War Veteran and he lives here with me on my property and I am his primary caregiver. He doesn't drive so I take him everywhere. He has helped me with his pension and social security, willingly, he is very sharp mentally and is proud of me as his daughter and wants to help me during this very diffiuct time. He depends on me for everything. I have a daughter who has been homeless for over a decade and often needs help. I send her what I can from time to time, but that is less than \$1500 a year and she hasn't asked for a while because she knows I can't help her.

7. I do hereby stipulate that the recovery, if any, obtained in this action shall be paid to the Clerk of Court, who shall pay therefrom, all unpaid costs taxed against plaintiff and pay the balance to plaintiff and/or his/her attorney, if any.
Yes

I declare under penalty of perjury that the above information is true and correct.

03-5-2025

Date

Anna White Fernandez

Signature of Applicant

CERTIFICATE

(Incarcerated applicants only)

(To be completed by the institution of incarceration)

I certify that the applicant named herein has the sum of \$ _____ on account to his/her credit at (name of institution) _____. I further certify that the applicant has the following securities to his/her credit _____.
I further certify that during the past six months the applicant's average balance was \$ _____, and the average of monthly deposits was \$ _____.

Date

Signature of Authorized Officer