

**United States Bankruptcy Court
District of New Jersey**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Bell, Henry	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5842	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 266 Linden Ave Jersey City, NJ	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 07305	ZIP Code
County of Residence or of the Principal Place of Business: Hudson	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

<p align="center">Type of Debtor (Form of Organization) (Check one box)</p> <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<p align="center">Nature of Business (Check one box)</p> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <p align="center">Tax-Exempt Entity (Check box, if applicable)</p> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<p align="center">Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <p align="center">Nature of Debts (Check one box)</p> <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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<p align="center">Filing Fee (Check one box)</p> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<p align="center">Chapter 11 Debtors</p> <p>Check one box:</p> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information

Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors									
<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000

Estimated Assets									
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion

Estimated Liabilities									
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Bell, Henry
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X <u>/s/ Leonard S. Singer</u> <u>August 6, 2008</u> Signature of Attorney for Debtor(s) (Date) Leonard S. Singer 7914</p>
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Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.
 No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue
(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property
(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
Bell, Henry

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Henry Bell
Signature of Debtor **Henry Bell**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 6, 2008
Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

_____ Date

Signature of Attorney*

X /s/ Leonard S. Singer
Signature of Attorney for Debtor(s)

Leonard S. Singer 7914
Printed Name of Attorney for Debtor(s)

Zazella & Singer, Esqs.
Firm Name

48 Mountain View Blvd.
P.O. Box 737
Wayne, NJ 07474-0737

Address

Email: zandsattys@aol.com

973-696-1700 Fax: 973-696-3228
Telephone Number

August 6, 2008
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

_____ Printed Name and title, if any, of Bankruptcy Petition Preparer

_____ Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

_____ Address

X _____

_____ Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

_____ Printed Name of Authorized Individual

_____ Title of Authorized Individual

_____ Date

United States Bankruptcy Court
District of New Jersey

In re Henry Bell

Debtor(s)

Case No. _____

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

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

Signature of Debtor: /s/ Henry Bell
Henry Bell

Date: August 6, 2008

**United States Bankruptcy Court
District of New Jersey**

In re Henry Bell

Debtor(s)

Case No. _____

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025	American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025			18,242.00
American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025	American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025			15,742.00
American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025	American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025			11,886.00
Bac / Fleet Bankcard Po Box 26012 Nc4-105-0314 Greensboro, NC 27420	Bac / Fleet Bankcard Po Box 26012 Nc4-105-0314 Greensboro, NC 27420			Unknown
Bac / Fleet Bankcard Po Box 26012 Nc4-105-0314 Greensboro, NC 27420	Bac / Fleet Bankcard Po Box 26012 Nc4-105-0314 Greensboro, NC 27420			Unknown
Bank Of America Po Box 5610 Scranton, PA 18505	Bank Of America Po Box 5610 Scranton, PA 18505			Unknown
Bank of America Nc4-105-03-14 4161 Peidmont Pwy Greensboro, NC 27420	Bank of America Nc4-105-03-14 4161 Peidmont Pwy Greensboro, NC 27420			Unknown
Bank of America Nc4-105-03-14 4161 Peidmont Pwy Greensboro, NC 27420	Bank of America Nc4-105-03-14 4161 Peidmont Pwy Greensboro, NC 27420			Unknown

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Bank of America Po Box 26012 Nc4-105-03-14 Greensboro, NC 27420	Bank of America Po Box 26012 Nc4-105-03-14 Greensboro, NC 27420			18,050.00
Bank of America Nc4-105-03-14 4161 Peidmont Pwy Greensboro, NC 27420	Bank of America Nc4-105-03-14 4161 Peidmont Pwy Greensboro, NC 27420			16,129.00
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091	Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091			3,583.00
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091	Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091			Unknown
Citibank Attn: Citicorp Credit Services 7920 Nw 110th Street Kansas City, MO 64153	Citibank Attn: Citicorp Credit Services 7920 Nw 110th Street Kansas City, MO 64153			Unknown
Enterprise Rent A Car 910 Route 1 North Woodbridge, NJ 07095	Enterprise Rent A Car 910 Route 1 North Woodbridge, NJ 07095			3,500.00
Jersey City Medical Center Att: Quality Asset Recovery LLC. P.O. Box 239 Gibbsboro, NJ 08026	Jersey City Medical Center Att: Quality Asset Recovery LLC. P.O. Box 239 Gibbsboro, NJ 08026			577.00
Liberty Svngs Fed Cr U 666 Newark Ave Jersey City, NJ 07306	Liberty Svngs Fed Cr U 666 Newark Ave Jersey City, NJ 07306			9,500.00
Satellite Radio P.O. Box 78054 Phoenix, AZ 85062	Satellite Radio P.O. Box 78054 Phoenix, AZ 85062			290.90
The Palmer Firm P.O. Box 1600 Rancho Cucamonga, CA 91729-1600	The Palmer Firm P.O. Box 1600 Rancho Cucamonga, CA 91729-1600		Disputed	1,915.00
Verizon New Jersey Inc Po Box 165018 Columbus, OH 43216	Verizon New Jersey Inc Po Box 165018 Columbus, OH 43216			185.00
Verizon New Jersey Inc Po Box 165018 Columbus, OH 43216	Verizon New Jersey Inc Po Box 165018 Columbus, OH 43216			177.00

In re **Henry Bell**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, **Henry Bell**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **August 6, 2008**

Signature **/s/ Henry Bell**

Henry Bell

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

American Express
General Counsels Office
3200 Commerce Pwy Md 19-01-06
Merrimar, FL 33025

American Express
General Counsels Office
3200 Commerce Pwy Md 19-01-06
Merrimar, FL 33025

American Express
General Counsels Office
3200 Commerce Pwy Md 19-01-06
Merrimar, FL 33025

American Home Mtg. Srv.
P.O. Box 905
Columbia, MD 21044

Bac / Fleet Bankcard
Po Box 26012
Nc4-105-0314
Greensboro, NC 27420

Bac / Fleet Bankcard
Po Box 26012
Nc4-105-0314
Greensboro, NC 27420

Bank Of America
4161 Piedmont Pkwy
Greensboro, NC 27410

Bank of America
Po Box 26012
Nc4-105-03-14
Greensboro, NC 27420

Bank of America
Nc4-105-03-14
4161 Peidmont Pwy
Greensboro, NC 27420

Bank Of America
Po Box 5610
Scranton, PA 18505

Bank of America
Nc4-105-03-14
4161 Peidmont Pwy
Greensboro, NC 27420

Bank of America
Nc4-105-03-14
4161 Peidmont Pwy
Greensboro, NC 27420

Capital 1 Bank
Attn: C/O TSYS Debt Management
Po Box 5155
Norcross, GA 30091

Capital 1 Bank
Attn: C/O TSYS Debt Management
Po Box 5155
Norcross, GA 30091

Citi Financial Mortgage
Po Box 140069
Irving, TX 75014

Citibank
Attn: Citicorp Credit Services
7920 Nw 110th Street
Kansas City, MO 64153

Citibank
Attn: Citicorp Credit Services
7920 Nw 110th Street
Kansas City, MO 64153

Citibank
Attn: Citicorp Credit Services
7920 Nw 110th Street
Kansas City, MO 64153

City of Jersey City
595 Newark Ave
Jersey City, NJ 07306

Countrywide Home Lending
Attn: Litigation Intake, MS;AC-11B
5220 Las Virgenes Rd
Calabasas, CA 91302

County of Pike
506 Broad Street
Milford, PA 18337

Enterprise Rent A Car
910 Route 1 North
Woodbridge, NJ 07095

First USA Bank - Chase
Attn: Correspondence
Po Box 15298
Wilmington, DE 19850

First USA Bank - Chase
Attn: Correspondence
Po Box 15298
Wilmington, DE 19850

Frdm/cbsd
Po Box 6003
Hagerstown, MD 21747

Gemb/litbar
P.o. Box 981400
El Paso, TX 79998

Gemb/litbar
P.o. Box 981400
El Paso, TX 79998

GMAC
2740 Arthur Street
Saint Paul, MN 55113

GMAC Mortgage
Attn: Bankruptcy Dept
500 Enterprise Rd Suite 150
Horsham, PA 19044

GMAC Mortgage
Attn: Bankruptcy Dept
500 Enterprise Rd Suite 150
Horsham, PA 19044

GMAC Mortgage
Attn: Bankruptcy Dept
500 Enterprise Rd Suite 150
Horsham, PA 19044

Green Point Savings
4160 Main St
Flushing, NY 11355

Hsbc Nv
10260 Sw Greenburg Rd St
Portland, OR 97223

Hsbc/brad
2700 Sanders Rd
Prospect Heights, IL 60070

Independence Commnty B
195 Montague St
Brooklyn, NY 11201

Independence Commnty B
195 Montague St
Brooklyn, NY 11201

Indpen Combk
195 Montague Stree
Brooklyn, NY 11201

Jersey City Medical Center
Att: Quality Asset Recovery LLC.
P.O. Box 239
Gibbsboro, NJ 08026

Liberty Svngs Fed Cr U
666 Newark Ave
Jersey City, NJ 07306

LTS Builders
P.O. Box 160
Shawnee On the
Delaware, PA 18644

Mortgage Service Cente
Attn: Mortgage Service Center
Sbrp - 4001 Leadenhall Rd
Mt Laurel, NJ 08054

Mortgage Service Cente
Attn: Mortgage Service Center
Sbrp - 4001 Leadenhall Rd
Mt Laurel, NJ 08054

Mortgage Service Cente
Attn: Mortgage Service Center
Sbrp - 4001 Leadenhall Rd
Mt Laurel, NJ 08054

Mortgage Service Cente
Attn: Mortgage Service Center
Sbrp - 4001 Leadenhall Rd
Mt Laurel, NJ 08054

Satellite Radio
P.O. Box 78054
Phoenix, AZ 85062

The Palmer Firm
P.O. Box 1600
Rancho Cucamonga, CA 91729-1600

Unvl/citi
Citi Corp Credit Bankruptcy
Po Box 20507
Kansas City, MO 64195

Verizon New Jersey Inc
Po Box 165018
Columbus, OH 43216

Verizon New Jersey Inc
Po Box 165018
Columbus, OH 43216

Wachovia Bankruptcy
Po Box 13765
Roanoke, VA 24037

Washington Mutual Mortgage
Attn: Collections Corp
Po Box 44118
Jacksonville, FL 32231