United States Bankruptcy Court District of Arizona, Phoenix Division					Voluntary Petition				
Name of Debtor (if individual, enter Last, First, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle):					
BENJAMIN, HENRY  All Other Names Used by the Debtor in the last 8 years (include married, maiden, and trade names):  None			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 (if more than one, state all): 3011	.D. (ITIN) No./C	omplete EIN		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 S	tate):			Street Address	of Join	nt Debtor (No. and	Street, City, an	d State):	
17820 N 56th Street	. Suite).			, , , , , , , , , , , , , , , , , , ,					
Scottsdale, AZ		85257							
County of Residence or of the Principal Place of Bus Maricopa	iness:			County of Res	idence	or of the Principal	Place of Busine	ess:	
Mailing Address of Debtor (if different from street ad	ldress):			Mailing Addre	ess of Jo	oint Debtor (if diff	erent from stree	t address):	
Location of Principal Assets of Business Debtor (if d	ifferent from stre	et address ab	ove).						
Bootalon of Frincipal Pissets of Business Beotof (if a		et dadress de							
<b>Type of Debtor</b> (Form of Organization)		Nature of 1 (Check or					f Bankruptcy C etition is Filed		
(Check one box.)  ☐ Health Care Busine ☐ Single Asset Real I ☐ U.S.C § 101 (51) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ☐ (Check one box.) ☐ Health Care Busine ☐ Single Asset Real I ☐ 11 U.S.C § 101 (51) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank		set Real Esta § 101 (51B) ter ty Broker	te as defin	ned in		Chapter 7			
check this box and state type of entity below.)	Other			Nature of Debts					
	Tax-Exempt Entity (Check box, if applicabl  ☐ Debtor is a tax-exempt organizar under Title 26 of the United Stat Code (the Internal Revenue Cod			tion		Debts are primari debts, defined in § 101(8) as "incu- individual prima personal, family, hold purpose.	11 U.S.C. ared by an rily for a	_ ′	re primarily s debts.
Filing Fee (Check one box.)	1					Chapter 1	11 Debtors		
<ul> <li>□ Full Filing Fee attached</li> <li>□ Filing Fee to be paid in installments (Applicable to individuals only)</li> <li>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.</li> <li>□ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>				Check one box:  ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)  ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)  Check if:  ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owned to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes:  ☐ A plan is being filed with this petition. ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).					
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.									
49 99 199 99	00- 1,	] 000- 000	5,001- 10,000	10,001 25,000		25,001- 50,000	50,001- 100,000	Over 100,000	
\$50,000 \$100,000 \$500,000 to	500,001 \$1 \$1 to	] 1,000,001 \$10 illion	\$10,000 to \$50 million	0,001 \$50,00 to \$10 million	) _	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
\$50,000 \$100,000 \$500,000 to	\$00,001 \$1 to	] 1,000,001 \$10	\$10,000 to \$50	0,001 \$50,00 to \$10	)	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion	

B1 (Official Form 1) (01/08)

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Henry Benjamin			
All Prior Bankruptcy Case Filed Within Las	in Last 8 Years (If more than two, attach additional sheet.)			
Location None Where Filed:	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 or	ne, attach additional sheet.)		
Name of Debtor:	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A  (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.)  Exhibit A is attached and made a part of this petition.	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  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).   X /s/ Nasser Abujbarah Jan 14, 2010  Date			
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 Rega	rding the Debtor - Venue			
(Check an	y 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 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)				
(A	ddress 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(1)).				

B1 (Official Form 1) (01/08)

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Henry Benjamin			
Sign	natures			
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 § 342(b) of the Bankruptcy Code.  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Henry Benjamin  Signature of Debtor	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 § 1515 of title 11 are attached.  Pursuant to § 1511 of title 11, United States Code, 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)			
X Signature of Joint Debtor  Telephone Number (If not represented by attorney) Jan 14, 2010 Date	(Printed Name of Foreign Representative)  Date			
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer			
X /s/ Nasser Abujbarah Signature of Attorney Nasser Abujbarah ASB #026182 Printed Name of Attorney for Debtor(s) Law Office of Nasser U Abujbarah Firm Name 7025 E McDowell Road, Suite 9 Address Scottsdale AZ 85257  480-776-6846 Telephone Number Jan 14, 2010 Date	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 notice 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 19B 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.)			
* 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.	Address			
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.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.			
Signature of Authorized Individual	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.			
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result			
Date	in fines or imprisionment or both 11 U.S.C. § 110; 18 U.S.C. § 156.			

## UNITED STATES BANKRUPTCY COURT

## District of Arizona, Phoenix Division

In Re:	Henry Benjamin	Case No.			
Debtor		(if known)			

## 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 14 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. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
☐ 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 Benjamin
Date: <u>Jan 14, 2010</u>

Certificate Number: 00	0555-AZ-CC-009567641
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## **CERTIFICATE OF COUNSELING**

I CERTIFY that on January 12, 2010	, at	3:48	o'clock PM MST,
Henry Benjamin		received	from
Advisory Credit Management, Inc.			,
an agency approved pursuant to 11 U.S.C. §	111 to	provide credit o	counseling in the
District of Arizona	, ar	n individual [or	r group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h) a	and 111.		
A debt repayment plan was not prepared	If a d	ebt repayment	plan was prepared, a copy of
the debt repayment plan is attached to this c	ertificat	e.	
This counseling session was conducted by t	elephone	<u>;</u>	<del>.</del>
Date: <u>January 12, 2010</u>	By	/s/Patricio Ran	nos
	Name	Patricio Ramo	S
	Title	Counselor	

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).