

**United States Bankruptcy Court
District of Arizona**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Ostrovsky, Victor	Name of Joint Debtor (Spouse) (Last, First, Middle): Ostrovsky, Bella
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)/Complete EIN (if more than one, state all) xxx-xx-9949	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5397
Street Address of Debtor (No. and Street, City, and State): 7442 E Sierra Vista Dr Scottsdale, AZ ZIP Code 85250	Street Address of Joint Debtor (No. and Street, City, and State): 7442 E Sierra Vista Dr Scottsdale, AZ ZIP Code 85250
County of Residence or of the Principal Place of Business: Maricopa	County of Residence or of the Principal Place of Business: Maricopa
Mailing Address of Debtor (if different from street address): 7442 E Sierra Vista Dr Scottsdale, AZ ZIP Code 85250	Mailing Address of Joint Debtor (if different from street address): 7442 E Sierra Vista Dr Scottsdale, AZ ZIP Code 85250
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box) <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.)	Nature of Business (Check one box) <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	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <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
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <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.

Filing Fee (Check one box) <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.	Chapter 11 Debtors Check one box: <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 type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). 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 <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input 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 checked="" 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 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	

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Ostrovsky, Victor Ostrovsky, Bella</p>
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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 /s/ Martin J. McCue October 9, 2013 Signature of Attorney for Debtor(s) (Date) Martin J. McCue 018849</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 with 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):
Ostrovsky, Victor
Ostrovsky, Bella

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/ Victor Ostrovsky
Signature of Debtor **Victor Ostrovsky**

X /s/ Bella Ostrovsky
Signature of Joint Debtor **Bella Ostrovsky**

Telephone Number (If not represented by attorney)

October 9, 2013
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/ Martin J. McCue
Signature of Attorney for Debtor(s)

Martin J. McCue 018849
Printed Name of Attorney for Debtor(s)

Scottsdale Law Group of McCue & Associates, PLLC
Firm Name
3900 E. Camelback Rd., Suite 135
Phoenix, AZ 85018

Address

Email: mmccue@scottsdalelawgroup.com
(480) 478-0709 Fax: (480) 478-0787

Telephone Number

October 9, 2013
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 Arizona**

In re Victor Ostrovsky
Bella Ostrovsky

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 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 seven 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 days 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.

Certificate Number: 02645-AZ-CC-022000895



02645-AZ-CC-022000895

CERTIFICATE OF COUNSELING

I CERTIFY that on October 8, 2013, at 10:25 o'clock AM EDT, Victor J Ostrovsky received from 123 Credit Counselors, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Arizona, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: October 8, 2013 By: /s/Mildred Jimenez

Name: Mildred Jimenez

Title: Credit Counselor

* 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).

United States Bankruptcy Court
District of Arizona

In re Victor Ostrovsky
Bella Ostrovsky

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 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 seven 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 days 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/ Bella Ostrovsky
Bella Ostrovsky

Date: October 9, 2013

Certificate Number: 02645-AZ-CC-022000875



02645-AZ-CC-022000875

CERTIFICATE OF COUNSELING

I CERTIFY that on October 8, 2013, at 10:25 o'clock AM EDT, Bella Ostrovsky received from 123 Credit Counselors, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Arizona, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: October 8, 2013 By: /s/Mildred Jimenez

Name: Mildred Jimenez

Title: Credit Counselor

* 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).

**United States Bankruptcy Court
District of Arizona**

In re **Victor Ostrovsky
Bella Ostrovsky**

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 P.O. Box 297871 Fort Lauderdale, FL 33329	American Express P.O. Box 297871 Fort Lauderdale, FL 33329	Credit Card	Contingent Unliquidated Disputed	14,486.00
American Express P.O. Box 981537 El Paso, TX 79998	American Express P.O. Box 981537 El Paso, TX 79998	Credit Card	Contingent Unliquidated Disputed	14,486.00
American Express P.O. Box 981537 El Paso, TX 79998	American Express P.O. Box 981537 El Paso, TX 79998	Credit Card	Contingent Unliquidated Disputed	2,515.00
American Express PO Box 981537 El Paso, TX 79998	American Express PO Box 981537 El Paso, TX 79998	Credit Card	Contingent Unliquidated Disputed	2,515.00
American Express Attn: Bankruptcy Department Po Box 981537 El Paso, TX 79998	American Express Attn: Bankruptcy Department Po Box 981537 El Paso, TX 79998	Credit Card	Contingent Unliquidated Disputed	2,378.00
American Express Attn: Bankruptcy Department Po Box 981537 El Paso, TX 79998	American Express Attn: Bankruptcy Department Po Box 981537 El Paso, TX 79998	Credit Card	Contingent Unliquidated Disputed	2,378.00
Bank of America De5-019-03-07 Newark, DE 19714	Bank of America De5-019-03-07 Newark, DE 19714	Credit Card	Contingent Unliquidated Disputed	36.00
Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899	Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899	Credit Card	Contingent Unliquidated Disputed	1,267.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	Credit Card	Contingent Unliquidated Disputed	1,807.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	Credit Card	Contingent Unliquidated Disputed	6,391.00

In re **Victor Ostrovsky**
Bella Ostrovsky

Case No. _____

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>
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	Credit Card	Contingent Unliquidated Disputed	26,701.00
Chase Bank Po Box 15298 Wilmington, DE 19850	Chase Bank Po Box 15298 Wilmington, DE 19850	Credit Card	Contingent Unliquidated Disputed	6,347.90
INTERNAL REVENUE SERVICE Ogden, UT 84201	INTERNAL REVENUE SERVICE Ogden, UT 84201		Contingent Unliquidated Disputed	14,895.00
Scottsdale Family Physicians 10210 N. 92nd Street, Ste. 106 Scottsdale, AZ 85258	Scottsdale Family Physicians 10210 N. 92nd Street, Ste. 106 Scottsdale, AZ 85258	Medical Bill	Contingent Unliquidated Disputed	155.00
Sonora Quest Laboratories c/o Revenue Enterprises, LLC 3131 S. Vaughn Way, Ste. 426 Aurora, CO 80014	Sonora Quest Laboratories c/o Revenue Enterprises, LLC 3131 S. Vaughn Way, Ste. 426 Aurora, CO 80014	Medical Bill	Contingent Unliquidated Disputed	151.00
Sonora Quest Laboratories c/o Revenue Enterprises, LLC 3131 S. Vaughn Way, Ste. 426 Aurora, CO 80014	Sonora Quest Laboratories c/o Revenue Enterprises, LLC 3131 S. Vaughn Way, Ste. 426 Aurora, CO 80014	Medical Bill	Contingent Unliquidated Disputed	69.00
Sonora Quest Laboratories c/o Revenue Enterprises, LLC 3131 S. Vaughn Way, Ste. 426 Aurora, CO 80014	Sonora Quest Laboratories c/o Revenue Enterprises, LLC 3131 S. Vaughn Way, Ste. 426 Aurora, CO 80014	Medical Bill	Contingent Unliquidated Disputed	594.00
Southern Arizona Graphic Assoc., Inc. Attn: John H. David 383 N. Commerce Park Loop Tucson, AZ 85745	Southern Arizona Graphic Assoc., Inc. Attn: John H. David 383 N. Commerce Park Loop Tucson, AZ 85745	Judgment	Contingent Unliquidated Disputed	5,849.00
Spectra International c/o Solberg & Kennedy, LLC 14040 N Cave Creek Rd., Ste. 210 Phoenix, AZ 85022	Spectra International c/o Solberg & Kennedy, LLC 14040 N Cave Creek Rd., Ste. 210 Phoenix, AZ 85022		Contingent Unliquidated Disputed	339.00
Wells Fargo Card Services P.O. Box 30086 Los Angeles, CA 90030	Wells Fargo Card Services P.O. Box 30086 Los Angeles, CA 90030	Credit Card	Contingent Unliquidated Disputed	12,823.00

In re Victor Ostrovsky
Bella Ostrovsky
Debtor(s)

Case No. _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

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

We, **Victor Ostrovsky** and **Bella Ostrovsky**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date October 9, 2013

Signature /s/ Victor Ostrovsky
Victor Ostrovsky
Debtor

Date October 9, 2013

Signature /s/ Bella Ostrovsky
Bella Ostrovsky
Joint 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.

Ostrovsky, Victor and Bella -

AMERICAN EXPRESS
P.O. BOX 981537
EL PASO TX 79998

AMERICAN EXPRESS
P.O. BOX 297871
FORT LAUDERDALE FL 33329

AMERICAN EXPRESS
PO BOX 981537
EL PASO TX 79998

AMERICAN EXPRESS
ATTN: BANKRUPTCY DEPARTMENT
PO BOX 981537
EL PASO TX 79998

AMERICAN EXPRESS
P.O. BOX 3001, 16
MALVERN PA 19355

AZ DEPARTMENT OF REVENUE
ATTN: BK/LITIGATION SECTION
1600 W. MONROE, ROOM 720
PHOENIX AZ 85007

AZ DEPT OF ECONOMIC SECURITY
P.O. BOX 6123
PHOENIX AZ 85005

BANK OF AMERICA
DE5-019-03-07
NEWARK DE 19714

BANK OF AMERICA
ATTN: RECOVERY DEPARTMENT
4161 PEIDMONT PKWY
GREENSBORO NC 27410

BARCLAYS BANK DELAWARE
ATTN: BANKRUPTCY
P.O. BOX 8801
WILMINGTON DE 19899

Ostrovsky, Victor and Bella -

BBVA COMPASS BANK
3003 NORTH CENTRAL AVENUE, SUITE 100
PHOENIX AZ 85003

CACH, LLC
4340 S. MONACO ST. UNIT 2
DENVER CO 80237

CHASE
PO BOX 15298
WILMINGTON DE 19850

CHASE BANK
PO BOX 15298
WILMINGTON DE 19850

FIRST FINANCIAL ASSET MANAGEMENT, INC.
P.O. BOX 56245
ATLANTA GA 30343

HILLARY GAGNON
JENNINGS, HAUG & CUNNINGHAM, LLP
2800 NORTH CENTRAL AVE., STE. 1800
PHOENIX AZ 85004

INTERNAL REVENUE SERVICE
OGDEN UT 84201

INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
P.O. BOX 21126
PHILADELPHIA PA 19114-0326

JEFF WARE
3810 SW 54TH PL
PORTLAND OR 97221

JO-LO, LLC
3810 SW 54TH PLACE
PORTLAND OR 97221

LABORATORY CORPORATION OF AMERICA
P.O. BOX 2240
BURLINGTON NC 27216

Ostrovsky, Victor and Bella -

LANE & NACH
2025 NORTH 3RD STREET, SUITE 157
PHOENIX AZ 85004

MARK L. COLLINS
GUST ROSENFELD, PLC
ONE S. CHURCH AVE., STE. 1900
TUCSON AZ 85701

MIDLAND CREDIT MANAGEMENT, INC.
8875 AERO DRIVE, STE. 200
SAN DIEGO CA 92123

MIDLAND FUNDING
8875 AERO DR. STE. 200
SAN DIEGO CA 92123

SCOTTSDALE FAMILY PHYSICIANS
10210 N. 92ND STREET, STE. 106
SCOTTSDALE AZ 85258

SONORA QUEST LABORATORIES
C/O REVENUE ENTERPRISES, LLC
3131 S. VAUGHN WAY, STE. 426
AURORA CO 80014

SOUTHERN ARIZONA GRAPHIC ASSOC., INC.
ATTN: JOHN H. DAVID
383 N. COMMERCE PARK LOOP
TUCSON AZ 85745

SPECTRA INTERNATIONAL
C/O SOLBERG & KENNEDY, LLC
14040 N CAVE CREEK RD., STE. 210
PHOENIX AZ 85022

VALENTINE & KEBARTAS, INC.
P.O. BOX 325
LAWRENCE MA 01842

WELLS FARGO CARD SERVICES
P.O. BOX 30086
LOS ANGELES CA 90030