

United States Bankruptcy Court
District of Connecticut

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):
Howell, Todd D.

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./Complete EIN or other Tax ID No. (if more than one, state all)
xxx-xx-0383

Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all)

Street Address of Debtor (No. & Street, City, and State):
184 Rock Road
North Haven, CT
ZIP Code
06473

Street Address of Joint Debtor (No. & Street, City, and State):
ZIP Code

County of Residence or of the Principal Place of Business:
New Haven

County of Residence or of the Principal Place of Business:

Mailing Address of Debtor (if different from street address):
ZIP Code

Mailing Address of Joint Debtor (if different from street address):
ZIP Code

Location of Principal Assets of Business Debtor
(if different from street address above):

Type of Debtor (Form of Organization)
(Choose one box)
Individual (includes Joint Debtors)
Corporation (includes LLC and LLP)
Partnership
Other (If debtor is not one of the above entities, check this box and provide the information requested below.)
State type of entity:

Nature of Business
(Choose all applicable boxes.)
Health Care Business
Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
Railroad
Stockbroker
Commodity Broker
Clearing Bank
Nonprofit Organization qualified under 26 U.S.C. § 501(c)(3)

Chapter of Bankruptcy Code Under Which the Petition is Filed (Choose one box)
Chapter 7
Chapter 9
Chapter 11
Chapter 12
Chapter 13
Chapter 15 Petition for Recognition of a Foreign Main Proceeding
Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts (Choose one box)
Consumer/Non-Business
Business

Filing Fee (Choose one box)
Full Filing Fee attached
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.
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:
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 owed to non-insiders or affiliates are less than \$2 million.

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.

THIS SPACE IS FOR COURT USE ONLY

Table with 10 columns: Estimated Number of Creditors. Rows for ranges: 1-49, 50-99, 100-199, 200-999, 1000-5000, 5001-10000, 10001-25000, 25001-50000, 50001-100000, OVER 100000.

Table with 9 columns: Estimated Assets. Rows for ranges: \$0 to \$50,000, \$50,001 to \$100,000, \$100,001 to \$500,000, \$500,001 to \$1 million, \$1,000,001 to \$10 million, \$10,000,001 to \$50 million, \$50,000,001 to \$100 million, More than \$100 million.

Table with 9 columns: Estimated Debts. Rows for ranges: \$0 to \$50,000, \$50,001 to \$100,000, \$100,001 to \$500,000, \$500,001 to \$1 million, \$1,000,001 to \$10 million, \$10,000,001 to \$50 million, \$50,000,001 to \$100 million, More than \$100 million.

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Howell, Todd D.
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Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
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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.</p> <p>I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.</p> <p>X <u>/s/ Peter L. Ressler</u> <u>July 7, 2006</u> Signature of Attorney for Debtor(s) Date Peter L. Ressler</p>
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<p style="text-align: center;">Exhibit C</p> <p>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?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>	<p style="text-align: center;">Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</p> <p><input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.</p> <p><input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)</p>
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Information Regarding the Debtor (Check the Applicable Boxes)

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.

Statement 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.

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

Name of Debtor(s):
Howell, Todd D.

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 §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/ Todd D. Howell
Signature of Debtor **Todd D. Howell**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)
July 7, 2006
Date

Signature of Attorney

X /s/ Peter L. Ressler
Signature of Attorney for Debtor(s)

Peter L. Ressler
Printed Name of Attorney for Debtor(s)

Groob, Ressler & Mulqueen, PC
Firm Name

123 York Street, Suite B
New Haven, CT 06511
Address

203-777-5741 Fax: 203-777-4206
Telephone Number
July 7, 2006
Date

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

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

Printed Name of Foreign Representative

Date

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 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.)

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.

**United States Bankruptcy Court
District of Connecticut**

In re Todd D. Howell
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, indicate that by stating "a minor child" and 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>
Bank Of America Po Box 1598 Norfolk, VA 23501	Bank Of America Po Box 1598 Norfolk, VA 23501	CreditCard		1,959.00
Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060	Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060	CreditCard		1,779.00
Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060	Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060	CreditCard		261.00
Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060	Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060	CreditCard		39.00
Citadel Federal Cred U Po Box 147 Thorndale, PA 19372	Citadel Federal Cred U Po Box 147 Thorndale, PA 19372	Automobile		36,786.00
Citi Pob 6241 Sioux Falls, SD 57117	Citi Pob 6241 Sioux Falls, SD 57117	CreditCard		159.00
Citibank Po Box 6241 Sioux Falls, SD 57117	Citibank Po Box 6241 Sioux Falls, SD 57117	CreditCard		1,496.00
First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	CreditCard		375.00
Ford Motor Credit Pob 542000 Omaha, NE 68154	Ford Motor Credit Pob 542000 Omaha, NE 68154	Automobile		4,201.00
Ford Motor Credit Pob 542000 Omaha, NE 68154	Ford Motor Credit Pob 542000 Omaha, NE 68154	Automobile		10,751.00
Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154	Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154	Automobile		40,376.00

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

(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>
Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154	Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154	Automobile		45,484.00
Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154	Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154	Automobile		44,399.00
Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154	Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154	Automobile		44,271.00
Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154	Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154	Automobile		41,609.00
Hsbc Nv 16430 N Scottsdale Rd Scottsdale, AZ 85254	Hsbc Nv 16430 N Scottsdale Rd Scottsdale, AZ 85254	CreditCard		4,743.00
Hsbc Nv Pob 19360 Portland, OR 97280	Hsbc Nv Pob 19360 Portland, OR 97280	CreditCard		328.00
Option One Mortgage Co 3 Ada Way Irvine, CA 92618	Option One Mortgage Co 3 Ada Way Irvine, CA 92618	ConventionalRealEstateMortgage		386,156.00
Sovereign Bank 865 Brook St Rocky Hill, CT 06067	Sovereign Bank 865 Brook St Rocky Hill, CT 06067	Automobile		4,834.00
Wash Mutual/providian Po Box 9180 Pleasanton, CA 94566	Wash Mutual/providian Po Box 9180 Pleasanton, CA 94566	CreditCard		893.00

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

I, the _____ of the corporation named as 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 July 7, 2006Signature /s/ Todd D. Howell**Todd D. Howell**

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.

**United States Bankruptcy Court
District of Connecticut**

In re Todd D. Howell
Debtor

Case No. _____

Chapter 11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	17,608.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		670,899.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			0.00
Total Number of Sheets of ALL Schedules		18			
Total Assets			17,608.00		
Total Liabilities				670,899.00	

**United States Bankruptcy Court
District of Connecticut**

In re Todd D. Howell
Debtor

Case No. _____

Chapter 11

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159)
[Individual Debtors Only]**

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

The foregoing information is for statistical purposes only under 28 U.S.C § 159.

In re Todd D. Howell
Debtor

Case No. _____

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Ct. Employees Credit Union- checking account	-	108.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Ususal household goods	-	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	-	500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
			Sub-Total >	1,608.00
			(Total of this page)	

2 continuation sheets attached to the Schedule of Personal Property

In re Todd D. Howell
Debtor

Case No. _____

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Pension		-	16,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.		Winter Ridge LLC- 100 % interest	-	Unknown
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > **16,000.00**
(Total of this page)

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

In re Todd D. Howell
Debtor

Case No. _____

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	0.00
(Total of this page)	
Total >	17,608.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re Todd D. Howell,
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. §112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 461657032102 Associates/citibank Po Box 6003 Hagerstown, MD 21747		-				0.00
Account No. 431904100827 Bank Of America Po Box 1598 Norfolk, VA 23501		-				1,959.00
Account No. 529149260796 Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060		-				1,779.00
Account No. 486236249514 Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060		-				261.00
Subtotal (Total of this page)						3,999.00

6 continuation sheets attached

In re Todd D. Howell

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
Account No. 529107173076 Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060	-		Opened 5/30/00 Last Active 3/14/06 CreditCard				39.00	
Account No. 10023612263103 Chase 900 Stewart Ave Garden City, NY 11530	-		Opened 8/31/00 Last Active 9/13/05 Automobile				0.00	
Account No. 47181901 Citadel Federal Cred U Po Box 147 Thorndale, PA 19372	-		Opened 2/14/04 Last Active 1/10/06 Automobile				36,786.00	
Account No. 542418103357 Citi Pob 6241 Sioux Falls, SD 57117	-		Opened 1/01/90 Last Active 5/01/06 CreditCard				159.00	
Account No. 542418033599 Citibank Po Box 6241 Sioux Falls, SD 57117	-		Opened 12/13/01 Last Active 6/26/06 CreditCard				1,496.00	
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	38,480.00

In re Todd D. Howell
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
Account No. 730285402570 Exxon Mobile Po Box 981400 El Paso, TX 79998			Opened 4/21/04 Last Active 12/28/05 ChargeAccount				0.00	
Account No. 5178007302364708 First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104			Opened 10/06/04 Last Active 5/03/06 CreditCard				375.00	
Account No. 29702807 Ford Motor Credit Pob 542000 Omaha, NE 68154			Opened 11/01/01 Last Active 6/01/05 Automobile				10,751.00	
Account No. 25789095 Ford Motor Credit Pob 542000 Omaha, NE 68154			Opened 11/01/00 Last Active 5/01/05 Automobile				4,201.00	
Account No. 24460897 Ford Motor Credit Pob 542000 Omaha, NE 68154			Opened 7/01/00 Last Active 6/01/03 Automobile				0.00	
Sheet no. <u>2</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	15,327.00

In re Todd D. Howell

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B E T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
Account No. 38212939 Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154		-	Opened 11/26/04 Last Active 7/25/05 Automobile				45,484.00	
Account No. 38212895 Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154		-	Opened 11/26/04 Last Active 7/25/05 Automobile				44,399.00	
Account No. 38212975 Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154		-	Opened 11/26/04 Last Active 7/25/05 Automobile				44,271.00	
Account No. 38235542 Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154		-	Opened 11/26/04 Last Active 7/25/05 Automobile				41,609.00	
Account No. 38213018 Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154		-	Opened 11/26/04 Last Active 7/26/05 Automobile				40,376.00	
Sheet no. <u>3</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	216,139.00

In re Todd D. Howell
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B E T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 32290190 Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154	-		Opened 11/06/02 Last Active 6/01/04 Automobile				0.00	
Account No. BAK271NL5X Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154	-		Opened 3/08/94 Automobile				0.00	
Account No. 441712240290 Fst Usa Bk B Po Box 8650 Wilmington, DE 19899	-		Opened 2/01/94 Last Active 9/01/98 CreditCard				0.00	
Account No. 103137211837 G M A C Po Box 105677 Atlanta, GA 30348	-		Opened 8/29/00 Automobile				0.00	
Account No. 035858982205 G M A C Po Box 731 Moline, IL 61266	-		Opened 12/22/97 Last Active 4/01/02 Automobile				0.00	
Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	0.00

In re Todd D. Howell

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 141793 Harvey Industries Inc 1400 Main St Waltham, MA 02451	-		Opened 7/29/02 Other				Unknown
Account No. 545800458600 Hsbc Nv 16430 N Scottsdale Rd Scottsdale, AZ 85254	-		Opened 3/29/01 Last Active 6/09/06 CreditCard				4,743.00
Account No. 540801002470 Hsbc Nv Pob 19360 Portland, OR 97280	-		Opened 7/14/04 Last Active 5/05/06 CreditCard				328.00
Account No. 3357 Monogram Bank N America Po Box 17054 Wilmington, DE 19884	-		Opened 4/01/02 Last Active 3/01/03 CreditCard				0.00
Account No. 6470017529629 Option One Mortgage Co 3 Ada Way Irvine, CA 92618	-		Opened 6/23/05 Last Active 3/29/06 ConventionalRealEstateMortgage				386,156.00
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	391,227.00

In re Todd D. Howell
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 6174067647372320 Sovereign Bank 865 Brook St Rocky Hill, CT 06067	-		Opened 11/27/01 Last Active 5/31/06 Automobile				4,834.00	
Account No. 6174067647395100 Sovereign Bank 865 Brook St Rocky Hill, CT 06067	-		Opened 1/25/02 Last Active 5/16/06 Automobile				0.00	
Account No. 5348924635 Wash Mutual/providian Po Box 9180 Pleasanton, CA 94566	-		Opened 6/18/04 Last Active 6/13/06 CreditCard				893.00	
Account No. 1560682728449 Washington Mutual Po Box 1093 Northridge, CA 91328	-		Opened 10/29/04 Last Active 5/09/05 ConventionalRealEstateMortgage				0.00	
Account No.								
Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	5,727.00
							Total (Report on Summary of Schedules)	670,899.00

**United States Bankruptcy Court
District of Connecticut**

In re Todd D. Howell
Debtor(s)

Case No. _____
Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>5,000.00</u>
Prior to the filing of this statement I have received.....	\$	<u>5,000.00</u>
Balance Due.....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: July 7, 2006

/s/ Peter L. Ressler
Peter L. Ressler
Groob, Ressler & Mulqueen, PC
123 York Street, Suite B
New Haven, CT 06511
203-777-5741 Fax: 203-777-4206

**United States Bankruptcy Court
District of Connecticut**

In re **Todd D. Howell**
Debtor(s)

Case No. _____
Chapter **11**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **July 7, 2006**

/s/ Todd D. Howell
Todd D. Howell
Signature of Debtor

Associates/citibank
Po Box 6003
Hagerstown, MD 21747

Bank Of America
Po Box 1598
Norfolk, VA 23501

Capital 1 Bk
11013 W Broad St
Glen Allen, VA 23060

Capital 1 Bk
11013 W Broad St
Glen Allen, VA 23060

Capital 1 Bk
11013 W Broad St
Glen Allen, VA 23060

Chase
900 Stewart Ave
Garden City, NY 11530

Citadel Federal Cred U
Po Box 147
Thorndale, PA 19372

Citi
Pob 6241
Sioux Falls, SD 57117

Citibank
Po Box 6241
Sioux Falls, SD 57117

Exxon Mobile
Po Box 981400
El Paso, TX 79998

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104

Ford Motor Credit
Pob 542000
Omaha, NE 68154

Ford Motor Credit
Pob 542000
Omaha, NE 68154

Ford Motor Credit
Pob 542000
Omaha, NE 68154

Ford Motor Credit Corporation
Po Box Box 542000
Omaha, NE 68154

Ford Motor Credit Corporation
Po Box Box 542000
Omaha, NE 68154

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Omaha, NE 68154

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Omaha, NE 68154

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Po Box Box 542000
Omaha, NE 68154

Ford Motor Credit Corporation
Po Box Box 542000
Omaha, NE 68154

Fst Usa Bk B
Po Box 8650
Wilmington, DE 19899

G M A C
Po Box 105677
Atlanta, GA 30348

G M A C
Po Box 731
Moline, IL 61266

Harvey Industries Inc
1400 Main St
Waltham, MA 02451

Hsbc Nv
16430 N Scottsdale Rd
Scottsdale, AZ 85254

Hsbc Nv
Pob 19360
Portland, OR 97280

Monogram Bank N America
Po Box 17054
Wilmington, DE 19884

Option One Mortgage Co
3 Ada Way
Irvine, CA 92618

Sovereign Bank
865 Brook St
Rocky Hill, CT 06067

Sovereign Bank
865 Brook St
Rocky Hill, CT 06067

Wash Mutual/providian
Po Box 9180
Pleasanton, CA 94566

Washington Mutual
Po Box 1093
Northridge, CA 91328