

**United States Bankruptcy Court  
District of Connecticut**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Volo, Richard A.</b>	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) <b>xxx-xx-1191</b>	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): <b>435 New Haven Avenue 2nd fl. Derby, CT</b>	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code <b>06418</b>	ZIP Code
County of Residence or of the Principal Place of Business: <b>New Haven</b>	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"><b>Type of Debtor</b> (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"><b>Nature of Business</b> (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"><b>Tax-Exempt Entity</b> (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"><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (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"><b>Nature of Debts</b> (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"><b>Filing Fee</b> (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"><b>Chapter 11 Debtors</b></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 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 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 checked="" 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	

THIS SPACE IS FOR COURT USE ONLY

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

Location Where Filed: <b>- None -</b>	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: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></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;"><b>Exhibit B</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><b>X /s/ Peter L. Ressler</b> <span style="float: right;"><b>January 30, 2009</b></span>  Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span>  <b>Peter L. Ressler</b></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):  
**Volo, Richard A.**

**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/ Richard A. Volo**  
Signature of Debtor **Richard A. Volo**

**X**  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**January 30, 2009**  
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

**January 30, 2009**  
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 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 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 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.*

United States Bankruptcy Court  
District of Connecticut

In re Richard A. Volo

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. *[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.**



**United States Bankruptcy Court  
District of Connecticut**

In re Richard A. Volo

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 c/o Becket and Lee Po Box 3001 Malvern, PA 19355	American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	CreditCard		18,856.00
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	CreditCard		7,524.00
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	CreditCard		7,524.00
American Express Centurion BK The Optima Card P.O. Box 1407 Newark, NJ 07101-1407	American Express Centurion BK The Optima Card P.O. Box 1407 Newark, NJ 07101-1407	Credit card purchases		18,856.00
American Express Corporate C P.O. Box 1270 Newark, NJ 07101-1270	American Express Corporate C P.O. Box 1270 Newark, NJ 07101-1270	Credit card purchases		7,440.00
Bank of America PO Box 15480 Wilmington, DE 19850	Bank of America PO Box 15480 Wilmington, DE 19850	Credit card purchases		24,486.00
Bank Of America Nc4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420	Bank Of America Nc4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420	CreditCard		24,770.00
Cheryl Ryan 68 Franklin Avenue Derby, CT 06418	Cheryl Ryan 68 Franklin Avenue Derby, CT 06418			245,064.00
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	ConventionalRealEstateMortgage		331,917.00

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>
<b>Credit Management 4200 International Pwy Carrolton, TX 75007</b>	<b>Credit Management 4200 International Pwy Carrolton, TX 75007</b>	<b>CollectionAttorney Comcast Seymour Ct Entity 347</b>		<b>1,038.00</b>
<b>Gerald Gallant Esq. 375 Bridgeport Avenue Shelton, CT 06484</b>	<b>Gerald Gallant Esq. 375 Bridgeport Avenue Shelton, CT 06484</b>	<b>Legal fees</b>		<b>10,000.00</b>
<b>Internal Revenue Service Department of the Treasury 135 High Street, Stop 155 Hartford, CT 06103</b>	<b>Internal Revenue Service Department of the Treasury 135 High Street, Stop 155 Hartford, CT 06103</b>			<b>140,000.00</b>
<b>Internal Revenue Service District Director P.O. Box 2508 Cincinnati, OH 45201</b>	<b>Internal Revenue Service District Director P.O. Box 2508 Cincinnati, OH 45201</b>	<b>1040 taxes</b>		<b>50,014.94</b>
<b>Michael Plade CPA 324 Elm Street ste 103B Monroe, CT 06468</b>	<b>Michael Plade CPA 324 Elm Street ste 103B Monroe, CT 06468</b>			<b>5,000.00</b>
<b>Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773</b>	<b>Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773</b>	<b>Educational</b>		<b>5,508.00</b>
<b>Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773</b>	<b>Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773</b>	<b>Educational</b>		<b>2,132.00</b>
<b>Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773</b>	<b>Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773</b>	<b>Educational</b>		<b>9,517.00</b>
<b>Sears/cbsd Sears bankruptcy Recovery 7920 Nw 110th St Ks, MO 64101</b>	<b>Sears/cbsd Sears bankruptcy Recovery 7920 Nw 110th St Ks, MO 64101</b>	<b>ChargeAccount</b>		<b>7,757.00</b>
<b>State of Connecticut Department of Revenue 25 Sigourney Street Hartford, CT 06106</b>	<b>State of Connecticut Department of Revenue 25 Sigourney Street Hartford, CT 06106</b>	<b>Taxes</b>		<b>2,654.18</b>
<b>Todd Bianer Esq. 71 Cedar Street Branford, CT 06405</b>	<b>Todd Bianer Esq. 71 Cedar Street Branford, CT 06405</b>	<b>Legal fees</b>		<b>20,000.00</b>

In re Richard A. Volo  
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**

I, **Richard A. Volo**, 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 January 30, 2009

Signature /s/ Richard A. Volo  
**Richard A. Volo**  
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  
c/o Becket and Lee  
Po Box 3001  
Malvern, PA 19355

American Express  
c/o Becket and Lee  
Po Box 3001  
Malvern, PA 19355

American Express  
c/o Becket and Lee  
Po Box 3001  
Malvern, PA 19355

American Express  
c/o Becket and Lee  
Po Box 3001  
Malvern, PA 19355

American Express Centurion BK  
The Optima Card  
P.O. Box 1407  
Newark, NJ 07101-1407

American Express Corporate C  
P.O. Box 1270  
Newark, NJ 07101-1270

At&t Services  
1 Science Park  
New Haven, CT 06511

Bank of America  
PO Box 15480  
Wilmington, DE 19850

Bank Of America  
Nc4-105-03-14  
4161 Piedmont Pkwy  
Greensboro, NC 27420

Bank Of America  
475 Crosspoint Pkwy  
Getzville, NY 14068

Bank Of America  
Nc4-105-03-14  
4161 Piedmont Pkwy  
Greensboro, NC 27420

Barneys Ny Cred Co  
1201 Valley Brook Ave  
Lyndhurst, NJ 07071

Bmw Financial Services  
Po Box 3608  
Dublin, OH 43016

Chase  
Attn: Bankruptcy Dept  
Po Box 100018  
Kennesaw, GA 30156

Chase Manhattan  
Attn: Bankruptcy Research Dept  
3415 Vision Dr  
Columbus, OH 43219

Chase Manhattan  
Attn: Bankruptcy Research Dept  
3415 Vision Dr  
Columbus, OH 43219

Chase Manhattan  
Attn: Bankruptcy Research Dept  
3415 Vision Dr  
Columbus, OH 43219

Chase Manhattan  
Attn: Bankruptcy Research Dept  
3415 Vision Dr  
Columbus, OH 43219

Chase Manhattan  
Attn: Bankruptcy Research Dept  
3415 Vision Dr  
Columbus, OH 43219

Chase Manhattan  
Attn: Bankruptcy Research Dept  
3415 Vision Dr  
Columbus, OH 43219

Chase Manhattan Bank  
Po Box 79030  
Houston, TX 77279

Cheryl Ryan  
68 Franklin Avenue  
Derby, CT 06418

Citibank Usa  
Attn.: Centralized Bankruptcy  
Po Box 20507  
Kansas City, MO 64195

Citifinancial Retail Services  
Po Box 140489  
Irving, TX 75014

Countrywide Home Lending  
Attention: Bankruptcy SV-314B  
Po Box 5170  
Simi Valley, CA 93062

Countrywide Home Lending  
Attention: Bankruptcy SV-314B  
Po Box 5170  
Simi Valley, CA 93062

Credit Management  
4200 International Pwy  
Carrolton, TX 75007

Dsnb Macys  
9111 Duke Blvd  
Mason, OH 45040

First Usa/bk One  
Card Member Services Attn: Correspondenc  
Po Box 15298  
Wilmington, DE 19850

Gemb/brook Bros  
Po Box 981400  
El Paso, TX 79998

Gerald Gallant Esq.  
375 Bridgeport Avenue  
Shelton, CT 06484

Gulf Oil  
8035 Quivira Rd Ste 100  
Lenexa, KS 66215

Hsbc/rs

Internal Revenue Service  
District Director  
P.O. Box 2508  
Cincinnati, OH 45201

Internal Revenue Service  
Department of the Treasury  
135 High Street, Stop 155  
Hartford, CT 06103

Michael Plade CPA  
324 Elm Street ste 103B  
Monroe, CT 06468

Naugatuck Savings Bank  
251 Church St  
Naugatuck, CT 06770

Naugatuck Savings Bank  
251 Church St  
Naugatuck, CT 06770

Sallie Mae  
Attn: Claims Dept  
Po Box 9500  
Wilkes Barre, PA 18773

Sallie Mae  
Attn: Claims Dept  
Po Box 9500  
Wilkes Barre, PA 18773

Sallie Mae  
Attn: Claims Dept  
Po Box 9500  
Wilkes Barre, PA 18773

Sallie Mae  
Attn: Claims Dept  
Po Box 9500  
Wilkes Barre, PA 18773

Sallie Mae 3rd Pty Lsc  
Attn: Claims Dept  
Po Box 9500  
Wilkes Barre, PA 18773

Sallie Mae 3rd Pty Lsc  
Attn: Claims Dept  
Po Box 9500  
Wilkes Barre, PA 18773

Sallie Mae 3rd Pty Lsc  
Attn: Claims Dept  
Po Box 9500  
Wilkes Barre, PA 18773

Sears/cbsd  
Sears bankruptcy Recovery  
7920 Nw 110th St  
Ks, MO 64101

Sikorsky Financial Cu  
North Main Street  
Stratford, CT 06497

Sikorsky Financial Cu  
North Main Street  
Stratford, CT 06497

State of Connecticut  
Department of Revenue  
25 Sigourney Street  
Hartford, CT 06106

Talbots  
175 Beal St  
Hingham, MA 02043

Talbots  
175 Beal St  
Hingham, MA 02043

Todd Bianer Esq.  
71 Cedar Street  
Branford, CT 06405

Ulster Savings Bank  
280 Wall St  
Kingston, NY 12401

United Illuminating  
157 Church Street  
New Haven, CT 06506

United Illuminating  
157 Church Street  
New Haven, CT 06506

United Illuminating  
157 Church Street  
New Haven, CT 06506

United Illuminating  
157 Church Street  
New Haven, CT 06506

Victoria's Secret  
Po Box 182273  
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