WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

B201A (Form 201A) (12/09)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <u>http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure</u>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B201B (Form 2018) (Form 2018) (Form 2018) Doc 1

IN RE:

Filed 12/10/10 Entered 12/10/10 11:55:16 Desc Main Page 3 of 8 Document United States Bankruptcy Court **District of Connecticut**

Comfort And Care Of Wallingford, LLC Chapter 11 Debtor(s) **CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE Certificate of [Non-Attorney] Bankruptcy Petition Preparer** I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankruptcy Address: 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.) Х Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above. **Certificate of the Debtor** I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code. Comfort And Care Of Wallingford, LLC X /s/ Comfort And Care Of Wallingford, LLC 12/10/2010 Printed Name(s) of Debtor(s) Signature of Debtor Date

© 1993-2010 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Case No. (if known)

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Х

Signature of Joint Debtor (if any)

Case No.

Date

Case 10-24184 Doc 1 Filed 12/10/10 Entered 12/10/10 11:55:16 Desc Main

B1 (Official Form 1) (4/10)	[Doci	ument	t Page	4 of 8					
United St	tates Ba	nkr	uptcy	Court						
Dist	rict of C	Conr	necticu	ıt				Vol	untary Petition	
Name of Debtor (if individual, enter Last, First, Mic Comfort And Care Of Wallingford, LL				Name of Jo	oint Debto	or (Spou	ise) (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): 80-0062318					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. & Street, City, State & Zip Code): 273 North Main Street				Street Add	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):					
Wallingford, CT	ZIPCOD	E 064	92						ZIPCODE	
County of Residence or of the Principal Place of Bu New Haven	isiness:			County of	County of Residence or of the Principal Place of Business:					
Mailing Address of Debtor (if different from street	address)			Mailing Ad	ldress of	Joint De	ebtor (if differer	nt from stre	et address):	
	ZIPCOD		. 11					2	ZIPCODE	
Location of Principal Assets of Business Debtor (if 273 North Main Street, Wallingford, CT		om stre	et addres	s above):				:	ZIPCODE 06492	
Type of Debtor				of Business			-		Code Under Which	
(Form of Organization) (Check one box.)		alth Ca		one box.)			the Petitio apter 7		(Check one box.) oter 15 Petition for	
Individual (includes Joint Debtors) Individual (includes Joint Debtors) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Single Asset Real Estat Corporation (includes LLC and LLP) Railroad Partnership Stockbroker Other (If debtor is not one of the above entities, Commodity Broker			estate as defined i							
check this box and state type of entity below.)		Clearing Bank					Nature of Debts			
Limited Liability Company (Check box, if a Debtor is a tax-exempt Title 26 of the United S Internal Revenue Code)			if applicable.) npt organization ed States Code (t	Entitydebts, defined in 11 U.S.C.business debts.pplicable.)§ 101(8) as "incurred by an individual primarily for a personal, family, or house-business debts.				r \mathbf{V} Debts are primarily		
Filing Fee (Check one box)							oter 11 Debtors	5		
 Full Full Fulling Fee attached Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's 			Debto	one box: btor is a small business debtor as defined in 11 U.S.C. § 101(51D). btor is not a small business debtor as defined in 11 U.S.C. § 101(51D). if: btor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).						
only). Must attach signed application for the court's consideration. See Official Form 3B. ☐ Acce				n is being filed w ptances of the pla	applicable boxes: is being filed with this petition ances of the plan were solicited prepetition from one or more classes of creditors, in unce with 11 U.S.C. § 1126(b).					
 Statistical/Administrative Information ✓ Debtor estimates that funds will be available for ☐ Debtor estimates that, after any exempt property distribution to unsecured creditors. 	r distributior y is excluded	n to un d and a	secured ca dministra	reditors. ative expenses pa	d, there v	vill be n	o funds availab	le for	THIS SPACE IS FOR COURT USE ONLY	
5,0	 000- 000	5,001 10,00		10,001- 25,000	25,001- 50,000		50,001- 100,000	□ Over 100,000		
	,000,001 to 0 million		00,001) million	50,000,001 to \$100 million	100,00 to \$500		500,000,001 to \$1 billion	More than \$1 billion	1	
Estimated Liabilities				50,000,001 to \$100 million	□ \$100,00 to \$500	,	500,000,001 \$501 billion	More thar \$1 billion		

Case 10-24184 Doc 1 Filed 12/10/10 B1 (Official Form 1) (4/10) Document	Entered 12/10/10 11:5	55:16 Desc Main Page 2
Voluntary Petition	Page 5 of 8 Name of Debtor(s):	1 450 2
(This page must be completed and filed in every case)	Comfort And Care Of Wallin	ngford, LLC
Prior Bankruptcy Case 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 mor	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	(To be completed whose debts are pr I, the attorney for the petitioner r that I have informed the petition chapter 7, 11, 12, or 13 of tit explained the relief available un	shibit B if debtor is an individual imarily consumer debts.) hamed in the foregoing petition, declare her that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify he notice required by § 342(b) of the
	Signature of Attorney for Debtor(s)	Date
Exhi Does the debtor own or have possession of any property that poses or is a or safety? Yes, and Exhibit C is attached and made a part of this petition. No		t and identifiable harm to public health
Exhi (To be completed by every individual debtor. If a joint petition is filed, ea Exhibit D completed and signed by the debtor is attached and ma If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached	ach spouse must complete and attac de a part of this petition.	ch a separate Exhibit D.)
Information Regardin	ng the Debtor - Venue	
 (Check any approximate) ✓ Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 □ There is a bankruptcy case concerning debtor's affiliate, general place of business or assets in the United States business or assets business or assets in the United States business or assets as a state business or assets as a state busine	pplicable box.) of business, or principal assets in th days than in any other District. partner, or partnership pending in t ace of business or principal assets but is a defendant in an action or pro-	this District. in the United States in this District, oceeding [in a federal or state court]
in this District, or the interests of the parties will be served in reg		
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	licable boxes.)	
(Name of landlord or less	or that obtained judgment)	
(Address of lan		
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for poss		
Debtor has included in this petition the deposit with the court of a filing of the petition.	any rent that would become due du	aring the 30-day period after the
Debtor certifies that he/she has served the Landlord with this cert	ification. (11 U.S.C. § 362(l)).	

Case 10-24184 Doc 1 Filed 12/10/10 B1 (Official Form 1) (4/10) Document	Entered 12/10/10 11:55:16 Desc Main Page 6 of 8 Page 3					
Voluntary Petition	Name of Debtor(s):					
(This page must be completed and filed in every case)	Comfort And Care Of Wallingford, LLC					
Signa	atures					
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative					
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 State 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	 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 					
Date Signature of Attorney*	Signature of Non-Attorney Petition Preparer					
X /s/ Richard J. Novak	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					
Signature of Attorney for Debtor(s) Richard J. Novak CT141719 Richard J. Novak 163 Cedar Street Branford, CT 06405	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); 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					
(203) 481-1600 Fax: (203) 488-0770 richardnovak@sbcglobal.net	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					
December 10, 2010	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.)					
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.	Address					
Signature of Debtor (Corporation/Partnership)	X					
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.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.					
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	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:					
X /s/ Linda F. Durning, Member Duly Authorized Signature of Authorized Individual						
Signature of Authorized Individual Linda F. Durning, Member Duly Authorized Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. <i>A bankruptcy petition preparer's failure to comply with the provisions</i>					
Title of Authorized Individual December 10, 2010 Date	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.					

1 Filed 12/10/10 Entered 12/10/10 11:55:16 Desc Main Document Page 7 of 8 United States Bankruptcy Court District of Connecticut

IN RE:

Case No.

Comfort And Care Of Wallingford, LLC
Debtor(s)

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 and Fed. R. Bankr. P. 1007(m).

8				
(1) Name of creditor and complete mailing address including zip code	 (2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted 	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4)Indicate if claimis contingent,unliquidated,disputed orsubject to setoff	(5) Amount of claim (if secured also state value of security)
IRS 150 Court Street 5th Floor	Stephen Fowler (203) 781-3158	Tax Lien		850,000.00
New Haven, CT 06510 TD Bank North 29 South Main Street West Hartford, CT 06107	Laura Becker (860) 233-5529	Bank loan		84,467.63
Shein, Cohen, Palmer & Company, LLC Avon Park South 20 Tower Lane Avon, CT 06001	Diane Read (860) 677-1000	Trade debt		25,000.00
Citibank P.O. Box 6537 The Lakes, NV 88901	Steven / Customer Service (800) 950-5114	Trade debt		23,000.00
Department Of Revenue Services 25 Sigourney Street, Suite 2 Hartford, CT 06106	Cary Paul (860) 297-5974	Tax Lien		20,000.00
Worker's Compensation Trust Services LLC P.O. Box 5042 866 North Main Street Extension Wallingford, CT 06492	Tobin & Melien 45 Court Street New Haven, CT 06511 Joseph M. Tobin (203) 777-6660	Trade debt		18,191.23
Technology / AM Trust Insurance 98 Spit Brook Road Nashua, NH 03062	Billy (888) 865-6335	Trade debt		12,000.00
Buckley Broadcasting 869 Blue Hills Avenue Bloomfied, CT 06002	Lisa (860) 243-1115	Trade debt		12,000.00
Dell Financial Services P.O. Box 81577 Austin, TX 78708	Customer Service (800) 283-1290	Trade debt		9,500.00
Alzheimer's Association 2075 Silas Dean Highway, Suite 100 Rocky Hill, CT 06067	Mary (860) 828-2828	Trade debt		7,500.00
Rosemary Johnson 1725 Berlin Turnpike, #308 Berlin, CT 06037	David Seaver 86 Bannan Lane Berlin, CT 06037 Attorney For Rosemary Johnson (860) 357-5517	Trade debt	Disputed	5,000.00
Nissan Motor Acceptance 1138 Newfield Street Middletown, CT 06457	Mary / Leasing Department (860) 632-6550	Trade debt		3,500.00

Case 10-24184 CBIA Insurance 350 Church Street Hartford, CT 06115	Doc 1	Filed 12/10/10 Document Linda Johnson (860) 525-2242	Entered 12/10/10 11:55:16 Page 8 of 8 Trade debt	Desc Main	2,085.06
Verizon Wireless P.O. Box 15062 Albany, NY 12212		Jennifer Moffett (800) 922-0204			2,015.00
Reuel Stoltz C/O Del Greco Insurance Agency 1789 Park Street Hartford, CT 06106	,	Reuel Stoltz (860) 523-4309	Trade debt		2,000.00
Record Journal 11 Crown Street Meriden, CT 06540		Patty (800) 228-6915	Trade debt		1,797.86
Great American Leasing P.O. Box 660831 Dallas, TX 75266		Patti (866) 803-2665	Trade debt		906.00
Wachovia Bank / Wells Fargo 86 North Main Street Wallingford, CT 06492		Gary Van Etten (203) 924-6114	Trade debt		250.00

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

I, [the president *or* other officer *or* an authorized agent of the corporation][*or* a member *or* an authorized agent of the partnership] 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: December 10, 2010

Signature: /s/ Linda F. Durning, Member Duly Authorized

Linda F. Durning, Member Duly Authorized,

(Print Name and Title)