Case 10-30432 Doc 1 Filed 02/16/10 Entered 02/16/10 10:07:44 Desc Main Document Page 1 of 16

B1 (Official)	Form 1)(1/			~ .			~ '				
			United			ruptcy necticut		t			Voluntary Petition
Name of De Glemau	ebtor (if ind d, Stanle		er Last, Firs	t, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle): Chacon-Glemaud, Karlene L.			
All Other Na				8 years					used by the J		in the last 8 years
DBA The	DBA The Blue Pearl Restaurant; DBA Akirka Holding Corporation; FDBA AHC Property Ventures, LLC				,		ne L. Glem		,		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8899					four digits of ore than one, s		Individual-	Taxpayer I.D. (ITIN) No./Complete EIN			
Street Addre	ess of Debto		Street, City,	and State)):			et Address of		(No. and St	reet, City, and State):
Middleto		IVE					М	ddletown			
						ZIP Code 06457	;				ZIP Code 06457
County of R Middles		of the Princ	cipal Place	of Busines				nty of Reside	ence or of the	Principal Pl	ace of Business:
Mailing Add	dress of Deb	otor (if diffe	rent from st	reet addres	ss):		Mai	ing Address	of Joint Debt	or (if differe	ent from street address):
					_	ZIP Code	;				ZIP Code
Location of	Principal A	ceets of Rus	ziness Debte	.r 1	34-136 L	iberty St	reet & 1	13-115 Gr	ove Street	 -	
(if different				а	nd 130 C	-	et, 1st		osmnt, Nev	•	CT 06510
		f Debtor				of Business	5		•		ptcy Code Under Which iled (Check one box)
See Exhi	(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership			☐ Sing in 1 ☐ Rail ☐ Stoo	 ☐ Health Care Business ☐ Single Asset Real Estate as defin 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank 			☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	ter 9 ter 11 ter 12	of C of	hapter 15 Petition for Recognition f a Foreign Main Proceeding hapter 15 Petition for Recognition f a Foreign Nonmain Proceeding e of Debts
		te type of enti		☐ Deb	Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organiz under Title 26 of the United St Code (the Internal Revenue Co		le) ganization ed States	defined "incuri	are primarily cod in 11 U.S.C. § red by an indivional, family, or	(Checonsumer debts \$ 101(8) as idual primarily	k one box) ,
	_	O	ee (Check o	one box)				ck one box:		Chapter 11	
is unable	ee to be paid gned applice to pay fee ee waiver re	d in installm ation for the except in in	e court's cor estallments.	isideration Rule 1006 chapter 7 i	certifying t (b). See Offi ndividuals	that the debicial Form 3A only). Must	tor Che	Debtor is k if: Debtor's to insider k all applica A plan is Acceptan	aggregate nor s or affiliates) able boxes: being filed wices of the plan	usiness debto accontingent land are less that ith this petition were solici	s defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). liquidated debts (excluding debts owed in \$2,190,000. ion. ited prepetition from one or more with 11 U.S.C. § 1126(b).
Statistical/A ■ Debtor e □ Debtor e there wil	estimates that estimates that	at funds will	be available exempt pro	perty is ex	cluded and	administrat		ses paid,		THIS	S SPACE IS FOR COURT USE ONLY
Estimated No.	Tumber of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated A So 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	\$100,000,0 to \$500 million	5500,000,001 to \$1 billion			
Estimated Li	iabilities \$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	\$100,000,0 to \$500 million	500,000,001 to \$1 billion			

Case 10-30432 Doc 1 Filed 02/16/10 Entered 02/16/10 10:07:44 Desc Main Document Page 2 of 16 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Glemaud, Stanley Chacon-Glemaud, Karlene L. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: New Haven 09-33201 11/12/09 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). Exhibit A is attached and made a part of this petition. X <u>/s/ Heidi J. Alexander</u> February 16, 2010 Signature of Attorney for Debtor(s) (Date) Heidi J. Alexander CT09575 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

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

П

after the filing of the petition.

Page 3 of 16 Document B1 (Official Form 1)(1/08)

Voluntary Petition

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

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/ Stanley Glemaud

Signature of Debtor Stanley Glemaud

X /s/ Karlene L. Chacon-Glemaud

Signature of Joint Debtor Karlene L. Chacon-Glemaud

Telephone Number (If not represented by attorney)

February 16, 2010

Date

Signature of Attorney*

X /s/ Heidi J. Alexander

Signature of Attorney for Debtor(s)

Heidi J. Alexander CT09575

Printed Name of Attorney for Debtor(s)

Alexander Law Offices, LLC

Firm Name

62 Washington Street, 3rd Floor Middletown, CT 06457

Address

Email: Alexanderlaw@sbcglobal.net 860-346-2888 Fax: 860-346-2877

Telephone Number

February 16, 2010

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.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

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.)

Name of Debtor(s):

Glemaud, Stanley

Chacon-Glemaud, Karlene L.

- ☐ 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.

Signature of Foreign Representative

Printed Name of Foreign Representative

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 bankrutpcy 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

Address

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.

1.00	Micki Ferm 171/00	Page 4 of 16 Page 3
Vo	luntary Petition	Name of Debtor(s):
	page must be completed and filed in every case)	Glemaud, Stanley Chacon-Glemaud, Karlene L.
2 744		
1	Signature(s) of Debtor(s) (Individual/Joint) declare under penalty of pejury that the information provided in this settition is true and correct. If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter ? I am aware that I may proceed under chapter ?, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such shapter, and choose to proceed under chapter ?. If no attorney represents me and no bankruptcy petition preparer signs the petition I have obtained and read the notice required by II U.S.C. §342(b). I request letter in apparelance with the chapter of title 11, United States Code, specified in this petition.	Signature of a Foreign Representative I declare under penalty of pejury 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 II. United States Code. Certified copies of the documents required by II 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
	Telephone Number (If not represented by attorney)	Date
X	Signature of Attorney* Signature of Attorney for Debtor(s) Heidi J Alexander CT09575 Printed Name of Attorney for Debtor(s) Alexander Law Offices, LLC	I declare under penalty of pe jury 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 filling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Firm Name 62 Washington Street, 3rd Floor Middletown, CT 06457 Address	Social-Security number (If the bankrutpcy 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 II U.S.C. § 110.)
	Email: Alexanderlaw@sbcglobal.net 860-346-2888 Fax: 860-346-2877 Telephone Number 02 15 20 0 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 X
_	Signature of Debtor (Corporation/Partnership) I deciare 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.	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:
X	Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized 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 or imprisonment or both 11 U.S. C. §116; 18 U.S. C. §156.

Date

Case 10-30432 Doc 1 Filed 02/16/10 Entered 02/16/10 10:07:44 Desc Main Document Page 5 of 16

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court

District of Connecticut

In re	Stanley Glemaud Karlene L. Chacon-Glemaud		Case No.	
		Debtor(s)	Chapter	<u>IT</u>

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

Case 10-30432 Doc 1 Filed 02/16/10 Entered 02/16/10 10:07:44 Desc Main Document Page 6 of 16

B 1D (Official Form 1, Exhibit D) (12109) - Cont.	Page 2
☐ 4. I am not required to receive a credit counseling statement.] [Must be accompanied by a motion for determine ☐ Incapacity. (Defined in 11 U.S.C. 9 109(1))	
mental deficiency so as to be incapable of financial responsibilities.);	and making rational decisions with respect to
* **	
☐ 5. The United States trustee or bankruptcy admir requirement of 11 U.S.C.§ 109(h) does not apply in this different of 11 U.S.C.§ 109(h) does not apply in this different interest of the information of	istrict.
Signature of Debtor :	ley Glemand

Case 10-30432 Doc 1 Filed 02/16/10 Entered 02/16/10 10:07:44 Desc Main Document Page 7 of 16

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court District of Connecticut

	Stanley Glemaud			
In re	Karlene L. Chacon-Glemaud		Case No.	
		Debtor(s)	Chapter	11

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

Case 10-30432 Doc 1 Filed 02/16/10 Entered 02/16/10 10:07:44 Desc Main Document Page 8 of 16

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cou	nseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	• •
	109(h)(4) as impaired by reason of mental illness or
± • ·	alizing and making rational decisions with respect to
financial responsibilities.);	and man manning randomia was some was respect to
•	109(h)(4) as physically impaired to the extent of being
	in a credit counseling briefing in person, by telephone, or
through the Internet.);	in a creat counseling oriening in person, by terephone, or
☐ Active military duty in a military c	ombat zone
Active mintary duty in a mintary c	omoat zone.
☐ 5. The United States trustee or bankruptcy	administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in	this district.
•	
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Karlene L. Chacon-Glemaud
	Karlene L. Chacon-Glemaud
Date: February 16, 20	010

Case 10-30432 Doc 1 Filed 02/16/10 Entered 02/16/10 10:07:44 Desc Main Document Page 9 of 16

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court **District of Connecticut**

In re	Stanley Glemaud Karlene L. Chacon-Glemaud		Case No.	
		Debtor(s)	Chapter	jt
			1	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

Case 10-30432 Doc 1 Filed 02/16/10 Entered 02/16/10 10:07:44 Desc Main Document Page 10 of 16

B 1D (Official Form 1, Exhibit D) (12109) - Cont.
□ 4.1 am not required to receive a credit counseling briefing because of [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C.§ 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C.§ 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C.§ 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: Karlene L Chacon-Glemaud Date: 02 15 2010

Case 10-30432 Doc 1 Filed 02/16/10 Entered 02/16/10 10:07:44 Desc Main Document Page 11 of 16

B4 (Official Form 4) (12/07)

01----

United States Bankruptcy Court District of Connecticut

In re	Stanley Glemaud Karlene L. Chacon-Glemaud		Case No.		
		Debtor(s)	Chapter	11	
		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; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
American Home Mtg Serv.,	American Home Mtg Serv., Inc.	113-115 Grove	,,,,	258,669.00
Inc.	P.O. Box 619063	Street		/24E 000 00
P.O. Box 619063	Dallas, TX 75261-9063	Middletown, CT 06457		(215,000.00
Dallas, TX 75261-9063	Bank of America	credit		secured)
Bank of America POB 15726	POB 15726	credit		9,192.00
Wilmington, DE 19886-5726	Wilmington, DE 19886-5726			
Beneficial Finance	Beneficial Finance	credit		15,818.69
P.O. Box 3425	P.O. Box 3425	Credit		10,010.03
Buffalo, NY 14240-9733	Buffalo, NY 14240-9733			
Beneficial Finance	Beneficial Finance	credit		3,532.58
P.O. Box 3425	P.O. Box 3425	0.00		-,
Buffalo, NY 14240-9733	Buffalo, NY 14240-9733			
Capital One Credit	Capital One Credit	credit		375.00
P.O. Box 30281	P.O. Box 30281			
Salt Lake City, UT 84130	Salt Lake City, UT 84130			
Chase Cardmember Service	Chase Cardmember Service	credit		4,162.00
P.O Box 15298	P.O Box 15298			
Wilmington, DE 19886-5153	Wilmington, DE 19886-5153			
CITI	CITI	credit, Home		4,599.00
P.O. Box 6241	P.O. Box 6241	Depot, US by		
Sioux Falls, SD 57117	Sioux Falls, SD 57117	Citibank (South		
		Dakota), N.A.		
Dept. of the Treasury, IRS	Dept. of the Treasury, IRS			Unknown
P.O. Box 21126	P.O. Box 21126			
Philadelphia, PA 19114-0326	Philadelphia, PA 19114-0326			F F00 40
GE Money Bank	GE Money Bank	credit		5,582.43
PO Box 981127	PO Box 981127			
El Paso, TX 79998-1127 HSBC Bank	El Paso, TX 79998-1127 HSBC Bank	credit		526.00
P.O.Box 5253	P.O.Box 5253	Credit		320.00
Carol Stream, IL 60197	Carol Stream, IL 60197			
John P. Frye, P.C.	John P. Frye, P.C.	credit		11,922.97
P.O. Box 13665	P.O. Box 13665	OFUIL		11,322.31
Roanoke, VA 24036-3665	Roanoke, VA 24036-3665			

Case 10-30432 Doc 1 Filed 02/16/10 Entered 02/16/10 10:07:44 Desc Main Document Page 12 of 16

B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Stanley Glemaud Karlene L. Chacon-Glemaud	Case No.	
	Debtor(s)		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Lomax Property, LLC c/o Chesson & Schweichert, LLC 215 Broad Street Milford, CT 06460	Lomax Property, LLC c/o Chesson & Schweichert, LLC 215 Broad Street Milford, CT 06460	lease of commercial premises	Disputed	32,460.88
Nelnet P.O. Box 82561 Lincoln, NE 68501	Nelnet P.O. Box 82561 Lincoln, NE 68501	student loan		6,170.00
New York State Dept. of Labor Claim Service P.O. Box 611 Albany, NY 12201-0611	New York State Dept. of Labor Claim Service P.O. Box 611 Albany, NY 12201-0611	unemployment benefits	Disputed	13,162.50
Sallie Mae PO Box 9533 Wilkes Barre, PA 18773-9533	Sallie Mae PO Box 9533 Wilkes Barre, PA 18773-9533	student loan		21,732.00
Salliemae P.O. Box 9500 Wilkes Barre, PA 18773-9500	Salliemae P.O. Box 9500 Wilkes Barre, PA 18773-9500	student loan		12,797.37
Toyota Motor Credit Co. 90 Crystal Run Road, Suite 31 Middletown, NY 10941	Toyota Motor Credit Co. 90 Crystal Run Road, Suite 31 Middletown, NY 10941	2005 Toyota Camry		6,570.00 (5,950.00 secured)
Toyota Motor Credit Co. 1000 Bridgeport Avenue #4T Shelton, CT 06484	Toyota Motor Credit Co. 1000 Bridgeport Avenue #4T Shelton, CT 06484	auto lease		2,256.00
Tuxis Ohr's Fuel Inc. 80 Britannia Street Meriden, CT 06450	Tuxis Ohr's Fuel Inc. 80 Britannia Street Meriden, CT 06450	oil		1,428.37
Wal-Mart P.O. Box 530927 Atlanta, GA 30353-0927	Wal-Mart P.O. Box 530927 Atlanta, GA 30353-0927	credit		866.66

Case 10-30432 Doc 1 Filed 02/16/10 Entered 02/16/10 10:07:44 Desc Main Document Page 13 of 16

B4 (Official Form 4) (12/07) - Cont.							
In re	Stanley Glemaud Karlene L. Chacon-Glemaud	Case No.					
	Debtor(s)						

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

We, **Stanley Glemaud** and **Karlene L. Chacon-Glemaud**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date	February 16, 2010	Signature	/s/ Stanley Glemaud	
		_	Stanley Glemaud	
			Debtor	
Date	February 16, 2010	Signature	/s/ Karlene L. Chacon-Glemaud	
			Karlene L. Chacon-Glemaud	
			Ioint 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.

AHC Property Ventures, L.L.C. 50 Saddle Hill Drive Middletown, CT 06457

Akirka Holding Corporation 50 Saddle Hill Drive Middletown, CT 06457

American Home Mtg Serv., Inc. P.O. Box 619063 Dallas, TX 75261-9063

Bank of America POB 15726 Wilmington, DE 19886-5726

Beneficial Finance P.O. Box 3425 Buffalo, NY 14240-9733

Capital One Credit P.O. Box 30281 Salt Lake City, UT 84130

Chase Cardmember Service P.O Box 15298 Wilmington, DE 19886-5153

Chase Home Finance P.O. Box 78420 Phoenix, AZ 85062-8420

CITI P.O. Box 6241 Sioux Falls, SD 57117

CitiMortgage, Inc. P.O. Box 689196 Des Moines, IA 50368-9196 Dept. of the Treasury, IRS P.O. Box 21126 Philadelphia, PA 19114-0326

GE Money Bank PO Box 981127 El Paso, TX 79998-1127

HSBC Bank P.O.Box 5253 Carol Stream, IL 60197

John P. Frye, P.C. P.O. Box 13665 Roanoke, VA 24036-3665

Lomax Property, LLC c/o Chesson & Schweichert, LLC 215 Broad Street Milford, CT 06460

Nelnet P.O. Box 82561 Lincoln, NE 68501

New York State Dept. of Labor Claim Service P.O. Box 611 Albany, NY 12201-0611

Sallie Mae PO Box 9533 Wilkes Barre, PA 18773-9533

Salliemae P.O. Box 9500 Wilkes Barre, PA 18773-9500

State of CT, Dept. of Revenue 25 Sigourney Street Hartford, CT 06106 Toyota Motor Credit Co. 1000 Bridgeport Avenue #4T Shelton, CT 06484

Toyota Motor Credit Co. 90 Crystal Run Road, Suite 31 Middletown, NY 10941

Tuxis Ohr's Fuel Inc. 80 Britannia Street Meriden, CT 06450

Wal-Mart P.O. Box 530927 Atlanta, GA 30353-0927

Wells Fargo Home Mortgage P.O. Box 10368 Des Moines, IA 50306-0368