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BI (Official)			United 1		Banki of Com						Voluntar	y Petition
Name of Debtor (if individual, enter Last, First, Middle):  Ferrigno, Robert J.					Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the I maiden, and		in the last 8 years ):				
Last four dig (if more than one	e, state all)	Sec. or Indi	ividual-Taxp	ayer I.D. (	(ITIN) No./0	Complete E		our digits o		r Individual-1	Taxpayer I.D. (ITIN)	No./Complete EIN
Street Addre 76 Care Hamden	ess of Debto	or (No. and	Street, City,	and State)	):	ZID Code		Address of	f Joint Debtor	r (No. and Str	reet, City, and State):	
					Г	ZIP Code <b>06514</b>	:					ZIP Code
County of R New Hav		of the Prin	cipal Place o	f Busines:			Count	y of Reside	ence or of the	Principal Pla	ace of Business:	•
Mailing Add	dress of Deb	otor (if diffe	erent from str	eet addres	ss):		Mailir	ng Address	of Joint Debt	tor (if differen	nt from street address	s):
						ZIP Code	;					ZIP Code
Location of (if different)				ŗ								
	(Form of O	f Debtor Organization)			(Check	of Business ( one box)	3				otcy Code Under Wiled (Check one box)	
Individu:  See Exhi  □ Corporat □ Partnersh	al (includes ibit D on pa	ge 2 of this	form.	☐ Sing in 1 ☐ Rail ☐ Stoo	Ith Care Bugle Asset Re 1 U.S.C. § Iroad Ekbroker nmodity Bra aring Bank	eal Estate as 101 (51B)	s defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	ter 9 ter 11 ter 12	of □ Cl	hapter 15 Petition for a Foreign Main Pro- hapter 15 Petition for a Foreign Nonmain	ceeding r Recognition
Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Deb und	er Tax-Exe	of the Unite	e) ganization ed States	defined "incurr	are primarily cod in 11 U.S.C. § red by an indivional, family, or	(Check onsumer debts, § 101(8) as idual primarily	for	bts are primarily siness debts.	
	Fil	ling Fee (C	heck one bo	x)		Check	one box:		Chap	ter 11 Debt	ors	
attach sign debtor is u Form 3A.	e to be paid in ned application unable to pay waiver reque	n installments on for the cou fee except in ested (applica	s (applicable to urt's considerat n installments. able to chapter urt's considerat	ion certifyi Rule 1006( 7 individu	ing that the (b). See Office als only). Mu	Check Check Check BB.	Debtor is not if: Debtor's agg are less than all applicable A plan is bein Acceptances	a small busi regate nonco \$2,343,300 ( e boxes: ng filed with of the plan w	ontingent liquidamount subject	defined in 11 Ustated debts (except to adjustment) repetition from	C. § 101(51D).  J.S.C. § 101(51D).  Eluding debts owed to it on 4/01/13 and every to the one or more classes of	hree years thereafter).
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.					RT USE ONLY							
Estimated N				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  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million		☐ More than			
Estimated Li \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

Entered 06/11/10 11:31:07 Desc Main Case 10-31748 Doc 1 Filed 06/11/10 Document Page 2 of 9 B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): **Voluntary Petition** Ferrigno, Robert J. (This page must be completed and filed in every case)

This page mu	si be completed and filed in every case)		
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach a	dditional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	an one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		xhibit B al whose debts are primarily consumer debts.)
forms 10K a pursuant to S	oleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	ed in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, ode, and have explained the relief available rtify that I delivered to the debtor the notice
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Peter L. Ressler Signature of Attorney for Debtor( Peter L. Ressler	June 11, 2010 (Date)
	Exh	ibit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiab	le harm to public health or safety?
	Exh	ibit D	
Exhibit  If this is a join	leted by every individual debtor. If a joint petition is filed, ear D completed and signed by the debtor is attached and made ant petition:  D also completed and signed by the joint debtor is attached a	a part of this petition.	a separate Exhibit D.)
	Information Regardin	g the Debtor - Venue	
	(Check any ap	•	
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, ge		-
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defend	ant in an action or
	Certification by a Debtor Who Reside (Check all app		erty
	Landlord has a judgment against the debtor for possession		l, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment for		
	Debtor has included in this petition the deposit with the co after the filing of the petition.	urt of any rent that would become d	ue during the 30-day period

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

B1 (Official Form 1)(4/10) Document Page 3 of 9

## **Voluntary Petition**

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

#### 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/ Robert J. Ferrigno

Signature of Debtor Robert J. Ferrigno

 $\mathbf{X}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 11, 2010

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

## June 11, 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.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Ferrigno, Robert J.

#### Signatures

#### 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 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.)

 $\mathbf{X}$ 

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.

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

# **United States Bankruptcy Court District of Connecticut**

Debtor(s) Chapter 11	
Debitor(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.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2		
mental deficiency so as to be incapable of realizing a financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(h)	§ 109(h)(4) as impaired by reason of mental illness or ealizing and making rational decisions with respect to § 109(h)(4) as physically impaired to the extent of being e in a credit counseling briefing in person, by telephone, or combat zone.		
☐ 5. The United States trustee or bankruptcy adminirequirement of 11 U.S.C. § 109(h) does not apply in this dis	E		
I certify under penalty of perjury that the inform	ation provided above is true and correct.		
	pert J. Ferrigno		
Date: June 11, 2010			

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**B4** (Official Form 4) (12/07)

## **United States Bankruptcy Court District of Connecticut**

In re	Robert J. Ferrigno	Case No.		
		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]
Bay Area Credit Servic 1901 W 10th St Antioch, CA 94509	Bay Area Credit Servic 1901 W 10th St Antioch, CA 94509	CollectionAttorney American Medical Response		96.00
Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154	Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154	CreditCard		Unknown
Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154	Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154	CreditCard		421.00
Cbe Group 131 Towe Park Dr Suite 1 Waterloo, IA 50702	Cbe Group 131 Towe Park Dr Suite 1 Waterloo, IA 50702	CollectionAttorney Directv		885.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	CreditCard		Unknown
Collagcyacct 55 Whiting Street Plainville, CT 06062	Collagcyacct 55 Whiting Street Plainville, CT 06062	American Cellular Llc		159.00
Condor Capital Copr 165 Oser Ave Hauppauge, NY 11788	Condor Capital Copr 165 Oser Ave Hauppauge, NY 11788	Automobile		2,090.00
Nco Fin /99 Po Box 15636 Wilmington, DE 19850	Nco Fin /99 Po Box 15636 Wilmington, DE 19850	CollectionAttorney 06 Progressive Insurance N E		2,000.00
Unifund Attention: Bankruptcy 10625 Techwood Circle Cincinnati, OH 45242	Unifund Attention: Bankruptcy 10625 Techwood Circle Cincinnati, OH 45242	FactoringCompany Account First Usa Select		19,073.00
United Illuminating 157 Church Street New Haven, CT 06506	United Illuminating 157 Church Street New Haven, CT 06506	Agriculture		150.00

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B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Robert J. Ferrigno	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]

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

I, **Robert J. Ferrigno**, 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	June 11, 2010	Signature	/s/ Robert J. Ferrigno
			Robert J. Ferrigno
			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.

Bank Of America Po Box 17054 Wilmington, DE 19850

Bay Area Credit Servic 1901 W 10th St Antioch, CA 94509

Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154

Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154

Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154

Cbe Group 131 Towe Park Dr Suite 1 Waterloo, IA 50702

Chase Po Box 15298 Wilmington, DE 19850

Citibank Attention: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915

Collagcyacct 55 Whiting Street Plainville, CT 06062

Condor Capital Copr 165 Oser Ave Hauppauge, NY 11788 Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197

Nco Fin /99 Po Box 15636 Wilmington, DE 19850

Newalliance Bank 195 Church Street New Haven, CT 06502

Sears/cbsd Po Box 6189 Sioux Falls, SD 57117

Unifund Attention: Bankruptcy 10625 Techwood Circle Cincinnati, OH 45242

United Illuminating 157 Church Street New Haven, CT 06506