

**United States Bankruptcy Court
District of Delaware**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Thomas, Jan R.	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) xxx-xx-1650	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): 202 Jersey Street Rehoboth Beach, DE	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 19971	ZIP Code
County of Residence or of the Principal Place of Business: Sussex	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):

Type of Debtor (Form of Organization) (Check one box) <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.)	Nature of Business (Check one box) <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 checked="" type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <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/> Nature of Debts (Check one box) <input 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 checked="" type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <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.	Chapter 11 Debtors Check one box: <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. 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 checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	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 Assets

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$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	More than \$1 billion

Estimated Liabilities

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$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	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Thomas, Jan R.
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All Prior Bankruptcy Cases 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 more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X _____ Signature of Attorney for Debtor(s) (Date)</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):
Thomas, Jan R.

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/ Jan R. Thomas
Signature of Debtor **Jan R. Thomas**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 26, 2009
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.

Signature of Attorney*

X /s/ Stephen W. Spence
Signature of Attorney for Debtor(s)

Stephen W. Spence #2033
Printed Name of Attorney for Debtor(s)

Phillips, Goldman & Spence, P.A.
Firm Name

1200 North Broom Street
Wilmington, DE 19806

Address

Email: sws@pgslaw.com

302.655.4200 Fax: 302.655.4210
Telephone Number

October 26, 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

**United States Bankruptcy Court
District of Delaware**

In re Jan R. Thomas

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.

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.]*

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

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: /s/ Jan R. Thomas
 Jan R. Thomas

Date: October 26, 2009

**United States Bankruptcy Court
District of Delaware**

In re Jan R. Thomas
Debtor(s)

Case No. _____
Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

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

For legal services, I have agreed to accept.....	\$	<u>15,000.00</u>
Prior to the filing of this statement I have received.....	\$	<u>15,000.00</u>
Balance Due.....	\$	<u>0.00</u>

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

Debtor Other (specify):

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

Debtor Other (specify):

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

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

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

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

Services will be provided pursuant to engagement letter attached to the Application for Order Authorizing the Employment and Retention of Phillips, Goldman & Spence, P.A. as Counsel for the Debtor and upon approval of the Bankruptcy Court.

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

CERTIFICATION

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

Dated: October 26, 2009

/s/ Stephen W. Spence
Stephen W. Spence #2033
Phillips, Goldman & Spence, P.A.
1200 North Broom Street
Wilmington, DE 19806
302.655.4200 Fax: 302.655.4210
sws@pgslaw.com

**United States Bankruptcy Court
District of Delaware**

In re Jan R. Thomas

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 Bankruptcy Dept. PO Box 981537 Fort Lauderdale, FL 33336	American Express Bankruptcy Dept. PO Box 981537 Fort Lauderdale, FL 33336 800-821-9394	credit card debt		13,397.00
American Express Attn: Bankruptcy Dept. PO Box 360002 Fort Lauderdale, FL 33336	American Express Attn: Bankruptcy Dept. PO Box 360002 Fort Lauderdale, FL 33336 800-821-9394	credit card debt		12,020.00
American Express Bankruptcy Dept. PO Box 981537 Fort Lauderdale, FL 33336	American Express Bankruptcy Dept. PO Box 981537 Fort Lauderdale, FL 33336 800-669-8488	credit card debt		6,613.00
Bank of America Home Loans Attn: Bankruptcy Dept. 450 American Street Simi Valley, CA 93065-6285	Bank of America Home Loans Attn: Bankruptcy Dept. 450 American Street Simi Valley, CA 93065-6285	real property located at 3613 Dupont Avenue Kensington, MD 20895		106,500.00 (825,000.00 secured) (851,985.00 senior lien)
Bank of America Home Loans Attn: Bankruptcy Dept. 450 American Street Simi Valley, CA 93065-6285	Bank of America Home Loans Attn: Bankruptcy Dept. 450 American Street Simi Valley, CA 93065-6285	real property located at 3613 Dupont Avenue Kensington, MD 20895		851,985.00 (825,000.00 secured)
CHASE CARDMEMBER SERVICES United Bankruptcy Dept. PO Box 154678 Wilmington, DE 19885-5678	CHASE CARDMEMBER SERVICES United Bankruptcy Dept. Wilmington, DE 19885-5678 888-729-1403	credit card debt		16,358.00
CHASE CARDMEMBER SERVICES Circuit City Card Bankruptcy Dept. PO Box 154678 Wilmington, DE 19885-5678	CHASE CARDMEMBER SERVICES Circuit City Card Bankruptcy Dept. Wilmington, DE 19885-5678 888-729-1403	credit card debt		6,025.00

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Garry Laskin 18621 Hollow Crest Dr Brookeville, MD 20833-3288	Garry Laskin 18621 Hollow Crest Dr Brookeville, MD 20833-3288 301-774-4496	personal loan		100,000.00
GMAC Equity Line Mortgage Bankruptcy Dept. PO Box 4622 Waterloo, IA 50704-4622	GMAC Equity Line Mortgage Bankruptcy Dept. PO Box 4622 Waterloo, IA 50704-4622 800-205-4622	real property located at 623 Admiral Drive Annapolis, MD 21401		47,608.87 (240,000.00 secured) (242,400.00 senior lien)
Home Depot Credit Card Services Bankruptcy Dept. PO Box 6497 Sioux Falls, SD 57117-6497	Home Depot Credit Card Services Bankruptcy Dept. PO Box 6497 Sioux Falls, SD 57117-6497 800-677-0232	credit card debt		16,738.00
Jose Herrera Gaithersburg Landscaping 9486 Pear Lane Frederick, MD 21702	Jose Herrera Gaithersburg Landscaping 9486 Pear Lane Frederick, MD 21702	landscape work		12,750.00
MCT Federal Credit Union Attn: Bankruptcy Dept. P.O. 1250 Rockville, MD 20849-1250	MCT Federal Credit Union Attn: Bankruptcy Dept. P.O. 1250 Rockville, MD 20849-1250 301-948-9880	credit card debt		9,035.00
MCT Federal Credit Union Attn: Bankruptcy Dept. P.O. 1250 Rockville, MD 20849-1250	MCT Federal Credit Union Attn: Bankruptcy Dept. P.O. 1250 Rockville, MD 20849-1250 301-948-9880	revolving charge		8,650.00
Navy Federal Credit Union Attn: Bankruptcy Dept. One Security Place Merrifield, VA 22119-0001	Navy Federal Credit Union Attn: Bankruptcy Dept. One Security Place Merrifield, VA 22119-0001 703-206-2183	individual account	Disputed	8,500.00
Navy Federal Credit Union Attn: Bankruptcy Dept. 820 Follin Lane Vienna, VA 22180-4907	Navy Federal Credit Union Attn: Bankruptcy Dept. 820 Follin Lane Vienna, VA 22180-4907 703-206-2183	credit card debt		30,371.00
Pawloski, Undine 405 F Street Saint Augustine, FL 32080	Pawloski, Undine 405 F Street Saint Augustine, FL 32080	daughter's studen loans	Unliquidated	32,080.00
Pentagon Federal Credit Union Attn: Bankruptcy Dept. PO Box 1432 Alexandria, VA 22313-2032	Pentagon Federal Credit Union Attn: Bankruptcy Dept. PO Box 1432 Alexandria, VA 22313-2032 888-729-1403	Signature Loan		17,735.01

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Pentagon Federal Credit Union Attn: Bankruptcy Dept. PO Box 1432 Alexandria, VA 22313-2032	Pentagon Federal Credit Union Attn: Bankruptcy Dept. PO Box 1432 Alexandria, VA 22313-2032 888-729-1403	2008 Honda CRV-EX		26,441.58 (19,700.00 secured)
Pentagon Federal Credit Union VISA Attn: Bankruptcy Dept. PO Box 1432 Alexandria, VA 22313-2032	Pentagon Federal Credit Union VISA Attn: Bankruptcy Dept. PO Box 1432 Alexandria, VA 22313-2032 888-729-1403	credit card debt		20,395.00
Sallie Mae, Inc. 1002 Arthur Drive Lynn Haven, FL 32444-1683	Sallie Mae, Inc. 1002 Arthur Drive Lynn Haven, FL 32444-1683	student loan		10,240.00

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

I, Jan R. Thomas, 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 October 26, 2009Signature /s/ Jan R. Thomas

Jan R. Thomas

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
District of Delaware**

In re Jan R. Thomas
Debtor(s)

Case No. _____
Chapter 11

VERIFICATION OF CREDITOR MATRIX

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

Date: October 26, 2009

/s/ Jan R. Thomas
Jan R. Thomas
Signature of Debtor

JAN R. THOMAS
202 JERSEY STREET
REHOBOTH BEACH, DE 19971

STEPHEN W. SPENCE
PHILLIPS, GOLDMAN & SPENCE, P.A.
1200 NORTH BROOM STREET
WILMINGTON, DE 19806

AMERICAN EXPRESS
ATTN: BANKRUPTCY DEPT.
PO BOX 360002
FORT LAUDERDALE, FL 33336

AMERICAN EXPRESS
BANKRUPTCY DEPT.
PO BOX 981537
FORT LAUDERDALE, FL 33336

BANK OF AMERICA HOME LOANS
ATTN: BANKRUPTCY DEPT.
450 AMERICAN STREET
SIMI VALLEY, CA 93065-6285

BLOOMINGDALES
9111 DUKE BLVD.
MASON, OH 45040-8999

CHASE CARDMEMBER SERVICES
UNITED
BANKRUPTCY DEPT.
PO BOX 154678
WILMINGTON, DE 19885-5678

CHASE CARDMEMBER SERVICES
CIRCUIT CITY CARD
BANKRUPTCY DEPT.
PO BOX 154678
WILMINGTON, DE 19885-5678

EDWARD S. COHN, ESQUIRE
COHN, GOLDBER & DEUTSCH, LLC
600 BALTIMORE AVENUE, SUITE 208
TOWSON, MD 21204

GARRY LASKIN
18621 HOLLOW CREST DR
BROOKEVILLE, MD 20833-3288

GAURA V. COUPAL
3613 DUPONT AVENUE, UNIT B
KENSINGTON, MD 20895

GMAC EQUITY LINE MORTGAGE
BANKRUPTCY DEPT.
PO BOX 4622
WATERLOO, IA 50704-4622

HOME DEPOT CREDIT CARD SERVICES
BANKRUPTCY DEPT.
PO BOX 6497
SIOUX FALLS, SD 57117-6497

IRS
SPECIAL PROCEDURES OFFICE
31 HOPKINS PLAZA,
BALTIMORE, MD 21201

JACOB GEESING, ESQUIRE
BIERMAN, GEESING & WARD, LLC
4520 EAST WEST HIGHWAY, SUITE 200
BETHESDA, MD 20814

JOSE HERRERA
GAITHERSBURG LANDSCAPING
9486 PEAR LANE
FREDERICK, MD 21702

JUAN SEBASTIAN SEAR
3613 DUPONT AVENUE,
KENSINGTON, MD 20895

LORD & TAYLOR
PO BOX 981400
EL PASO, TX 79998-1400

LUIS MARTINEZ
418 MOHICAN DRIVE
FREDERICK, MD 21702

MCT FEDERAL CREDIT UNION
ATTN: BANKRUPTCY DEPT.
P.O. 1250
ROCKVILLE, MD 20849-1250

NAVY FEDERAL CREDIT UNION
ATTN: BANKRUPTCY DEPT.
820 FOLLIN LANE
VIENNA, VA 22180-4907

NAVY FEDERAL CREDIT UNION
ATTN: BANKRUPTCY DEPT.
ONE SECURITY PLACE
MERRIFIELD, VA 22119-0001

NORDEN TAKERS AND BULORS USA INC.
623 ADMIRAL DRIVE, #203
ANNAPOLIS, MD 21401

PAWLOSKI, UNDINE
405 F STREET
SAINT AUGUSTINE, FL 32080

PENTAGON FEDERAL CREDIT UNION
ATTN: BANKRUPTCY DEPT.
PO BOX 1432
ALEXANDRIA, VA 22313-2032

PENTAGON FEDERAL CREDIT UNION VISA
ATTN: BANKRUPTCY DEPT.
PO BOX 1432
ALEXANDRIA, VA 22313-2032

SALLIE MAE, INC.
1002 ARTHUR DRIVE
LYNN HAVEN, FL 32444-1683

SEARS
NATIONAL BANKRUPTCY CENTER
45 CONGRESS STREET
SALEM, MA 01970-5579

STAR ELECTRICAL CONTRACTING COMPANY
MEYER FRIDMAN
11235 OAK LEAF DRIVE, # 513
SILVER SPRING, MD 20914

VISA/DSNB
ATTN: BANKRUPTCY DEPT.
9111 DUKE BLVD.
MASON, OH 45040-8999

WELLS FARGO HOME MORTGAGE
BANKRUPTCY DEPARTMENT
PO BOX 14411
DES MOINES, IA 50306-3411