

B1 (Official Form 1)(1/08)

**United States Bankruptcy Court  
Middle District of Florida**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Sands, Clifford J</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Sands, Christine C</b>
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): <b>FKA Christine E Chiudina</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-2427</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0416</b>
Street Address of Debtor (No. and Street, City, and State): <b>1140 Hyacinth Street Saint Augustine, FL</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>1140 Hyacinth Street Saint Augustine, FL</b>
ZIP Code <b>32092</b>	ZIP Code <b>32092</b>
County of Residence or of the Principal Place of Business: <b>Saint Johns</b>	County of Residence or of the Principal Place of Business: <b>Saint Johns</b>
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):

<b>Type of Debtor</b> (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.)	<b>Nature of Business</b> (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 type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (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).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (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  <b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (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.	<b>Chapter 11 Debtors</b> 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** \*\*\* **Robert Wilcox 0755168** \*\*\*

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 checked="" type="checkbox"/>	<input 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

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>		<p>Name of Debtor(s):  <b>Sands, Clifford J</b>  <b>Sands, Christine C</b></p>	
<p><b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)</p>			
<p>Location Where Filed: <b>- None -</b></p>		<p>Case Number:</p>	<p>Date Filed:</p>
<p>Location Where Filed:</p>		<p>Case Number:</p>	<p>Date Filed:</p>
<p><b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)</p>			
<p>Name of Debtor: <b>- None -</b></p>		<p>Case Number:</p>	<p>Date Filed:</p>
<p>District:</p>		<p>Relationship:</p>	<p>Judge:</p>
<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X /s/ Robert Wilcox</b> <span style="float: right;"><b>April 25, 2008</b></span>                  Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span>  <b>Robert Wilcox 0755168</b></p>	
<p><b>Exhibit C</b></p>			
<p>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?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No.</p>			
<p><b>Exhibit D</b></p>			
<p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.</p> <p>If this is a joint petition:  <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.</p>			
<p><b>Information Regarding the Debtor - Venue</b></p> <p>(Check any applicable box)</p>			
<p><input checked="" type="checkbox"/> 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.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> 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.</p>			
<p><b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b></p> <p>(Check all applicable boxes)</p>			
<p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)</p> <p style="margin-left: 40px;">_____</p> <p style="margin-left: 40px;">(Name of landlord that obtained judgment)</p> <p style="margin-left: 40px;">_____</p> <p style="margin-left: 40px;">(Address of landlord)</p>			
<p><input type="checkbox"/> 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</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>			

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s):  <b>Sands, Clifford J</b>  <b>Sands, Christine C</b></p>
<b>Signatures</b>	
<p style="text-align: center;"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>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).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X /s/ Clifford J Sands</b>                  _____                  Signature of Debtor <b>Clifford J Sands</b></p> <p><b>X /s/ Christine C Sands</b>                  _____                  Signature of Joint Debtor <b>Christine C Sands</b></p> <p>_____                  Telephone Number (If not represented by attorney)</p> <p><b>April 25, 2008</b>                  _____                  Date</p>	<p style="text-align: center;"><b>Signature of a Foreign Representative</b></p> <p>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.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> 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.</p> <p><b>X</b> _____                  Signature of Foreign Representative</p> <p>_____                  Printed Name of Foreign Representative</p> <p>_____                  Date</p>
<p style="text-align: center;"><b>Signature of Attorney*</b></p> <p><b>X /s/ Robert Wilcox</b>                  _____                  Signature of Attorney for Debtor(s)</p> <p><b>Robert Wilcox 0755168</b>                  _____                  Printed Name of Attorney for Debtor(s)</p> <p><b>Wilcox Law Firm</b>                  _____                  Firm Name</p> <p><b>6817 Southpoint Parkway</b>  <b>Suite 1202</b>  <b>Jacksonville, FL 32216</b>                  _____                  Address</p> <p style="text-align: center;"><b>Email: rwilcox@wilcoxlawfirmcom</b></p> <p><b>1-904-281-0700 Fax: 1-904-513-9201</b>                  _____                  Telephone Number</p> <p><b>April 25, 2008</b>                  _____                  Date</p> <p><small>*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.</small></p>	<p style="text-align: center;"><b>Signature of Non-Attorney Bankruptcy Petition Preparer</b></p> <p>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.</p> <p>_____                  Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____                  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.)</p> <p>_____                  Address</p> <p><b>X</b> _____                  _____                  Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>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:</p> <p>_____                  _____                  _____</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>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.</i></p>
<p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>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.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> _____                  Signature of Authorized Individual</p> <p>_____                  Printed Name of Authorized Individual</p> <p>_____                  Title of Authorized Individual</p> <p>_____                  Date</p>	

Official Form 1, Exhibit D (10/06)

**United States Bankruptcy Court  
Middle District of Florida**

In re Clifford J Sands  
Christine C Sands

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. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**



Official Form 1, Exhibit D (10/06)

**United States Bankruptcy Court  
Middle District of Florida**

In re Clifford J Sands  
Christine C Sands

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

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*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. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**



B4 (Official Form 4) (12/07)

**United States Bankruptcy Court**  
**Middle District of Florida**

In re Clifford J Sands  
Christine C Sands

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>
<b>Acs/college Loan Corp 501 Bleecker St Utica, NY 13501</b>	<b>Acs/college Loan Corp 501 Bleecker St Utica, NY 13501</b>	<b>Educational</b>		<b>220,697.00</b>
<b>American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355</b>	<b>American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355</b>	<b>CreditCard</b>		<b>5,645.00</b>
<b>American Express Platnum PO Box 360002 Fort Lauderdale, FL 33336</b>	<b>American Express Platnum PO Box 360002 Fort Lauderdale, FL 33336</b>	<b>business related charge card</b>		<b>8,015.06</b>
<b>Bank of America Attn: Bankruptcy Dept NC4- 105-03-14 Po Box 26012 Greensboro, NC 27420</b>	<b>Bank of America Attn: Bankruptcy Dept NC4-105-03-14 Po Box 26012 Greensboro, NC 27420</b>	<b>CreditCard</b>		<b>5,914.00</b>
<b>Bank of America Attn: Bankruptcy Dept NC4- 105-03-14 Po Box 26012 Greensboro, NC 27420</b>	<b>Bank of America Attn: Bankruptcy Dept NC4-105-03-14 Po Box 26012 Greensboro, NC 27420</b>	<b>CreditCard</b>		<b>5,721.00</b>
<b>Barclays Bank Delaware Attention: Customer Support Department Po Box 8833 Wilmington, DE 19899</b>	<b>Barclays Bank Delaware Attention: Customer Support Department Po Box 8833 Wilmington, DE 19899</b>	<b>CreditCard</b>		<b>3,061.00</b>
<b>Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091</b>	<b>Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091</b>	<b>CreditCard</b>		<b>6,896.00</b>
<b>Capital One PO Box 650007 Dallas, TX 75265</b>	<b>Capital One PO Box 650007 Dallas, TX 75265</b>	<b>business related charge card</b>		<b>4,627.80</b>



B4 (Official Form 4) (12/07) - Cont.

In re **Clifford J Sands**  
**Christine C Sands**

Case No. \_\_\_\_\_

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>
<b>Dedham Savings</b> 55 Elm Street Dedham, MA 02026	<b>Dedham Savings</b> 55 Elm Street Dedham, MA 02026	<b>Residential Property Located at 1709 Irving Road, Randolph, MA 02368</b>		<b>288,423.50</b>  <b>(200,000.00 secured)</b>
<b>Internal Revenue Service</b> PO Box 21126 Philadelphia, PA 19114	<b>Internal Revenue Service</b> PO Box 21126 Philadelphia, PA 19114	<b>1040 2006</b>		<b>13,500.00</b>
<b>Internal Revenue Service</b> PO Box 21126 Philadelphia, PA 19114	<b>Internal Revenue Service</b> PO Box 21126 Philadelphia, PA 19114	<b>2001 income tax</b>		<b>4,386.83</b>
<b>Island Airlines Inc.</b> Barnstable Muncipal Airport 480 Barnstable Road Hangar 1 Hyannis, MA 02601	<b>Island Airlines Inc.</b> Barnstable Muncipal Airport 480 Barnstable Road Hangar 1 Hyannis, MA 02601	<b>business services provided</b>		<b>4,236.97</b>
<b>James Sands</b> 10Hill & Plain Road East Falmouth, MA 02536	<b>James Sands</b> 10Hill & Plain Road East Falmouth, MA 02536	<b>loan for business expenses</b>		<b>24,600.00</b>
<b>Nancy Chiudina</b> 847A Heritage Village Southbury, CT 06488	<b>Nancy Chiudina</b> 847A Heritage Village Southbury, CT 06488	<b>personal loan</b>		<b>14,500.00</b>
<b>Service Credit Union</b> 2010 Lafayette Rd Portsmouth, NH 03801	<b>Service Credit Union</b> 2010 Lafayette Rd Portsmouth, NH 03801	<b>Unsecured loan</b>		<b>8,668.00</b>
<b>Supply New England</b> 123 East Street Attleboro, MA 02703	<b>Supply New England</b> 123 East Street Attleboro, MA 02703	<b>business related supplies</b>		<b>3,471.26</b>
<b>Toyota Financial Services</b> 5005 N. River Blvd Cedar Rapids, IA 52411	<b>Toyota Financial Services</b> 5005 N. River Blvd Cedar Rapids, IA 52411	<b>Toyota Four-Runner</b>	<b>Contingent Unliquidated Disputed</b>	<b>29,000.00</b>
<b>Unvl/citi</b> Po Box 20507 Kansas City, MO 64195	<b>Unvl/citi</b> Po Box 20507 Kansas City, MO 64195	<b>CreditCard</b>		<b>3,946.00</b>
<b>Verizon</b> PO Box 1 Worcester, MA 01654	<b>Verizon</b> PO Box 1 Worcester, MA 01654	<b>phone services provided</b>		<b>10,710.00</b>
<b>Washington Mutual / Providian</b> Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603	<b>Washington Mutual / Providian</b> Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603	<b>CreditCard</b>		<b>3,136.00</b>

B4 (Official Form 4) (12/07) - Cont.

In re Clifford J Sands  
Christine C Sands  
Debtor(s)

Case No. \_\_\_\_\_

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

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

We, **Clifford J Sands** and **Christine C Sands**, 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 April 25, 2008

Signature /s/ Clifford J Sands  
**Clifford J Sands**  
Debtor

Date April 25, 2008

Signature /s/ Christine C Sands  
**Christine C Sands**  
Joint 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.

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court**  
**Middle District of Florida**

In re **Clifford J Sands,**  
**Christine C Sands**

Debtors

Case No. \_\_\_\_\_

Chapter 11

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	480,000.00		
B - Personal Property	Yes	4	76,043.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		636,730.71	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		17,402.57	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		382,909.82	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			10,636.37
J - Current Expenditures of Individual Debtor(s)	Yes	2			8,883.68
Total Number of Sheets of ALL Schedules		22			
Total Assets			556,043.00		
				Total Liabilities	1,037,043.10

Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court**  
**Middle District of Florida**

In re **Clifford J Sands,  
 Christine C Sands**

Debtors

Case No. \_\_\_\_\_

Chapter 11

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	17,402.57
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	17,402.57

**State the following:**

Average Income (from Schedule I, Line 16)	10,636.37
Average Expenses (from Schedule J, Line 18)	8,883.68
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	14,178.00

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	92,635.71
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	17,400.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	2.57
4. Total from Schedule F	382,909.82
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	475,548.10

B6A (Official Form 6A) (12/07)

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Homestead Property located at 1140 Hyacinth Street, St. Augustine, Florida 32092	Fee Simple	J	280,000.00	283,031.00
Residential Property Located at 1709 Irving Road, Randolph, MA 02368		W	200,000.00	289,603.50

Sub-Total > **480,000.00** (Total of this page)

Total > **480,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking and savings Account at Bank of America</b>	<b>J</b>	<b>713.00</b>
		<b>Savings Account at Bank of America</b>	<b>J</b>	<b>62.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>St. Johns County Utility</b>	<b>J</b>	<b>100.00</b>
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Items including living furniture, dining room furniture, family room furniture, two bedroom sets, three televisions, kitchen table,</b>	<b>J</b>	<b>680.00</b>
		<b>stove, refrigerator, washer and dryer, microwave, cooking utensils, silverware, cookware, cd player, cd's, dvd's, lamps and accessories, misc hand tools, lawnmower, computer, printers, desks, chairs,</b>	<b>J</b>	<b>918.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Psychology and other text books</b>	<b>J</b>	<b>25.00</b>
6. Wearing apparel.		<b>Clothes</b>	<b>J</b>	<b>150.00</b>
7. Furs and jewelry.		<b>Wedding/Engagment Ring</b>	<b>J</b>	<b>5,500.00</b>
		<b>watch, earrings</b>	<b>W</b>	<b>20.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
Sub-Total >				<b>8,168.00</b>
(Total of this page)				

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>IRA</b>	<b>H</b>	<b>2,000.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>87 shares of Sirius Satellite Rado, Inc.</b>	<b>H</b>	<b>225.00</b>
14. Interests in partnerships or joint ventures. Itemize.		<b>100% Ownership of CJS Plumbing and Heating, Inc. dissolved</b>	<b>H</b>	<b>0.00</b>
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			

Sub-Total > **2,225.00**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2003 Harley Davidson Heritage Classic</b>	<b>J</b>	<b>7,500.00</b>
		<b>2008 Toyota Solara</b>	<b>J</b>	<b>30,000.00</b>
		<b>2008 Toyota Tundra</b>	<b>J</b>	<b>28,000.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		<b>Home Office Equipment</b>	<b>J</b>	<b>150.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		<b>Two English Bulldogs</b>	<b>J</b>	<b>Unknown</b>
32. Crops - growing or harvested. Give particulars.	X			
			Sub-Total >	<b>65,650.00</b>
			(Total of this page)	

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property



B6B (Official Form 6B) (12/07) - Cont.

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)  
Total > **76,043.00**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

B6C (Official Form 6C) (12/07)

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3) Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Checking and savings Account at Bank of America	Mass. Gen. Laws c. 246, § 28A	1,000.00	713.00
<b>Household Goods and Furnishings</b>			
Household Items including living furniture, dining room furniture, family room furniture, two bedroom sets, three televisions, kitchen table,	Mass. Gen. Laws c.235, § 34(2)	0.00	680.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Psychology and other text books	Mass. Gen. Laws c. 235, § 34(3)	25.00	25.00
<b>Wearing Apparel</b>			
Clothes	Mass. Gen. Laws c.235, § 34(1)	25.00	150.00
<b>Furs and Jewelry</b>			
Wedding/Engagement Ring	Mass. Gen. Laws c.235, § 34(2)	5,500.00	5,500.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
IRA	Mass. Gen. Laws c.168 §§ 41,44; Mass. Gen. Laws c.170, § 35; Mass. Gen. Laws c.171, § 84; Mass. Gen. Laws c. 246, § 28	2,000.00	2,000.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2003 Harley Davidson Heritage Classic	Mass. Gen. Laws c. 235, § 34(16)	1,400.00	7,500.00

Total:	<b>9,950.00</b>	<b>16,568.00</b>
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0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, 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). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" ,include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H	W					
Account No. xxxxxxxx7709  <b>Americas Servicing Co Attention: Bankruptcy 3476 St. View Blvd Fort Mill, SC 29715</b>								
			W					
							282,681.00	2,681.00
Account No. xxxxxxxx0786  <b>Citifinancial Retail S Po Box 140489 Irving, TX 75014</b>								
		H						
							3,342.00	Unknown
Account No. xxxxxxxx6497  <b>Citifinancial Retail S Po Box 140489 Irving, TX 75014</b>								
		H						
							2,195.00	Unknown
Account No. xxxxxxxx1642  <b>Dedham Savings 55 Elm Street Dedham, MA 02026</b>								
			J					
							288,423.50	88,423.50
Subtotal							<b>576,641.50</b>	<b>91,104.50</b>
(Total of this page)								

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No.							
<b>Internal Revenue Service PO Box 21126 Philadelphia, PA 19114</b>		<b>2005</b>					
		<b>Statutory Lien 2005 corp 1120's Homestead Property located at 1140 Hyacinth Street, St. Augustine, Florida 32092</b>					
		Value \$ <b>280,000.00</b>				<b>350.00</b>	<b>350.00</b>
Account No. <b>xxxxxx8786</b>		<b>02/2008</b>					
<b>Southeast Toyota Finance PO Box 70832 Charlotte, NC 28272</b>		<b>purchase money security 2008 Toyota Tundra</b>					
		Value \$ <b>28,038.00</b>				<b>28,038.38</b>	<b>0.38</b>
Account No.		<b>purchase money security interest</b>					
<b>Southeast Toyota Finance PO Box 70832 Charlotte, NC 28272</b>		<b>2008 Toyota Solara</b>					
		Value \$ <b>30,520.00</b>				<b>30,520.83</b>	<b>0.83</b>
Account No.		<b>Statutory Lien</b>					
<b>Valley Ridge II Condominium NREA PO Box 1968 Framingham, MA 01701</b>		<b>Residential Property Located at 1709 Irving Road, Randolph, MA 02368</b>					
		Value \$ <b>200,000.00</b>				<b>1,180.00</b>	<b>1,180.00</b>
Account No.							
		Value \$					
Subtotal (Total of this page)						<b>60,089.21</b>	<b>1,531.21</b>
Total (Report on Summary of Schedules)						<b>636,730.71</b>	<b>92,635.71</b>

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6E (Official Form 6E) (12/07)

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

 **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (12/07) - Cont.

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.  <b>Internal Revenue Service PO Box 21126 Philadelphia, PA 19114</b>		H	<b>1040 2006</b>				<b>13,500.00</b>	<b>0.00</b>
								<b>13,500.00</b>
Account No.  <b>Massachusetts Dept of Revenue P.O. Box 7065 Boston, MA 02204</b>		H	<b>income tax 2006</b>				<b>2,572.57</b>	<b>2.57</b>
								<b>2,570.00</b>
Account No.  <b>Massachusetts Dept of Revenue P.O. Box 7065 Boston, MA 02204</b>		H	<b>2005 corporation taxes</b>				<b>1,330.00</b>	<b>0.00</b>
								<b>1,330.00</b>
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Total of this page)

Total  
(Report on Summary of Schedules)

<b>2.57</b>	<b>17,402.57</b>	<b>17,400.00</b>
<b>2.57</b>	<b>17,402.57</b>	<b>17,400.00</b>

B6F (Official Form 6F) (12/07)

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	Husband, Wife, Joint, or Community		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
	C O D E B T O R	H W J C				
Account No. <b>xxxxx4161</b>  <b>Acs/college Loan Corp</b> <b>501 Bleecker St</b> <b>Utica, NY 13501</b>		<b>W</b>				<b>220,697.00</b>
Account No. <b>xxxxxxxxxxxx4763</b>  <b>American Express</b> <b>c/o Becket and Lee</b> <b>Po Box 3001</b> <b>Malvern, PA 19355</b>		<b>H</b>				<b>5,645.00</b>
Account No. <b>xxxxxxxxxxxx7103</b>  <b>American Express</b> <b>c/o Becket and Lee</b> <b>Po Box 3001</b> <b>Malvern, PA 19355</b>		<b>W</b>				<b>1,898.00</b>
Account No. <b>x1005</b>  <b>American Express Platnum</b> <b>PO Box 36002</b> <b>Fort Lauderdale, FL 33336</b>	<b>X</b>	<b>H</b>				<b>8,015.06</b>
Subtotal (Total of this page)						<b>236,255.06</b>

5 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No.  <b>Arthur Kesselman Executive Office Park Two Cabot Place Stoughton, MA 02072</b>	<b>X</b>	<b>H</b>	<b>attorney fees for business collection</b>				<b>1,286.90</b>	
Account No. <b>3105</b>  <b>Bank of America Attn: Bankruptcy Dept NC4-105-03-14 Po Box 26012 Greensboro, NC 27420</b>		<b>W</b>	<b>Opened 1/03/06 Last Active 2/28/08 CreditCard</b>				<b>5,914.00</b>	
Account No. <b>7918</b>  <b>Bank of America Attn: Bankruptcy Dept NC4-105-03-14 Po Box 26012 Greensboro, NC 27420</b>		<b>W</b>	<b>Opened 4/03/03 Last Active 2/16/08 CreditCard</b>				<b>5,721.00</b>	
Account No. <b>xxxxxx0001</b>  <b>Barclays Bank Delaware Attention: Customer Support Department Po Box 8833 Wilmington, DE 19899</b>		<b>W</b>	<b>Opened 3/20/03 Last Active 2/19/08 CreditCard</b>				<b>3,061.00</b>	
Account No.  <b>Betro and Company PC 30 Mechanic Street Foxboro, MA 02035</b>		<b>J</b>	<b>income tax preparation and dissolution of corporation</b>				<b>1,400.00</b>	
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>17,382.90</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxxxxxx4444</b>  <b>Capital 1 Bank</b> <b>Attn: C/O TSYS Debt Management</b> <b>Po Box 5155</b> <b>Norcross, GA 30091</b>		<b>W</b>	<b>Opened 10/11/05 Last Active 2/20/08</b> <b>CreditCard</b>			<b>6,896.00</b>
Account No. <b>5012</b>  <b>Capital One</b> <b>PO Box 650007</b> <b>Dallas, TX 75265</b>		<b>X H</b>	<b>business related charge card</b>			<b>4,627.80</b>
Account No. <b>xxxxxxxx6218</b>  <b>Citibank</b> <b>Attention: Bankruptcy</b> <b>Po Box 20507</b> <b>Kansas City, MO 64915</b>		<b>H</b>	<b>Opened 10/02/07 Last Active 1/15/08</b> <b>CreditCard</b>			<b>2,817.00</b>
Account No. <b>xxxxxxxx7585</b>  <b>Citibank</b> <b>Attention: Bankruptcy</b> <b>Po Box 20507</b> <b>Kansas City, MO 64915</b>		<b>W</b>	<b>Opened 6/17/03 Last Active 2/19/08</b> <b>CreditCard</b>			<b>2,310.00</b>
Account No. <b>xxxxxxxx5306</b>  <b>Gemb/hunter Douglas</b> <b>Po Box 981439</b> <b>El Paso, TX 79998</b>		<b>H</b>	<b>Opened 6/19/07 Last Active 3/07/08</b> <b>ChargeAccount</b>			<b>757.00</b>
Sheet no. <b>2</b> of <b>5</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>17,407.80</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxxxxxx1677</b>  <b>HSBC</b> <b>Attn: Bankruptcy</b> <b>Po Box 5213</b> <b>Carol Stream, IL 60197</b>						<b>1,718.00</b>
Account No.  <b>Internal Revenue Service</b> <b>PO Box 21126</b> <b>Philadelphia, PA 19114</b>						<b>4,386.83</b>
Account No.  <b>Island Airlines Inc.</b> <b>Barnstable Muncipal Airport</b> <b>480 Barnstable Road Hangar 1</b> <b>Hyannis, MA 02601</b>		X H				<b>4,236.97</b>
Account No.  <b>James Sands</b> <b>10Hill &amp; Plain Road</b> <b>East Falmouth, MA 02536</b>		H				<b>24,600.00</b>
Account No. <b>xxxxxxxx2620</b>  <b>Mcydsnb</b> <b>9111 Duke Blvd</b> <b>Mason, OH 45040</b>		W				<b>376.00</b>
					Subtotal (Total of this page)	<b>35,317.80</b>

Sheet no. 3 of 5 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

B6F (Official Form 6F) (12/07) - Cont.

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No.  <b>Nancy Chiudina 847A Heritage Village Southbury, CT 06488</b>		<b>W</b>	<b>personal loan</b>				<b>14,500.00</b>	
Account No.  <b>Nantucket Memorial Airport 14 Airport Road Nantucket, MA 02554</b>		<b>H</b>	<b>09/07 business related parking lot fees</b>				<b>180.00</b>	
Account No. <b>xxxxxx1301</b>  <b>Service Credit Union 2010 Lafayette Rd Portsmouth, NH 03801</b>		<b>H</b>	<b>Opened 2/08/07 Last Active 2/19/08 Unsecured loan</b>				<b>8,668.00</b>	
Account No. <b>xxxxx1156</b>  <b>Supply New England 123 East Street Attleboro, MA 02703</b>		<b>X H</b>	<b>1999 business related supplies</b>				<b>3,471.26</b>	
Account No. <b>xxxxxx9705</b>  <b>Toyota Financial Services 5005 N. River Blvd Cedar Rapids, IA 52411</b>		<b>X H</b>	<b>Toyota Four-Runner</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>29,000.00</b>	
Sheet no. <b>4</b> of <b>5</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>55,819.26</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxxxxx5067</b>  <b>Unv/citi</b> <b>Po Box 20507</b> <b>Kansas City, MO 64195</b>		<b>W</b>	<b>Opened 12/27/93 Last Active 2/19/08</b> <b>CreditCard</b>			<b>3,946.00</b>
Account No.  <b>Verizon</b> <b>PO Box 1</b> <b>Worcester, MA 01654</b>		<b>H</b>	<b>phone services provided</b>			<b>10,710.00</b>
Account No. <b>xxxxxx9406</b>  <b>Washington Mutual / Providian</b> <b>Attn: Bankruptcy Dept.</b> <b>Po Box 10467</b> <b>Greenville, SC 29603</b>		<b>H</b>	<b>Opened 6/29/05 Last Active 2/21/08</b> <b>CreditCard</b>			<b>3,136.00</b>
Account No. <b>xxxxxx2475</b>  <b>Washington Mutual / Providian</b> <b>Attn: Bankruptcy Dept.</b> <b>Po Box 10467</b> <b>Greenville, SC 29603</b>		<b>W</b>	<b>Opened 9/07/07 Last Active 2/29/08</b> <b>CreditCard</b>			<b>2,509.00</b>
Account No. <b>xxxxxxxxxxxxx0599</b>  <b>WFNNB / Express</b> <b>Po Box 182125</b> <b>Columbus, OH 43218</b>		<b>W</b>	<b>Opened 6/03/94 Last Active 2/17/08</b> <b>ChargeAccount</b>			<b>426.00</b>
Subtotal (Total of this page)						<b>20,727.00</b>
Total (Report on Summary of Schedules)						<b>382,909.82</b>

Sheet no. 5 of 5 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

B6G (Official Form 6G) (12/07)

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, 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).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>Toyota Financial Services 5005 N. River Blvd Cedar Rapids, IA 52411</b>	<b>Lease of 2007 Toyota Tundra</b>

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\_\_\_\_\_ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B6H (Official Form 6H) (12/07)

In re **Clifford J Sands,  
Christine C Sands**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, 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).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>CJS Plumbing &amp; Heating 1140 Hyacinth St Saint Augustine, FL 32092</b>	<b>Toyota Financial Services 5005 N. River Blvd Cedar Rapids, IA 52411</b>
<b>CJS Plumbing &amp; Heating 1140 Hyacinth St. Saint Augustine, FL 32092</b>	<b>American Express Platnum PO Box 360002 Fort Lauderdale, FL 33336</b>
<b>CJS Plumbing &amp; Heating 1140 Hyacinth St. Saint Augustine, FL 32092</b>	<b>Arthur Kesselman Executive Office Park Two Cabot Place Stoughton, MA 02072</b>
<b>CJS Plumbing &amp; Heating 1140 Hyacinth St Saint Augustine, FL 32092</b>	<b>Capital One PO Box 650007 Dallas, TX 75265</b>
<b>CJS Plumbing &amp; Heating 1140 Hyacinth St Saint Augustine, FL 32092</b>	<b>Island Airlines Inc. Barnstable Muncipal Airport 480 Barnstable Road Hangar 1 Hyannis, MA 02601</b>
<b>CJS Plumbing &amp; Heating 1140 Hyacinth St Saint Augustine, FL 32092</b>	<b>Supply New England 123 East Street Attleboro, MA 02703</b>

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\_\_\_\_\_ continuation sheets attached to Schedule of Codebtors



**B6I (Official Form 6I) (12/07)**

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Debtor's income is commission based: 25% of all sales (less materials) made on weekdays and 30% on weekends. Debtor's income is consumer driven, with \$3,700.00 (lowest monthly income of \$3089.00 -- \$6,800 high) variance for any given month.**

**Co-Debtor's income includes montly bonus structure above base salary reflecting a \$1773.00 variance (lowest monthly bonus \$1,677.00 - \$3,450 highest).**



B6I (Official Form 6I) (12/07)

In re Clifford J Sands  
Christine C Sands Debtor(s) Case No. \_\_\_\_\_

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Attachment for Additional Employment Information**

<b>Spouse</b>	
Occupation	<b>Psychologist</b>
Name of Employer	<b>St. Augustine Group Homes</b>
How long employed	<b>3yrs</b>
Address of Employer	<b>1735 State Rd. 16 Saint Augustine, FL 32084</b>

B6J (Official Form 6J) (12/07)

In re **Clifford J Sands**  
**Christine C Sands**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>2,959.00</u>
a. Are real estate taxes included?	Yes <u>X</u> No ___		
b. Is property insurance included?	Yes <u>X</u> No ___		
2. Utilities:		\$	
a. Electricity and heating fuel		\$	<u>210.00</u>
b. Water and sewer		\$	<u>180.00</u>
c. Telephone		\$	<u>215.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$	<u>215.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>225.00</u>
4. Food		\$	<u>620.00</u>
5. Clothing		\$	<u>110.00</u>
6. Laundry and dry cleaning		\$	<u>80.00</u>
7. Medical and dental expenses		\$	<u>317.00</u>
8. Transportation (not including car payments)		\$	<u>510.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>120.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>72.36</u>
c. Health		\$	<u>0.00</u>
d. Auto		\$	<u>202.00</u>
e. Other <u>Aflac Accident Insurance</u>		\$	<u>30.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____		\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	
a. Auto		\$	<u>1,050.00</u>
b. Other <u>See Detailed Expense Attachment</u>		\$	<u>1,327.32</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other <u>See Detailed Expense Attachment</u>		\$	<u>441.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u>8,883.68</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
<hr/>			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	<u>10,636.37</u>
b. Average monthly expenses from Line 18 above		\$	<u>8,883.68</u>
c. Monthly net income (a. minus b.)		\$	<u>1,752.69</u>

B6J (Official Form 6J) (12/07)

Clifford J Sands

In re Christine C Sands

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)****Detailed Expense Attachment****Other Utility Expenditures:**

<u>cell phones</u>	\$	<u>120.00</u>
<u>internet/cable</u>	\$	<u>95.00</u>
<b>Total Other Utility Expenditures</b>	\$	<b>215.00</b>

**Other Installment Payments:**

<u>Citi Financial Retail</u>	\$	<u>67.66</u>
<u>Citi Financial Retail</u>	\$	<u>44.66</u>
<u>Massachusetts Dept. Revenue</u>	\$	<u>290.00</u>
<u>Internal Revenue Service</u>	\$	<u>300.00</u>
<u>Student Loan Payments</u>	\$	<u>625.00</u>
<b>Total Other Installment Payments</b>	\$	<b>1,327.32</b>

**Other Expenditures:**

<u>dog food and vet bills</u>	\$	<u>111.00</u>
<u>cell phones</u>	\$	<u>120.00</u>
<u>hair care</u>	\$	<u>50.00</u>
<u>personal care items</u>	\$	<u>85.00</u>
<u>professional license and renewals</u>	\$	<u>50.00</u>
<u>professional malpractice insurance</u>	\$	<u>25.00</u>
<b>Total Other Expenditures</b>	\$	<b>441.00</b>

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court  
Middle District of Florida**

In re Clifford J Sands  
Christine C Sands

Debtor(s)

Case No. \_\_\_\_\_  
Chapter

11

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 25, 2008

Signature /s/ Clifford J Sands  
**Clifford J Sands**  
Debtor

Date April 25, 2008

Signature /s/ Christine C Sands  
**Christine C Sands**  
Joint 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.

B7 (Official Form 7) (12/07)

**United States Bankruptcy Court  
Middle District of Florida**

In re **Clifford J Sands  
Christine C Sands**

Debtor(s)

Case No.

Chapter

**11**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$101,000.00</b>	<b>2006 Co-Debtor income from employment</b>
<b>\$97,000.00</b>	<b>2006 Debtor income from operation of business</b>
<b>\$50,000.00</b>	<b>2007 Debtor Income from operation of business and employment estimated</b>
<b>\$143,253.00</b>	<b>2007 Co-debtor income from employment</b>
<b>\$16,900.71</b>	<b>2008 debtor income from employment ytd</b>
<b>\$26,153.84</b>	<b>2008 co-debtor income from employment ytd</b>
<b>\$9,500.00</b>	<b>2008 co-debtor estimated income from 1099 employment</b>

**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

**3. Payments to creditors**

None  *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Americas Servicing Co Attention: Bankruptcy 3476 St. View Blvd Fort Mill, SC 29715	\$2965 for the 3 months prior to filing	\$8,895.00	\$282,681.00
Acs/college Loan Corp 501 Bleecker St Utica, NY 13501	\$625.00 per month for February, March and April	\$1,875.00	\$220,697.00

None  b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Norfolk & Dedham Mutual Fire Ins. Co. v. R.A. Builder, et.al. case no.	Breach of Warranty, Negligence, Breach of Contract	Barnstable Superior Court, Massachussets	Discovery

CAPTION OF SUIT AND CASE NUMBER <b>Clifford and Christine Sands v. Tiffany Westgate and Shanna Thibault</b>	NATURE OF PROCEEDING <b>Eviction</b>	COURT OR AGENCY AND LOCATION <b>Quincy District Court, Quincy Ma 02169</b>	STATUS OR DISPOSITION <b>Closed</b>
---------------------------------------------------------------------------------------------------------------------------	-----------------------------------------	--------------------------------------------------------------------------------------	-------------------------------------------

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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#### 6. Assignments and receiverships

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Wilcox Law Firm 6817 Southpoint Parkway Suite 1202 Jacksonville, FL 32216</b>	<b>03/01/2008</b>	<b>1850.00</b>

**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>Bank Of America Po Box 15277 Wilmington, DE 19850</b>	<b>Checking and Savings Account</b>	<b>\$100.00</b>
<b>Citizens Bank 50 Davis Straits Falmouth, MA 02540</b>	<b>Checking and Savings</b>	<b>\$1.75</b>

**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
Co-Debtor -- 1709 Irving Road	Randolph, MA 02368	July 2005 to May 2007
Debtor -- 14 Nye Road, Falmouth MA 02540		May 2001 to May 2007

**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

- None  a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>CJS Plumbing &amp; Heating, Inc.</b>		<b>14 Nye Road Falmouth, MA 02540</b>	<b>plumbing and heating services</b>	<b>03/2003 closed summer of 2007 and in process of being dissolved</b>

- None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

- None  a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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- None  b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

**20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None  b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

**21 . Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP

**22 . Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

**23 . Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

**24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 25, 2008

Signature /s/ Clifford J Sands  
**Clifford J Sands**  
Debtor

Date April 25, 2008

Signature /s/ Christine C Sands  
**Christine C Sands**  
Joint Debtor

*Penalty for making a false statement: 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  
MIDDLE DISTRICT OF FLORIDA

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

In accordance with § 342(b) of the Bankruptcy Code, this notice: (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.

**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 **before** 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.

**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.

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

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. 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, 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.

2. 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.

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

4. 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.

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

1. 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.

2. 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.

3. 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.

B 201 (04/09/06)

**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.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

<b>Robert Wilcox 0755168</b> Printed Name of Attorney	X <b>/s/ Robert Wilcox</b> Signature of Attorney	<b>April 25, 2008</b> Date
Address: <b>6817 Southpoint Parkway</b> <b>Suite 1202</b> <b>Jacksonville, FL 32216</b> <b>1-904-281-0700</b>		

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

<b>Clifford J Sands</b> <b>Christine C Sands</b> Printed Name of Debtor	X <b>/s/ Clifford J Sands</b> Signature of Debtor	<b>April 25, 2008</b> Date
Case No. (if known) _____	X <b>/s/ Christine C Sands</b> Signature of Joint Debtor (if any)	<b>April 25, 2008</b> Date

**United States Bankruptcy Court  
Middle District of Florida**

In re Clifford J Sands  
Christine C Sands Debtor(s) Case No. \_\_\_\_\_  
Chapter 11

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: April 25, 2008 /s/ Clifford J Sands  
Clifford J Sands  
Signature of Debtor

Date: April 25, 2008 /s/ Christine C Sands  
Christine C Sands  
Signature of Debtor



Clifford J Sands  
1140 Hyacinth Street  
Saint Augustine, FL 32092

Barclays Bank Delaware  
Attention: Customer Support Department  
Po Box 8833  
Wilmington, DE 19899

Gemb/hunter Douglas  
Po Box 981439  
El Paso, TX 79998

Christine C Sands  
1140 Hyacinth Street  
Saint Augustine, FL 32092

Betro and Company PC  
30 Mechanic Street  
Foxboro, MA 02035

HSBC  
Attn: Bankruptcy  
Po Box 5213  
Carol Stream, IL 60197

Robert Wilcox  
Wilcox Law Firm  
6817 Southpoint Parkway  
Suite 1202  
Jacksonville, FL 32216

Capital 1 Bank  
Attn: C/O TSYS Debt Management  
Po Box 5155  
Norcross, GA 30091

Internal Revenue Service  
PO Box 21126  
Philadelphia, PA 19114

Acs/college Loan Corp  
501 Bleecker St  
Utica, NY 13501

Capital One  
PO Box 650007  
Dallas, TX 75265

Island Airlines Inc.  
Barnstable Municipal Airport  
480 Barnstable Road Hangar 1  
Hyannis, MA 02601

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

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

James Sands  
10 Hill & Plain Road  
East Falmouth, MA 02536

American Express Platnum  
PO Box 360002  
Fort Lauderdale, FL 33336

Citifinancial Retail S  
Po Box 140489  
Irving, TX 75014

Massachusetts Dept of Revenue  
P.O. Box 7065  
Boston, MA 02204

Americas Servicing Co  
Attention: Bankruptcy  
3476 St. View Blvd  
Fort Mill, SC 29715

CJS Plumbing & Heating  
1140 Hyacinth St  
Saint Augustine, FL 32092

Mcydsnb  
9111 Duke Blvd  
Mason, OH 45040

Arthur Kesselman  
Executive Office Park  
Two Cabot Place  
Stoughton, MA 02072

CJS Plumbing & Heating  
1140 Hyacinth St.  
Saint Augustine, FL 32092

Nancy Chiudina  
847A Heritage Village  
Southbury, CT 06488

Bank of America  
Attn: Bankruptcy Dept NC4-105-03-14  
Po Box 26012  
Greensboro, NC 27420

Dedham Savings  
55 Elm Street  
Dedham, MA 02026

Nantucket Memorial Airport  
14 Airport Road  
Nantucket, MA 02554

Penn Credit Corp  
for Verizon  
PO Box 988  
Harrisburg, PA 17108

WFNNB / Express  
Po Box 182125  
Columbus, OH 43218

Service Credit Union  
2010 Lafayette Rd  
Portsmouth, NH 03801

Southeast Toyota Finance  
PO Box 70832  
Charlotte, NC 28272

Supply New England  
123 East Street  
Attleboro, MA 02703

Toyota Financial Services  
5005 N. River Blvd  
Cedar Rapids, IA 52411

Unvl/citi  
Po Box 20507  
Kansas City, MO 64195

Valley Ridge II Condominium  
NREA PO Box 1968  
Framingham, MA 01701

Verizon  
PO Box 1  
Worcester, MA 01654

Washington Mutual / Providian  
Attn: Bankruptcy Dept.  
Po Box 10467  
Greenville, SC 29603

**United States Bankruptcy Court  
Middle District of Florida**

In re Clifford J Sands  
Christine C Sands

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>0.00</u>
Prior to the filing of this statement I have received.....	\$	<u>0.00</u>
Balance Due.....	\$	<u>0.00</u>

2. \$ 0.00 of the filing fee has been paid.

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

Debtor       Other (specify):

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

Debtor       Other (specify):

5.  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.

6. 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]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

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

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**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: April 25, 2008

/s/ Robert Wilcox  
**Robert Wilcox 0755168**  
**Wilcox Law Firm**  
**6817 Southpoint Parkway**  
**Suite 1202**  
**Jacksonville, FL 32216**  
**1-904-281-0700 Fax: 1-904-513-9201**  
**rwilcox@wilcoxlawfirmcom**

**B22B (Official Form 22B) (Chapter 11) (01/08)**

**Clifford J Sands**

In re **Christine C Sands**  
Debtor(s)

Case Number: \_\_\_\_\_  
(If known)

**CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME**

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

<b>Part I. CALCULATION OF CURRENT MONTHLY INCOME</b>																					
1	<p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b></p> <p>b. <input type="checkbox"/> Married, not filing jointly. <b>Complete only column A ("Debtor's Income") for Lines 2-10.</b></p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b></p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>			<b>Column A</b>	<b>Column B</b>																
		<b>Debtor's</b>	<b>Spouse's</b>																		
		<b>Income</b>	<b>Income</b>																		
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>			\$ <b>4,798.00</b>	\$ <b>9,380.00</b>																
3	<p><b>Net income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>	b.	Ordinary and necessary business expenses	\$ <b>0.00</b>	\$ <b>0.00</b>	c.	Business income	Subtract Line b from Line a		\$ <b>0.00</b>	\$ <b>0.00</b>
		Debtor	Spouse																		
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c.	Business income	Subtract Line b from Line a																			
4	<p><b>Net Rental and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>	b.	Ordinary and necessary operating expenses	\$ <b>0.00</b>	\$ <b>0.00</b>	c.	Rent and other real property income	Subtract Line b from Line a		\$ <b>0.00</b>	\$ <b>0.00</b>
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b.	Ordinary and necessary operating expenses	\$ <b>0.00</b>	\$ <b>0.00</b>																		
c.	Rent and other real property income	Subtract Line b from Line a																			
5	<b>Interest, dividends, and royalties.</b>			\$ <b>0.00</b>	\$ <b>0.00</b>																
6	<b>Pension and retirement income.</b>			\$ <b>0.00</b>	\$ <b>0.00</b>																
7	<p><b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.</p>			\$ <b>0.00</b>	\$ <b>0.00</b>																
8	<p><b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="text-align: right;">Debtor \$ <b>0.00</b></td> <td style="text-align: right;">Spouse \$ <b>0.00</b></td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>	\$ <b>0.00</b>	\$ <b>0.00</b>													
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>																			
9	<p><b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>					Debtor	Spouse	a.		\$	\$	b.		\$	\$	\$ <b>0.00</b>	\$ <b>0.00</b>				
		Debtor	Spouse																		
a.		\$	\$																		
b.		\$	\$																		
10	<b>Subtotal of current monthly income.</b> Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).			\$ <b>4,798.00</b>	\$ <b>9,380.00</b>																

B22B (Official Form 22B) (Chapter 11) (01/08)

2

11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ <b>14,178.00</b>
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**Part II. VERIFICATION**

12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: <u>April 25, 2008</u>	Signature: <u>/s/ Clifford J Sands</u> <b>Clifford J Sands</b> (Debtor)
	Date: <u>April 25, 2008</u>	Signature <u>/s/ Christine C Sands</u> <b>Christine C Sands</b> (Joint Debtor, if any)