B1 (Official Form 1)(1/08)										
	United S Mi	States E							Voluntar	y Petition
Name of Debtor (if individua Siegel, Marlene	al, enter Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the (include married, maiden, and		3 years					used by the I maiden, and		in the last 8 years ):	
Last four digits of Soc. Sec. o (if more than one, state all)	or Individual-Taxpa	yer I.D. (ITI	IN) No./C	Complete El		our digits of e than one, s		r Individual-	Taxpayer I.D. (ITIN)	No./Complete EIN
Street Address of Debtor (No. 4031 Banjo Lake Roa Land O Lakes, FL	•	and State):			Street	Address of	Joint Debtor	(No. and St	reet, City, and State)	:
			<u> </u>	ZIP Code 84639	_					ZIP Code
County of Residence or of the <b>Pasco</b>	e Principal Place of	Business:		94039	Count	y of Reside	nce or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if 4575 Pet Lane Lutz, FL	f different from stre	eet address):			Mailin	g Address	of Joint Debt	tor (if differe	nt from street addres	s):
			_	ZIP Code	_					ZIP Code
Location of Principal Assets of (if different from street address			13	33559						
Type of Debt  (Form of Organiz.  (Check one bo  Individual (includes Joint See Exhibit D on page 2 of Corporation (includes LLC)  Partnership	ation)  Debtors)  of this form.  C and LLP)	Health Single in 11 U Railroa Stockbi Commo	(Check Care Bus Asset Re J.S.C. § 1 ad roker odity Bro	al Estate as 01 (51B)	defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	the 1 er 7 er 9 er 11 er 12	Petition is Fi □ C of □ C	hapter 15 Petition for a Foreign Main Pro- hapter 15 Petition for a Foreign Main Pro- hapter 15 Petition for a Foreign Nonmain	r Recognition ceeding r Recognition
Other (If debtor is not one of check this box and state type		Debtor under T	Check box, is a tax-e Title 26 o	npt Entity if applicable exempt orga f the United tal Revenue	e) anization d States	defined "incurr	are primarily co l in 11 U.S.C. § ed by an indivi nal, family, or	(Check consumer debts, § 101(8) as idual primarily	for	bts are primarily siness debts.
Fill Filing Fee attached  Filing Fee to be paid in in attach signed application is unable to pay fee excep  Filing Fee waiver requeste attach signed application in	for the court's cons of in installments. R ed (applicable to ch	ble to individuate to individual to individu	rtifying th . See Offic viduals o	nat the debterial Form 3A nly). Must	or Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptant	a small busin not a small b aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	ncontingent 1 ncontingent 1	s defined in 11 U.S.C or as defined in 11 U iquidated debts (excl 1 \$2,190,000.	.S.C. § 101(51D). uding debts owed one or more
Statistical/Administrative In  ■ Debtor estimates that fund □ Debtor estimates that, afte there will be no funds ava	ds will be available er any exempt prop	erty is exclu	ded and a	administrati		es paid,		THIS	SPACE IS FOR COUL	RT USE ONLY
Estimated Number of Credito	- 200-		5,001- 0,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets	0,000 to \$1	to \$10 to	] 10,000,001 5 \$50 nillion	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities	0,000 to \$1	to \$10 to	10,000,001 o \$50 nillion	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): **Voluntary Petition** Siegel, Marlene (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: Middle District of Florida Tampa Division 8:09-bk-06355-CED 3/31/09 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in П this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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

B1 (Official Form 1)(1/08) Page 3

# **Voluntary Petition**

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

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## X /s/ Marlene Siegel

Signature of Debtor Marlene Siegel

 $\mathbf{X}_{-}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 12, 2009

Date

#### Signature of Attorney\*

## X /s/ Sheila D. Norman

Signature of Attorney for Debtor(s)

#### Sheila D. Norman 849642

Printed Name of Attorney for Debtor(s)

#### Norman and Bullington, P.A.

Firm Name

1905 W. Kennedy Boulevard Tampa, FL 33606

Address

## Email: sheila@normanandbullington.com

### 813-251-6666

Telephone Number

## May 12, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Siegel, Marlene

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## **Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

# United States Bankruptcy Court Middle District of Florida

In re	Marlene Siegel		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- ■1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

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

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

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

□Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

□Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□Active military duty in a military combat zone.

□5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signatu	are of Debtor:	/s/ Marlene Siegel
		Marlene Siegel
Date:	May 12, 2009	

# United States Bankruptcy Court Middle District of Florida

In re	Marlene Siegel		Case No.	
		Debtor(s)	Chapter	11

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Allen Dell PA 202 S. Rome Avenue Suite 100	Allen Dell PA 202 S. Rome Avenue Suite 100	attorney services	Unliquidated	29,963.45
Tampa, FL 33606 Bank of America PO Box 25118 Tampa, FL 33622	Tampa, FL 33606 Bank of America PO Box 25118 Tampa, FL 33622		Unliquidated Disputed	14,734.00
Bankof America PO Box 45224 Jacksonville, FL 32232	Bankof America PO Box 45224 Jacksonville, FL 32232	2005 Beaver Montery motorhome	Unliquidated	165,274.49 (135,000.00 secured)
Citibank PO Box 6405 The Lakes, NV 88901	Citibank PO Box 6405 The Lakes, NV 88901	credit card	Unliquidated	9,000.00
Court Square Leasing PO Box 17625 Baltimore, MD 21297	Court Square Leasing PO Box 17625 Baltimore, MD 21297		Unliquidated Disputed	Unknown
De Lage Landen Financial Svs Lease Processing Ctr 1111 Old Eagle School Road Wayne, PA 19087	De Lage Landen Financial Svs Lease Processing Ctr 1111 Old Eagle School Road Wayne, PA 19087	personal guaranty	Unliquidated	Unknown
Houston Healthcare Complex 804 Scott Nixon Memorial Dr Augusta, GA 30907	Houston Healthcare Complex 804 Scott Nixon Memorial Dr Augusta, GA 30907	medical	Unliquidated Disputed	4,022.30
Internal Revenue Service Insolvency Territory 5 Stop 5720 400 W. Bay Street Jacksonville, FL 32202	Internal Revenue Service Insolvency Territory 5 Stop 5720 Jacksonville, FL 32202		Unliquidated Disputed	Unknown
Joseph B. Lahav, Esquire 1881 W. Kennedy Boulevard Tampa, FL 33606	Joseph B. Lahav, Esquire 1881 W. Kennedy Boulevard Tampa, FL 33606		Unliquidated Disputed	Unknown
Laura H. Howard, Esquire 1881 W. Kennedy Blvd. Tampa, FL 33606	Laura H. Howard, Esquire 1881 W. Kennedy Blvd. Tampa, FL 33606		Unliquidated Disputed	Unknown

34 (Offic	cial Form 4) (12/07) - Cont.		
In re	Marlene Siegel	Case No.	
	Debtor(s)		

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Mark and Teri Ippolito c/o Alfred J. Tetlow, Esq. 600 Madison Street Tampa, FL 33602	Mark and Teri Ippolito c/o Alfred J. Tetlow, Esq. 600 Madison Street Tampa, FL 33602		Unliquidated Disputed	Unknown
Mass Mutual Financial Group Box 371368 Pittsburgh, PA 15250	Mass Mutual Financial Group Box 371368 Pittsburgh, PA 15250	whole life through Mass Mutual Life Insurance Co policy #9258	Unliquidated	16,359.87 (13,941.00 secured)
Morningside ER Physicians PO Box 41440 Philadelphia, PA 19101	Morningside ER Physicians PO Box 41440 Philadelphia, PA 19101	medical	Disputed	589.00
San Antonio Citizens CU PO Box 1057 San Antonio, FL 33576	San Antonio Citizens CU PO Box 1057 San Antonio, FL 33576		Unliquidated Disputed	325,000.00
Stanford R. Solomon, Esquire 1881 W. Kennedy Blvd. Tampa, FL 33606	Stanford R. Solomon, Esquire 1881 W. Kennedy Blvd. Tampa, FL 33606		Unliquidated Disputed	Unknown
Tampa General Hospital PO Box 550407 Tampa, FL 33655	Tampa General Hospital PO Box 550407 Tampa, FL 33655	medical	Unliquidated Disputed	211.00
The Solomon Law Group, PA 1881 W. Kennedy Blvd. Tampa, FL 33606	The Solomon Law Group, PA 1881 W. Kennedy Blvd. Tampa, FL 33606	attorney fees	Unliquidated Disputed	Unknown
Wells Fargo National Bank 800 Walnut Street F4030-04C Des Moines, IA 50309	Wells Fargo National Bank 800 Walnut Street F4030-04C Des Moines, IA 50309	bed (Tenants by the entirety)	Unliquidated	1,645.77 (100.00 secured)

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

I, **Marlene Siegel**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date	May 12, 2009	Signature	/s/ Marlene Siegel
			Marlene Siegel
			Debtor

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

# United States Bankruptcy Court Middle District of Florida

In re	Marlene Siegel		Case No		
-		Debtor ,			
			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	1,690,044.00		
B - Personal Property	Yes	4	482,914.41		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		2,103,242.66	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		383,519.75	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7,064.63
J - Current Expenditures of Individual Debtor(s)	Yes	1			13,546.27
Total Number of Sheets of ALL Schedu	ıles	18			
	To	otal Assets	2,172,958.41		
			Total Liabilities	2,486,762.41	

# United States Bankruptcy Court Middle District of Florida

	Marlene Siegel		Case No.	
		Debtor	Chapter	11
	STATISTICAL SUMMARY OF CERTAIN	LIABILITIES A	ND RELATED DA	TA (28 U.S.C. §
If y	you are an individual debtor whose debts are primarily consurase under chapter 7, 11 or 13, you must report all information	ner debts, as defined in § requested below.	101(8) of the Bankruptcy (	Code (11 U.S.C.§ 101(
	■ Check this box if you are an individual debtor whose debt report any information here.	ts are NOT primarily cons	umer debts. You are not re	equired to
Th	is information is for statistical purposes only under 28 U.S	S.C. § 159.		
Su	mmarize the following types of liabilities, as reported in th	e Schedules, and total th	nem.	
1	ype of Liability	Amount		
Γ	Comestic Support Obligations (from Schedule E)			
	axes and Certain Other Debts Owed to Governmental Units			
(1	Claims for Death or Personal Injury While Debtor Was Intoxicated from Schedule E) (whether disputed or undisputed)			
S	tudent Loan Obligations (from Schedule F)			
	Oomestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E			
(1	Obligations to Pension or Profit-Sharing, and Other Similar Obligation from Schedule F)	is		
	TOTAL	٠		
s	tate the following:			
Α	average Income (from Schedule I, Line 16)			
Α	average Expenses (from Schedule J, Line 18)			
F	Current Monthly Income (from Form 22A Line 12; OR, form 22B Line 11; OR, Form 22C Line 20)			
s	tate the following:			
$\overline{}$	. Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
2	. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column			
3	. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
4	. Total from Schedule F			
<u>_</u>	. Total of non-priority unsecured debt (sum of 1, 3, and 4)			

101(8)), filing

In re	Marlene Siegel	Case No
-		Debtor

# 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 located at 403.1 Banjo Lake Road, Land O'Lakes, Florida	Fee simple	J	500,000.00	1,000,000.00
commercial property located at 4575 Pet Lane, Lutz, Florida 33559 (Pasco Veterinary Medical Center location)		J	1,100,000.00	910,090.83
real property located at 801 Riverview Drive, Tarpon Springs, Florida (trailer on lot)		J	70,000.00	9,871.70
vacant lot located on Bell Lake Road, Pasco County, Florida		-	20,044.00	0.00

Sub-Total > 1,690,044.00 (Total of this page)

1,690,044.00 Total >

In re	Marlene Siegel	Case No
-		, Debtor

## 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 petition 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 Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х		
2.	Checking, savings or other financial	checking account located at Bank of America	-	800.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit	joint checking account located at Bank of America Tenants by the entirety	- J	34.00
	unions, brokerage houses, or cooperatives.	joint Oppenheimer mutual funds account #5609 - Tenants by the entirety	J	2,861.53
		joint Oppenheimer mutual funds account #9765 - Tenants by the entirety	J	4,286.36
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and	bed (Tenants by the entirety)	J	100.00
	computer equipment.	wicker table and 6 chairs, wicker bar stools, recliner bed, 2 chairs, 2 massage chairs, love seat, 3 tvs, 3 refridgerators, 2 stoves, dishwasher, 2 microwaves, coffeemaker, 3 mini fridges, beverage cooler, 2 washer/dryer, 3 beds, 4 end tables, linens pots, pans, dishes, flatware, glasses, ice maker, beer tap, ice cream machine - Tenants by the entirety		1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	animal statues, books and movies - Tenants by the entirety	J	95.00
6.	Wearing apparel.	various clothing	-	500.00
7.	Furs and jewelry.	wedding ring, earrings and miscellaneous costume jewelry	, -	120.00

3 continuation sheets attached to the Schedule of Personal Property

10,296.89

Sub-Total >

(Total of this page)

	In re	Marlene Sieg	е
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Case No.		
Cube 110.		

# 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
8.	Firearms and sports, photographic, and other hobby equipment.		treadmill, gym system, sauna (not working), pool table, poker table, camera and cam corder Tenants by the entirety	J	975.00
9.	Interests in insurance policies. Name insurance company of each		whole life through Mass Mutual Life Insurance Co policy #9258	W	13,941.00
	policy and itemize surrender or refund value of each.		whole life insurance through Mass Mutual Life Insurance - policy no.7990	-	14,432.00
			whole life insurance through MassMutual Life Insurance Co. policy no. 0939	-	1,005.00
10.	Annuities. Itemize and name each issuer.		through MassMutual Life Insurance Co	-	20,998.00
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).)	X			
12.	Interests in IRA, ERISA, Keogh, or		IRA through Merrill Lynch	-	8,097.80
	other pension or profit sharing plans. Give particulars.		AIM Investments	w	1,068.72
13.	Stock and interests in incorporated		100% stock in Pasco Veterinary Medical Center, Inc		150,000.00
	and unincorporated businesses. Itemize.		interest in Aldemar Arabians, LLC - Tenants by the entirety	-	5,000.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.		2 savings bonds	-	150.00
16.	Accounts receivable.		rental payments - Tenants by the entirety	-	1,500.00
			anticipated refund from attorney Kevin O'Brien	-	1,500.00
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

Sub-Total > 218,667.52 (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	Marlene	Sieae
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# 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
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		anticipated tax refund - Tenants by the entirety	-	14,000.00
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.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Reversionary interest in a trust set up by now deceased Uncle - if monies are left in trust upon Mother's death, debtor has a potential 1/2 interest	-	Unknown
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the		anticipate receiving settlement from eminent domain case related to homestead - Tenants by the entirety	-	100,000.00
	debtor, and rights to setoff claims. Give estimated value of each.		potential recovery in malpractice counterclaim against The Solomon Law Group, PA, Stanford R. Solomon, Laura H. Howard and Joseph B. Lahav	-	Unknown
			Potential recovery against Mark and Teri Ippolito	-	Unknown
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.		vererinary license, transfer business license and teaching license re-directing children's behavior certification	-	0.00
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.		2000 GMC Savanah owned jointly with Pasco Veterinary Medical Center, Inc.	-	1,000.00
			2005 Beaver Montery motorhome	-	135,000.00
26.	Boats, motors, and accessories.		1975 Trojan 30' fiberglass inboard boat (in dry dock - needs work)	· -	0.00
			(Total	Sub-Tota of this page)	al > <b>250,000.00</b>

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

In re	Marlene Siegel	Case No.

# **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
			1979 Mastercraft boat (does not run)	-	200.00
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.		3 Arabian show horses 11 year old Taffy has NSH and AHA registration - \$3,500.00, 10 year old Lucy has NSH and AHA registration - \$2,000.00 and 15 year old Chance has AHA registration - \$1,000.00 Lucy and Taffy are jointly owned with Aldermar Arabians, LLC. (horses first registered in 2008).	-	3,750.00
			3 rescue horses over 20 years old - no papers (no value)	-	0.00
			7 year old rescue horse with papers - no value	-	0.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 3,950.00 (Total of this page)

Total > 482,914.41

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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In	re

the entirety

**Marlene Siegel** 

Debtor

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled to (Check one box)  ☐ 11 U.S.C. §522(b)(2)  ☐ 11 U.S.C. §522(b)(3)	under: Check if debtor class \$136,875.							
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption					
Real Property homestead located at 403.1 Banjo Lake Road, Land O'Lakes, Florida	Fla. Const. art. X, § 4(a)(1); Fla. Stat. Ann. §§ 222.01, 222.02, 222.05	0.00	1,000,000.00					
Checking, Savings, or Other Financial Accounts, C	Certificates of Deposit							
checking account located at Bank of America	Fla. Const. art. X, § 4(a)(2)	800.00	800.00					
Household Goods and Furnishings wicker table and 6 chairs, wicker bar stools, recliner bed, 2 chairs, 2 massage chairs, love seat, 3 tvs, 3 refridgerators, 2 stoves, dishwasher, 2 microwaves, coffeemaker, 3 mini fridges, beverage cooler, 2 washer/dryer, 3 beds, 4 end tables, linens, pots, pans, dishes, flatware, glasses, ice maker, beer tap, ice cream machine - Tenants by the entirety	Fla. Const. art. X, § 4(a)(2)	200.00	3,000.00					
Interests in Insurance Policies whole life insurance through Mass Mutual Life Insurance - policy no.7990	Fla. Stat. Ann. § 222.14	100%	14,432.00					
whole life insurance through MassMutual Life Insurance Co. policy no. 0939	Fla. Stat. Ann. § 222.14	100%	1,005.00					
Annuities through MassMutual Life Insurance Co	Fla. Stat. Ann. § 222.21(2)	100%	20,998.00					
Interests in IRA, ERISA, Keogh, or Other Pension of	or Profit Sharing Plans	4000/	0.007.00					
IRA through Merrill Lynch	Fla. Stat. Ann. § 222.21(2)	100%	8,097.80					
AIM Investments	Fla. Stat. Ann. § 222.21(2)	100%	1,068.72					
Other Contingent and Unliquidated Claims of Ever anticipate receiving settlement from eminent domain case related to homestead - Tenants by	<u>y Nature</u> Fla. Const. art. X, § 4(a)(1); Fla. Stat. Ann. §§ 222.01, 222.02, 222.05	100%	100,000.00					

Total: 146,601.52 1,149,401.52

In re	Marlene Siegel	Case No
	_	

# 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.

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 "Unliquidated". (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 "Unsecured Portion" on the Statistical 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.

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 C E E T	L J M H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	0 N T _ N G E	U D I S I P Q U T E D A	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 59101000317114			Security Agreement		A T E D		
Bankof America PO Box 45224 Jacksonville, FL 32232		-	2005 Beaver Montery motorhome		x		
			Value \$ 135,000.00			165,274.49	30,274.49
Account No.  Center State Bank 6930 Gull Boulevard Zephyrhills, FL 33541	,	( J	Mortgage  commercial property located at 4575 Pet Lane, Lutz, Florida 33559 (Pasco Veterinary Medical Center location)		x		
			Value \$ 1,100,000.00			232,192.52	0.00
Account No. 100103-08-00  Center State Bank 6930 Gull Boulevard Zephyrhills, FL 33541	,	<b>«</b> -	commercial property located at 4575 Pet Lane, Lutz, Florida 33559 (Pasco Veterinary Medical Center location)		x		
			Value \$ 1,100,000.00			90,340.44	0.00
Account No. 100101-67-00  Center State Bank 6930 Gull Boulevard Zephyrhills, FL 33541	,	<b>(</b> -	commercial property located at 4575 Pet Lane, Lutz, Florida 33559 (Pasco Veterinary Medical Center location)		x		
			Value \$ 1,100,000.00			427,557.87	0.00
continuation sheets attached	,	•		ubto		915,365.32	30,274.49

In re	Marlene Siegel	Case No
•		Debtor

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFINGEN	I D A	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Country Home Loans PO Box 5170 Simi Valley, CA 93062	x	-	First Mortgage real property located at 801 Riverview Drive, Tarpon Springs, Florida (trailer on lot)	X	T E D			
			Value \$ 70,000.00				9,871.70	0.00
Account No. 009739258  Mass Mutual Financial Group Box 371368 Pittsburgh, PA 15250		-	whole life through Mass Mutual Life Insurance Co policy #9258		x			
Account No.	_	_	Value \$ 13,941.00 UCC-1				16,359.87	2,418.87
St. Petersburg Cert. Dvlp Co d/b/a Gulfcoast CDC PO Box 54 Saint Petersburg, FL 33731		-	commercial property located at 4575 Pet Lane, Lutz, Florida 33559 (Pasco Veterinary Medical Center location)		X			
	_		Value \$ 1,100,000.00				160,000.00	0.00
Account No.  Taylor Bean Whitaker  Mortgage Corp. 1417 North Magnolia Ave. Ocala, FL 34475	x	_	Mortgage homestead located at 403.1 Banjo Lake Road, Land O'Lakes, Florida	x				
A 434 7000000440	_	-	Value \$ 1,000,000.00				1,000,000.00	0.00
Account No. 7908239143  Wells Fargo National Bank 800 Walnut Street F4030-04C Des Moines, IA 50309		-	Security Agreement bed (Tenants by the entirety)		x			
			Value \$ 100.00				1,645.77	1,545.77
Sheet 1 of 1 continuation sheets Schedule of Creditors Holding Secured Cla		ed to	S (Total of the	ubt nis j			1,187,877.34	3,964.64
			(Report on Summary of Sc		ota lule		2,103,242.66	34,239.13

In re	Marlene Siegel		Case No.	
-		Debtor	,	

# 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 approprise 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 "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 the total of 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 engraphics box(es) below if claims in that enterprive are listed on the attached checks)
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. $\S$ 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).
□ <b>Deposits by individuals</b> 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).

<sup>\*</sup> 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.

In re	Marlene Siegel	Case No.	
	_		

# 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.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED  AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY  AMOUNT ENTITLED TO PRIORITY
Account No.				7	E			
Internal Revenue Service Insolvency Territory 5 Stop 5720 400 W. Bay Street Jacksonville, FL 32202		-				x	Unknown	Unknown 0.00
Account No.								
Account No.								
Account No.								
Account No.								
Sheet 1 of 1 continuation sheets attac				Sub				0.00
Schedule of Creditors Holding Unsecured Prior	rity	Cla	aims (Total of		pag Tota		0.00	0.00
				J	Ota	aı	I	0.00

(Report on Summary of Schedules)

0.00

0.00

In re	Marlene Siegel	Case No.	_
-		Debtor	

## 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.)	C O D E B T O R	Hu H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	E N	LIQUI	10	S P U T F	AMOUNT OF CLAIM
Account No.			attorney services	T	T E D			
Allen Dell PA 202 S. Rome Avenue Suite 100 Tampa, FL 33606		-			X	T		29,963.45
Account No.						T	1	
Bank of America PO Box 25118 Tampa, FL 33622		-			x	. 2	x	
					L	╧		14,734.00
Account No. 5466-1602-2683-6201  Citibank PO Box 6405 The Lakes, NV 88901		_	credit card		x			
					L	l		9,000.00
Account No.  Court Square Leasing PO Box 17625 Baltimore, MD 21297	x	_			x		×	Unknown
continuation sheets attached		-	(Total of t	Subt			)	53,697.45

In re	Marlene Siegel	Case No
-		Debtor

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

CREDITOR'S NAME,	C	Нι	usband, Wife, Joint, or Community	C	U N	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Z L L Q U L D A T E D	SPUTE	AMOUNT OF CLAIM
Account No.			personal guaranty	T	E		
De Lage Landen Financial Svs Lease Processing Ctr 1111 Old Eagle School Road Wayne, PA 19087	х	-			x		Unknown
Account No. 680263 and 680461			medical				
Houston Healthcare Complex 804 Scott Nixon Memorial Dr Augusta, GA 30907		-			x	x	4,022.30
Account No.	_			1			,,,,,,
Joseph B. Lahav, Esquire 1881 W. Kennedy Boulevard Tampa, FL 33606		-			x	x	Unknown
Account No.	┢						
Kevin P. O'Brien, Esquire 805 W. Azeele Street Tampa, FL 33606		-			x	x	0.00
Account No.							
Laura H. Howard, Esquire 1881 W. Kennedy Blvd. Tampa, FL 33606		-			x	x	Unknown
Sheet no. 1 of 3 sheets attached to Schedule of				Subi	tota	1	4 022 20
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	4,022.30

In re	Marlene Siegel	Case No.	_
		Debtor	

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

				_			
CDEDITOD'S NAME	Č	Hu	sband, Wife, Joint, or Community	C	U	D I	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No.	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT	I SPUTED	AMOUNT OF CLAIM
Account No.					E		
Mark and Teri Ippolito c/o Alfred J. Tetlow, Esq. 600 Madison Street Tampa, FL 33602		-				х	
Account No. <b>06802631</b>			medical				
Morningside ER Physicians PO Box 41440 Philadelphia, PA 19101		-				x	589.00
							000.00
Account No.							
San Antonio Citizens CU PO Box 1057 San Antonio, FL 33576	х	-			x	x	325,000.00
				╄			323,000.00
Account No.							
Stanford R. Solomon, Esquire 1881 W. Kennedy Blvd. Tampa, FL 33606		-			x	x	Unknown
				_		lacksquare	Ulikilowii
Account No. 2073120590			medical				
Tampa General Hospital PO Box 550407 Tampa, FL 33655		-			x	x	211.00
Sheet no. <b>2</b> of <b>3</b> sheets attached to Schedule of		_		Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				325,800.00

In re	Marlene Siegel		Case No.	
•		Debtor	•7	

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	C O D E B T O R	A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTIN	UNLIQUIDATED	DISPUT	AMOUNT OF CLAIM
(See instructions above.)	R	С			D A T	D	
Account No.			attorney fees	Ľ	E D		
The Solomon Law Group, PA 1881 W. Kennedy Blvd. Tampa, FL 33606		-			x	x	
				$\perp$			Unknown
Account No.							
				$\bot$			
Account No.							
Account No.				+	-	-	
Account No.							
Account No.	┝			+	$\perp$	╁	
Sheet no. <b>3</b> of <b>3</b> sheets attached to Schedule of	<u> </u>	<u></u>		Sub	tota	<u> </u> 1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				0.00
					Tota		202 540 75
			(Report on Summary of S	che	dul	es)	383,519.75

In re	Marlene Siegel	Case No	
_			
		Debtor	

## 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.

Cassie's Pet Grooming 7246 Pop Drive Wesley Chapel, FL 33544 verbal agreement for commercial lease located at 4575 Pet Lane, Lutz, Florida

Pasco Veternary Medical Cent 4575 Pet Lane Lutz, FL 33559 verbal monthly lease agreement for commercial property located at 4575 Pet Lane, Lutz, FL

In re	Marlene Siegel	<u>.</u>	Case No	_
-		Debtor		

# **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	
Aldemar Arabians, LLC 4575 Pet Lane Lutz, FL 33549	San Antonio Citizens CU PO Box 1057 San Antonio, FL 33576	
Jerome Harrell 4031 Banjo Lake Road Lutz, FL 33559	Taylor Bean Whitaker Mortgage Corp. 1417 North Magnolia Ave. Ocala, FL 34475	
Jerome Harrell 4031 Banjo Lake Road Lutz, FL 33559	Country Home Loans PO Box 5170 Simi Valley, CA 93062	
Jerome Harrell 4031 Banjo Lake Road Lutz, FL 33559	Center State Bank 6930 Gull Boulevard Zephyrhills, FL 33541	
Jerome Harrell 4031 Banjo Lake Road Lutz, FL 33559	Center State Bank 6930 Gull Boulevard Zephyrhills, FL 33541	
Jerome Harrell 4031 Banjo Lake Road Lutz, FL 33559	Center State Bank 6930 Gull Boulevard Zephyrhills, FL 33541	
Pasco Veterinary Medical Ctr 4575 Pet Lane Lutz, FL 33559	De Lage Landen Financial Svs Lease Processing Ctr 1111 Old Eagle School Road Wayne, PA 19087	
Pasco Veterinary Medical Ctr 4575 Pet Lane Lutz. FL 33559	Court Square Leasing PO Box 17625 Baltimore, MD 21297	

In re	Marlene Siegel		No
	•	Debtor(s)	

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

	·					
Debtor's Marital Status:	DEPENI	DENTS OF DEBTO	R AND SPO	OUSE		
	RELATIONSHIP(S):		AGE(S):			
Married	Daughter		12			
	Daughter		15			
Employment:	DEBTOR			SPOUSE		
Occupation	veterinarian	office	manager	•		
Name of Employer	PVMC	PVMC	;			
How long employed	22 years	22 yea	ars			
Address of Employer	4575 Pet Lane	4575	Pet Lane			
1 2	Lutz, FL 33559	Lutz,	FL 33559			
INCOME: (Estimate of avera	age or projected monthly income at time case filed)			DEBTOR		SPOUSE
	y, and commissions (Prorate if not paid monthly)		\$	4,812.40	\$	584.10
2. Estimate monthly overtime			\$	0.00	\$	0.00
2. Zammue manung avermie			· -		· —	
2. GLIDTOTAL			\$	4,812.40	\$	584.10
3. SUBTOTAL			<b>"</b> —	7,012.70	υ <u> </u>	304.10
4. LESS PAYROLL DEDUC						
<ul> <li>a. Payroll taxes and soci</li> </ul>	al security		\$	721.86	\$	57.61
b. Insurance			\$	0.00	\$	0.00
c. Union dues			\$	0.00	\$	0.00
d. Other (Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS		\$	721.86	\$	57.61
	22200110110			<u> </u>		
6. TOTAL NET MONTHLY	TAKE HOME PAY		\$	4,090.54	\$	526.49
7 Regular income from opera	ation of business or profession or farm (Attach detai	led statement)	\$	0.00	\$	0.00
8. Income from real property	aron of business of profession of furm (Tatach detail	ica statement)	\$ <del></del>	1,797.60	\$ <del></del>	650.00
9. Interest and dividends			<u> </u>	0.00	\$ <del></del>	0.00
	support payments payable to the debtor for the debt	or's use or that of	Ψ	0.00	Ψ	0.00
dependents listed above	support payments payable to the debtor for the debt	or s use or that or	\$	0.00	\$	0.00
11. Social security or government	nent assistance		Ψ	0.00	Ψ	0.00
(0 :0)			\$	0.00	\$	0.00
(Specify).			φ	0.00	Φ	0.00
10 P :			φ —	0.00	φ	0.00
12. Pension or retirement inco	ome		<u>э</u> —	0.00	<u> э</u> —	0.00
13. Other monthly income			¢.	0.00	Ф	0.00
(Specify):			<u>\$</u>	0.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13		\$	1,797.60	\$	650.00
15 AVERAGE MONTHI V I	INCOME (Add amounts shown on lines 6 and 14)		\$	5,888.14	\$	1,176.49
15, 11 CERTOE MONTHET	(Add amounts shown on fines o and 14)					
16 COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals fro	om line 15)		\$	7,064.	ე კ

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

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

In re	Marlene Siegel	Cas	se 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. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	5,300.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	500.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other cable	\$	100.00
3. Home maintenance (repairs and upkeep)	\$	500.00
4. Food	\$	1,000.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	300.00
8. Transportation (not including car payments)	\$	900.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	200.00
10. Charitable contributions	\$	100.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	277.00
c. Health	\$	675.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	0.00
b. Other See Detailed Expense Attachment	\$	3,119.27
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other books for children (homeschooled)	\$	300.00
Other	\$	0.00
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.)	\$	13,546.27
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME		7.001.55
a. Average monthly income from Line 15 of Schedule I	\$	7,064.63
b. Average monthly expenses from Line 18 above	\$	13,546.27
c. Monthly net income (a. minus b.)	\$	-6,481.64

B6J	(Official	Form	<b>6J</b> )	(12/07)
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In re Marlene Siegel Case No.	
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Debtor(s)

# $\underline{SCHEDULE\ J\ -\ CURRENT\ EXPENDITURES\ OF\ INDIVIDUAL\ DEBTOR(S)}$

# **Detailed Expense Attachment**

# **Other Installment Payments:**

dance class for children	\$	300.00
Bank of American (motorhome)	<del></del>	2,025.27
Tarpon Springs mortgage	\$	794.00
<b>Total Other Installment Payments</b>	\$	3,119.27

# United States Bankruptcy Court Middle District of Florida

In re	Marlene Siegel		Case No.	
		Debtor(s)	Chapter 11	
	DECLARATIO	ON CONCERNING DEBTOR	R'S SCHEDULES	
	DECLARATION UN	DER PENALTY OF PERJURY BY I	NDIVIDUAL DEBTOR	
	I declare under penalty of per	jury that I have read the foregoing sur	mmary and schedules, con-	sisting of
	sheets, and that they are true a	nd correct to the best of my knowledg	e, information, and belief.	-
Date	May 12, 2009	Signature /s/ Marlene Siege	el	
	•	Marlene Siegel	-	

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.

Debtor

# United States Bankruptcy Court Middle District of Florida

In re	Marlene Siegel		Case No.	
		Debtor(s)	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 \$19,200.00 Employment 2009 ytd \$76,800.00 Employment 2008 \$76,800.00 Employment 2007

### 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

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 DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

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 Center State Bank 6930 Gull Boulevard Zephyrhills, FL 33541	DATES OF PAYMENTS/ TRANSFERS <b>2/20/09</b> , <b>2/20/09</b> , <b>3/16/09</b>	AMOUNT PAID OR VALUE OF TRANSFERS \$14,835.10	AMOUNT STILL OWING \$0.00
Carrlisle Fields & Co	2/4/09	\$975.00	\$0.00
Congregation Schanni Zedak	2/12/09, 2/13/09	\$988.00	\$0.00
San Antonio Citizens CU PO Box 1057 San Antonio, FL 33576	2/9/09, 2/27/09	\$4,846.22	\$0.00
Ronald Burke	2/2/09	\$3,420.00	\$0.00
Pasco County Tax Collector	2/09	\$2,477.69	\$0.00
Fox View Farm	2/9/09, 2/12/09, 3/5/09	\$3,210.00	\$0.00
Karl & Dimarco School of Theatre	2/13/09, 3/13/09	\$504.00	\$0.00
Time Insurance	2/3/09, 3/3/09, 4/1/09	\$2,026.32	\$0.00
Progress Energy PO Box 1551 Raleigh, NC 27602	2/3/09, 3/2/09.4/2/09	\$1,258.92	\$0.00

NAME AND ADDRESS OF CREDITOR Taylor Bean Whitaker Mortgage Corp. 1417 North Magnolia Ave. Ocala, FL 34475	DATES OF PAYMENTS/ TRANSFERS <b>2/6/09, 3/6/09, 4/7/09</b>	AMOUNT PAID OR VALUE OF TRANSFERS \$16,613.22	AMOUNT STILL OWING \$1,000,000.00
Bank of America	2/10/09, 2/13/09, 2/24/09, 3/12/09, 3/16/09, 3/26/09,	\$22,212.66	\$0.00
Countrywide Home Loans PO Box 5170 Simi Valley, CA 93062	3/30/09, 4/21/09 2/12/09,3/13/09, 4/1/09	\$2,383.38	\$9,871.70
Bankof America PO Box 45224 Jacksonville, FL 32232	2/13/09, 2/24/09, 3/13/09, 3/16/09	\$6,075.81	\$165,274.49
Florida Department of Revenue	2/19/09, 3/18/09, 4/17/09	\$548.73	\$0.00
WREC	2/15/09, 3/16/-09, 4/13/09	\$586.37	\$0.00
Direct Buy, Inc.	2/17/09	\$159.00	\$0.00
Bill Watson	2/13/09	\$107.00	\$0.00
Urlnifly Sti	2/13/09	\$126.00	\$0.00
John Gerch	3/12/09	\$160.00	\$0.00
Harry Knippis	3/09	\$420.00	\$0.00
Pasco County Clerk	3/15/09	\$317.00	\$0.00
Pasco County Sheriff	3/12/09	\$20.00	\$0.00
UPHA	3/2/09	\$35.00	\$0.00
Schzfty	3/16/09	\$80.00	\$0.00
Mass Mutual	2/20/09, 3/20/09, 4/20/09	\$832.53	\$0.00
Citibank	2/25/09, 3/2/09, 3/26/09, 3/31/09	\$7,151.51	\$0.00
Capital One	2/27/09, 3/30/09	\$1,065.63	\$0.00
Wells Fargo	3/2/09, 4/1/09	\$517.88	\$0.00
American Express	3/26/09	\$378.73	\$0.00
Fta - DDA	4/2/09	\$8,562.66	\$0.00

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

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

NATURE OF PROCEEDING

None 

CAPTION OF SUIT

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.)

AND CASE NUMBER The Solomon Law Group, PA Collection vs. Marlene Siegel, Case No 08-006334-B. Marlene Siegel Counterplaintiff vs. The Solomon Law Group, PA,

Stanford Solomon, Laura **Howard and Jospeh Lahav** 

Mark and Teri Ippolito vs. breach of contract

Marlene Siegel, Case No. 51-2004-CA-000876-XXXX-ES

Mark and Teri Ippolito vs. Dr. Marlene Siegel Case No. 2D07-5654

Pasco County vs. C. Dickson Eminent Domain et al, Case No. 51-2008-CA-

002646-XXXX-ES

COURT OR AGENCY STATUS OR AND LOCATION DISPOSITION In the Circuit Court for pending

Hillsborough County, Florida **Civil Division** 

**Pasco County Circuit Court** pending

Second District Court of

**Appeals** 

pending

**Pasco County Circuit Court** pending

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** 

### 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** 

### 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.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

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** 

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

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

trailer valued at approximately \$9,000.00

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

trailer was stolen, police were notified. Insurance December 2008

DATE OF LOSS

paid \$7,356.81

#### 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 Kevin O'Brien, PA 805 W. Azeele Street Tampa, FL 33606

Norman and Bullington, P.A. 1905 W. Kennedy Boulevard Tampa, FL 33606

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 3/31/09

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$3,800.00

\$10,000.00

#### 10. Other transfers

None П

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

**Pasco County** 

DATE June 2008 DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED Debtor received approximately \$250,000.00 in exchange for transfer of real property

none

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

#### 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.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

NAME AND ADDRESS OF INSTITUTION

NUMBER, AMOUNT AND DATE OF SALE
OF RALANCE OR CLOSING

#### 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

### 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

### 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 Jerome Harrell 4031 Banjo Lake Road Land O Lakes, FL 34639 DESCRIPTION AND VALUE OF PROPERTY flat bed trailer, truck, boat trailer and small farm equipment

LOCATION OF PROPERTY 4031 Banjo Lake Road, Land O'Lakes, FL 34639

## 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

#### 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:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

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.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

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

### 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.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

TAXPAYER-I.D. NO.
(ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

ary 592737564 4575 Pet Lane verernary clinic 11/20/1986 to present

Pasco Veternary 592737564 4575 Pet Lane Medical Center, Inc. Lutz, FL 33559

Aldemar Arabians, None 4575 Pet Lane 8/25/2008 through LLC Lutz, FL 33549 8/25/2008 through

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

NAME ADDRESS

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

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 Tammy Myrick DATES SERVICES RENDERED

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

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

DATE OF INVENTORY

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,

RECORDS

and the dollar amount and basis of each inventory.

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

DATE OF INVENTORY INVENTORY SUPERVISOR

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.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

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.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE 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.

TITLE DATE OF TERMINATION NAME AND ADDRESS

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

AMOUNT OF MONEY OF RECIPIENT. DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL 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	May 12, 2009	Signature	/s/ Marlene Siegel
			Marlene Siegel
			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 CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

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

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

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

## 1. Services Available from Credit Counseling Agencies

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

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

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

## 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.

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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

**B 201** (12/08)

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.

## **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.

Shella D. Norman	X /S/ Shella D. Norman	May 12, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
1905 W. Kennedy Boulevard		
Tampa, FL 33606		
813-251-6666		
sheila@normanandbullington.com		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we)	have received and read this notice.	
Marlene Siegel	X /s/ Marlene Siegel	May 12, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if	any) Date

# United States Bankruptcy Court Middle District of Florida

In re	Marlene Siegel		Case No.	e No.		
		Debtor(s)	Chapter	11		
VERIFICATION OF CREDITOR MATRIX						
The abo	ove-named Debtor hereby verifie	es that the attached list of creditors is true and corre	ect to the best	of his/her knowledge.		
Date:	May 12, 2009	/s/ Marlene Siegel				
		Marlene Siegel				
		Signature of Debtor				

Marlene Siegel	Country Home Loans	Laura H. Howard, Esquire
4575 Pet Lane	PO Box 5170	1881 W. Kennedy Blvd.
Lutz, FL 33559	Simi Valley, CA 93062	Tampa, FL 33606
Sheila D. Norman Norman and Bullington, P.A. 1905 W. Kennedy Boulevard Tampa, FL 33606	Court Square Leasing PO Box 17625 Baltimore, MD 21297	Mark and Teri Ippolito c/o Alfred J. Tetlow, Esq. 600 Madison Street Tampa, FL 33602
Aldemar Arabians, LLC 4575 Pet Lane Lutz, FL 33549	De Lage Landen Financial Svs Lease Processing Ctr 1111 Old Eagle School Road Wayne, PA 19087	Mark S. Howard, Esquire 4830 W. Kennedy Blvd. Suite 300 Tampa, FL 33609
Allen Dell PA 202 S. Rome Avenue Suite 100 Tampa, FL 33606	Gulf Coast Collection 5630 Marquesas Circle Sarasota, FL 34233	Mass Mutual Financial Group Box 371368 Pittsburgh, PA 15250
Bank of America	Houston Healthcare Complex	Morningside ER Physicians
PO Box 25118	804 Scott Nixon Memorial Dr	PO Box 41440
Tampa, FL 33622	Augusta, GA 30907	Philadelphia, PA 19101
Bankof America PO Box 45224 Jacksonville, FL 32232	Internal Revenue Service Insolvency Territory 5 Stop 5720 400 W. Bay Street Jacksonville, FL 32202	Pasco Veterinary Medical Ctr 4575 Pet Lane Lutz, FL 33559
Cassie's Pet Grooming	Jerome Harrell	Pasco Veternary Medical Cent
7246 Pop Drive	4031 Banjo Lake Road	4575 Pet Lane
Wesley Chapel, FL 33544	Lutz, FL 33559	Lutz, FL 33559
Center State Bank	Joseph B. Lahav, Esquire	Richard Harrison, Esquire
6930 Gull Boulevard	1881 W. Kennedy Boulevard	202 S. Rome Ave. #100
Zephyrhills, FL 33541	Tampa, FL 33606	Tampa, FL 33606
Citibank	Kevin P. O'Brien, Esquire	San Antonio Citizens CU
PO Box 6405	805 W. Azeele Street	PO Box 1057
The Lakes, NV 88901	Tampa, FL 33606	San Antonio, FL 33576

St. Petersburg Cert. Dvlp Co d/b/a Gulfcoast CDC PO Box 54 Saint Petersburg, FL 33731

Stanford R. Solomon, Esquire 1881 W. Kennedy Blvd. Tampa, FL 33606

Tampa General Hospital PO Box 550407 Tampa, FL 33655

Taylor Bean Whitaker Mortgage Corp. 1417 North Magnolia Ave. Ocala, FL 34475

The Solomon Law Group, PA 1881 W. Kennedy Blvd. Tampa, FL 33606

Thomas E. Deberg, Esquire 1881 W. Kennedy Blvd. Tampa, FL 33606

Timothy Woodward, Esquire 4301 Anchor Plaza Suite 300 Tampa, FL 33634

US Attorney Attn: Civil Process Clerk 400 N. Tampa St. #3200 Tampa, FL 33602

US Attorney General Department of Justice 10th and Constitution Avenue Washington, DC 20530 US Small Business Administra 100 South Biscayne Blvd. 7th Floor Miami, FL 33131

Wells Fargo National Bank 800 Walnut Street F4030-04C Des Moines, IA 50309

# United States Bankruptcy Court Middle District of Florida

In re	Marlene Siegel		Case N	0.	
		Debtor(s)	Chapte	r 11	
	DISCLOSURE OF CO	MPENSATION OF ATTOR	NEY FOR I	DEBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankrup compensation paid to me within one year before be rendered on behalf of the debtor(s) in contem	e the filing of the petition in bankruptcy.	, or agreed to be	paid to me, for servi	
	For legal services, I have agreed to accept		\$	10,000.00	
	Prior to the filing of this statement I have re		·	10,000.00	
	Balance Due		\$	0.00	
2.	\$				
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, inc				ey case, including:	
	<ul><li>a. Analysis of the debtor's financial situation, and</li><li>b. Preparation and filing of any petition, scheduc.</li><li>c. Representation of the debtor at the meeting of</li><li>d. [Other provisions as needed]</li></ul>	iles, statement of affairs and plan which	may be required;	-	oankruptcy;
7.	any other adversary proceeding:	any dischargeability actions, judio Negotiations with secured credito s and applications as needed; prep	cial lien avoida ors to reduce t	o market value; p	reparation and
		CERTIFICATION			
	I certify that the foregoing is a complete stateme bankruptcy proceeding.	nt of any agreement or arrangement for p	payment to me fo	r representation of the	ne debtor(s) in
Dated	d: <b>May 12, 2009</b>	/s/ Sheila D. Norm	nan		
		Sheila D. Norman			
		Norman and Bulli 1905 W. Kennedy			
		Tampa, FL 33606	Doulevalu		
		813-251-6666			
		sheila@normanar	ndbullington.co	om	

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

In re	Marlene Siegel		
		Debtor(s)	
Case N	Jumber:		
	•	(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.

	Part I. CALCULATION OF CUR	RENT MONTHLY INC	COM	E			
1	Marital/filing status. Check the box that applies and complete the a. □Unmarried. Complete only Column A ("Debtor's Income" b. ■Married, not filing jointly. Complete only column A ("Debtor's Income")	) for Lines 2-10.	ement	as directed.			
		filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10.					
	c. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("S 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			Column A	Column B		
	the filing. If the amount of monthly income varied during the six			Debtor's	Spouse's		
	six-month total by six, and enter the result on the appropriate line.			Income	Income		
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$	4,741.06	\$ 436.75		
3	Net income from the operation of a business, profession, or far and enter the difference in the appropriate column(s) of Line 3. If profession or farm, enter aggregate numbers and provide details on number less than zero.	more than one business n an attachment. Do not enter a					
3	Debtor	Spouse					
		50.00 \$ 0.00					
		50.00   \$ 0.00					
	c. Business income Subtract Line		\$	0.00	\$ 0.00		
	<b>Net Rental and other real property income.</b> Subtract Line b fro difference in the appropriate column(s) of Line 4. Do not enter a						
	Debtor						
4		797.60 \$ 0.00					
		350.00 \$ 0.00					
	7 7 7 7	b from Line a	\$	947.60	\$ 0.00		
5	Interest, dividends, and royalties.		\$	0.00			
6	Pension and retirement income.		\$		\$ 0.00		
7	Any amounts paid by another person or entity, on a regular ba expenses of the debtor or the debtor's dependents, including che purpose. Do not include alimony or separate maintenance paymer debtor's spouse if Column B is completed.	ild support paid for that	\$	0.00			
8	Unemployment compensation. Enter the amount in the appropria However, if you contend that unemployment compensation receiv benefit under the Social Security Act, do not list the amount of sucor B, but instead state the amount in the space below:	ed by you or your spouse was a					
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.	<b>00</b> Spouse \$ <b>0.00</b>	\$	0.00	\$ 0.00		
9	Income from all other sources. Specify source and amount. If no na separate page. Total and enter on Line 9. Do not include alin payments paid by your spouse if Column B is completed, but in alimony or separate maintenance. Do not include any benefits a Security Act or payments received as a victim of a war crime, crim victim of international or domestic terrorism.	nony or separate maintenance include all other payments of received under the Social are against humanity, or as a					
	a. \$	\$	1				
	b. \$	\$	\$	0.00	\$ 0.00		
	Subtotal of current monthly income. Add lines 2 thru 9 in Colur	nn A. and. if Column B is	Ψ	0.00	Ψ <b>0.00</b>		
10	, , , , , , , , , , , , , , , , , , , ,	,,					

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 amou from Line 10, Column A.					
	Part II. VERIFICATION					
12	I declare under penalty of perjury that the information provided in this statement is true and c must sign.)  Date: May 12, 2009 Signature: /s/ Mar	orrect. (If this is a joint case, both debtors				
	Marler	e Siegel (Debtor)				