B1 (Official Form 1)(1/08)								
United States Bankruptcy Co Middle District of Florida				urt Voluntary Petition			Petition	
Name of Debtor (if individual, enter Last, First, Middle): Brester, Pamela S				Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-7116	yer I.D. (ITIN) No./Co	omplete EII		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				
Street Address of Debtor (No. and Street, City, and State): <b>4888 Juliana Reserve Dr.</b> <b>Auburndale, FL</b> ZIP Code			Street	Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code				
		3823						
County of Residence or of the Principal Place of <b>Polk</b>	Business:			-		Principal Place of		
Mailing Address of Debtor (if different from stre	et address):		Mailin	g Address	of Joint Debt	tor (if different fro	om street address):	
		ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor	Nature of			Chapter of Bankruptcy Code Under Which				
(Form of Organization) (Check one box)	(Check of Health Care Busi			the Petition is Filed (Check one box)				
	Single Asset Rea	l Estate as	defined	Image: Chapter 7         fined       Image: Chapter 9         Image: Chapter 9       Image: Chapter 15 Petition for Recognition				
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	in 1ĭ U.S.C. § 10 □ Railroad	01 (51B)		Chapter 11 of a Foreign Main Proceeding				
Corporation (includes LLC and LLP)	☐ Stockbroker			Chapter 12 Chapter 15 Petition for Recognition				
□ Partnership	□ Commodity Brok □ Clearing Bank	ker		Chapter 13 of a Foreign Nonmain Proceeding				
Other (If debtor is not one of the above entities,	Other					Nature of I	Debts	
check this box and state type of entity below.)	Tax-Exem			(Check one box)				
(Check box, if applicable) Debtor is a tax-exempt organiz under Title 26 of the United St Code (the Internal Revenue Co			nization States	tates "incurred by an individual primarily for				
Filing Fee (Check on	e box)			one box:		Chapter 11 Deb		
Full Filing Fee attached							ined in 11 U.S.C. §	
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.			r Check	<ul> <li>Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>Check if:</li> <li>Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</li> </ul>				
Filing Fee waiver requested (applicable to ch				Check all applicable boxes:				
attach signed application for the court's consideration. See Official Form 3B.				Acceptan	ces of the pla		prepetition from one 11 U.S.C. § 1126(b	
Statistical/Administrative Information						THIS SPA	CE IS FOR COURT	USE ONLY
<ul> <li>Debtor estimates that funds will be available for distribution to unsecured creditors.</li> <li>Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</li> </ul>								
Estimated Number of Creditors						1		
1- 50- 100- 200- 1	,000- 5,001-	10,001-	25,001- 50,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1 to million r	\$1,000,001 \$10,000,001 o \$10 to \$50	\$50,000,001 to \$100	100,000,001 to \$500 million	5500,000,001 to \$1 billion				
Estimated Liabilities								
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1 tt	\$1,000,001 \$10,000,001 o \$10 to \$50	\$50,000,001 to \$100		\$500,000,001 to \$1 billion	More than			

B1 (Official For	rm 1)(1/08)		Page 2		
Voluntar	y Petition	Name of Debtor(s):			
(This page mu	• ust be completed and filed in every case)	Brester, Pamela S			
(1.000 F G	All Prior Bankruptcy Cases Filed Within Last	<b>1</b> t 8 Years (If more than two,	attach additional sheet)		
Location Where Filed:		Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If 1	more than one, attach additional sheet)		
Name of Debt - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	(To be completed if debtor is ar	Exhibit B n individual whose debts are primarily consumer debts.)		
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, united States Code, and have explained under each such chapter. I further certify that I delivered to required by 11 U.S.C. §342(b).			r that [he or she] may proceed under chapter 7, 11, States Code, and have explained the relief available urther certify that I delivered to the debtor the notice		
🛛 Exhibit	A is attached and made a part of this petition.	X /s/ William J. Rina Signature of Attorney for William J. Rinaldo	r Debtor(s) (Date)		
	Exh	nibit C			
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and i	dentifiable harm to public health or safety?		
		nibit D			
-	leted by every individual debtor. If a joint petition is filed, ea		d attach a separate Exhibit D.)		
If this is a joi	D completed and signed by the debtor is attached and made int petition:	a part of this petition.			
-	D also completed and signed by the joint debtor is attached a	and made a part of this petitio	on.		
	Information Regardin				
_	(Check any ap	-			
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	a longer part of such 180 da	ys than in any other District.		
	There is a bankruptcy case concerning debtor's affiliate, ge				
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Certification by a Debtor Who Reside (Check all app		ıl Property		
	Landlord has a judgment against the debtor for possession		c checked, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment				
	Debtor has included in this petition the deposit with the co after the filing of the petition.	ourt of any rent that would be	come due during the 30-day period		

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

Voluntary Petition	Name of Debtor(s):
voluntary return	Brester, Pamela S
This page must be completed and filed in every case)	
c c	natures
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).	Signature of a Foreign Representative         I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.         (Check only one box.)         □ I request relief in accordance with chapter 15 of title 11. United States Cool Certified copies of the documents required by 11 U.S.C. §1515 are attache         □ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Pamela S Brester	X
X         /s/ Pamela S Brester           Signature of Debtor         Pamela S Brester	Signature of Foreign Representative
	Printed Name of Foreign Representative
X Signature of Joint Debtor	Printed Name of Foreign Representative
Signature of Joint Debtor	Date
Telephone Number (If not represented by attorney)	
	Signature of Non-Attorney Bankruptcy Petition Preparer
May 18, 2009	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
Signature of Attorney*	compensation and have provided the debtor with a copy of this document for 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
$\mathbf X$ _/s/ William J. Rinaldo	pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services
Signature of Attorney for Debtor(s)	chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a
William J. Rinaldo 0317100	debtor or accepting any fee from the debtor, as required in that section.
Printed Name of Attorney for Debtor(s)	Official Form 19 is attached.
THE RINALDO LAW FIRM, P.A. Firm Name 1102 S. Florida Avenue	Printed Name and title, if any, of Bankruptcy Petition Preparer
Lakeland, FL 33803	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.)
	propuler. (Required by 11 C.b.C. § 110.)
Email: william.rinaldo@rinaldo-law.com (863) 686-7101 Fax: (863) 686-7323	
Telephone Number	
May 18, 2009	Address
*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.	X
Signature of Debtor (Corporation/Partnership)	Date
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	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United	Names and Social-Security numbers of all other individuals who prepared assisted in preparing this document unless the bankruptcy petition preparer not an individual:
States Code, specified in this petition.	
XSignature of Authorized Individual	If more than one person prepared this document, attach additional sheets
Printed Name of Authorized Individual	conforming to the appropriate official form for each person.
Title of Authorized Individual	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.
Date	
2400	

## United States Bankruptcy Court Middle District of Florida

In re Pamela S Brester

Debtor(s)

Case No. Chapter

11

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

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

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

 $\Box$  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.* 

 $\Box$  3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Software Copyright (c) 1996-2009 Best Case Solutions - Evanston, IL - (800) 492-8037 Best

Best Case Bankruptcy

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

 $\Box$  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.);

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor:	/s/ Pamela S Brester
	Pamela S Brester

Date: May 18, 2009

## United States Bankruptcy Court Middle District of Florida

In re Pamela S Brester

Debtor(s)

Case No. Chapter 11

#### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
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]
COAS Group, Inc. P.O. Box 704 Brandon, FL 33509	COAS Group, Inc. P.O. Box 704 Brandon, FL 33509	Litigation	Unliquidated	Unknown
Countrywide Home Lending Attn: Bankruptcy Po Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Attn: Bankruptcy Po Box 5170 Simi Valley, CA 93062	ConventionalRealE stateMortgage		122,915.00 (0.00 secured)
Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	CreditCard		14,024.00
Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	CreditCard		9,091.00
Fia Csna Po Box 26012 Nc4-105-02-77 Greensboro, NC 27410	Fia Csna Po Box 26012 Nc4-105-02-77 Greensboro, NC 27410	CreditCard		4,263.00
First Usa Bank N A 1001 Jefferson Plaza Wilmington, DE 19701	First Usa Bank N A 1001 Jefferson Plaza Wilmington, DE 19701	CreditCard	Disputed	Unknown
Market Street Mortgage 2650 Mccormick Dr Clearwater, FL 33759	Market Street Mortgage 2650 Mccormick Dr Clearwater, FL 33759	ConventionalRealE stateMortgage	Disputed	Unknown
Market Street Mortgage 2650 Mccormick Dr Clearwater, FL 33759	Market Street Mortgage 2650 Mccormick Dr Clearwater, FL 33759	ConventionalRealE stateMortgage	Disputed	Unknown
Market Street Mortgage 2650 Mccormick Dr Clearwater, FL 33759	Market Street Mortgage 2650 Mccormick Dr Clearwater, FL 33759	ConventionalRealE stateMortgage	Disputed	Unknown
Mercantile Bank 2307 W. Kennedy Blvd Tampa, FL 33609	Mercantile Bank 2307 W. Kennedy Blvd Tampa, FL 33609	secured		645,280.00 (0.00 secured)

Debtor(s)

Case No.

## 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]
Mercantile Bank	Mercantile Bank	Secured		298,813.00
2307 W. Kennedy Blvd Tampa, FL 33609	2307 W. Kennedy Blvd Tampa, FL 33609			(0.00 secured)
Mitsubishi Motor Credi Po Box 991817 Mobile, AL 36691	Mitsubishi Motor Credi Po Box 991817 Mobile, AL 36691	Automobile	Disputed	Unknown
Sovereign Bank 865 Brook St Rocky Hill, CT 06067	Sovereign Bank 865 Brook St Rocky Hill, CT 06067	Automobile		5,001.00 (0.00 secured)
Specialized Loan Servi 8742 Lucent Blvd	Specialized Loan Servi 8742 Lucent Blvd	CreditLineSecured		57,119.00
Highlands Ranch, CO 80129 Turner Cole Company, Inc. 4531 Swift Circle FL 33596	Highlands Ranch, CO 80129 Turner Cole Company, Inc. 4531 Swift Circle FL 33596	litigation	Unliquidated	(0.00 secured) Unknown
Washington Mutual Mortgage Attn: Bankruptcy Dept. 7255 Bay Meadows Way Jacksonville, FL 32256	Washington Mutual Mortgage Attn: Bankruptcy Dept. 7255 Bay Meadows Way Jacksonville, FL 32256	ConventionalRealE stateMortgage		501,179.00 (0.00 secured)
Wells Fargo Home Mtg Attn: Bankruptcy Dept 3476 Stateview Blvd. Fort Mill, SC 29715	Wells Fargo Home Mtg Attn: Bankruptcy Dept 3476 Stateview Blvd. Fort Mill, SC 29715	ConventionalRealE stateMortgage		614,761.00 (0.00 secured)

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

I, **Pamela S Brester**, 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 18, 2009

Signature /s/ Pamela S Brester

Pamela S Brester 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. Pamela S Brester 4888 Juliana Reserve Dr. Auburndale, FL 33823

William J. Rinaldo THE RINALDO LAW FIRM, P.A. 1102 S. Florida Avenue Lakeland, FL 33803

COAS Group, Inc. P.O. Box 704 Brandon, FL 33509

Countrywide Home Lending Attn: Bankruptcy Po Box 5170 Simi Valley, CA 93062

Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054

Fia Csna Po Box 26012 Nc4-105-02-77 Greensboro, NC 27410

First Usa Bank N A 1001 Jefferson Plaza Wilmington, DE 19701

Lisa S. Delvecchio P.O. Box 3300 Tampa, FL 33601

Market Street Mortgage 2650 Mccormick Dr Clearwater, FL 33759 Mercantile Bank 2307 W. Kennedy Blvd Tampa, FL 33609

Mitsubishi Motor Credi Po Box 991817 Mobile, AL 36691

Sheldon L. Wind 5700 Memorial Hwy #102 Tampa, FL 33615

Sovereign Bank 865 Brook St Rocky Hill, CT 06067

Specialized Loan Servi 8742 Lucent Blvd Highlands Ranch, CO 80129

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

Turner Cole Company, Inc. 4531 Swift Circle FL 33596

Washington Mutual Mortgage Attn: Bankruptcy Dept. 7255 Bay Meadows Way Jacksonville, FL 32256

Wells Fargo Home Mtg Attn: Bankruptcy Dept 3476 Stateview Blvd. Fort Mill, SC 29715