

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Hecker, Brian C.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Hecker, Tammy K.</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-9351</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-3343</b>
Street Address of Debtor (No. and Street, City, and State): <b>11218 Winn Road Riverview, FL</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>11218 Winn Road Riverview, FL</b>
ZIP Code <b>33569</b>	ZIP Code <b>33569</b>
County of Residence or of the Principal Place of Business: <b>Hillsborough</b>	County of Residence or of the Principal Place of Business: <b>Hillsborough</b>
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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**Statistical/Administrative Information**      \*\*\* **Buddy D. Ford, Esquire 0654711** \*\*\*

Debtor estimates that funds will be available for distribution to unsecured creditors.  
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors									
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000
Estimated Assets									
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
Estimated Liabilities									
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s):  <b>Hecker, Brian C.</b>  <b>Hecker, Tammy K.</b></p>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X /s/ Buddy D. Ford, Esquire</b> <span style="float: right;"><b>July 7, 2009</b></span>  Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span>  <b>Buddy D. Ford, Esquire 0654711</b></p>
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**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.  
 No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:  
 Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_

(Name of landlord that obtained judgment)

\_\_\_\_\_

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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

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

Name of Debtor(s):  
**Hecker, Brian C.**  
**Hecker, Tammy K.**

**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.

/s/ Brian C. Hecker  
 Signature of Debtor **Brian C. Hecker**

/s/ Tammy K. Hecker  
 Signature of Joint Debtor **Tammy K. Hecker**

\_\_\_\_\_  
 Telephone Number (If not represented by attorney)

July 7, 2009  
 Date

**Signatures**

**Signature of a Foreign Representative**

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

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

\_\_\_\_\_  
 Signature of Foreign Representative

\_\_\_\_\_  
 Printed Name of Foreign Representative

\_\_\_\_\_  
 Date

**Signature of Attorney\***

/s/ Buddy D. Ford, Esquire  
 Signature of Attorney for Debtor(s)

Buddy D. Ford, Esquire 0654711  
 Printed Name of Attorney for Debtor(s)

Buddy D. Ford, P.A.  
 Firm Name

115 N. MacDill Ave.  
Tampa, FL 33609

\_\_\_\_\_  
 Address

**Email: Nancy@tampaesq.com**

(813)877-4669 Fax: (813)877-5543  
 Telephone Number

July 7, 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 Non-Attorney Bankruptcy Petition Preparer**

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

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

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

\_\_\_\_\_  
 Address

\_\_\_\_\_  
 Date

**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.

\_\_\_\_\_  
 Signature of Authorized Individual

\_\_\_\_\_  
 Printed Name of Authorized Individual

\_\_\_\_\_  
 Title of Authorized Individual

\_\_\_\_\_  
 Date

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

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

\_\_\_\_\_  
 \_\_\_\_\_

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

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

United States Bankruptcy Court  
Middle District of Florida

In re Brian C. Hecker  
Tammy K. Hecker

Debtor(s)

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

Chapter 11

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

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

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

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

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

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

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor:           /s/ Brian C. Hecker            
  Brian C. Hecker

Date:   July 7, 2009

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

In re Brian C. Hecker  
Tammy K. Hecker

Debtor(s)

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

Chapter 11

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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.]* \_\_\_\_\_

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

In re **Brian C. Hecker**  
**Tammy K. Hecker**

Debtor(s)

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

Chapter **11**

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

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
<b>Internal Revenue Service Special Procedures Staff 400 W. Bay St., Stop 5720 Jacksonville, FL 32202</b>	<b>Internal Revenue Service Special Procedures Staff 400 W. Bay St., Stop 5720 Jacksonville, FL 32202</b>	<b>Taxes</b>		<b>170,958.00</b>
<b>Donald E. Granowicz 3314 Cheviot Dr. Tampa, FL 33618</b>	<b>Donald E. Granowicz 3314 Cheviot Dr. Tampa, FL 33618</b>	<b>Note</b>		<b>118,000.00</b>
<b>Bank Of America 475 Crosspoint Pkw Getzville, NY 14068</b>	<b>Bank Of America 475 Crosspoint Pkw Getzville, NY 14068</b>	<b>Vacant Land - 1329 PUERTO DR District A - Legal: LAGOMAR SUBDIVISION LOT 19 BLOCK 2 - Folio: 53113-0158</b>		<b>176,000.00</b>  <b>(75,000.00 secured)</b>
<b>Bank Of America 475 Crosspoint Pkw Getzville, NY 14068</b>	<b>Bank Of America 475 Crosspoint Pkw Getzville, NY 14068</b>	<b>Condo - 4207 S DALE MABRY HY District TEN - Legal: GRAND KEY A CONDOMINIUM UNIT 8204 BLDG 8 AND UNDIV INT COMMON ELEM - Folio: 129014-0578</b>		<b>141,773.00</b>  <b>(80,000.00 secured)</b>
<b>Amex Po Box 297871 Fort Lauderdale, FL 33329</b>	<b>Amex Po Box 297871 Fort Lauderdale, FL 33329</b>	<b>CreditCard</b>		<b>50,859.00</b>



In re **Brian C. Hecker**  
**Tammy K. Hecker**

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

Debtor(s)

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
<b>Lawrence &amp; Ruth Nichols 1115 W. Green St. Perry, FL 32347</b>	<b>Lawrence &amp; Ruth Nichols 1115 W. Green St. Perry, FL 32347</b>	<b>1/2 interest - Vacant land - (Parcel B) Abutts house on 236 S.W. 470 Ave., Steinhatchee, Florida 32359 - Legal: 24 10 9 COM SE CR OF N1/2 OF SW1/4 R</b>		<b>64,000.00 (30,000.00 secured) (1,600.00 senior lien)</b>
<b>Bank Of America Attn: Bkrtcy NC4-105-02-99 Po Box 26012 Greensboro, NC 27410</b>	<b>Bank Of America Attn: Bkrtcy NC4-105-02-99 Po Box 26012 Greensboro, NC 27410</b>	<b>ChargeAccount</b>		<b>32,157.00</b>
<b>Capital One, N.a. 2730 Liberty Ave Pittsburgh, PA 15222</b>	<b>Capital One, N.a. 2730 Liberty Ave Pittsburgh, PA 15222</b>	<b>Unsecured</b>		<b>28,247.00</b>
<b>The Provident Bank 830 Bergen Ave Jersey City, NJ 07306</b>	<b>The Provident Bank 830 Bergen Ave Jersey City, NJ 07306</b>	<b>30 ft. 295 Proline fishing boat (broken haul)</b>		<b>37,736.00  (10,000.00 secured)</b>
<b>Bank of America 475 CrossPoint Pkwy PO Box 9000 Getzville, NY 14068-9000</b>	<b>Bank of America 475 CrossPoint Pkwy PO Box 9000 Getzville, NY 14068-9000</b>	<b>House - 245 Maggie Circle, Steinhatchee, FL 32359 - Taylor County - Legal: 19- 09-10 06/ STEINHATCHEE LANDING RESORT LOT 13 BLK A OR 558-482 - GEO N</b>		<b>196,716.00  (170,000.00 secured)</b>
<b>Bank of America PO Box 15026 Wilmington, DE 19850-5026</b>	<b>Bank of America PO Box 15026 Wilmington, DE 19850-5026</b>	<b>Credit Card</b>		<b>22,625.65</b>
<b>Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420</b>	<b>Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420</b>	<b>CreditCard</b>		<b>21,861.00</b>
<b>Bank of America PO Box 15027 Wilmington, DE 19850-5027</b>	<b>Bank of America PO Box 15027 Wilmington, DE 19850-5027</b>	<b>Credit Card</b>		<b>21,187.72</b>
<b>Bank of America PO Box 15027 Wilmington, DE 19850-5027</b>	<b>Bank of America PO Box 15027 Wilmington, DE 19850-5027</b>	<b>Credit Card</b>		<b>20,387.19</b>
<b>Bmw Financial Services Po Box 3608 Dublin, OH 43016</b>	<b>Bmw Financial Services Po Box 3608 Dublin, OH 43016</b>	<b>Automobile - Traded in</b>	<b>Disputed</b>	<b>17,003.00</b>

In re **Brian C. Hecker**  
**Tammy K. Hecker**

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

Debtor(s)

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
<b>Suncoast Cu</b> Attn: Col 002 Po Box 11829 Tampa, FL 33680	<b>Suncoast Cu</b> Attn: Col 002 Po Box 11829 Tampa, FL 33680	<b>2007 BMW 328I</b>		<b>41,697.00</b>  <b>(30,000.00 secured)</b>
<b>Citibank</b> Attention: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915	<b>Citibank</b> Attention: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915	<b>CreditCard</b>		<b>11,106.00</b>
<b>Wauchula State Bank</b> 106 E Main St Wauchula, FL 33873	<b>Wauchula State Bank</b> 106 E Main St Wauchula, FL 33873	<b>Vacant Land -</b> <b>Ruskin SW of Shell</b> <b>Pt &amp; Hwy 41 -</b> <b>Legal: LOT 18,</b> <b>COLLURA</b> <b>SUBDIVISION 1ST</b> <b>ADDITION TO LOT</b> <b>- Folio: 031735-</b> <b>0000</b>		<b>100,000.00</b> <b>(100,000.00</b> <b>secured)</b> <b>(10,627.31 senior</b> <b>lien)</b>
<b>Chrysler Financial</b> Po Box 8065 Royal Oak, MI 48068	<b>Chrysler Financial</b> Po Box 8065 Royal Oak, MI 48068	<b>2005 Dodge Ram</b> <b>(160,000 + miles)</b>		<b>16,366.00</b>  <b>(8,000.00</b> <b>secured)</b>
<b>Wauchula State Bank</b> 106 E Main St Wauchula, FL 33873	<b>Wauchula State Bank</b> 106 E Main St Wauchula, FL 33873	<b>Mobile Home -</b> <b>12619 S. US</b> <b>Highway 41 - Legal:</b> <b>FLORIDA GARDEN</b> <b>LANDS REVISED</b> <b>MAP OF LOT 96</b> <b>LESS W 200 FT OF</b> <b>N 400 FT AND</b> <b>LESS W 160 FT S</b> <b>250 FT AND LESS</b>		<b>200,000.00</b> <b>(200,000.00</b> <b>secured)</b> <b>(7,485.39 senior</b> <b>lien)</b>

In re Brian C. Hecker  
Tammy K. Hecker  
Debtor(s)

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

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

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

We, **Brian C. Hecker** and **Tammy K. Hecker**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date July 7, 2009

Signature /s/ Brian C. Hecker  
**Brian C. Hecker**  
Debtor

Date July 7, 2009

Signature /s/ Tammy K. Hecker  
**Tammy K. Hecker**  
Joint Debtor

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

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 **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. 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.

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

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

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**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.

**Buddy D. Ford, Esquire 0654711**  
\_\_\_\_\_  
Printed Name of Attorney  
Address:  
**115 N. MacDill Ave.**  
**Tampa, FL 33609**  
**(813)877-4669**  
**Nancy@tampaesq.com**

X **/s/ Buddy D. Ford, Esquire** \_\_\_\_\_ **July 7, 2009**  
Signature of Attorney Date

**Certificate of Debtor**

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

**Brian C. Hecker**  
**Tammy K. Hecker**  
\_\_\_\_\_  
Printed Name(s) of Debtor(s)

X **/s/ Brian C. Hecker** \_\_\_\_\_ **July 7, 2009**  
Signature of Debtor Date

Case No. (if known) \_\_\_\_\_

X **/s/ Tammy K. Hecker** \_\_\_\_\_ **July 7, 2009**  
Signature of Joint Debtor (if any) Date

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

In re **Brian C. Hecker**  
**Tammy K. Hecker** Debtor(s) Case No. \_\_\_\_\_  
Chapter **11**

**VERIFICATION OF CREDITOR MATRIX**

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

Date: **July 7, 2009**

**/s/ Brian C. Hecker**  
**Brian C. Hecker**  
Signature of Debtor

Date: **July 7, 2009**

**/s/ Tammy K. Hecker**  
**Tammy K. Hecker**  
Signature of Debtor

Brian C. Hecker  
11218 Winn Road  
Riverview, FL 33569

Tammy K. Hecker  
11218 Winn Road  
Riverview, FL 33569

Buddy D. Ford, Esquire  
Buddy D. Ford, P.A.  
115 N. MacDill Ave.  
Tampa, FL 33609

Ame Sig Furn  
4590 E Broad St  
Columbus, OH 43213

American Express  
Attn: Customer Service  
PO Box 981535  
El Paso, TX 79998-1535

American Express  
c/o GC Services LP  
6330 Gulfton  
Houston, TX 77081

American Medical Security  
PO Box 9001004  
Louisville, KY 40290-1004

Amex  
Po Box 297871  
Fort Lauderdale, FL 33329

Andalucia Master Association  
c/o Wise Property Management  
16105 N. Florida Ave., Ste. A  
Lutz, FL 33549-6161

Andalucia Yacht Club  
PO Box 3271  
Apollo Beach, FL 33572

Applied Bank  
601 Delaware Ave  
Wilmington, DE 19801

Audi Financial Services  
PO Box 17497  
Baltimore, MD 21297

Bac / Fleet Bankcard  
Po Box 26012  
Greensboro, NC 27420

Bank Of America  
Attn: Bkrtcy NC4-105-02-99  
Po Box 26012  
Greensboro, NC 27410

Bank Of America  
475 Crosspoint Pkw  
Getzville, NY 14068

Bank Of America  
Attn: Bankruptcy NC4-105-02-77  
Po Box 26012  
Greensboro, NC 27410

Bank of America  
475 CrossPoint Pkwy  
PO Box 9000  
Getzville, NY 14068-9000

Bank Of America  
4161 Piedmont Pkwy  
Greensboro, NC 27410

Bank of America  
PO Box 25118  
Tampa, FL 33622

Bank of America  
PO Box 15026  
Wilmington, DE 19850-5026

Bank of America  
PO Box 15027  
Wilmington, DE 19850-5027

Bank Of America  
Attn:BkrtcyNC4-105-02-77  
Po Box 26012  
Greensboro, NC 27410

Bankfirst  
1509 W 41st St  
Sioux Falls, SD 57105

Bmby/cbsd  
Po Box 6497  
Sioux Falls, SD 57117

Bmw Financial Services  
Po Box 3608  
Dublin, OH 43016

Bush Ross  
PO Box 3913  
Tampa, FL 33601-3913

Cap One  
Attn: C/O TSYS Debt Management  
Po Box 5155  
Norcross, GA 30091

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

Capital One  
PO Box 30273  
Salt Lake City, UT 84130-0273

Capital One  
PO Box 30285  
Salt Lake City, UT 84130-0285

Capital One, N.a.  
2730 Liberty Ave  
Pittsburgh, PA 15222

Chase  
201 N. Walnut St//De1-1027  
Wilmington, DE 19801

Chase Auto  
600 Community Drive  
Manhasset, NY 11030

Chase Manhattan  
Attn: Bankruptcy Research Dept  
3415 Vision Dr  
Columbus, OH 43219

Chase-pier1  
Attn: Recovery  
Po Box 100018  
Kennesaw, GA 30144

Chrysler Financial  
Po Box 8065  
Royal Oak, MI 48068

Chrysler Financial  
PO Box 9001921  
Louisville, KY 40290-1921

Citigo Oil / Citibank  
Attn: Centralized Bankruptcy  
Po Box 20507  
Kansas City, MO 64195

Citi  
Po Box 6241  
Sioux Falls, SD 57117

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

Citifinancial Retail Services  
Po Box 140489  
Irving, TX 75014

Dept. of Justice, Tax Div  
PO Box 14198  
Benjamin Franklin Station  
Washington, DC 20044

Dept. of Labor & Security  
Hartman Building, Ste. 307  
2012 Capital Circle S.E.  
Tallahassee, FL 32399-0648

Direct Merchants Bank  
Card Member Services - GSC  
Po Box 5246  
Carol Stream, IL 60197

Discover Card  
PO Box 30943  
Salt Lake City, UT 84130

Discover Fin  
Attn: Bankruptcy Dept  
Po Box 3025  
New Albany, OH 43054

Donald E. Granowicz  
3314 Cheviot Dr.  
Tampa, FL 33618

Doug Belden, Hillsborough  
County Tax Collector  
PO Box 172920  
Tampa, FL 33672-0920

Florida Default Law Grp  
PO Box 25018  
Tampa, FL 33622-5018

Grand Key Condo Assn  
c/o Progressive Management  
4151 Woodlands Pkwy  
Palm Harbor, FL 34685

Home Depot Credit  
PO Box 6029  
The Lakes, NV 89901

Home Depot Credit Services  
PO Box 653002  
Dallas, TX 75265-3002

Hsbc/neimn  
Attn: Bankruptcy  
Po Box 15522  
Wilmington, DE 19850

Internal Revenue Service  
Special Procedures Staff  
400 W. Bay St., Stop 5720  
Jacksonville, FL 32202



Internal Revenue Service  
Centralized Insolvency Opera  
PO Box 21126  
Philadelphia, PA 19114-0326

Internal Revenue Service  
ACS Support  
PO Box 57  
Bensalem, PA 19020-0057

Lawrence & Ruth Nichols  
1115 W. Green St.  
Perry, FL 32347

Lease Finance Group LI  
132 West 31st St  
14th Floor  
New York, NY 10001

LUCA 2, LLC.  
PO Box 9223  
Longboat Key, FL 34228

Macys/fdsb  
Macy's Bankruptcy  
Po Box 8053  
Mason, OH 45040

Michelle F. Cannon, Dixie  
County, Tax Collector  
PO Drawer 5040  
Cross City, FL 32628

Regions  
PO Box 11007  
Birmingham, AL 35288

Regions Bank  
720 North 39th Str  
Birmingham, AL 35222

Securities & Exchange Comm  
Branch of Reorganization  
3475 Lenox Rd NE, St. 1000  
Atlanta, GA 30326

SLOA  
203 Ryland Circle  
PO Box 193  
Steinhatchee, FL 32359

Suncoast Cu  
Attn: Col 002  
Po Box 11829  
Tampa, FL 33680

Taylor County Tax Collector  
108 N. Jefferson  
Perry, FL 32347

The Provident Bank  
830 Bergen Ave  
Jersey City, NJ 07306

Transamerica Bank  
5595 Trillium Blvd  
Schaumburg, IL 60192

U.S. Attorney General  
10th St.&Constitution Ave.NW  
Washington, DC 20530

U.S. Attorneys' Office  
Attn: Civil Process Clerk  
400 N. Tampa St., Ste. 3200  
Tampa, FL 33602

Verizon Florida Inc  
500 Technology Dr  
Weldon Spring, MO 63304

Volkswagon Credit Inc  
1401 Franklin Blvd  
Libertyville, IL 60048

Wauchula State Bank  
106 E Main St  
Wauchula, FL 33873

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

In re Brian C. Hecker  
Tammy K. Hecker

Debtor(s)

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

Chapter 11

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

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

For legal services, I have agreed to accept.....	\$	<u>10,119.00</u>
Prior to the filing of this statement I have received.....	\$	<u>119.00</u>
Balance Due.....	\$	<u>10,000.00</u>

2. \$ 1,039.00 of the filing fee has been paid.

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

Debtor       Other (specify):      **The firm has agreed to accept \$10,000.00 in services for the construction of a seawall instead of cash payment**

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

Debtor       Other (specify):      **Additional fees after depletion of the initial retainer, if any, shall be applied for**

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

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

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

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

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

**Representation of the debtor(s) in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding, except as listed above; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods**

**CERTIFICATION**

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

Dated: July 7, 2009

/s/ Buddy D. Ford, Esquire

**Buddy D. Ford, Esquire 0654711**

**Buddy D. Ford, P.A.**

**115 N. MacDill Ave.**

**Tampa, FL 33609**

**(813)877-4669 Fax: (813)877-5543**

**Nancy@tampaesq.com**