| B1 (Official Form 1)(1/08) | | | | | | | | | | | | | |
|---|------------------|---------------|-------------------|---|--|--------------------------------|---|--|-----------------------------------|-------------------------------|-------------------------------|----------------------------|-----------------------------|
| | | | United N | States Iiddle D | Bank | ruptcy (of Florida | Court | | | | Volu | untary | Petition |
| Name of Debtor (if individual, enter Last, First, Middle): Summit Charter Schools, Inc. | | | | | | Name | of Joint De | ebtor (Spouse | e) (Last, First | , Middle): | | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | | | | | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): | | | | | | |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) 59-3431790 | | | | | | N Last f (if mot | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) | | | | | | |
| Street Addres 1250 N. Maitland | Maitland | | Street, City | , and State) | : | | Street | Address of | f Joint Debtor | r (No. and St | reet, City, ar | nd State): | |
| | | | | | | ZIP Code 32751 | - | | | | | | ZIP Code |
| County of Re Orange | esidence or | of the Prind | cipal Place | of Busines | | 52751 | Coun | y of Reside | ence or of the | Principal Pl | ace of Busin | ess: | 1 |
| Mailing Add | ress of Deb | tor (if diffe | rent from s | treet addres | s): | | Maili | ng Address | of Joint Debt | tor (if differe | nt from stree | et address): | |
| | | | | | - | ZIP Code | _ | | | | | | ZIP Code |
| Location of I | Duin ain al Ar | ants of Dug | inosa Daht | <u> </u> | 250 N Ma | itland Av | | | | | | | |
| (if different f | | | | | | FL 32751 | | | | | | | |
| | Type of | | | | Nature | of Business | | Chapter of Bankruptcy Code Under Which | | | | | h |
| | (Form of O | rganization) | | | | t one box) | | the Petition is Filed (Check one box) | | | | | |
| | (Check) | Jile DOX) | | | Health Care Business Single Asset Real Estate as definition | | defined | Chapt | | ПC | hapter 15 Pe | tition for Re | ecognition |
| Individua | | | , | in 1 | in 11 U.S.C. § 101 (51B) | | | Image: Interview □ Chapter 9 □ Chapter 15 Petition for Recognition □ Chapter 11 of a Foreign Main Proceeding | | | | | |
| | bit D on pa | | | | ☐ Railroad ☐ Stockbroker | | | Chapter 12 Chapter 15 Petition for Recognition | | | ecognition | | |
| Corporati | | es LLC and | LLP) | Con | Commodity Broker | | | Chapt | er 13 | of | a Foreign N | Vonmain Pro | oceeding |
| Partnersh Others (f) | • | 6.1.1 | | | ring Bank | | | | | | | | |
| Other (If check this | box and state | | | Oth | Other | | | | | | e of Debts k one box) | | |
| | | | | | Tax-Exempt Entity (Check box, if applicable) | | | Debts a | are primarily co | | | Debts | are primarily |
| | | | und | Debtor is a tax-exempt organiz under Title 26 of the United Sta Code (the Internal Revenue Co | | | tates "incurred by an individual primarily for | | | ss debts. | | | |
| Filing Fee (Check one box) Check one box: Chapter 11 Debtors | | | | | | | | | | | | | |
| Full Filin | g Fee attac | hed | | | | | | | a small busin | | | | 101(51D). C. § 101(51D). |
| ☐ Filing Fe | | | | | | | Checl | | not a sman o | usiness debu | or as defined | 1 11 11 0.5. | 2. § 101(51D). |
| | | | | | | hat the debto cial Form 3A. | | Debtor's a | aggregate nor s or affiliates) | ncontingent l | iquidated de | bts (excludi | ng debts owed |
| □ Filing Fe | e waiver re | quested (ap | plicable to | chapter 7 i | ndividuals o | only). Must | Check | all applica | , | | 11 \$2,190,000 |). | |
| attach sig | ned applica | ation for the | e court's con | nsideration. | See Official | Form 3B. | | A plan is | being filed w | ith this petiti | on. | | |
| | | | | | | | | Acceptane classes of | ces of the pla creditors, in | n were solici accordance v | ted prepetiti with 11 U.S. | on from one C. § 1126(b | e or more |
| Statistical/A | dministrat | ive Inform | ation | | | | | | | | S SPACE IS F | - · · | |
| Debtor es | stimates tha | t funds will | l be availab | le for distri | bution to u | nsecured cre | ditors. | | | | | | |
| 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 | | | | | | | | | | | | | |
| Estimated Ni | umber of Ci | | | | | | | | | | | | |
| 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 As | | _ | _ | _ | _ | _ | _ | _ | _ | 1 | | | |
| \$0 to | \$50,001 to | \$100,001 to | \$500,001 | \$1,000,001 | \$10,000,001 | | \$100,000,001 | \$500,000,001 | More than | | | | |
| \$50,000 | \$100,000 | \$500,000 | to \$1 million | to \$10 million | to \$50 million | to \$100 million | to \$500 million | to \$1 billion | | | | | |
| Estimated Li | abilities | | _ | | | | | | | 1 | | | |
| \$0 to | □ \$50,001 to | \$100,001 to | \$500,001 | \$1,000,001 | \$10,000,001 | \$50,000,001 | \$100,000,001 | \$500,000,001 | More than | | | | |
| \$50,000 | \$100,000 | \$500,000 | to \$1 million | to \$10 million | to \$50 million | to \$100 million | to \$500 million | to \$1 billion | | | | | |
| | | | | | | | | | | | | | |

| B1 (Official For | m 1)(1/08) | | Page 2 | | | |
|---|--|---|---|--|--|--|
| Voluntar | y Petition | Name of Debtor(s): | | | | |
| (This nage mu | st be completed and filed in every case) | Summit Charter Schools, Inc. | | | | |
| (This page hit | All Prior Bankruptcy Cases Filed Within Last | 1 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 | nding Bankruptcy Case Filed by any Spouse, Partner, or | Affiliate of this Debtor (If 1 | nore 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 at | Exhibit B individual whose debts are primarily consumer debts.) | | | |
| forms 10K a pursuant to S and is reques | leted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition. | I, the attorney for the petition have informed the petitioner 12, or 13 of title 11, United | ner named in the foregoing petition, declare that I 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 b). | | | |
| | Exh | ibit C | | | | |
| | r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition. | | dentifiable harm to public health or safety? | | | |
| (To be comp | Exh leted by every individual debtor. If a joint petition is filed, ea | libit D ch spouse must complete an | d attach a saparata Exhibit D) | | | |
| - | D completed and signed by the debtor is attached and made | | d attach a separate Exhibit D.) | | | |
| If this is a joi | | - F F | | | | |
| 🗖 Exhibit | D also completed and signed by the joint debtor is attached a | and made a part of this petition | on. | | | |
| | Information Regardin | g the Debtor - Venue | | | | |
| | (Check any ag | - | | | | |
| | Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for | | | | | |
| | There is a bankruptcy case concerning debtor's affiliate, get | | | | | |
| | 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 | | l Property | | | |
| | Landlord has a judgment against the debtor for possession | , | 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. | urt 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)).

I

| Voluntary Petition | Name of Debtor(s): |
|---|---|
| · | Summit Charter Schools, Inc. |
| This page must be completed and filed in every case) | atures |
| Signature(s) of Debtor(s) (Individual/Joint) | Signature of a Foreign Representative |
| 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 Signature of Debtor X Signature of Joint Debtor | 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 Cod 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 Joint Debtor | Timed Name of Foreign Representative |
| | Date |
| Telephone Number (If not represented by attorney) | Signature of Non-Attorney Bankruptcy Petition Preparer |
| Date | 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 and the notices and information required under 11 U.S.C. §§ 110(b), |
| X /s/ Ronald Cutler Signature of Attorney for Debtor(s) Ronald Cutler 141683 Printed Name of Attorney for Debtor(s) Ronald Cutler P.A. | 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. |
| Firm Name 1172 Pelican Bay Drive Daytona Beach, FL 32119-1381 | Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankrutpcy petition preparer is not |
| Address | 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.) |
| Email: ronaldcutlerpa@bellsouth.net (386)788-4480 Fax: (386)788-6040 Telephone Number | |
| November 10, 2009 Date | 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 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 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 of assisted in preparing this document unless the bankruptcy petition preparer not an individual: |
| 🗶 /s/ Jerry McKinnon | |
| Signature of Authorized Individual | |
| Jerry McKinnon Printed Name of Authorized Individual | If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. |
| | |
| | A handman and the answer of the second |
| Director Chief Operating Officer | A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in |
| | |

11/10/09 1:53PM

United States Bankruptcy Court Middle District of Florida

| In | re |
|----|----|
|----|----|

Summit Charter Schools, Inc.

Debtor

Case No._____

Chapter_____11

Exhibit ''A'' to Voluntary Petition

1. If any of debtor's securities are registered under Section 12 of the Securities Exchange Act of 1934, the SEC file number is ______.

2. The following financial data is the latest available information and refers to debtor's condition on

| a. Total assets | | \$ 0.00 | | |
|--|-------------------|-------------------------------------|---------------|---|
| b. Total debts (including debts listec. Debt securities held by more that | \$ 0.00 | Approximate number of holders | | |
| secured / / unsecured / / | subordinated / / | \$ 0.00 | | 0 |
| secured / / unsecured / / | subordinated / / | \$ 0.00 | | 0 |
| secured / / unsecured / / | subordinated / / | \$ 0.00 | | 0 |
| secured / / unsecured / / | subordinated / / | \$ 0.00 | | 0 |
| secured / / unsecured / / | subordinated / / | \$ 0.00 | | 0 |
| d. Number of shares of preferred s | <u>0</u> 0 | | <u>0</u> 0 | |
| Comments, if any: | | | <u> </u> | |

- 3. Brief description of debtor's business:
- 4. List the name of any person who directly or indirectly owns, controls, or holds, with power to vote, 5% or more of the voting securities of debtor:

United States Bankruptcy Court Middle District of Florida

In re Summit Charter Schools, Inc.

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] |
| Associated Piping Services 1023 29th Street Orlando, FL 32805 | Associated Piping Services 1023 29th Street Orlando, FL 32805 | Repair Services - Invoices 56459, 56582, 56592, 56502 & 56660 | | 5,458.72 |
| BKHM 1560 Orange Avenue, Ste 600 Winter Park, FL 32789-5552 | BKHM 1560 Orange Avenue, Ste 600 Winter Park, FL 32789-5552 | Accounting Services | | 14,500.00 |
| Embarq PO Box 96064 Charlotte, NC 28296 | Embarq PO Box 96064 Charlotte, NC 28296 | Phone Service - Also Acct No.: 103664131 | | 6,041.13 |
| George C. Miarecki, PCA 3208 E Colonial Drive, #204 Orlando, FL 32803-5127 | George C. Miarecki, PCA 3208 E Colonial Drive, #204 Orlando, FL 32803-5127 | Invoice No.: 09- 1171; 09-1172; 09- 1153; & 09-1178 | | 8,010.00 |
| Harcourt c/o Allen Maxwell & Silver 190 Sylvan Avenue Englewood Cliffs, NJ 07632 | Harcourt c/o Allen Maxwell & Silver 190 Sylvan Avenue Englewood Cliffs, NJ 07632 | Text Books | | 3,013.00 |
| Houghton Mifflin 14046 Collections Center Dr Chicago, IL 60693 | Houghton Mifflin 14046 Collections Center Dr Chicago, IL 60693 | Gate MacGinitie Test 2007 & 2008 | | 3,766.00 |
| Hunton Brady Architects, P.A 800 N Magnolia Ave Ste 600 Orlando, FL 32803 | Hunton Brady Architects, P.A 800 N Magnolia Ave Ste 600 Orlando, FL 32803 | | | 5,088.00 |
| ING Reliastar Minot Service Ctr Attn: Calla Abrahamson PO Box 5050 Minot, ND 58702-5050 | ING Reliastar Minot Service Ctr Attn: Calla Abrahamson Minot, ND 58702-5050 | Retirement Accounts & Employee 403B - School year 2008 - 2009 | | 11,460.00 |
| Internal Revenue Service Centralized Insolvency Opera P.O. Box 21126 Philadelphia, PA 19114-0326 | Internal Revenue Service Centralized Insolvency Opera P.O. Box 21126 Philadelphia, PA 19114-0326 | Payroll Taxes | Contingent Unliquidated Disputed | 19,286.00 |
| INVO HealthCare Assoc. Inc 1780 Kendarbren Dr Jamison, PA 18929 | INVO HealthCare Assoc. Inc 1780 Kendarbren Dr Jamison, PA 18929 | | | 9,254.00 |

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] |
| JC Home Improvement & Plumb 7628 Redwood Country Road Orlando, FL 32835 | JC Home Improvement & Plumb 7628 Redwood Country Road Orlando, FL 32835 | Building Repairs | | 4,500.00 |
| Kimberly A. Gilmore 4179 Davie Rd Ste 101 Fort Lauderdale, FL 33314 | Kimberly A. Gilmore 4179 Davie Rd Ste 101 Fort Lauderdale, FL 33314 | | | 10,584.00 |
| ModSpace 12603 Remittance Dr Chicago, IL 60693 | ModSpace 12603 Remittance Dr Chicago, IL 60693 | | | 4,641.00 |
| Paul Stanton 2510 Eustace Avenue Deltona, FL 32725 | Paul Stanton 2510 Eustace Avenue Deltona, FL 32725 | Construction Services | | 2,600.00 |
| Progress Energy PO Box 33199 Saint Petersburg, FL 33733 | Progress Energy PO Box 33199 Saint Petersburg, FL 33733 | Utilities | | 1,498.00 |
| RBC Bank P.O. Box 6057 Rocky Mount, NC 27802 | RBC Bank P.O. Box 6057 Rocky Mount, NC 27802 | | Contingent Unliquidated Disputed | 233,895.85 (0.00 secured) (233,895.85 senior lien) |
| Steven Palmer c/o Ladd H. Fassett, Esquire 1325 W. Colonial Drive Orlando, FL 32804 | Steven Palmer c/o Ladd H. Fassett, Esquire 1325 W. Colonial Drive Orlando, FL 32804 | Case No.: 48-2008- CA- 26456-0 - Money Damages | Contingent Unliquidated Disputed | 60,000.00 |
| Tate & Kirkin Assoc. 2810 Southampton Rd. Philadelphia, PA 19154 | Tate & Kirkin Assoc. 2810 Southampton Rd. Philadelphia, PA 19154 | Computers & Electronics | | 7,193.00 |
| United Health Care Department CH 10151 Palatine, IL 60055 | United Health Care Department CH 10151 Palatine, IL 60055 | | | 2,750.00 |
| US Yellow Pages PO Box 3110 Jersey City, NJ 07303-3110 | US Yellow Pages PO Box 3110 Jersey City, NJ 07303-3110 | Yellow Page Advertising | | 1,782.00 |

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

I, the Director Chief Operating Officer of the corporation named as 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 November 10, 2009

Signature /s/ Jerry McKinnon

Jerry McKinnon Director Chief Operating Officer

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. Summit Charter Schools, Inc. 1250 N. Maitland Avenue Maitland, FL 32751

Ronald Cutler Ronald Cutler P.A. 1172 Pelican Bay Drive Daytona Beach, FL 32119-1381

Associated Piping Services 1023 29th Street Orlando, FL 32805

BKHM 1560 Orange Avenue, Ste 600 Winter Park, FL 32789-5552

Dell Financial Services 12234 N. IH-35 Bldg B Austin, TX 78753

Earl K Wood, Tax Collector Orange County, Florida Orlando

Embarq PO Box 96064 Charlotte, NC 28296

Embarq PO Box 219008 Kansas City, MO 64121-9008

George C. Miarecki, PCA 3208 E Colonial Drive, #204 Orlando, FL 32803-5127 Gray Robinson John M Brennan Suite 1400 E Pine Street Orlando, FL 32801

Harcourt c/o Allen Maxwell & Silver 190 Sylvan Avenue Englewood Cliffs, NJ 07632

Houghton Mifflin 14046 Collections Center Dr Chicago, IL 60693

HSBC Department 9600 Carol Stream, IL 60128

Hunton Brady Architects, P.A 800 N Magnolia Ave Ste 600 Orlando, FL 32803

Imperial 6996 Piazza Grande Ave Suite 309 Orlando, FL 32835-8756

ING Reliastar Minot Service Ctr Attn: Calla Abrahamson PO Box 5050 Minot, ND 58702-5050

Internal Revenue Service Centralized Insolvency Opera P.O. Box 21126 Philadelphia, PA 19114-0326

INVO HealthCare Assoc. Inc 1780 Kendarbren Dr Jamison, PA 18929 IOS 1738 Bass Road Macon, GA 31210-1043

JC Home Improvement & Plumb 7628 Redwood Country Road Orlando, FL 32835

Kimberly A. Gilmore 4179 Davie Rd Ste 101 Fort Lauderdale, FL 33314

Ladd H. Fassett, Esquire Fassett, Anthony & Taylor 1325 W. Colonial Drive Orlando, FL 32804

M&T Bank P.O. Box 62176 Baltimore, MD 21264

ModSpace 12603 Remittance Dr Chicago, IL 60693

Paul Stanton 2510 Eustace Avenue Deltona, FL 32725

PrinsBank 508 Third Street Prinsburg, MN 56281

Progress Energy PO Box 33199 Saint Petersburg, FL 33733 RBC Bank P.O. Box 6057 Rocky Mount, NC 27802

Steven Palmer c/o Ladd H. Fassett, Esquire 1325 W. Colonial Drive Orlando, FL 32804

Tate & Kirkin Assoc. 2810 Southampton Rd. Philadelphia, PA 19154

United Health Care Department CH 10151 Palatine, IL 60055

US Yellow Pages PO Box 3110 Jersey City, NJ 07303-3110