

| UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION | | Voluntary Petition |
|--|---|---|
| Name of Debtor (if individual, enter Last, First, Middle): Zynel, Donna M | | 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): aka Donna Marie Zynel; fka Donna Marie Ory; fka Donna Marie Chepon; fka Donna Marie Henn | | 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): xxx-xx-1018 | | 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): 27800 Michigan Street Bonita Springs, FL | | Street Address of Joint Debtor (No. and Street, City, and State): |
| ZIP CODE 34135 | | ZIP CODE |
| County of Residence or of the Principal Place of Business: Lee | | County of Residence or of the Principal Place of Business: |
| 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): | | ZIP CODE |
| Type of Debtor (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.) | Nature of Business (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 Tax-Exempt Entity (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). | Chapter of Bankruptcy Code Under Which the Petition is Filed (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 Nature of Debts (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. |
| Filing Fee (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. | | Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined by 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). |
| Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | THIS SPACE IS FOR COURT USE ONLY |
| Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000 | | |
| Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion | | |
| Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion | | |

| | | | |
|---|---|---|--|
| Voluntary Petition <i>(This page must be completed and filed in every case.)</i> | | Name of Debtor(s): Donna M Zynel | |
| All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) | | | |
| Location Where Filed: None | 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: None | Case Number: | Date Filed: | |
| District: | Relationship: | Judge: | |
| <p style="text-align:center;">Exhibit A</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;">Exhibit 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 have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p style="text-align:center;">X <u>/s/ Charles PT Phoenix</u> 10/27/2009 Charles PT Phoenix Date</p> | | |
| 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? | | | |
| <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> 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.) | | | |
| <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. | | | |
| If this is a joint petition: | | | |
| <input type="checkbox"/> 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.) | | | |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. | | | |
| <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. | | | |
| <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. | | | |
| Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) | | | |
| <input type="checkbox"/> 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) | | | |
| <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and | | | |
| <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. | | | |
| <input type="checkbox"/> 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): **Donna M Zynel**

Signatures

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

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

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

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

X /s/ Donna M Zynel
Donna M Zynel

X _____

Telephone Number (If not represented by attorney)

10/27/2009

Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X _____
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney*

X /s/ Charles PT Phoenix
Charles PT Phoenix Bar No. **535591**

Phoenix Law PA
Phoenix Law PA
12800 University Drive
Suite 260

Fort Myers, Florida 33907

Phone No. **(239) 333-3800** Fax No. **(239) 461-0083**

10/27/2009

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.)

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Address

X _____

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.

B 1D (Official Form 1, Exhibit D) (12/08) **UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION**

In re: **Donna M Zynel**

Case No. _____
(if known)

Debtor(s)

**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.

In re: **Donna M Zynel**

Case No. _____
(if known)

Debtor(s)

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

Continuation Sheet No. 1

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/ Donna M Zynel**
Donna M Zynel

Date: **10/27/2009**

In re **Donna M Zynel**

Case No. _____
(if known)

SCHEDULE A - REAL PROPERTY

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption | Amount Of Secured Claim |
|---|---|------------------------------------|--|-------------------------|
| 27800 Michigan St., Bonita Springs, FL 34135 single family 2bd/1ba, no garage Heitmans Bonita Springs, Blk 52, PB 6, PG 24, N 280 Ft of Lot 3 of Lee County FL tax accessed value | Homestead | - | \$148,500.00 | \$302,650.75 |
| 3753/3761 Belmont St, Ft Myers, FL 33916 multi-family Belmont Heights, PB 3, PG 20, Lots 31 + 32 + E 14.59 ft Lt 30 + W 22.75 Lt 33 of Lee County FL In foreclosure Tax accessed value | Investment Property | - | \$112,700.00 | \$325,308.00 |
| 3771/3781 Belmont St, Ft Myers, FL 33916 multi-family Belmont Heights, Blk 3, PB 3, PG 20, lots 34 + 35 + E 11 Ft of Lot 33 of Lee County FL In foreclosure Tax accessed value | Investment Property | - | \$107,400.00 | \$325,308.00 |
| 17464 Dumont Dr., Ft Myers, FL 33967 multi-family San Carlos Park N Addn, Blk 15, PB 28, PG 15, Lot 6-8 of Lee County FL In foreclosure tax accessed value | Investment Property | - | \$88,730.00 | \$198,696.00 |

In re **Donna M Zynel**

Case No. _____
(if known)

SCHEDULE A - REAL PROPERTY

Continuation Sheet No. 1

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption | Amount Of Secured Claim |
|---|---|------------------------------------|--|-------------------------|
| 7378/80 Carrier Rd, Ft Myers, FL 33967 multi-family San Carlos Park N Addn, Blk 15, PB 28, PG 16, Lots 50 - 53 of Lee County FL In foreclosure tax accessed value | Investment Property | - | \$72,320.00 | \$155,217.00 |
| 7413/17 Albany Rd. Ft Myers, FL 33967 multi-family San Carlos Park N Addn, Blk 22, PB 28, PG 17, Lots 21 - 23 of Lee County FL In Foreclosure tax accessed value | Investment Property | - | \$81,750.00 | \$158,318.00 |
| 618 Gerald #413, Lehigh Acres, FL 33936 condo Gulf PLace II, OR 1850, PG 0475, Unit 413 of Lee County FL In foreclosure tax accessed value | Investment Property | - | \$30,680.00 | \$33,403.00 |
| 618 Gerald Ave #414, Lehigh Acres, FL 33936 condo Gulf Place II, OR 1850, PG 0475, Unit 414 of Lee County FL In Foreclosure | Investment Property | - | \$30,680.00 | \$35,438.10 |

In re **Donna M Zynel**

Case No. _____
(if known)

SCHEDULE A - REAL PROPERTY

Continuation Sheet No. 2

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption | Amount Of Secured Claim |
|---|---|------------------------------------|--|-------------------------|
| tax accessed value 618 Gerald Ave #415, Lehigh Acres, FL 33936 condo Gulf Place II, OR 1850, PG 0475, Unit 415 of Lee County FL | Investment Property | - | \$30,680.00 | \$35,491.10 |
| tax accessed value 618 Gerald Ave, #423, Lehigh Acres, FL 33936 condo Gulf Place II, OR 1850, PG 0475, Unit 423 of Lee County FL | Investment Property | - | \$30,680.00 | \$34,445.00 |
| tax accessed value 618 Gerald Ave #425, Lehigh Acres, FL 33936 condo Gulf Place II, OR 1850, PG 0475, Unit 425 of Lee County FL | Investment Property | - | \$30,680.00 | \$34,903.10 |
| In foreclosure tax accessed value 4119/21 Pine Drop Lane, N Ft Myers, FL 33917 multi-family Pine Tree Estates, Pb 35, Pg 25, Lot 1 of Lee County FL In foreclosure tax accessed value | Investment Property | - | \$38,890.00 | \$137,142.00 |

In re **Donna M Zynel**Case No. _____
(if known)**SCHEDULE A - REAL PROPERTY**

Continuation Sheet No. 3

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption | Amount Of Secured Claim |
|---|---|------------------------------------|--|-------------------------|
| 4135/37 Pine Drop Lane, N Ft Myers, FL 33917 multi-family Pine Tree Estates, PB 35, PG 25 Lot 2 of Lee Count FL tax accessed value | Homestead | - | \$38,890.00 | \$137,060.00 |
| 4151/53 Pine Drop Lane, N Ft Myers, FL 33917 multi-family Pine Tree Estates, PB 35, PG 25, Lot 3 of Lee County FL In foreclosure tax accessed value | Investment Property | - | \$38,890.00 | \$126,229.00 |
| 4167/69 Pine Drop Lane, N Ft Myers, FL 33917 multi-family Pine Tree Estates, PB 35, PG 25, Lot 4 of Lee County FL In foreclosure tax accessed value | Investment Property | - | \$38,870.00 | \$125,807.00 |
| 1082/25 Goodwin St, Bonita Springs, FL 34135 multi-family Bonita Farms, Sec 35, PB 3, PG 27, LOt 4 of Lee County FL In foreclosure tax accessed value | Investment Property | - | \$208,470.00 | \$282,401.00 |

Total: \$1,128,810.00

(Report also on Summary of Schedules)

In re **Donna M Zynel**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|----------|--|------------------------------------|--|
| 7. Furs and jewelry. | | Furs and jewelry | - | \$200.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issuer. | X | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | | Divinity Acquisitions Management, Inc. 27800 Michigan Bonita Springs, FL 34135 Inactive Corporation. | - | \$0.00 |
| | | Accretion Business Concepts, LLC 27800 Michigan St. Bonita Springs, FL 34135 Inactive Limited Liability Company | - | \$0.00 |

In re **Donna M Zynel**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|--|----------|--------------------------------------|------------------------------------|--|
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |

In re **Donna M Zynel**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|----------|---|------------------------------------|--|
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | | Real Estate Sales Associate - State of Florida SL642164 | - | Unknown |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 2006 Toyota Corolla, 4 dr fair condition 52,000 miles VIN #1NXBR32E56Z602348 | - | \$8,354.00 |
| | | 2003 Chevy S10 Pickup fair condition 104,000 miles VIN # 1gccs14h538113607 | - | \$3,217.00 |
| 26. Boats, motors, and accessories. | X | Utility Trailer | - | \$100.00 |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | | Office furniture - \$150 Computers - \$250 printer/fax - \$50 | - | \$1,100.00 |

In re **Donna M Zynel**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|------|--|------------------------------------|--|
| | | Xerox C2424 - \$500 Other Office equipment \$50 digital camera - \$50 phones - \$50 | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | | 2 Terrier Dogs (M) | - | Unknown |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |
| _____ 4 _____ continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.) | | | Total > | \$43,822.01 |

In re **Donna M Zynel**

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- 11 U.S.C. § 522(b)(2)
- 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$136,875.

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|--|----------------------------|---|
| 27800 Michigan St., Bonita Springs, FL 34135 single family 2bd/1ba, no garage | Fla. Const. art. X § 4(a)(1); Fla. Stat. Ann. §§ 222.01, .02 | \$0.00 | \$148,500.00 |
| Heitmans Bonita Springs, Blk 52, PB 6, PG 24, N 280 Ft of Lot 3 of Lee County FL tax accessed value | | | |
| Wachovia Bank - checking #6858 | Fla. Stat. Ann. § 222.11 | \$12,000.00 | \$17,122.84 |
| stove - \$150 refrigerator/dishwasher - \$200 washer/dryer - \$100 microwave - \$50 misc kitchen utencils/cookware - \$90 living room furniture - \$500 dining room furniture - \$200 bedroom furniture - \$200 TV's - \$200 DVD/VCR players - \$50 lamps & accessories - \$60 misc hand & power tools - \$1000 clothing \$100.00 | Fla. Const. art. X, § 4(a)(2) | \$1,000.00 | \$2,900.00 |
| 2006 Toyota Corolla, 4 dr fair condition 52,000 miles VIN #1NXBR32E56Z602348 | Fla. Stat. Ann. § 222.25(1) | \$1,000.00 | \$8,354.00 |
| | | \$14,000.00 | \$176,876.84 |

In re **Donna M Zynel**

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 1

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|-------------------------|--------------------------------------|----------------------------|---|
| Utility Trailer | Fla. Const. art. X, § 4(a)(2) | \$0.00 | \$100.00 |
| | | \$14,000.00 | \$176,976.84 |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|---|---|------------|--------------|----------|---|---------------------------|
| | | | | | | | |
| ACCT #: 1061205254111 Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328 | - | DATE INCURRED: 08/2003 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 618 Gerald Ave #413, Lehigh Acres, FL 33972 REMARKS: In foreclosure VALUE: \$30,680.00 | | | | \$33,403.00 | \$2,723.00 |
| Representing: Americas Servicing Co | | America's Servicing Company PO Box 1820 Newark, NJ 07101-1820 | | | | Notice Only | Notice Only |
| Representing: Americas Servicing Co | | Florida Default Law Group, P.L. 9119 Corporate Lake Dr. #300 Tampa, FL 33634 | | | | Notice Only | Notice Only |
| ACCT #: 200065135 Bayview Financial Loan 4425 Ponce De Leon Blvd Coral Gables, FL 33146 | - | DATE INCURRED: 02/11/2008 NATURE OF LIEN: Mortgage Loan COLLATERAL: 3753 & 3771/3781 Belmont St, Ft Myers, FL 33916 REMARKS: VALUE: \$220,100.00 | | | | \$325,308.00 | \$105,208.00 |
| Subtotal (Total of this Page) > | | | | | | \$358,711.00 | \$107,931.00 |
| Total (Use only on last page) > | | | | | | | |

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

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY | |
|--|---|--|------------|--------------|----------|---|---------------------------|-------------------|
| | | | | | | | | |
| Representing: Bayview Financial Loan | | Bayview Loan Servicing, LLC PO Box 3042 Milwaukee, WI 53201-3042 | | | | Notice Only | Notice Only | |
| Representing: Bayview Financial Loan | | M&T Bank PO Box 1288 Buffalo, NY 14240-1288 | | | | Notice Only | Notice Only | |
| Representing: Bayview Financial Loan | | Van Ness Law Firm, PA 1239 E Newport Center Dr., Suite #110 Deerfield Beach, FL 33442 | | | | Notice Only | Notice Only | |
| ACCT #: 359018254 | | DATE INCURRED: 08/2003 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 618 Gerald Ave #415, Lehigh Acres, FL 33936 REMARKS: | | | | \$34,463.00 | \$3,783.00 | |
| Central Mortgage Co Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034 | - | VALUE: \$30,680.00 | | | | | | |
| Sheet no. <u>1</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims | | | | | | Subtotal (Total of this Page) > | \$34,463.00 | \$3,783.00 |
| | | | | | | Total (Use only on last page) > | | |

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY | |
|--|---|--|------------|--------------|----------|---|---------------------------|-------------------|
| | | | | | | | | |
| Representing: Central Mortgage Co | | GMAC Mortgage P. O. Box 9001719 Louisville, KY 40290-1719 | | | | Notice Only | Notice Only | |
| ACCT #: 359018255 | - | DATE INCURRED: 08/2003 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 618 Gerald Ave #423, Lehigh Acres, FL 33936 REMARKS: | | | | \$34,445.00 | \$3,765.00 | |
| Central Mortgage Co Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034 | | VALUE: \$30,680.00 | | | | | | |
| Representing: Central Mortgage Co | | GMAC Mortgage P. O. Box 9001719 Louisville, KY 40290-1719 | | | | Notice Only | Notice Only | |
| ACCT #: 359018253 | - | DATE INCURRED: 08/2003 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 618 Gerald Ave #414, Lehigh Acres, FL 33936 REMARKS: | | | | \$34,410.00 | \$3,730.00 | |
| Central Mortgage Co Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034 | | VALUE: \$30,680.00 | | | | | | |
| Sheet no. <u>2</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims | | | | | | Subtotal (Total of this Page) > | \$68,855.00 | \$7,495.00 |
| | | | | | | Total (Use only on last page) > | | |

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|---|---|------------|--------------|----------|---|---------------------------|
| | | | | | | | |
| Representing: Central Mortgage Co | | GMAC Mortgage P. O. Box 9001719 Louisville, KY 40290-1719 | | | | Notice Only | Notice Only |
| ACCT #: 22217127 | | DATE INCURRED: 08/2006 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 10821/825 Goodwin St, Bonita Springs, FL 34135 REMARKS: | | | | \$282,401.00 | \$73,931.00 |
| Countrywide Home Lending Attention: Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062 | - | VALUE: \$208,470.00 | | | | | |
| Representing: Countrywide Home Lending | | BAC Home Loans Servicing PO Box 660694 Dallas, TX 75266-0694 | | | | Notice Only | Notice Only |
| Representing: Countrywide Home Lending | | Butler & Hosch, PA 3185 S Conway Rd, Suite E Orlando, FL 32812 | | | | Notice Only | Notice Only |
| Subtotal (Total of this Page) > | | | | | | \$282,401.00 | \$73,931.00 |
| Total (Use only on last page) > | | | | | | | |

Sheet no. 3 of 12 continuation sheets attached to Schedule of Creditors Holding Secured Claims

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

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|---|--|------------|--------------|----------|---|---------------------------|
| ACCT #: 121423098 Countrywide Home Lending Attention: Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062 | - | DATE INCURRED: 01/2006 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 4119/21 Pine Drop Lane, N Ft Myers, FL 33917 REMARKS: In foreclosure VALUE: \$38,890.00 | | | | \$137,142.00 | \$98,252.00 |
| Representing: Countrywide Home Lending | | BAC Home Loans Servicing PO Box 660694 Dallas, TX 75266-0694 | | | | Notice Only | Notice Only |
| Representing: Countrywide Home Lending | | Law Offices of Marshall C. Watson, PA 1800 NW 49th St., STE 120 Ft. Lauderdale, FL 33309 | | | | Notice Only | Notice Only |
| ACCT #: 121423955 Countrywide Home Lending Attention: Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062 | - | DATE INCURRED: 12/2005 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 4135/4137 Pine Drop Lane, N Ft Myers, FL 33917 REMARKS: In foreclosure VALUE: \$38,890.00 | | | | \$137,060.00 | \$98,170.00 |
| Sheet no. <u>4</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims | | | | | | \$274,202.00 | \$196,422.00 |
| | | | | | | | |
| Subtotal (Total of this Page) > | | | | | | | |
| Total (Use only on last page) > | | | | | | | |

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|---|---|------------|--------------|----------|---|---------------------------|
| Representing: Countrywide Home Lending | | BAC Home Loans Servicing PO Box 660694 Dallas, TX 75266-0694 | | | | Notice Only | Notice Only |
| Representing: Countrywide Home Lending | | Law Office of David J. Stern, PA 900 S Pine Island Rd, Suite 400 Plantation, FL 33324-3920 | | | | Notice Only | Notice Only |
| ACCT #: 113385618 Countrywide Home Lending Attention: Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062 | - | DATE INCURRED: 09/2005 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 4151/53 Pine Drop Lane, N Ft Myers, FL 33917 REMARKS: In foreclosure VALUE: \$38,890.00 | | | | \$126,229.00 | \$87,339.00 |
| Representing: Countrywide Home Lending | | BAC Home Loans Servicing PO Box 660694 Dallas, TX 75266-0694 | | | | Notice Only | Notice Only |

Sheet no. 5 of 12 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal (Total of this Page) >
 Total (Use only on last page) >

| | |
|---------------------|--------------------|
| \$126,229.00 | \$87,339.00 |
|---------------------|--------------------|

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|---|---|--------------|----------|---|---------------------------|
| | | | UNLIQUIDATED | DISPUTED | | |
| Representing: Countrywide Home Lending | | Kass, Shuler, Solomon, Spector, Foyle P.O. Box 800 Tampa, FL 33601-0800 | | | Notice Only | Notice Only |
| ACCT #: 113385546 | - | DATE INCURRED: 09/2005 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 4167/69 Pine Drop Lane, N Ft Myers, FL 33917 REMARKS: In foreclosure | | | \$125,807.00 | \$86,937.00 |
| Countrywide Home Lending Attention: Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062 | | VALUE: \$38,870.00 | | | | |
| Representing: Countrywide Home Lending | | BAC Home Loans Servicing PO Box 660694 Dallas, TX 75266-0694 | | | Notice Only | Notice Only |
| Representing: Countrywide Home Lending | | Kass, Shuler, Solomon, Spector, Foyle P.O. Box 800 Tampa, FL 33601-0800 | | | Notice Only | Notice Only |
| Sheet no. <u>6</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims | | | | | \$125,807.00 | \$86,937.00 |
| Subtotal (Total of this Page) > Total (Use only on last page) > | | | | | | |

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|---|---|------------|--------------|----------|---|---------------------------|
| | | | | | | | |
| ACCT #: 09-016363 Lee County PO BOX 398 Fort Myers, FL 33902-0398 | - | DATE INCURRED: NATURE OF LIEN: Tax Certificate COLLATERAL: 618 Gerald Ave #414, Lehigh Acres, FL 33936 REMARKS: VALUE: \$30,680.00 | | | | \$1,028.10 | \$1,028.10 |
| ACCT #: xx-x6365 Lee County PO BOX 398 Fort Myers, FL 33902-0398 | - | DATE INCURRED: 2008 NATURE OF LIEN: Tax Certificate COLLATERAL: 618 Gerald Ave #425, Lehigh Acres, FL 33936 REMARKS: VALUE: \$30,680.00 | | | | \$1,028.10 | \$1,028.10 |
| ACCT #: xx-x6364 Lee County Tax PO BOX 398 Fort Myers, FL 33902-0398 | - | DATE INCURRED: 2008 NATURE OF LIEN: Tax Certificate COLLATERAL: 618 Gerald Ave #415, Lehigh Acres, FL 33936 REMARKS: VALUE: \$30,680.00 | | | | \$1,028.10 | \$1,028.10 |
| ACCT #: 34-47-25-bs-00252.0030 Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630 | - | DATE INCURRED: NATURE OF LIEN: Property Taxes COLLATERAL: 27800 Michigan St., Bonita Springs, FL 34135 REMARKS: VALUE: \$148,500.00 | | | | \$0.00 | |
| Sheet no. <u>7</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims | | | | | | \$3,084.30 | \$3,084.30 |
| Subtotal (Total of this Page) > | | | | | | | |
| Total (Use only on last page) > | | | | | | | |

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|---|--|------------|--------------|----------|---|---------------------------|
| ACCT #: xx-xx-xx-xxx-xxxxx.0060 Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630 | - | DATE INCURRED: NATURE OF LIEN: Tangible Property Taxes COLLATERAL: 17464 Dumont Dr., Ft Myers, FL 33967 REMARKS: VALUE: \$0.00 | | | | \$14.08 | \$14.08 |
| ACCT #: Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630 | - | DATE INCURRED: 2008 NATURE OF LIEN: Property Taxes COLLATERAL: 618 Gerald Ave #414, Lehigh Acres, FL 33936 REMARKS: VALUE: \$30,680.00 | | | | Unknown | Unknown |
| ACCT #: Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630 | - | DATE INCURRED: 2008 NATURE OF LIEN: Taxes COLLATERAL: 618 Gerald Ave #415, Lehigh Acres, FL 33936 REMARKS: VALUE: \$30,680.00 | | | | \$0.00 | |
| ACCT #: Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630 | - | DATE INCURRED: 2008 NATURE OF LIEN: Taxes COLLATERAL: 618 Gerald Ave #425, Lehigh Acres, FL 33936 REMARKS: VALUE: \$30,680.00 | | | | Unknown | Unknown |
| Sheet no. <u>8</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims | | | | | | \$14.08 | \$14.08 |
| Subtotal (Total of this Page) > | | | | | | | |
| Total (Use only on last page) > | | | | | | | |

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|---|---|------------|--------------|----------|---|---------------------------|
| ACCT #: 8795205 Litton Loan Servicing Attention: Bankruptcy 4828 Loop Central Drive Houston, TX 77081 | - | DATE INCURRED: 08/2003 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 618 Gerald Ave. #425, Lehigh Acres, FL 33972 REMARKS: In foreclosure VALUE: \$30,680.00 | | | | \$33,875.00 | \$3,195.00 |
| Representing: Litton Loan Servicing | | Litton Loan Servicing P. O. Box 4387 Houston, TX 77210-4387 | | | | Notice Only | Notice Only |
| Representing: Litton Loan Servicing | | Smith, Hiatt & Diaz, PA PO Box 11438 Ft Lauderdale, FL 33339-1438 | | | | Notice Only | Notice Only |
| ACCT #: 5120046403242 Wachovia Mortgage FSB f/k/aWorld Savings & Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251 | - | DATE INCURRED: 07/2007 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 27800 Michigan St., Bonita Springs, FL 34135 REMARKS: IN foreclosure VALUE: \$148,500.00 | | | | \$300,279.00 | \$151,779.00 |
| Sheet no. <u>9</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims | | | | | | \$334,154.00 | \$154,974.00 |
| Subtotal (Total of this Page) > | | | | | | | |
| Total (Use only on last page) > | | | | | | | |

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|---|---|------------|--------------|----------|---|---------------------------|
| | | | | | | | |
| Representing: Wachovia Mortgage FSB | | Albertelli Law PO Box 23028 Tampa, FL 33623 | | | | Notice Only | Notice Only |
| Representing: Wachovia Mortgage FSB | | Wachovia Mortgage PO Box 105693 Atlanta, GA 30348-5693 | | | | Notice Only | Notice Only |
| ACCT #: 09-033904 Wachovia/tr Plymouth Park P.O.Box 2288 Morristown, NG 07968-2288 | | DATE INCURRED: NATURE OF LIEN: Property Taxes COLLATERAL: 27800 Michigan St., Bonita Springs, FL 34135 - REMARKS: Tax Certificate 2008 | | | | \$2,371.75 | \$2,371.75 |
| | | VALUE: \$148,500.00 | | | | | |
| ACCT #: 5120046403200 World Savings & Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251 | | DATE INCURRED: 07/2007 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 17464 Dumont Dr., Ft Myers, FI 33967-2738 - REMARKS: In foreclosure | | | | \$198,696.00 | \$109,966.00 |
| | | VALUE: \$88,730.00 | | | | | |
| Subtotal (Total of this Page) > | | | | | | \$201,067.75 | \$112,337.75 |
| Total (Use only on last page) > | | | | | | | |

Sheet no. 10 of 12 continuation sheets attached to Schedule of Creditors Holding Secured Claims

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

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|---|--|------------|--------------|----------|---|---------------------------|
| | | | | | | | |
| Representing: World Savings & Loan | | Rutherford Mulhall, PA 2600 N Military Trail, 4th FL Boca Raton, FL 33431-6348 | | | | Notice Only | Notice Only |
| Representing: World Savings & Loan | | Wachovia Mortgage PO Box 105693 Atlanta, GA 30348-5693 | | | | Notice Only | Notice Only |
| ACCT #: 5120046400768 | | DATE INCURRED: 07/2007 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 7413/17 Albany Rd, Ft Myers, Fl 33967 REMARKS: In foreclosure | | | | \$158,318.00 | \$76,568.00 |
| World Savings & Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251 | - | VALUE: \$81,750.00 | | | | | |
| Representing: World Savings & Loan | | Kass, Shuler, Solomon, Spector, Foyle P.O. Box 800 Tampa, FL 33601-0800 | | | | Notice Only | Notice Only |
| Subtotal (Total of this Page) > | | | | | | \$158,318.00 | \$76,568.00 |
| Total (Use only on last page) > | | | | | | | |

Sheet no. 11 of 12 continuation sheets attached to Schedule of Creditors Holding Secured Claims

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

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY | |
|---|---|--|------------|--------------|----------|---|---------------------------|---------------------|
| | | | | | | | | |
| Representing: World Savings & Loan | | Wachovia Mortgage PO Box 105693 Atlanta, GA 30348-5693 | | | | Notice Only | Notice Only | |
| ACCT #: 5120046403291 | | DATE INCURRED: 07/2007 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 7378/80 Carrier Rd, Ft Myers, FL 33967 REMARKS: In foreclosure | | | | \$155,217.00 | \$82,897.00 | |
| World Savings & Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251 | | VALUE: \$72,320.00 | | | | | | |
| Representing: World Savings & Loan | | Kass, Shuler, Solomon, Spector, Foyle P.O. Box 800 Tampa, FL 33601-0800 | | | | Notice Only | Notice Only | |
| Representing: World Savings & Loan | | Wachovia Mortgage PO Box 105693 Atlanta, GA 30348-5693 | | | | Notice Only | Notice Only | |
| Sheet no. <u>12</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims | | | | | | Subtotal (Total of this Page) > | \$155,217.00 | \$82,897.00 |
| | | | | | | Total (Use only on last page) > | \$2,122,523.13 | \$993,713.13 |

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

- Domestic Support Obligations**
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- Deposits by individuals**
Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
- Claims for Death or Personal Injury While Debtor Was Intoxicated**
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
- Administrative allowances under 11 U.S.C. Sec. 330**
Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

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

 No continuation sheets attached

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|--|------------|--------------|----------|--------------------|
| | | | | | | |
| ACCT #: X401115730 Aqua Finance Inc 1 Corporate Dr Wausau, WI 54401 | - | DATE INCURRED: 09/2008 CONSIDERATION: Check Credit or Line of Credit REMARKS: | | | | \$7,658.00 |
| Representing: Aqua Finance Inc | | Dealer Financial Services PO Box 3256 Milwaukee, WI 53201-3256 | | | | Notice Only |
| ACCT #: 6895 Bank Of America 4060 Ogletown/stan Newark, DE 19713 | - | DATE INCURRED: 04/2006 CONSIDERATION: Credit Card REMARKS: | | | | \$34,165.00 |
| Representing: Bank Of America | | Bank of America PO Box 15019 Wilmington, DE 19886-5019 | | | | Notice Only |
| ACCT #: 34 Bank Of America Po Box 17054 Wilmington, DE 19850 | - | DATE INCURRED: 07/2002 CONSIDERATION: Check Credit or Line of Credit REMARKS: | | | | \$30,618.00 |
| Representing: Bank Of America | | Bank of America PO Box 15019 Wilmington, DE 19886-5019 | | | | Notice Only |
| Subtotal > | | | | | | \$72,441.00 |
| Total > | | | | | | |

1 continuation sheets attached

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|--------------------|
| | | | | | | |
| ACCT #: 549104051938 Chase Na Po Box 15298 Wilmington, DE 19850 | - | DATE INCURRED: 05/1999 CONSIDERATION: Credit Card REMARKS: acct closed by grantor | | | | \$8,011.00 |
| Representing: Chase Na | | Chase Card Services P. O. Box 15153 Wilmington, DE 19886-5153 | | | | Notice Only |
| ACCT #: 5588-8000-0718-8438 Home Depot Credit Services PO Box 6925 The Lakes, NV 88901-6925 | - | DATE INCURRED: 2009 CONSIDERATION: Business Debt-personally guaranteed REMARKS: | X | | X | \$16,821.00 |
| ACCT #: Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630 | - | DATE INCURRED: CONSIDERATION: Tangible Personal Property Taxes REMARKS: | | | | \$0.00 |
| | | | | | | |
| | | | | | | |
| Subtotal > | | | | | | \$24,832.00 |
| Total > | | | | | | \$97,273.00 |

Sheet no. 1 of 1 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

In re **Donna M Zynel**

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|--|
| <p>Antonio Martin Cristobal 10825 Goodwin Bonita Springs, FL 34135</p> | <p>residential lease</p> |
| <p>Cesar Balladores 7878 Carrier Fort Myers, FL 33912</p> | <p>residential lease</p> |
| <p>Dish Network</p> | <p>TV services Contract to be ASSUMED</p> |
| <p>Earthlink, Inc. P.O. Box 790216 St. Louis, MO 63179-0216</p> | <p>Internet Service Provider Contract to be ASSUMED</p> |
| <p>Katherine Lewis 4153 Pine Drop Ln Fort Myers, Florida 33917</p> | <p>residential lease</p> |

In re **Donna M Zynel**

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Continuation Sheet No. 1

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|---|
| <p>Travis Robinson 3753 C Belmont Fort Myers, Florida 33916</p> <p>Verizon Wireless P.O. Box 4001 Acworth, GA 30101</p> <p>Vision Leader Market Leader 11332 NE 122nd Way Kirkland, WA 98034</p> | <p>residential lease</p> <p>Wireless Telephone Service Contract to be ASSUMED</p> <p>Management program for Real Estate and lead generator. Contract to be ASSUMED</p> |

In re **Donna M Zynel**

Case No. _____

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
| | |

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

| | | | | |
|---|---|---------|------------------|---------|
| Debtor's Marital Status: Single | Dependents of Debtor and Spouse | | | |
| | Relationship(s): | Age(s): | Relationship(s): | Age(s): |
| Employment: | Debtor | | Spouse | |
| Occupation | Real Estate Sales | | | |
| Name of Employer | Downing-Frye Realty, Inc. | | | |
| How Long Employed | 4 months | | | |
| Address of Employer | 3411 Tamiami Trail North Naples, Florida 34103 | | | |

| | <u>DEBTOR</u> | <u>SPOUSE</u> |
|--|--------------------|---------------|
| INCOME: (Estimate of average or projected monthly income at time case filed) | | |
| 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) | \$0.00 | |
| 2. Estimate monthly overtime | \$0.00 | |
| 3. SUBTOTAL | \$0.00 | |
| 4. LESS PAYROLL DEDUCTIONS | | |
| a. Payroll taxes (includes social security tax if b. is zero) | \$0.00 | |
| b. Social Security Tax | \$0.00 | |
| c. Medicare | \$0.00 | |
| d. Insurance | \$0.00 | |
| e. Union dues | \$0.00 | |
| f. Retirement | \$0.00 | |
| g. Other (Specify) _____ | \$0.00 | |
| h. Other (Specify) _____ | \$0.00 | |
| i. Other (Specify) _____ | \$0.00 | |
| j. Other (Specify) _____ | \$0.00 | |
| k. Other (Specify) _____ | \$0.00 | |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS | \$0.00 | |
| 6. TOTAL NET MONTHLY TAKE HOME PAY | \$0.00 | |
| 7. Regular income from operation of business or profession or farm (Attach detailed stmt) | \$3,133.63 | |
| 8. Income from real property | \$10,126.00 | |
| 9. Interest and dividends | \$0.00 | |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above | \$0.00 | |
| 11. Social security or government assistance (Specify): _____ | \$0.00 | |
| 12. Pension or retirement income _____ | \$0.00 | |
| 13. Other monthly income (Specify): | | |
| a. _____ | \$0.00 | |
| b. _____ | \$0.00 | |
| c. _____ | \$0.00 | |
| 14. SUBTOTAL OF LINES 7 THROUGH 13 | \$13,259.63 | |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) | \$13,259.63 | |
| 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15) | \$13,259.63 | |

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

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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

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

| | |
|---|---|
| 1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | \$1,500.00 |
| 2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable/Internet | \$207.00 \$80.00 \$93.58 \$73.00 |
| 3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions | \$100.00 \$713.00 \$64.30 \$0.00 \$111.48 \$175.00 \$0.00 \$500.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other: Identity Theft | \$0.00 \$0.00 \$0.00 \$69.79 \$12.50 |
| 12. Taxes (not deducted from wages or included in home mortgage payments) Specify: | |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: Cell Phone c. Other: d. Other: | \$184.18 |
| 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other: | \$9,107.91 \$191.00 |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | \$13,182.74 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None. | |
| 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) | \$13,259.63 \$13,182.74 \$76.89 |

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

IN RE: Donna M Zynel

CASE NO

CHAPTER 11

EXHIBIT TO SCHEDULE J

Itemized Business Expenses
Real Estate Sales

| Expense | Category | Amount |
|------------------|----------|------------|
| Monthly Expenses | | \$2,081.74 |
| | Total > | \$2,081.74 |

Itemized Business Expenses

| Expense | Category | Amount |
|------------------------------|----------|------------|
| Investment Property Expenses | | \$7,026.17 |
| | Total > | \$7,026.17 |

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

IN RE: Donna M Zynel

CASE NO

CHAPTER 11

EXHIBIT TO SCHEDULE J

Continuation Sheet No. 1

Itemized Personal Expenses

| Expense | Amount |
|---------------|----------|
| Personal care | \$100.00 |
| Pet care | \$58.00 |
| Postage | \$33.00 |
| Total > | \$191.00 |

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION**

In re **Donna M Zynel**

Case No.

Chapter **11**

SUMMARY OF SCHEDULES

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

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER | |
|--|-------------------|---------------|----------------|----------------|----------------|-------------|
| A - Real Property | Yes | 4 | \$1,128,810.00 | | | |
| B - Personal Property | Yes | 5 | \$43,822.01 | | | |
| C - Property Claimed as Exempt | Yes | 2 | | | | |
| D - Creditors Holding Secured Claims | Yes | 13 | | | \$2,122,523.13 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 1 | | | \$0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 2 | | | \$97,273.00 | |
| G - Executory Contracts and Unexpired Leases | Yes | 2 | | | | |
| H - Codebtors | Yes | 1 | | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | | \$13,259.63 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 3 | | | | \$13,182.74 |
| | TOTAL | 34 | \$1,172,632.01 | \$2,219,796.13 | | |

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION**

In re **Donna M Zynel**

Case No.

Chapter **11**

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

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

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

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

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

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

State the following:

| | |
|--|--------------------|
| Average Income (from Schedule I, Line 16) | \$13,259.63 |
| Average Expenses (from Schedule J, Line 18) | \$13,182.74 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | \$4,151.72 |

State the following:

| | | |
|--|---------------|-----------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$993,713.13 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$0.00 |
| 4. Total from Schedule F | | \$97,273.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$1,090,986.13 |

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **36** _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **10/27/2009** _____

Signature **/s/ Donna M Zynel** _____
Donna M Zynel

Date _____

Signature _____

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION**

In re: **Donna M Zynel**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|---------------------|---|
| (\$9,131.00) | 2007 Business income, line 12 - (\$9,131) |
| \$594.00 | 2006 Business income, line 12 - \$594 |
| \$19,457.59 | 2009 YTD income - \$19,457.59 - Real Estate Sales Proceeds |

2. Income other than from employment or operation of business

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

| AMOUNT | SOURCE |
|----------------------|--|
| (\$47,806.00) | 2007 line 17 - (\$47,806) |
| \$4,520.00 | 2006 taxable interest income, line 8a - \$4,520 |
| (\$47,829.00) | 2006 RE income, line 17 - (\$47,829) |
| \$552.00 | 2006 other income, line 21 - \$552 |

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION**

In re: **Donna M Zynel**

Case No. _____

(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

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

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

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|---|---|---|--------------------------|
| case #09-CA-062525 Wachovia Mortgage FSB, f/k/a World Savings Bank vs Donna Zynel | foreclosure | 20th Judicial Circuit Court of Lee County FL Ft Myers, FL | pending |
| case #09-CA-057301 The Bank of New York Mellon, f/k/a The Bank of New York as Trustee for the Certif. Holders CWalt, Inc vs Donna M Zynel | foreclosure - 4151/53 Pine Drop Lane, N Ft Myers, FL 33917 | 20th Judicial Circuit Court of Lee County FL Ft Myers, FL | pending |
| case #09-CA-057481 The Bank of New York Mellon, f/k/a The Bank of New York as Trustee for the Certif. Holders CWalt, Inc vs Donna M Zynel | foreclosure - 4167/69 Pine Drop Lane, N Ft Myers, FL | 20th Judicial Circuit Court of Lee County FL Ft Myers, FL | pending |
| case #09-CA-061496 The Bank of New York Mellon, f/k/a The Bank of New York as Successor to JPMorgan Chase Bank, NA vs Donna Zynel | foreclosure - 618 Gerald Ave. #425 Lehigh Acres, FL 33972 | 20th Judicial Circuit Court of Lee County FL Ft Myers, FL | pending |
| case #09-CA-062241 US Bank , NA, as trustee for Credit Suisse First Boston 2003- AR30 vs Donna Zynel | foreclosure - Gerald Ave, Lehigh Acres, FL 33972 | 20th Judicial Circuit Court of Lee County FL Ft Myers, FL | pending |
| case #09-CA-059371 Bayview Loan Servicing, LLC vs Donna Zynel | foreclosure - Belmont St, Ft Myers, FL | 20th Judicial Circuit Court of Lee County FL Ft Myers, FL | pending |
| case #09-CA-063234 BAC Home Loans Servicing, LP, f/k/a Countrywide Home Loans Servicing vs Donna M Zynel | foreclosure - 4119/21 Pine Drop Lane, N Ft Myers, FL 33917 | 20th Judicial Circuit Court of Lee County FL Ft Myers, FL | pending |

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION**

In re: **Donna M Zynel**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 2

| | | | |
|--|--|--|----------------|
| <p>case #09-Ca-060787 Wachovia Mortgage FSB, f//k/a World Savings Bank FSB vs Donna M Zynel</p> | <p>foreclosure - 7413/7417 Albany Rd, Ft Myers, FL 33967</p> | <p>20th Judicial Circuit Court of Lee County FL Ft Myers, FL</p> | <p>pending</p> |
| <p>case #09-CA-061362 BAC Home Loans Servicing, LP, f/k/a Countrywide Home Loans Servicing vs Donna M Zynel</p> | <p>foreclosure - 4135 Pine Drop Lane, N Ft Myers, FL 33917</p> | <p>20th Judicial Circuit Court of Lee County FL Ft Myers, FL</p> | <p>pending</p> |
| <p>case #09-CA-060260 BAC Home Loans Servicing, LP, f/k/a Countrywide Home Loans Servicing vs Donna M Zynel</p> | <p>foreclosure</p> | <p>20th Judicial Circuit Court of Lee County FL Ft Myers, FL</p> | <p>pending</p> |
| <p>case #09-CA-060837 Wachovia Mortgage FSB, f/k/a World Savings Bank vs Donna Zynel</p> | <p>foreclosure</p> | <p>20th Judicial Circuit Court of Lee County FL Ft Myers, FL</p> | <p>pending</p> |
| <p>case #09-CA-062580 Wachovia Mortgage FSB, f/k/a World Savings Bank vs Donna Zynel</p> | <p>foreclosure</p> | <p>20th Judicial Circuit Court of Lee County FL Ft Myers, FL</p> | <p>pending</p> |
| <p>case #09-CA-003474 Tax Collector of Lee County</p> | <p>Bond Validation</p> | <p>20th Judicial Circuit Court of Lee County FL Ft Myers, FL</p> | <p>pending</p> |

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

5. Repossessions, foreclosures and returns

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

6. Assignments and receiverships

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

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION**

In re: **Donna M Zynel**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 3

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

7. Gifts

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

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|--|--------------------------------|--------------|---|
| Liberty Lighthouse Church of God | | | tithes & offerings |
| Misc Ministries: | | | donations in the amount of 20% of real estate commission checks. |
| Love a Chile | | | |
| David Cerullo Ministries | | | |
| Disables American Veterans | | | |
| International Fellowship of Christians & Jews | | | |
| Oral Roberts Ministries | | | |

8. Losses

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

9. Payments related to debt counseling or bankruptcy

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

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|--|---|--|
| Phoenix Law PA 12800 University Drive Suite 260 Fort Myers, Florida 33907 | | \$20,000.00 |

10. Other transfers

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

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION**

In re: **Donna M Zynel**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 4

11. Closed financial accounts

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

12. Safe deposit boxes

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

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|---|---|-------------------------|---------------------------------------|
| Wachivoa Bank Bonita Beach Road Bonita Springs, Florida | Debtor | Paperwork | |

13. Setoffs

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

14. Property held for another person

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

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|---------------------------|-----------------------------------|---|
| Various Tenants | Security Deposits \$9015.73 | Suntrust Schools Federal Credit Union #3710 |

15. Prior address of debtor

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

16. Spouses and Former Spouses

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

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

In re: Donna M Zynel

Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 5

17. Environmental Information

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

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

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

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

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

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

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

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

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

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

Divinity Acquisitions Management
27800 Michigan
Bonita Springs, FL 34135
EIN #07-000126100

Inactive Company - Never used for any purpose

2007-2008

Accretion Business Concepts
27800 Michigan St.
Bonita Springs, FL 34135
EIN #07-000090245

Inactive Company - Never used for any purpose

2007-2008

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

In re: **Donna M Zynel**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 6

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

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

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

19. Books, records and financial statements

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

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

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

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

20. Inventories

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

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

21. Current Partners, Officers, Directors and Shareholders

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

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

22. Former partners, officers, directors and shareholders

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

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

In re: **Donna M Zynel**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 7

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

23. Withdrawals from a partnership or distributions by a corporation

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

24. Tax Consolidation Group

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

25. Pension Funds

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

[If completed by an individual or individual and spouse]

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

Date 10/27/2009

Signature /s/ Donna M Zynel
of Debtor Donna M Zynel

Date _____

Signature _____
of Joint Debtor
(if any)

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

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION**

IN RE: **Donna M Zynel**

**NOTICE TO INDIVIDUAL 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.

IN RE: **Donna M Zynel**

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 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 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 Compliance with § 342(b) of the Bankruptcy Code

I, Charles PT Phoenix, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Charles PT Phoenix

Charles PT Phoenix, Attorney for Debtor(s)

Bar No.: 535591

Phoenix Law PA

Phoenix Law PA

12800 University Drive

Suite 260

Fort Myers, Florida 33907

Phone: (239) 333-3800

Fax: (239) 461-0083

E-Mail: ch@corporationcounsel.com

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION**

IN RE: **Donna M Zynel**

Certificate of the Debtor

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

Donna M Zynel _____

Printed Name(s) of Debtor(s)

Case No. (if known) _____

X /s/ Donna M Zynel _____ **10/27/2009**

Signature of Debtor

Date

X _____

Signature of Joint Debtor (if any)

Date

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION**

IN RE: **Donna M Zynel**

CASE NO

CHAPTER **11**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) 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>\$20,000.00</u> |
| Prior to the filing of this statement I have received: | <u>\$20,000.00</u> |
| Balance Due: | <u>\$0.00</u> |

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

Debtor Other (specify)

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

Debtor Other (specify)

4. 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 another 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.

5. 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, statements 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;

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

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.

10/27/2009

Date

/s/ Charles PT Phoenix

Charles PT Phoenix
Phoenix Law PA
Phoenix Law PA
12800 University Drive
Suite 260
Fort Myers, Florida 33907
Phone: (239) 333-3800 / Fax: (239) 461-0083

Bar No. 535591

/s/ Donna M Zynel

Donna M Zynel

Debtor(s): **Donna M Zynel**

Case No:
Chapter: 11

**MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION**

Albertelli Law
PO Box 23028
Tampa, FL 33623

Bayview Loan Servicing, LLC
PO Box 3042
Milwaukee, WI 53201-3042

Equifax Information Services LL
PO Box 740256
Atlanta, GA 30374

America's Servicing Company
PO Box 1820
Newark, NJ 07101-1820

Butler & Hosch, PA
3185 S Conway Rd, Suite E
Orlando, FL 32812

Experian
PO Box 2002
Allen, TX 75013

Americas Servicing Co
Attention: Bankruptcy
1 Home Campus
Des Moines, IA 50328

Central Mortgage Co
Attention: Bankruptcy Dept.
1100 Virginia Drive
Fort Washington, PA 19034

FIA Card Services, N.A.
Bankruptcy Department
4161 Piedmont Parkway
NC4-105-03-14
Greensboro, NC 27410

Antonio Martin Cristobal
10825 Goodwin
Bonita Springs, FL 34135

Cesar Balladores
7878 Carrier
Fort Myers, FL 33912

Florida Default Law Group, P.L.
9119 Corporate Lake Dr. #300
Tampa, Fl 33634

Aqua Finance Inc
1 Corporate Dr
Wausau, WI 54401

Chase Card Services
P. O. Box 15153
Wilmington, DE 19886-5153

GMAC Mortgage
P. O. Box 9001719
Louisville, KY 40290-1719

BAC Home Loans Servicing
PO Box 660694
Dallas, TX 75266-0694

Chase Na
Po Box 15298
Wilmington, DE 19850

Home Depot Credit Services
PO Box 6925
The Lakes, NV 88901-6925

Bank Of America
4060 Ogletown/stan
Newark, DE 19713

Countrywide Home Lending
Attention: Bankruptcy SV-314B
PO Box 5170
Simi Valley, CA 93062

Internal Revenue Service
2891 Center Pointe Drive
Fort Myers, FL 33916

Bank Of America
Po Box 17054
Wilmington, DE 19850

Dealer Financial Services
PO Box 3256
Milwaukee, WI 53201-3256

Kass, Shuler, Solomon, Spector,
P.O. Box 800
Tampa, FL 33601-0800

Bank of America
PO Box 15019
Wilmington, DE 19886-5019

Dish Network

Katherine Lewis
4153 Pine Drop Ln
Fort Myers, Florida 33917

Bayview Financial Loan
4425 Ponce De Leon Blvd
Coral Gables, FL 33146

Earthlink, Inc.
P.O. Box 790216
St. Louis, MO 63179-0216

Law Office of David J. Stern, P.
900 S Pine Island Rd, Suite 400
Plantation, FL 33324-3920

Law Offices of Marshall C. Wats
1800 NW 49th St., STE 120
Ft. Lauderdale, FL 33309

TransUnion
P.O. Box 2000
Chester, PA 19022

Lee County
PO BOX 398
Fort Myers, FL 33902-0398

Travis Robinson
3753 C Belmont
Fort Myers, Florida 33916

Lee County Tax
PO BOX 398
Fort Myers, FL 33902-0398

Van Ness Law Firm, PA
1239 E Newport Center Dr., Suite
Deerfield Beach, FL 33442

Lee County Tax Collector
PO BOX 630
Fort Myers, FL 33902-0630

Verizon Wireless
P.O. Box 4001
Acworth, GA 30101

Lee County Tax Collector
PO Box 850
Fort Myers, FL 33902

Vision Leader
Market Leader
11332 NE 122nd Way
Kirkland, WA 98034

Litton Loan Servicing
Attention: Bankruptcy
4828 Loop Central Drive
Houston, TX 77081

Wachovia Mortgage
PO Box 105693
Atlanta, GA 30348-5693

Litton Loan Servicing
P. O. Box 4387
Houston, TX 77210-4387

Wachovia Mortgage FSB
f/k/aWorld Savings & Loan
4101 Wiseman Blvd
Attn: Bankruptcy
San Antonio, TX 78251

M&T Bank
PO Box 1288
Buffalo, NY 14240-1288

Wachovia/tr Plymouth Park
P.O.Box 2288
Morristown, NG 07968-2288

Rutherford Mulhall, PA
2600 N Military Trail, 4th FL
Boca Raton, FL 33431-6348

World Savings & Loan
4101 Wiseman Blvd
Attn: Bankruptcy
San Antonio, TX 78251

Smith, Hiatt & Diaz, PA
PO Box 11438
Ft Lauderdale, FL 33339-1438

Charles PT Phoenix, Bar No. 535591
Phoenix Law PA
Phoenix Law PA
12800 University Drive
Suite 260
Fort Myers, Florida 33907
(239) 333-3800
Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE

MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

In re: Donna M Zynel Case No.: _____
SSN: xxx-xx-1018
SSN: _____

Debtor(s) **Numbered Listing of Creditors**

Address: **27800 Michigan Street** Chapter: **11**
Bonita Springs, FL 34135

| | Creditor name and mailing address | Category of claim | Amount of claim |
|----|--|-------------------|-----------------|
| 1. | Albertelli Law PO Box 23028 Tampa, FL 33623 | Unsecured Claim | \$0.00 |
| 2. | America's Servicing Company PO Box 1820 Newark, NJ 07101-1820 | Unsecured Claim | \$0.00 |
| 3. | Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328 1061205254111 | Secured Claim | \$33,403.00 |
| 4. | Aqua Finance Inc 1 Corporate Dr Wausau, WI 54401 X401115730 | Unsecured Claim | \$7,658.00 |
| 5. | BAC Home Loans Servicing PO Box 660694 Dallas, TX 75266-0694 | Unsecured Claim | \$0.00 |
| 6. | Bank Of America 4060 Ogletown/stan Newark, DE 19713 6895 | Unsecured Claim | \$34,165.00 |

in re: **Donna M Zynel**

Debtor

Case No. (if known)

| | Creditor name and mailing address | Category of claim | Amount of claim |
|-----|---|-------------------|-----------------|
| 7. | Bank Of America Po Box 17054 Wilmington, DE 19850 34 | Unsecured Claim | \$30,618.00 |
| 8. | Bank of America PO Box 15019 Wilmington, DE 19886-5019 | Unsecured Claim | \$0.00 |
| 9. | Bayview Financial Loan 4425 Ponce De Leon Blvd Coral Gables, FL 33146 200065135 | Secured Claim | \$325,308.00 |
| 10. | Bayview Loan Servicing, LLC PO Box 3042 Milwaukee, WI 53201-3042 | Unsecured Claim | \$0.00 |
| 11. | Butler & Hosch, PA 3185 S Conway Rd, Suite E Orlando, FL 32812 | Unsecured Claim | \$0.00 |
| 12. | Central Mortgage Co Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034 359018254 | Secured Claim | \$34,463.00 |
| 13. | Central Mortgage Co Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034 359018255 | Secured Claim | \$34,445.00 |
| 14. | Central Mortgage Co Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034 359018253 | Secured Claim | \$34,410.00 |
| 15. | Chase Card Services P. O. Box 15153 Wilmington, DE 19886-5153 | Unsecured Claim | \$0.00 |

in re: **Donna M Zynel**

Debtor

Case No. (if known)

| | Creditor name and mailing address | Category of claim | Amount of claim |
|-----|--|-------------------|-----------------|
| 16. | Chase Na Po Box 15298 Wilmington, DE 19850 549104051938 | Unsecured Claim | \$8,011.00 |
| 17. | Countrywide Home Lending Attention: Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062 22217127 | Secured Claim | \$282,401.00 |
| 18. | Countrywide Home Lending Attention: Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062 121423098 | Secured Claim | \$137,142.00 |
| 19. | Countrywide Home Lending Attention: Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062 121423955 | Secured Claim | \$137,060.00 |
| 20. | Countrywide Home Lending Attention: Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062 113385618 | Secured Claim | \$126,229.00 |
| 21. | Countrywide Home Lending Attention: Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062 113385546 | Secured Claim | \$125,807.00 |
| 22. | Dealer Financial Services PO Box 3256 Milwaukee, WI 53201-3256 | Unsecured Claim | \$0.00 |
| 23. | Florida Default Law Group, P.L. 9119 Corporate Lake Dr. #300 Tampa, FL 33634 | Unsecured Claim | \$0.00 |
| 24. | GMAC Mortgage P. O. Box 9001719 Louisville, KY 40290-1719 | Unsecured Claim | \$0.00 |

in re: **Donna M Zynel**

Debtor

Case No. (if known)

| | Creditor name and mailing address | Category of claim | Amount of claim |
|-----|--|-------------------|-----------------|
| 25. | Home Depot Credit Services PO Box 6925 The Lakes, NV 88901-6925 5588-8000-0718-8438 | Unsecured Claim | \$16,821.00 |
| 26. | Kass, Shuler, Solomon, Spector, Foyle P.O. Box 800 Tampa, FL 33601-0800 | Unsecured Claim | \$0.00 |
| 27. | Kass, Shuler, Solomon, Spector, Foyle P.O. Box 800 Tampa, FL 33601-0800 | Unsecured Claim | \$0.00 |
| 28. | Law Office of David J. Stern, PA 900 S Pine Island Rd, Suite 400 Plantation, FL 33324-3920 | Unsecured Claim | \$0.00 |
| 29. | Law Offices of Marshall C. Watson, PA 1800 NW 49th St., STE 120 Ft. Lauderdale, FL 33309 | Unsecured Claim | \$0.00 |
| 30. | Lee County PO BOX 398 Fort Myers, FL 33902-0398 09-016363 | Secured Claim | \$1,028.10 |
| 31. | Lee County PO BOX 398 Fort Myers, FL 33902-0398 xx-x6365 | Secured Claim | \$1,028.10 |
| 32. | Lee County Tax PO BOX 398 Fort Myers, FL 33902-0398 xx-x6364 | Secured Claim | \$1,028.10 |
| 33. | Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630 34-47-25-bs-00252.0030 | Secured Claim | |

in re: **Donna M Zynel**

Debtor

Case No. (if known)

| | Creditor name and mailing address | Category of claim | Amount of claim |
|-----|---|-------------------|-----------------|
| 34. | Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630 xx-xx-xx-xxx-xxxxx.0060 | Secured Claim | \$14.08 |
| 35. | Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630 | Unsecured Claim | |
| 36. | Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630 | Secured Claim | |
| 37. | Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630 | Secured Claim | |
| 38. | Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630 | Secured Claim | |
| 39. | Litton Loan Servicing Attention: Bankruptcy 4828 Loop Central Drive Houston, TX 77081 8795205 | Secured Claim | \$33,875.00 |
| 40. | Litton Loan Servicing P. O. Box 4387 Houston, TX 77210-4387 | Unsecured Claim | \$0.00 |
| 41. | M&T Bank PO Box 1288 Buffalo, NY 14240-1288 | Unsecured Claim | \$0.00 |
| 42. | Rutherford Mulhall, PA 2600 N Military Trail, 4th FL Boca Raton, FL 33431-6348 | Unsecured Claim | \$0.00 |

in re: **Donna M Zynel**

Debtor

Case No. (if known)

| | Creditor name and mailing address | Category of claim | Amount of claim |
|-----|---|-------------------|-----------------|
| 43. | Smith, Hiatt & Diaz, PA PO Box 11438 Ft Lauderdale, FL 33339-1438 | Unsecured Claim | \$0.00 |
| 44. | Van Ness Law Firm, PA 1239 E Newport Center Dr., Suite #110 Deerfield Beach, FL 33442 | Unsecured Claim | \$0.00 |
| 45. | Wachovia Mortgage PO Box 105693 Atlanta, GA 30348-5693 | Unsecured Claim | \$0.00 |
| 46. | Wachovia Mortgage FSB f/k/aWorld Savings & Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251 5120046403242 | Secured Claim | \$300,279.00 |
| 47. | Wachovia/tr Plymouth Park P.O.Box 2288 Morristown, NG 07968-2288 09-033904 | Secured Claim | \$2,371.75 |
| 48. | World Savings & Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251 5120046403200 | Secured Claim | \$198,696.00 |
| 49. | World Savings & Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251 5120046400768 | Secured Claim | \$158,318.00 |
| 50. | World Savings & Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251 5120046403291 | Secured Claim | \$155,217.00 |

in re: **Donna M Zynel**

Debtor

Case No. (if known)

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Donna M Zynel**

named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*, consisting of 7 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Debtor: /s/ Donna M Zynel
Donna M Zynel

Date: 10/27/2009

Case Number:

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

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

| Part I. CALCULATION OF CURRENT MONTHLY INCOME | | | | | | | | | | | | | |
|---|---|------------------------------|---|------------------------|--------------------|----|---|-------------------|---------------|-------------------------------------|------------------------------|-------------------|--|
| | <p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input checked="" type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>b. <input type="checkbox"/> Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>c. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</p> | | | | | | | | | | | | |
| 1 | <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p> | | Column A | Column B | | | | | | | | | |
| | | | Debtor's Income | Spouse's Income | | | | | | | | | |
| 2 | Gross wages, salary, tips, bonuses, overtime, commissions. | | \$0.00 | | | | | | | | | | |
| 3 | <p>Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 70%;">Gross receipts</td> <td style="width: 25%; text-align: right;">\$3,133.63</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$2,081.74</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td style="text-align: center;">Subtract Line b from Line a.</td> </tr> </table> | | a. | Gross receipts | \$3,133.63 | b. | Ordinary and necessary business expenses | \$2,081.74 | c. | Business income | Subtract Line b from Line a. | \$1,051.89 | |
| a. | Gross receipts | \$3,133.63 | | | | | | | | | | | |
| b. | Ordinary and necessary business expenses | \$2,081.74 | | | | | | | | | | | |
| c. | Business income | Subtract Line b from Line a. | | | | | | | | | | | |
| 4 | <p>Net rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 70%;">Gross receipts</td> <td style="width: 25%; text-align: right;">\$10,126.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$7,026.17</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td style="text-align: center;">Subtract Line b from Line a.</td> </tr> </table> | | a. | Gross receipts | \$10,126.00 | b. | Ordinary and necessary operating expenses | \$7,026.17 | c. | Rent and other real property income | Subtract Line b from Line a. | \$3,099.83 | |
| a. | Gross receipts | \$10,126.00 | | | | | | | | | | | |
| b. | Ordinary and necessary operating expenses | \$7,026.17 | | | | | | | | | | | |
| c. | Rent and other real property income | Subtract Line b from Line a. | | | | | | | | | | | |
| 5 | Interest, dividends, and royalties. | | \$0.00 | | | | | | | | | | |
| 6 | Pension and retirement income. | | \$0.00 | | | | | | | | | | |
| 7 | <p>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.</p> | | \$0.00 | | | | | | | | | | |
| 8 | <p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 45%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 15%; text-align: center;">Debtor</td> <td style="width: 40%; text-align: center;">Spouse</td> </tr> <tr> <td></td> <td style="text-align: center;">\$0.00</td> <td></td> </tr> </table> | | Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor | Spouse | | \$0.00 | | \$0.00 | | | | |
| Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor | Spouse | | | | | | | | | | | |
| | \$0.00 | | | | | | | | | | | | |
| 9 | <p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 70%;"></td> <td style="width: 25%;"></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> </tr> </table> | | a. | | | b. | | | \$0.00 | | | | |
| a. | | | | | | | | | | | | | |
| b. | | | | | | | | | | | | | |

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

| | | | |
|----|--|-------------------|--|
| 10 | Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). | \$4,151.72 | |
| 11 | Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A. | \$4,151.72 | |

Part II: VERIFICATION

| | | | |
|----|---|-------------------------------------|------------------------|
| 12 | <p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> | | |
| | Date: <u>10/27/2009</u> | Signature: <u>/s/ Donna M Zynel</u> | |
| | | Donna M Zynel | |
| | Date: _____ | Signature: _____ | (Joint Debtor, if any) |

Current Monthly Income Calculation Details

In re: **Donna M Zynel**

Case Number:

Chapter: **11**

3. Income from the operation of a business, profession or farm.

| Debtor or Spouse's Income | Description (if available) | | | | | | |
|--------------------------------------|----------------------------|--------------|--------------|--------------|--------------|------------|-------------------|
| | 6 Months Ago | 5 Months Ago | 4 Months Ago | 3 Months Ago | 2 Months Ago | Last Month | Avg. Per Month |
| Debtor | Real Estate sales | | | | | | |
| Gross receipts | \$2,163.25 | \$2,982.50 | \$6,485.00 | \$0.00 | \$0.00 | \$7,171.00 | \$3,133.63 |
| Ordinary/necessary business expenses | \$1,856.07 | \$1,115.58 | \$2,306.45 | \$2,094.51 | \$1,997.00 | \$3,120.85 | \$2,081.74 |
| Business income | \$307.18 | \$1,866.92 | \$4,178.55 | (\$2,094.51) | (\$1,997.00) | \$4,050.15 | \$1,051.89 |

4. Rent and other real property income.

| Debtor or Spouse's Income | Description (if available) | | | | | | |
|---------------------------------------|------------------------------|--------------|--------------|--------------|--------------|-------------|--------------------|
| | 6 Months Ago | 5 Months Ago | 4 Months Ago | 3 Months Ago | 2 Months Ago | Last Month | Avg. Per Month |
| Debtor | Investment Properties | | | | | | |
| Gross receipts | \$10,113.00 | \$9,513.00 | \$10,091.00 | \$9,838.00 | \$10,788.00 | \$10,413.00 | \$10,126.00 |
| Ordinary/necessary operating expenses | \$9,192.33 | \$7,415.63 | \$5,812.68 | \$6,614.66 | \$7,107.99 | \$6,013.70 | \$7,026.17 |
| Rental income | \$920.67 | \$2,097.37 | \$4,278.32 | \$3,223.34 | \$3,680.01 | \$4,399.30 | \$3,099.83 |