B1 (Official Form 1)(1/08)	United (	States	Ronkı		Court						
	United S Mi			fupicy of Florida					Vol	untary	Petition
Name of Debtor (if individual, en Ware, Maria C.	ter Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Deb (include married, maiden, and trac		years					used by the J maiden, and			years	
Last four digits of Soc. Sec. or Inc (if more than one, state all)  xxx-xx-5444	lividual-Taxpa	yer I.D. (I'	TIN) No./O	Complete El	IN Last fo	our digits or e than one, s	f Soc. Sec. or tate all)	r Individual-'	Taxpayer I.I	D. (ITIN) No	o./Complete EIN
Street Address of Debtor (No. and 208 Zaharais Circle Daytona Beach, FL	Street, City, a	nd State):	_	ZIP Code		Address of	Joint Debtor	· (No. and St	reet, City, ar	nd State):	ZIP Code
County of Residence or of the Prin	ncinal Place of	Business:		32124		v of Reside	ence or of the	Principal Pl	ace of Busir	iecc.	
Volusia	nerpui i iuse es	Duomes.				y or record	nice of of and	Timoipa	acc 01 2 au	1033.	
Mailing Address of Debtor (if diff	erent from stre	et address	s):		Mailin	ig Address	of Joint Debt	or (if differe	nt from stre	et address):	
				ZIP Code							ZIP Code
C Duin singl Accepts of D	- Dahton										
Location of Principal Assets of Bu (if different from street address ab											
Type of Debtor (Form of Organization	`			of Business			-	of Bankruj Petition is Fi			:h
(Check one box)  ■ Individual (includes Joint Deb  See Exhibit D on page 2 of thi  □ Corporation (includes LLC and □ Partnership	otors) is form.	Singl in 11 Railro	th Care Bu le Asset Re U.S.C. § 1 oad	siness eal Estate as 101 (51B)	defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	☐ C of ☐ C	hapter 15 Pe a Foreign M hapter 15 Pe a Foreign M	etition for R Main Procee etition for R	eding ecognition
Other (If debtor is not one of the check this box and state type of en		Other	r						e of Debts		
		☐ Debte	(Check box or is a tax- r Title 26 o	mpt Entity  i, if applicable exempt orga of the United hal Revenue	e) anization d States	defined "incurr	are primarily continuity of the second of th	onsumer debts § 101(8) as idual primarily	for		are primarily ess debts.
I	Fee (Check on	e box)				one box:		Chapter 11		1111008	101/51D)
<ul> <li>Full Filing Fee attached</li> <li>☐ 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.</li> <li>☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> <li>☐ Check all applicable boxes:</li> <li>☐ A plan is being filed wit Acceptances of the plan classes of creditors, in a</li> </ul>				usiness debto necontingent I o are less than ith this petiti n were solici	iquidated den \$2,190,000 on.	tin 11 U.S. ebts (exclude).	C. § 101(51D). ing debts owed e or more				
Statistical/Administrative Inform  ■ Debtor estimates that funds with Debtor estimates that, after any there will be no funds available.	ill be available y exempt prope	erty is exc	luded and	administrati		es paid,		THIS	S SPACE IS F	OR COURT	USE ONLY
Estimated Number of Creditors	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets	to \$1 t	\$1,000,001	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				
Estimated Liabilities	to \$1 t	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Ware, Maria C. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Brett A. Mearkle January 12, 2010 Signature of Attorney for Debtor(s) (Date) Brett A. Mearkle 0644706 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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

B1 (Official Form 1)(1/08)

## **Voluntary Petition**

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

## Signatures

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

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

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

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

#### X /s/ Maria C. Ware

Signature of Debtor Maria C. Ware

 $\mathbf{X}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 12, 2010

Date

### Signature of Attorney\*

### X /s/ Brett A. Mearkle

Signature of Attorney for Debtor(s)

#### Brett A. Mearkle 0644706

Printed Name of Attorney for Debtor(s)

### Parker & DuFresne, P.A.

Firm Name

8777 San Jose Blvd., #301 Jacksonville, FL 32217

Address

### 904-733-7766 Fax: 904-733-2919

Telephone Number

## January 12, 2010

Date

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

## $Signature\ of\ Debtor\ (Corporation/Partnership)$

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

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

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

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

(Check only one box.)

Name of Debtor(s):

Ware, Maria C.

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

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

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

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

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

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

\_

Date

Address

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

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

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

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

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Middle District of Florida

In re	Maria C. Ware		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 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 seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

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

<b>4</b> .	. I am not require	ed to receive a cred	lit counseling	briefing l	because o	f: [Check t	he applica	ble
statement.]	[Must be accom	panied by a motior	ı for determir	nation by	the court.	1		

☐ 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/ Maria C. Ware

Maria C. Ware

Date: January 12, 2010

**B4** (Official Form 4) (12/07)

## United States Bankruptcy Court Middle District of Florida

In re	Maria C. Ware		Case No.	
		Debtor(s)	Chapter	11

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
ACE USA Dept Ch 14089 Palatine, IL 60055	ACE USA Dept Ch 14089 Palatine, IL 60055	Business Expense	Disputed	459.28
American Recovery Systems 8501 W Higgins Rd Suite 780 Chicago, IL 60631	American Recovery Systems 8501 W Higgins Rd Suite 780 Chicago, IL 60631	Collection Enterprise Rent A Ca	Disputed	231.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Residence:  Location: 208 Zaharias Circle, Daytona Beach, Florida 32124  Legal Description: Lot 35, Centennial At LPGA International, according		298,961.00 (240,000.00 secured)
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	Charge Account	Disputed	2,443.00
Community South Bank Post Office Box 2746 Knoxville, TN 37901-2746	Community South Bank Post Office Box 2746 Knoxville, TN 37901-2746	Retirement Home Assisted Living Facility Location: 1220 Jimmy Ann Drive, Daytona Beach, Florida 32117		1,500,000.00 (1,400,000.00 secured)
Financial Credit Services 628 Bypass Dr Clearwater, FL 33764	Financial Credit Services 628 Bypass Dr Clearwater, FL 33764	Collection East Central Florida	Disputed	607.00
First Point Collection Res 225 Commerce Place Post Office Box 26140 Greensboro, NC 27402	First Point Collection Res 225 Commerce Place Post Office Box 26140 Greensboro, NC 27402	Collection Account	Disputed	334.68

<b>B4</b>	(Offici	al Form	4)	(12/07) -	Cont
In	re	Maria	C.	Ware	

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Debtor(s)

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Homeq Servicing Po Box 13716 Sacramento, CA 95853	Homeq Servicing Po Box 13716 Sacramento, CA 95853	Investment Property: Location: 1708 Valencia Avenue, Ormond Beach, Florida 32174  Legal Description: Lot 7, Silver Pines Subdivision,		127,050.00 (80,000.00 secured)
Homeq Servicing Po Box 13716 Sacramento, CA 95853	Homeq Servicing Po Box 13716 Sacramento, CA 95853	According t Investment Property:  Location: 102 Carnival Drive, Daytona Beach, Florida 32124  Legal Description: Lot 96, Lionspaw Jubilee Addition, Phase B,		191,608.00 (150,000.00 secured)
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114	Internal Revenue Service PO Box 21126 Philadelphia, PA 19114	, nacc 2,	Disputed	4,000.00
Intl Recovry 195 Smithtown Blvd Nesconset, NY 11767	Intl Recovry 195 Smithtown Blvd Nesconset, NY 11767	Collection Account - Medical Bills		296.00
Nco Fin/33 Po Box 13584 Philadelphia, PA 19101	Nco Fin/33 Po Box 13584 Philadelphia, PA 19101	Collection Account - Medical Bills	Disputed	300.00
Nco-Medclr Po Box 8547 Philadelphia, PA 19101	Nco-Medclr Po Box 8547 Philadelphia, PA 19101	Collection Account - Medical Bills	Disputed	424.00
North Amercn 2810 Walker Road Chattanooga, TN 37421	North Amercn 2810 Walker Road Chattanooga, TN 37421	Medical Bills		472.00
Pam Oli 44 Lions Paw Grand Daytona Beach, FL 32124	Pam Oli 44 Lions Paw Grand Daytona Beach, FL 32124	Owner Financed Wholly Unsecured Second Mortgage on Property Located at 1220 Jimmy Ann Drive, Daytona Beach, Florida 32117	Contingent Unliquidated	248,136.05

B4 (Offic	cial Form	ı 4)	(12/07) -	Cont
In re	Maria	C.	Ware	

Case	No.		

Debtor(s)

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Radiology Associates Imaging Post Office Box 31 Daytona Beach, FL 32115	Radiology Associates Imaging Post Office Box 31 Daytona Beach, FL 32115	Medical Bills		606.85
Renar Golf Communities 1190 Pelican Bay Drive Daytona Beach, FL 32119	Renar Golf Communities 1190 Pelican Bay Drive Daytona Beach, FL 32119	Association Dues	Disputed	2,584.72
Space Coast Credit Uni 8045 N Wickham Rd Melbourne, FL 32940	Space Coast Credit Uni 8045 N Wickham Rd Melbourne, FL 32940	2000 Ford Expedition Mileage: 169,000		2,686.00 (1,475.00 secured)
The Home Depot Post Office Box 689100 Des Moines, IA 50368-9100	The Home Depot Post Office Box 689100 Des Moines, IA 50368-9100	Credit Card Purchases		192.13
WaMu Post Office Box 660487 Dallas, TX 75266	WaMu Post Office Box 660487 Dallas, TX 75266	Charge Account		275.80

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

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

Date	January 12, 2010	Signature	/s/ Maria C. Ware
			Maria C. Ware
			Debtor

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

## United States Bankruptcy Court Middle District of Florida

In re	Maria C. Ware		Case No.	
_		, Debtor		
			Chapter	11

## **SUMMARY OF SCHEDULES**

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	1,871,500.00		
B - Personal Property	Yes	4	8,789.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		2,120,505.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		4,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		258,343.25	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,467.76
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,785.00
Total Number of Sheets of ALL Schedules		21			
	To	otal Assets	1,880,289.00		
			Total Liabilities	2,382,848.25	

## United States Bankruptcy Court Middle District of Florida

In re	Maria C. Ware		Case No.		
		Debtor			
			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)	4,000.00
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	4,000.00

#### State the following:

Average Income (from Schedule I, Line 16)	3,467.76
Average Expenses (from Schedule J, Line 18)	4,785.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,400.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		248,830.00
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		4,000.00
4. Total from Schedule F		258,343.25
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		511,173.25

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Case No.

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Retirement Home Assisted Living Facility Location: 1220 Jimmy Ann Drive, Daytona Beach, Florida 32117	Fee simple	-	1,400,000.00	1,500,000.00
Residence:	Fee simple	-	240,000.00	298,961.00
Location: 208 Zaharias Circle, Daytona Beach, Florida 32124				
Legal Description: Lot 35, Centennial At LPGA International, according to the plat thereof, recorded in Map Book 48, Page(s) 105 through 106, inclusive of the Public Records of Volusia County, Florida, more commonly known as, 208 Zaharias Cir, Daytona Beach, FL 32124. Parcel number 5216-08-00-0350				
Investment Property: Location: 1708 Valencia Avenue, Ormond Beach, Florida 32174	Fee simple	-	80,000.00	127,050.00
Legal Description: Lot 7, Silver Pines Subdivision, According to the Plat Thereof Recorded in Map Book 29, Page 23, Public Records of Volusia County, Florida				
Investment Property:	Fee simple	-	150,000.00	191,608.00
Location: 102 Carnival Drive, Daytona Beach, Florida 32124				
Legal Description: Lot 96, Lionspaw Jubilee Addition, Phase B, According to the Plat Thereof, as Recorded in Map Book 47, At Pages 36, Through 38, of the Public Records of Volusia County, Florida.				
		Sub-Total	> 1,870,000.00	(Total of this page

<sup>1</sup> continuation sheets attached to the Schedule of Real Property

In re	Maria C. Ware	Case No.

## **SCHEDULE A - REAL PROPERTY**

(Continuation Sheet)

Vacent Lot			-	1,500.00	0.00
D	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

Vacent Lot Legal Description: Lot 3, Silver Pines Subdivision, according to the map or plat thereof, as recorded in Map Book 29, page 23, of the Public Records of Duval County, Florida

Sub-Total > **1,500.00** (Total of this page)

Total > 1,871,500.00

(Report also on Summary of Schedules)

Sheet  $\underline{\phantom{a}}$  of  $\underline{\phantom{a}}$  continuation sheets attached to the Schedule of Real Property

In re	Maria C. Ware	Case No.

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E		Joint, C	Debtor's Interest in Property
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit		Personal Savings Account #: xxx927 Space Coast Credit Union Post Box 419001 Melbourne, Florida 32941-9001	-	1,200.00
	unions, brokerage houses, or cooperatives.		Personal Checking Account #: xxxxxxx5927 Space Coast Credit Union Post Office Box 419001 Melbourne, Florida 32941-9001	-	2,500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Rental Deposits	-	200.00
4.	Household goods and furnishings, including audio, video, and computer equipment.		5 Rooms with furnishings	-	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Uniforms	-	50.00
7.	Furs and jewelry.		4 Necklaces, 4 Bracelets, Costume Rings	-	150.00
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			
				Sub-7	Total > <b>5,600.00</b>

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

(Total of this page)

		_	
n re	Maria	C.	War

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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).)	х			
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.		90 Shares of GE Stock, \$0.00/40 Shares of Pfiser Stock, \$754.00/ 10 Shares of Cisco, 240.00 / 20 Shares of Home Depot Stock, \$560.00	-	1,554.00
			100% Owner Lakewood Park Investments Inc. d/b/a Lakewood Retirement Center Property held by Lakewood Park Investments Inc. encumbered by \$1.8 million in liens	-	0.00
			100% Owner Jubilee Assisted Home Inc. d/b/a Jubilee Assisted Living	-	0.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable 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			
			(Total	Sub-Tota of this page)	al > 1,554.00

Sheet \_\_1\_\_ of \_\_3\_\_ continuation sheets attached to the Schedule of Personal Property

n re	Maria	C.	Ware
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# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	(	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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				
22.	Patents, copyrights, and other intellectual property. Give particulars.	X				
23.	Licenses, franchises, and other general intangibles. Give particulars.		Business license for Assisted Living Facilities		-	0.00
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Ford Expedition Mileage: 169,000		-	1,475.00
26.	Boats, motors, and accessories.	X				
27.	Aircraft and accessories.	X				
28.	Office equipment, furnishings, and supplies.		Computer, Printer, Facsimile and Copier		-	100.00
29.	Machinery, fixtures, equipment, and supplies used in business.		Floor Buffer and Wax Stripper		-	50.00
30.	Inventory.	X				
31.	Animals.		3 Dogs (Maltese and 2 poodles); African Gray E	Bird	-	10.00
32.	Crops - growing or harvested. Give particulars.	X				
33.	Farming equipment and implements.	X				
			C	Total o	Sub-Tota f this page)	al > 1,635.00

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

In re	Maria C. Ware	Case No.

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			

0.00 Sub-Total > (Total of this page) Total > 8,789.00

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

(Report also on Summary of Schedules)

-	
In	re

Maria C. Ware

Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled u (Check one box)  11 U.S.C. §522(b)(2)  11 U.S.C. §522(b)(3)		neck if debtor claims a homestead exe 36,875.	mption that exceeds
Description of Property	Specify Law Providin Each Exemption	yalue of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Vacent Lot Legal Description: Lot 3, Silver Pines Subdivision, according to the map or plat thereof, as recorded in Map Book 29, page 23, of the Public Records of Duval County, Florida	Fla. Const. art. X, § 4(a)(2	900.00	1,500.00
Household Goods and Furnishings 5 Rooms with furnishings	Fla. Stat. Ann. § 222.25(4	) 1,500.00	1,500.00
Wearing Apparel Uniforms	Fla. Const. art. X, § 4(a)(2	2) 50.00	50.00
Furs and Jewelry 4 Necklaces, 4 Bracelets, Costume Rings	Fla. Stat. Ann. § 222.25(4	) 150.00	150.00
Stock and Interests in Businesses 90 Shares of GE Stock, \$0.00/40 Shares of Pfiser Stock, \$754.00/ 10 Shares of Cisco, 240.00 / 20 Shares of Home Depot Stock, \$560.00	Fla. Stat. Ann. § 222.25(4	1,554.00	1,554.00
Automobiles, Trucks, Trailers, and Other Vehicles 2000 Ford Expedition Mileage: 169,000	Fla. Stat. Ann. § 222.25(1	0.00	1,475.00
Machinery, Fixtures, Equipment and Supplies Used Floor Buffer and Wax Stripper	<u>in Business</u> Fla. Const. art. X, § 4(a)(2	2) 50.00	50.00

Total: 4,204.00 6,279.00

In re	Maria C. Ware	Case No.
		•

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

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

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

	-	_		, ,		_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C E E T	A W	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFLXGEX	N L Q U L D	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Bac Home Loans Servici 450 American St Simi Valley, CA 93065		_	First Mortgage Residence: Location: 208 Zaharias Circle, Daytona Beach, Florida 32124 Legal Description: Lot 35, Centennial At LPGA International, according to the plat  Value \$ 240,000.00	T	A T E D		298,961.00	58,961.00
Account No.  Bobeth Maschette 1708 Valencia Avenue Ormond Beach, FL 32174		-	Rental Deposits	-				
		$\perp$	Value \$ 200.00	Ш	_		200.00	0.00
Account No. 5502  Community South Bank Post Office Box 2746 Knoxville, TN 37901-2746	,	<b>(</b> -	First Mortgage  Retirement Home Assisted Living Facility Location: 1220 Jimmy Ann Drive, Daytona Beach, Florida 32117					
			Value \$ 1,400,000.00	1			1,500,000.00	100,000.00
Account No. 6930322701285  Homeq Servicing Po Box 13716 Sacramento, CA 95853		-	Opened 10/13/04 Last Active 5/01/09 First Mortgage Investment Property: Location: 102 Carnival Drive, Daytona Beach, Florida 32124 Legal Description: Lot 96, Lionspaw Jubilee Addition,					
	$\Box$		Value \$ 150,000.00				191,608.00	41,608.00
continuation sheets attached			S (Total of the	Subto his p		;)	1,990,769.00	200,569.00

In re	Maria C. Ware	Case No
_		Debtor

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	O D H	Hus H W J C	eband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COXT - XGEX	N L	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 6930322615683  Homeq Servicing Po Box 13716 Sacramento, CA 95853			Opened 10/01/04 Last Active 12/07/09 First Mortgage Investment Property: Location: 1708 Valencia Avenue, Ormond Beach, Florida 32174 Legal Description: Lot 7, Silver Pines Subdivision,	T	T E D			
	┦		Value \$ <b>80,000.00</b>	_		Ц	127,050.00	47,050.00
Account No.  Space Coast Credit Uni 8045 N Wickham Rd Melbourne, FL 32940	<u> </u>		2000 Ford Expedition Mileage: 169,000					
	Ш		Value \$ 1,475.00			Ш	2,686.00	1,211.00
			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Sheet 1 of 1 continuation sheets atta Schedule of Creditors Holding Secured Claim		to	S (Total of t	Subt his j			129,736.00	48,261.00
Ç			(Report on Summary of Sc		`ota lule		2,120,505.00	248,830.00

In re	Maria C. Ware	Case No.
111 16	Maria C. Ware	Case No.

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority

listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report th total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the 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 relat 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 trustee or the order for relief. 11 U.S.C. $\S$ 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sal 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 Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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

In re	Maria C. Ware	Case No.
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## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community CONTINGENT AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C J AND ACCOUNT NUMBER (See instructions.) Prior to Filing Account No. Internal Revenue Service 4,000.00 PO Box 21126 Philadelphia, PA 19114 X 4,000.00 0.00 Account No. Account No. Account No. Account No. Subtotal 4,000.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 4,000.00 0.00 4,000.00 Total

(Report on Summary of Schedules)

0.00

4,000.00

In re	Maria C. Ware	Case No.
_		,
		Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. C4579765A	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  Prior to Filing	CONTINGENT	UNLIQUIDATED	I U	<u> </u>	AMOUNT OF CLAIM
ACE USA Dept Ch 14089 Palatine, IL 60055		-	Business Expense		D	×	<	459.28
Account No. 033852362-02  AFNI 404 Brock Drive Bloomington, IL 61702		_	Prior to Filing Collection Account			×	(	125.65
Account No. 35696081  American Profit Recovery 34405 W. 12 Mile Road Suite 379 Farmington, MI 48331		_	Prior to Filing Collection Account			×	<	109.80
Account No. DX0755602  American Recovery Systems 8501 W Higgins Rd Suite 780 Chicago, IL 60631		_	Opened 6/08/05 Last Active 7/07/05 Collection Enterprise Rent A Ca			×	<b>(</b>	231.00
continuation sheets attached			(Total of t	Subt			,	925.73

In re	Maria C. Ware	Case No.
-		Debtor

CDEDITODIC NAME	С	Hu	sband, Wife, Joint, or Community	С	U	Г	5	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	l Q	F U T	S	AMOUNT OF CLAIM
Account No.			Prior to Filing	7	T		Γ	
Brian & Theresa Schmitz 1109 Mango Isle Fort Lauderdale, FL 33315		-	Foreclosed property		D			1.00
Account No. <b>03-57498640</b>			Prior to Filing	+	+	$^{+}$	+	
CBCS P.O. Box 163729 Columbus, OH 43216-1089		-	Collection Account			)	x	110.10
							_	110.10
Account No. 412137140055  Chase Po Box 15298		_	Opened 5/02/97 Last Active 11/01/09 Charge Account			,	×	
Wilmington, DE 19850								2,443.00
Account No. 6680798  Doctors Business Bur 202 N Federal Hwy Lake Worth, FL 33460-3496		-	Opened 2/01/08 Last Active 10/01/07 Medical Bills					
								140.00
Account No. 6680798  Doctors Business Bur 202 N Federal Hwy Lake Worth, FL 33460-3496		-	Opened 1/01/06 Last Active 9/01/05 Medical Bills					29.00
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of		tota pag			2,723.10

In re	Maria C. Ware	Case No.
_		Debtor ,

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	С	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C J H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	l Q	ISPUTED	AMOUNT OF CLAIM
Account No. <b>6100406</b>			Opened 9/18/09 Last Active 11/01/07 Collection East Central Florida	ľ	E		
Financial Credit Services 628 Bypass Dr Clearwater, FL 33764		-	Conection East Central Florida			х	607.00
Account No. <b>01090007942126</b>		H	Prior to Filing	+	╁	┝	
First Point Collection Res 225 Commerce Place Post Office Box 26140 Greensboro, NC 27402		_	Collection Account			x	334.68
Account No. <b>20939384001</b>			Opened 5/06/09 Last Active 6/01/07	t	1	H	
I C System Inc Po Box 64378 Saint Paul, MN 55164		-	Collection Account			x	110.00
Account No. <b>6578306001</b>		_	Opened 12/12/08 Last Active 7/01/08	+	╁	H	
I C System Inc Po Box 64378 Saint Paul, MN 55164		-	Collection Account			x	75.00
Account No. <b>4389836</b>			Opened 7/31/08	$\dagger$	T	t	
Intl Recovry 195 Smithtown Blvd Nesconset, NY 11767		_	Collection Account - Medical Bills				296.00
Sheet no. 2 of 5 sheets attached to Schedule of		•			tota		1,422.68
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	, ,

In re	Maria C. Ware	Case No.
_		Debtor

CREDITOR'S NAME,	C	Нι	usband, Wife, Joint, or Community	C	U	T	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	QU			AMOUNT OF CLAIM
Account No. 10998			Prior to Filing	T	ΙE			
John A. White M.D. PA 533 N. Clyde Morris Blvd. Daytona Beach, FL 32114		-	Medical Bills		D			90.00
Account No. 15219933			Opened 1/22/07 Last Active 9/01/05		Τ	T	T	
Nco Fin/33 Po Box 13584 Philadelphia, PA 19101		-	Collection Account - Medical Bills				x	300.00
Account No. 29514442	Г	Г	Opened 3/15/06 Last Active 9/01/04		T	Ť	7	
Nco-MedcIr Po Box 8547 PhiladeIphia, PA 19101		-	Collection Account - Medical Bills				x	424.00
Account No. 10621249804	Г	T	Opened 7/01/09 Last Active 1/01/09		T	Ť	7	
North Amercn 2810 Walker Road Chattanooga, TN 37421		-	Medical Bills					472.00
Account No. 10040560000936096	T	T	Opened 7/06/07 Last Active 10/01/05	$\dagger$	$\top$	†	$\dagger$	
Online Collections 202 W Fire Tower Rd Winterville, NC 28590		-	Collection Account				x	79.00
Sheet no. 3 of 5 sheets attached to Schedule of				Sub			T	1,365.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pas	ge	:) [	.,000.00

In re	Maria C. Ware	Case No.
-		Debtor

	_	111	ah and Mills Islant an Osmannika	_		_	1
CREDITOR'S NAME,	ŏ	Hu	sband, Wife, Joint, or Community	CO	U N	ľ	
MAILING ADDRESS	CODEBT	Н	DATE CLAIM WAS INCURRED AND	N T	LIGDI	SPUTE	
INCLUDING ZIP CODE,	В	W	CONSIDERATION FOR CLAIM. IF CLAIM	lı l	Q	υ	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	ļυ	ΙĘ	AMOUNT OF CLAIM
(See instructions above.)	Ř	С		NGEN	Ď	Ď	
Account No.		H	March 11, 2005	T	D A T		
Account No.			Owner Financed Wholly Unsecured Second		E		
					۲	<u> </u>	1
Pam Oli			Mortgage on Property Located at	.,	١.,		
44 Lions Paw Grand		-	1220 Jimmy Ann Drive, Daytona Beach, Florida	X	X		
Daytona Beach, FL 32124			32117				
							248,136.05
Account No. <b>3705122</b>		-	Opened 8/01/09 Last Active 2/01/09			-	
Account No. 3103122			Collection Account - Medical Bills				
			Collection Account - Medical Bills				
Professional Collect							
602 Courtland Street		-					
4th Floor Suite 40							
Orlando, FL 32804							
							31.00
Account No. 31848			Prior to filing			H	
recount ivo. 51040			Medical Bills				
			inicalcal Bills				
Radiology Associates Imaging							
Post Office Box 31		-					
Daytona Beach, FL 32115							
							606.85
Account No. CT-35			Prior to Filing				
			Association Dues				
Renar Golf Communities							
1190 Pelican Bay Drive		_				Ιx	
Daytona Beach, FL 32119						``	
Daytolia Deacli, i L 32119							
							0.504.70
							2,584.72
Account No. 6035320128410907			Prior to Filing				
		l	Credit Card Purchases				
The Home Depot		1					
Post Office Box 689100		l_					
Des Moines, IA 50368-9100		1					
Des Monies, im 30300-3100		1					
		1					
		L		L		L	192.13
Sheet no. 4 of 5 sheets attached to Schedule of			S	ubt	ota	1	254 550 75
Creditors Holding Unsecured Nonpriority Claims			(Total of the	nis j	pag	e)	251,550.75

In re	Maria C. Ware	Case No.
_		Debtor

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONFL	UNLLQ:	DISPUTER	
AND ACCOUNT NUMBER (See instructions above.)	T O R	C 1	IS SUBJECT TO SETOFF, SO STATE.	N G E N T	U I D A	E D	AMOUNT OF CLAIM
Account No. <b>00010174</b>			Prior to Filing Association Dues	'	Ę		
The Int. Residential Owners 5955 T G Lee Blvd. Suite 300 Orlando, FL 32822		-	Association bues			х	
							80.19
Account No. 4121-3714-0055-3542			Prior to Filing				
WaMu			Charge Account				
Post Office Box 660487		-					
Dallas, TX 75266							
							275.80
Account No.							
Account No.	┝			-	_		
1.0000000000000000000000000000000000000	l						
				L			
Account No.	l						
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of	_	_	,	Sub	tota	ıl	055.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	355.99
					ota		250 242 25
			(Report on Summary of So	chec	lule	es)	258,343.25

In re	Maria C. Ware	Case N	0
_		Debtor	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Bobbetth Maschette 1708 Valencia Avenue Ormond Beach, FL 32174 Month to Month lease agreement on property located at 1708 Valencia Avenue, Ormond Beach, Florida 32174

Rent: \$200.00

Marcia Breckenridge 1708 Valencia Avenue Ormond Beach, FL 32174 Month to Month lease agreement on property located at 1708 Valencia Avenue, Ormond Beach,

Florida 32174 Rent: \$200.00

B6H (	Official	Form	6H) (	(12/07)
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ė			
In re	Maria C. Ware	Case No.	
_		Debtor	

### **SCHEDULE H - CODEBTORS**

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

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Lakewood Retirement Center 1220 Jimmy Ann Drive Daytona Beach, FL 32117 Community South Bank Post Office Box 2746 Knoxville, TN 37901-2746

In re	Maria C. Ware	Case No.	
		Debtor(s)	

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

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

Debtor's Marital Status:	DEPENDENTS OF	F DEBTOR AND SI	POUSE		
2 cotor o mantar status.	RELATIONSHIP(S):	AGE(S):			
Single	None.				
<b>Employment:</b>	DEBTOR	l	SPOUSE		
Occupation	Administrator/Owner				
Name of Employer	Lakewood Retirement Center				
How long employed	5 years				
Address of Employer	1220 Jimmy Ann Drive Daytona Beach, FL 32117				
INCOME: (Estimate of average	e or projected monthly income at time case filed)		DEBTOR		SPOUSE
	and commissions (Prorate if not paid monthly)	\$	4,000.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	4,000.00	\$	N/A
4. LESS PAYROLL DEDUCTI	ONS				
a. Payroll taxes and social	security	\$	932.24	\$	N/A
b. Insurance	•	\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
- · · · · · · · · · · · · · · · · · · ·		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$_	932.24	\$	N/A
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$_	3,067.76	\$	N/A
7. Regular income from operation	on of business or profession or farm (Attach detailed staten	nent) \$	0.00	\$	N/A
8. Income from real property		\$	400.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	apport payments payable to the debtor for the debtor's use of	or that of \$	0.00	\$	N/A
11. Social security or governme	ent assistance				
(Specify):		\$_	0.00	\$	N/A
		\$	0.00	\$	N/A
12. Pension or retirement incom	ne	\$ _	0.00	\$ <u> </u>	N/A
13. Other monthly income					
(Specify):		\$_	0.00	\$ <u></u>	N/A
		\$_	0.00	<sub>2</sub> —	N/A
14. SUBTOTAL OF LINES 7 T	THROUGH 13	\$_	400.00	\$	N/A
15. AVERAGE MONTHLY IN	COME (Add amounts shown on lines 6 and 14)	\$	3,467.76	\$	N/A
16. COMBINED AVERAGE M	IONTHLY INCOME: (Combine column totals from line 1:	5)	\$	3,467.	76

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

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

In re	Maria (	C. ۱	Nare

Debtor(s)

Case No.

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)	\$	3,142.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	100.00
c. Telephone	\$	0.00
d. Other <b>Cell Phone</b>	\$	150.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	100.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	58.00
7. Medical and dental expenses	\$	450.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	25.00
10. Charitable contributions	\$	50.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	110.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	4,785.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		·
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
	¢	3,467.76
<ul><li>a. Average monthly income from Line 15 of Schedule I</li><li>b. Average monthly expenses from Line 18 above</li></ul>	\$	4,785.00
b. Average monthly expenses from Line 18 above  Monthly not income (a. minus b.)	\$	-1 317 2 <i>4</i>

## United States Bankruptcy Court Middle District of Florida

In re	Maria C. Ware			Case No.	
			Debtor(s)	Chapter	11
	<b>DECLARATION</b> C	CONCERN	IING DEBTOR'S S	CHEDUL	ES
	DECLARATION UNDER	PENALTY (	OF PERJURY BY INDIV	'IDUAL DE	BTOR
	I declare under penalty of perjury to sheets, and that they are true and contains the same true and co				
Date	January 12, 2010	Signature	/s/ Maria C. Ware		
			Debtor		

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

## United States Bankruptcy Court Middle District of Florida

In re	Maria C. Ware		Case No.	
		Debtor(s)	Chapter	11

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$2,000.00 2010 YTD: Employment Income

\$12,251.47 2009: Employment Income \$42,030.00 2008: Employment Income

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

#### 3. Payments to creditors

None 

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

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Homeq Servicing Po Box 13716 Sacramento, CA 95853	DATES OF PAYMENTS 7/06/2009 \$1,298.12; 8/04/2009 \$1,400.00; 10/05/2009 \$1,400.00	AMOUNT PAID <b>\$4,098.12</b>	AMOUNT STILL OWING \$127,050.00	
Bank of America d/b/a Countrywide 450 Simi Valley Simi Valley. CA 93065	09/17/2009 \$15,000.00; 10/16/2009\$6,000.00; 11/10/2008 \$11.000.00	\$32,000.00	\$298,961.00	

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> AMOUNT DATES OF PAID OR PAYMENTS/ AMOUNT STILL VALUE OF OWING **TRANSFERS** TRANSFERS

NAME AND ADDRESS OF CREDITOR

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.)

AMOUNT STILL NAME AND ADDRESS OF CREDITOR AND DATE OF PAYMENT AMOUNT PAID RELATIONSHIP TO DEBTOR OWING

#### 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 COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Wells Fargo Bank, N.A. vs. **Foreclosure** Volusia County Circuit Court Pending

Maria C. Ware, et al.

Case No.: 2009-330989-CICI

Wells Fargo Bank, N.A. vs. Foreclosure Volusia County Circuit Court Dismissed

Maria C. Ware, et al Case No.: 2007-33020 CICI CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION **Volusia County Circuit Court**  STATUS OR DISPOSITION **Judgment** 

Theresa Schmitz vs. Maria C. Foreclosure Ware, et al

Case No.: 2007-32967-CICI

Case No.: 2007-32967 CICI

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Theresa Schmitz 4901 NW 17th Way Fort Lauderdale, FL 33309

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN **September 16, 2008** 

DESCRIPTION AND VALUE OF **PROPERTY** 

**Foreclosure** 

#### 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.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **RELATIONSHIP TO** DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Parker & DuFresne, P.A. 8777 San Jose Blvd. Suite 301 Jacksonville, FL 32217 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 11/20/2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$15,000.00

#### 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.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

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

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

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

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

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

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

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

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

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

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

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE 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.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL

NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

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

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

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

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

Lakewood Park Investments, Inc.

1220 Jimmy Ann Drive Daytona Beach, FL 32117

Retirement Center/Assisted Living

Facility

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

NAME

NAME ADDRESS

20-2060192

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.

NAME AND ADDRESS
Lauren Baggerson
Speedway Bookkeeping Service
1575 Aviation Ctr. Pkwy #508
Daytona Beach, FL 32114

DATES SERVICES RENDERED

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

NAME ADDRESS DATES SERVICES RENDERED

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

NAME ADDRESS

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

NAME AND ADDRESS DATE ISSUED

INVENTORY SUPERVISOR

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.

DOLLAR AMOUNT OF INVENTORY

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

DATE OF INVENTORY

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

(Specify cost, market or other basis)

21. Current Partners, Officers, Directors and Shareholders

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

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

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

NAME AND ADDRESS

NAME AND ADDRESS

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

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

NAME ADDRESS DATE OF WITHDRAWAL

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

NAME AND ADDRESS TITLE DATE OF TERMINATION

### 23. Withdrawals from a partnership or distributions by a corporation

None

<sup>e</sup> If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

## 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date January 12, 2010
Signature Maria C. Ware
Debtor

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

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

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

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

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

## 1. Services Available from Credit Counseling Agencies

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

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

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

## Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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.

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

# Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

Case No. (if known)

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

In re	Maria C. Ware	aria C. Ware		
		Debtor(s)	Chapter	11
		ON OF NOTICE TO CONSUM § 342(b) OF THE BANKRUPT		R(S)
		<b>Certification of Debtor</b>		
	I (We), the debtor(s), affirm that I (we	e) have received and read the attached n	otice, as required	by § 342(b) of the Bankruptcy
Code.				
Maria	C. Ware	${ m X}$ /s/ Maria C. W	are	January 12, 2010
Printed	Name(s) of Debtor(s)	Signature of D	ebtor	Date

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

# United States Bankruptcy Court Middle District of Florida

In re	Maria C. Ware		Case No.	
		Debtor(s)	Chapter	11
	VERI	IFICATION OF CREDITOR M	IATRIX	
Γhe ab	ove-named Debtor hereby verifies t	that the attached list of creditors is true and con	rrect to the best	of his/her knowledge.
Date:	January 12, 2010	/s/ Maria C. Ware		
		Maria C. Ware		
		Signature of Debtor		

Maria C. Ware 208 Zaharais Circle Daytona Beach, FL 32124	Bac Home Loans Servici 450 American St Simi Valley, CA 93065	First Point Collection Res 225 Commerce Place Post Office Box 26140 Greensboro, NC 27402
Brett A. Mearkle Parker & DuFresne, P.A. 8777 San Jose Blvd., #301 Jacksonville, FL 32217	Bobbetth Maschette 1708 Valencia Avenue Ormond Beach, FL 32174	Homeq Servicing Po Box 13716 Sacramento, CA 95853
TransUnion	Bobeth Maschette	I C System Inc
PO Box 2000	1708 Valencia Avenue	Po Box 64378
Chester, PA 19022-2002	Ormond Beach, FL 32174	Saint Paul, MN 55164
Experian	Brian & Theresa Schmitz	Internal Revenue Service
701 Experian Pkwy	1109 Mango Isle	PO Box 21126
Allen, TX 75013-3715	Fort Lauderdale, FL 33315	Philadelphia, PA 19114
Equifax Credit Information	CBCS	Intl Recovry
PO Box 740256	P.O. Box 163729	195 Smithtown Blvd
Atlanta, GA 30374-0256	Columbus, OH 43216-1089	Nesconset, NY 11767
ACE USA	Chase	John A. White M.D. PA
Dept Ch 14089	Po Box 15298	533 N. Clyde Morris Blvd.
Palatine, IL 60055	Wilmington, DE 19850	Daytona Beach, FL 32114
AFNI	Community South Bank	Lakewood Retirement Center
404 Brock Drive	Post Office Box 2746	1220 Jimmy Ann Drive
Bloomington, IL 61702	Knoxville, TN 37901-2746	Daytona Beach, FL 32117
American Profit Recovery 34405 W. 12 Mile Road Suite 379 Farmington, MI 48331	Doctors Business Bur 202 N Federal Hwy Lake Worth, FL 33460-3496	Marcia Breckenridge 1708 Valencia Avenue Ormond Beach, FL 32174
American Recovery Systems	Financial Credit Services	Nco Fin/33
8501 W Higgins Rd Suite 780	628 Bypass Dr	Po Box 13584
Chicago, IL 60631	Clearwater, FL 33764	Philadelphia, PA 19101

Nco-Medclr Po Box 8547 Philadelphia, PA 19101 The Int. Residential Owners 5955 T G Lee Blvd. Suite 300 Orlando, FL 32822

North Amerch 2810 Walker Road Chattanooga, TN 37421 WaMu Post Office Box 660487 Dallas, TX 75266

Online Collections 202 W Fire Tower Rd Winterville, NC 28590

Pam Oli 44 Lions Paw Grand Daytona Beach, FL 32124

Professional Collect 602 Courtland Street 4th Floor Suite 40 Orlando, FL 32804

Radiology Associates Imaging Post Office Box 31 Daytona Beach, FL 32115

Renar Golf Communities 1190 Pelican Bay Drive Daytona Beach, FL 32119

Space Coast Credit Uni 8045 N Wickham Rd Melbourne, FL 32940

The Home Depot Post Office Box 689100 Des Moines, IA 50368-9100

# United States Bankruptcy Court Middle District of Florida

In re	e Maria C. Ware		Case No.	
		Debtor(s)	Chapter	11
	DISCLOSURE OF COMPEN			
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankrupto	cy, or agreed to be pa	id to me, for services rendered or to
				15,000.00
	Prior to the filing of this statement I have received		\$	15,000.00
	Balance Due		\$	0.00
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 compe	nsation with any other person	n unless they are men	nbers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensat copy of the agreement, together with a list of the name			
5.	In return for the above-disclosed fee, I have agreed to ren	der legal service for all aspe	cts of the bankruptcy	case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and render</li> <li>b. Preparation and filing of any petition, schedules, state</li> <li>c. Representation of the debtor at the meeting of creditor</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to rereaffirmation agreements and application</li> </ul>	ment of affairs and plan which s and confirmation hearing, a duce to market value; ex	ch may be required; and any adjourned he	arings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any disc any other adversary proceeding; preparat of liens on household goods.	hargeability actions, jud	licial lien avoidand	
		CERTIFICATION		
	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	agreement or arrangement for	or payment to me for	representation of the debtor(s) in
Date	ed: <b>_January 12, 2010</b>	/s/ Brett A. Mear	kle	
		Brett A. Mearkle Parker & DuFres 8777 San Jose E Jacksonville, FL	sne, P.A. Blvd., #301 . 32217	
			ax: 904-733-2919	

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

In re	Maria C. Ware		
		Debtor(s)	
Case N	fumber:		
	·	(If known)	

# CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

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

	Part I. CALCULATIO	ON OF CURREN	T MONTHLY INC	OME		
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.					
1	a. Unmarried. Complete only Column A ("Do					
1	b. $\square$ Married, not filing jointly. Complete only c	olumn A ("Debtor's	Income") for Lines 2-10			
	c.	ımn A (''Debtor's Inc	come'') and Column B ('	'Spouse's	Income")	for Lines 2-10.
	All figures must reflect average monthly income re			Colu	mn A	Column B
	calendar months prior to filing the bankruptcy case			Deb	tor's	Spouse's
	the filing. If the amount of monthly income varied six-month total by six, and enter the result on the a		, you must divide the		ome	Income
2	Gross wages, salary, tips, bonuses, overtime, cor	• • •		\$	4,000.00	¢
	Net income from the operation of a business, pro			φ	+,000.00	φ
	and enter the difference in the appropriate column(					
	profession or farm, enter aggregate numbers and pr					
3	number less than zero.					
3		Debtor	Spouse			
	a. Gross receipts	\$ 0.00				
	b. Ordinary and necessary business expenses	\$ 0.00	1.		0.00	
	c. Business income	Subtract Line b from		\$	0.00	\$
	Net Rental and other real property income. Sub					
	difference in the appropriate column(s) of Line 4.		Spouse			
4	a. Gross receipts	Debtor <b>400.00</b>				
	<ul><li>a. Gross receipts</li><li>b. Ordinary and necessary operating expenses</li></ul>	\$ 0.00				
	c. Rent and other real property income	Subtract Line b from		\$	400.00	\$
5				\$	0.00	
6	Pension and retirement income.			\$	0.00	
	Any amounts paid by another person or entity, o	on a regular basis, for	r the household			
7	expenses of the debtor or the debtor's dependent					
,	purpose. Do not include alimony or separate maint	tenance payments or a	mounts paid by the	l.		
	debtor's spouse if Column B is completed.			\$	0.00	\$
	Unemployment compensation. Enter the amount					
However, if you contend that unemployment compensation received by you or your spouse we benefit under the Social Security Act, do not list the amount of such compensation in Column						
8	or B, but instead state the amount in the space belo		pensation in Column A			
	Unemployment compensation claimed to					
	be a benefit under the Social Security Act Debtor	r \$ <b>0.00</b> Sp	ouse \$	\$	0.00	\$
	Income from all other sources. Specify source ar	•	y list additional sources	Ψ	0.00	Ψ
	on a separate page. Total and enter on Line 9. <b>Do</b> n					
	payments paid by your spouse if Column B is completed, but include all other payments o					
	alimony or separate maintenance. Do not include any benefits received under the Social					
9	Security Act or payments received as a victim of a war crime, crime against humanity, or as a					
	victim of international or domestic terrorism.					
	a.	Debtor \$	Spouse \$			
	b.	\$	\$	\$	0.00	\$
	Subtotal of current monthly income. Add lines 2	•		*	3.00	T
10	completed, add Lines 2 thru 9 in Column B. Enter		mu, ii Columiii D IS	\$	4,400.00	\$

11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 4,400.00
	Part II. VERIFICATION	
12	I declare under penalty of perjury that the information provided in this statement is true and correspond to the statement of perjury that the information provided in this statement is true and correspond to the statement of the statement is true and correspond to the statement of the statement is true and correspond to the	C. Ware