

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Kromer, John L Jr	Name of Joint Debtor (Spouse) (Last, First, Middle): Kromer, Janet E
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Janet Scott
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5395	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-6516
Street Address of Debtor (No. and Street, City, and State): 14629 Galt Lake Drive Tampa, FL	Street Address of Joint Debtor (No. and Street, City, and State): 14629 Galt Lake Drive Tampa, FL
ZIP Code 33626	ZIP Code 33626
County of Residence or of the Principal Place of Business: Hillsborough	County of Residence or of the Principal Place of Business: Hillsborough
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

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

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information *** Buddy D. Ford, Esquire 0654711 *** <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000	
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$50 million <input type="checkbox"/> \$10,000,001 to \$100 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Kromer, John L Jr Kromer, Janet E	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
<p style="text-align:center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	<p style="text-align:center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><input checked="" type="checkbox"/> <u>/s/ Buddy D. Ford, Esquire</u> January 19, 2010 Signature of Attorney for Debtor(s) (Date)</p> <p>Buddy D. Ford, Esquire 0654711</p>	
Exhibit C		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.		
<input checked="" type="checkbox"/> No.		
Exhibit D		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.		
If this is a joint petition:		
<input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue		
(Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.		
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property		
(Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		

(Name of landlord that obtained judgment)		

(Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and		
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

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

Name of Debtor(s):
Kromer, John L Jr
Kromer, Janet E

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/ John L Kromer, Jr
Signature of Debtor **John L Kromer, Jr**

X /s/ Janet E Kromer
Signature of Joint Debtor **Janet E Kromer**

Telephone Number (If not represented by attorney)

January 19, 2010
Date

Signature of Attorney*

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

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

Buddy D. Ford, P.A.
Firm Name

115 N. MacDill Ave.
Tampa, FL 33609

Address

Email: Nancy@tampaesq.com

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

January 19, 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.)

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

Address

X _____

Date

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

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

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

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

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

In re John L Kromer, Jr
Janet E Kromer

Debtor(s)

Case No. _____

Chapter 11

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

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

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

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

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

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ John L Kromer, Jr
John L Kromer, Jr

Date: January 19, 2010

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

In re John L Kromer, Jr
Janet E Kromer

Debtor(s)

Case No. _____

Chapter 11

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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.

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Janet E Kromer
Janet E Kromer

Date: January 19, 2010

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

In re John L Kromer, Jr
Janet E Kromer

Debtor(s)

Case No. _____

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Synovus Bank PO Box 23061 Columbus, GA 31902	Synovus Bank PO Box 23061 Columbus, GA 31902	Line of Credit		171,000.00
Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224	Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224	Rental property located at 2109 Bayshore Blvd, #307, Tampa, FL 33606 (Legal: Unit NO 307 BAYSHORE ROYAL CONDOMINIUM, a condominium according tot he D		168,000.00 (128,000.00 secured) (275,329.00 senior lien)
Suntrust Bank PO Box 85052 Richmond, VA 23285	Suntrust Bank PO Box 85052 Richmond, VA 23285	Homestead located at 14629 Galt Lake Drive, Tampa FL 33626 (Legal: Lot 1, Block 3, HIGHLAND PARK Phase 1, according to map or plat thereof, as recor		159,489.00 (600,000.00 secured) (645,575.00 senior lien)
Gene M. Borg Trust PO Box 8095 Maderia Beach, FL 33738	Gene M. Borg Trust PO Box 8095 Maderia Beach, FL 33738	Rental property located at 2109 Bayshore Blvd, #307, Tampa, FL 33606 (Legal: Unit NO 307 BAYSHORE ROYAL CONDOMINIUM, a condominium according tot he D		104,000.00 (128,000.00 secured) (443,329.00 senior lien)

In re **John L Kromer, Jr**
Janet E Kromer

Case No. _____

Debtor(s)

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224	Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224	Real property located at 17920 Gulf Blvd, Redington Shores, FL 33708 (Legal: Unit No. 6-F, REDINGTON TOWERS NO. 3, Condominium, according to the plat		546,728.00 (450,000.00 secured)
Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224	Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224	Real property located at 17920 Gulf Blvd, Redington Shores, FL 33708 (Legal: Unit No. 6-F, REDINGTON TOWERS NO. 3, Condominium, according to the plat		86,571.94 (450,000.00 secured) (546,728.00 senior lien)
Navy FCU c/o Hiday & Ricke, PA PO Box 550858 Jacksonville, FL 32255-0858	Navy FCU c/o Hiday & Ricke, PA PO Box 550858 Jacksonville, FL 32255-0858	Lawsuit		85,419.55
Internal Revenue Service Special Procedures Staff 400 W. Bay St., Stop 5720 Jacksonville, FL 32202	Internal Revenue Service Special Procedures Staff 400 W. Bay St., Stop 5720 Jacksonville, FL 32202	2006 and 2007 1040 taxes/tax lien		85,152.46
Keybank Usa 127 Public Sq Cleveland, OH 44114	Keybank Usa 127 Public Sq Cleveland, OH 44114	Secured/Repossessed Boat		79,482.81
Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224	Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224	Homestead located at 14629 Galt Lake Drive, Tampa FL 33626 (Legal: Lot 1, Block 3, HIGHLAND PARK Phase 1, according to map or plat thereof, as recor		645,575.00 (600,000.00 secured)
Navy Fcu Attention: Bankruptcy PO Box 3000 Merryfield, VA 22119	Navy Fcu Attention: Bankruptcy PO Box 3000 Merryfield, VA 22119	Business Debt		44,029.00

In re **John L Kromer, Jr**
Janet E Kromer

Case No. _____

Debtor(s)

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224	Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224	Rental property located at 2109 Bayshore Blvd, #307, Tampa, FL 33606 (Legal: Unit NO 307 BAYSHORE ROYAL CONDOMINIUM, a condominium according tot he D		168,829.00 (128,000.00 secured)
Navy Federal Cr Union One Security Place Merrifield, VA 22119	Navy Federal Cr Union One Security Place Merrifield, VA 22119	CreditCard		27,762.00
USAA Federal Savings Bank 10750 Mcdermott Fwy San Antonio, TX 78288	USAA Federal Savings Bank 10750 Mcdermott Fwy San Antonio, TX 78288	CreditCard		24,938.00
Branch Banking & Trust fka Colonial Bank c/o Mark R. King Esquire 601 Brickel Key Dr, Ste 500 Miami, FL 33131	Branch Banking & Trust fka Colonial Bank c/o Mark R. King Esquire Miami, FL 33131	Judgment/Business debt		24,187.29
Navy Fcu Attention: Bankruptcy Po Box 3000 Merryfield, VA 22119	Navy Fcu Attention: Bankruptcy Po Box 3000 Merryfield, VA 22119	Unsecured		23,230.00
Navy Fcu Attention: Bankruptcy Po Box 3000 Merryfield, VA 22119	Navy Fcu Attention: Bankruptcy Po Box 3000 Merryfield, VA 22119	Unsecured		21,037.00
Navy Federal Cr Union One Security Place Merrifield, VA 22119	Navy Federal Cr Union One Security Place Merrifield, VA 22119	CreditCard		19,175.00
Navy Federal Cr Union One Security Place Merrifield, VA 22119	Navy Federal Cr Union One Security Place Merrifield, VA 22119	CreditCard		18,821.00
Bank Of America PO Box 17054 Wilmington, DE 19850	Bank Of America PO Box 17054 Wilmington, DE 19850	Credit card		18,506.00

In re John L Kromer, Jr
Janet E Kromer
Debtor(s)

Case No. _____

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

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

We, **John L Kromer, Jr** and **Janet E Kromer**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date January 19, 2010

Signature /s/ John L Kromer, Jr
John L Kromer, Jr
Debtor

Date January 19, 2010

Signature /s/ Janet E Kromer
Janet E Kromer
Joint Debtor

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

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

In re **John L Kromer, Jr,
Janet E Kromer**

Debtors

Case No. _____

Chapter 11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors 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	1	1,383,000.00		
B - Personal Property	Yes	4	6,909.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	5		2,510,364.42	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		87,652.46	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		686,561.40	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			15,925.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			9,648.00
Total Number of Sheets of ALL Schedules		29			
			Total Assets		
			1,389,909.00		
			Total Liabilities	3,284,578.28	

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

In re **John L Kromer, Jr,
Janet E Kromer**

Debtors

Case No. _____

Chapter 11

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

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

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

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

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

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	87,652.46
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	87,652.46

State the following:

Average Income (from Schedule I, Line 16)	15,925.00
Average Expenses (from Schedule J, Line 18)	9,648.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	15,000.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		710,364.42
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	85,152.46	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		2,500.00
4. Total from Schedule F		686,561.40
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		1,399,425.82

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

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
Homestead located at 14629 Galt Lake Drive, Tampa FL 33626 (Legal: Lot 1, Block 3, HIGHLAND PARK Phase 1, according to map or plat thereof, as recorded in Plat Book 96, Page 54, of the Public Records of Hillsborough County, Florida)	Homestead	J	600,000.00	807,787.48
Real property located at 17920 Gulf Blvd, Redington Shores, FL 33708 (Legal: Unit No. 6-F, REDINGTON TOWERS NO. 3, Condominium, according to the plat thereof recorded in Condominium Plat Book 62, Page(s) 71 through 94, and being further described in that certain declaration of Condominium thereof, together with an interest in the common elements, as recorded in Official Records Book 5388, Page(s) 142 through 275, all of the Public Records of Pinellas County, Florida, and any amendment thereto]	Fee simple	H	450,000.00	636,799.94
Rental property located at 2109 Bayshore Blvd, #307, Tampa, FL 33606 (Legal: Unit NO 307 BAYSHORE ROYAL CONDOMINIUM, a condominium according tot he Declaration of Condominium recorded in Official Record Book 3807, Pages 1 through 57, inclusive, and in Condominium Plat Book 3, Page 42-1 through 42-12 inclusive of the Public Records of Hillsborough County, Florida)	Fee Simple	J	128,000.00	Unknown
Condo located at Five Palms Motel Condo. Unit 204 and Boat Slip 13, 673 Bay Esplanade, Clearwater, FL 33767	Fee Simple	J	105,000.00	99,000.00
1/2 interest in 8511 Acorn Ridge Court, Tampa, Florida	Fee simple	J	100,000.00	154,000.00

Sub-Total > **1,383,000.00** (Total of this page)

Total > **1,383,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

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 petitioner 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	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
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 unions, brokerage houses, or cooperatives.		Checking account w/ Fifth Third Bank	J	7.00
		Checking / Savings account @ Navy FCU	J	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Homestead - Sun room: loveseat, coffee table, end table lamp, laptop, & printer; Kitchen: various small kitchen appliances, dishes, pots & pans, & utensils, 3 barstools, table w/4 chairs, & tv; Family room: couch, chair, coffee table, sofa table, tv cabinet, tv, vcr, 3 lamps; Masterbedroom: bed, dresser, 2 night stands, tv cabinet, 2 chairs, lingerie chest, 4 lamps, tv; Masterbath: Vanity w/ chair & tv; Dining room: Electric fireplace, chest, 4-chairs, 2-lamps; Office: Desk, credenza, computer, printer, 2-chairs, 3-Bedrooms: 2-twin beds, bunk bed, 2 dressers, armoire, 2 chests, bookcase, 3 lamps, 2-tvs, chest of drawers; bonus room: couch, tv, chair, island cabinet, 2 lamps, Outdoor: 4-chairs, table w/ 2 chairs, lounge chair & tv, 2 rocking chairs; Garage: Refrigerator, freezer, washer, dryer,	J	5,000.00
		Furniture located at 17940 Gulf Blvd. 6F (Rental Property) (Dinning table w/6 chairs, 2 side chests, loveseat, sofa, chair, amoire for tv, tv, coffee table, 2 end tables, 4 lamps, misc. pictures.) Masterbedroom: (bed, night stand, dresser, chest of drawers, 2 lamps, tv and misc. pictures) Second bedroom: (bed, bunk beds, nightstand, chest of drawers, 2 lamps and misc. pictures) Balcony: (1 table, 7 chairs, knick nacks and pictures)	J	800.00
			Sub-Total >	5,807.00
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

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
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Various pictures, knick knacks, books, decorations and collectibles (Condos)	J	50.00
		Homestead - Various family photos, pictures, CDs, DVDs, plants, decorations, books, and knick knacks	J	50.00
6. Wearing apparel.		Miscellaneous clothing	H	50.00
		Miscellaneous clothing and accessories	W	200.00
7. Furs and jewelry.		Watch, wedding rings, various costume	W	500.00
		Watch and wedding ring	H	50.00
8. Firearms and sports, photographic, and other hobby equipment.		Old hand gun, golf clubs, 4 bicycles	J	200.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life insurance through USAA (Whole Life/lienied)	H	0.00
		Life Insurance policy through Jackson National Life (Term-no cash value)	H	0.00
		Life insurance through USAA (Whole Life/lienied)	W	0.00
		Term life insurance through HSBC	H	0.00
		Term life insurance through USAA	H	0.00
		Term life insurance through USAA	W	0.00
		Umbrella policy through USAA	J	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)		Florida Pre-paid Education Program for each child	J	Unknown
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

Sub-Total > **1,100.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

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
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Bay West Appraisals, Inc., dba Century 21	J	Unknown
		Bay West Referral Associates, LLC	J	Unknown
		EJW Ventures, LLC (Dissolved)	J	0.00
		Bay West Valuation Services, LLC (Dissolved)	J	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.		Condo rental receivable (varies as rented)	J	Unknown
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		Century 21 Franchise (owe \$350,000.00)	J	Unknown
Sub-Total >				0.00
(Total of this page)				

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

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

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
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.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	2 dogs		J	2.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	2.00
(Total of this page)	
Total >	6,909.00

(Report also on Summary of Schedules)

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

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)

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

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

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Homestead located at 14629 Galt Lake Drive, Tampa FL 33626 (Legal: Lot 1, Block 3, HIGHLAND PARK Phase 1, according to map or plat thereof, as recorded in Plat Book 96, Page 54, of the Public Records of Hillsborough County, Florida)	Fla. Const. art. X, § 4(a)(1); Fla. Stat. Ann. §§ 222.01, 222.02, 222.05	100%	600,000.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking account w/ Fifth Third Bank	Fla. Const. art. X, § 4(a)(2)	7.00	7.00
Checking / Savings account @ Navy FCU	Fla. Const. art. X, § 4(a)(2)	0.00	0.00
Household Goods and Furnishings			
Homestead - Sun room: loveseat, coffee table, end table lamp, laptop, & printer; Kitchen: various small kitchen appliances, dishes, pots & pans, & utensils, 3 barstools, table w/4 chairs, & tv; Family room: couch, chair, coffee table, sofa table, tv cabinet, tv, vcr, 3 lamps; Masterbedroom: bed, dresser, 2 night stands, tv cabinet, 2 chairs, lingerie chest, 4 lamps, tv; Masterbath: Vanity w/ chair & tv; Dining room: Electric fireplace, chest, 4-chairs, 2-lamps; Office: Desk, credenza, computer, printer, 2-chairs, 3-Bedrooms: 2-twin beds, bunk bed, 2 dressers, armoire, 2 chests, bookcase, 3 lamps, 2-tvs, chest of drawers; bonus room: couch, tv, chair, island cabinet, 2 lamps, Outdoor: 4-chairs, table w/ 2 chairs, lounge chair & tv, 2 rocking chairs; Garage: Refrigerator, freezer, washer, dryer,	Fla. Const. art. X, § 4(a)(2)	1,993.00	5,000.00
Furniture located at 17940 Gulf Blvd. 6F (Rental Property) (Dinning table w/6 chairs, 2 side chests, loveseat, sofa, chair, amoire for tv, tv, coffee table, 2 end tables, 4 lamps, misc. pictures.) Masterbedroom: (bed, night stand, dresser, chest of drawers, 2 lamps, tv and misc. pictures) Second bedroom: (bed, bunk beds, nightstand, chest of drawers, 2 lamps and misc. pictures) Balcony: (1 table, 7 chairs, knick nacks and pictures)	Fla. Const. art. X, § 4(a)(2)	0.00	800.00
Books, Pictures and Other Art Objects; Collectibles			
Various pictures, knick knacks, books, decorations and collectibles (Condos)	Fla. Const. art. X, § 4(a)(2)	0.00	50.00
Homestead - Various family photos, pictures, CDs, DVDs, plants, decorations, books, and knick knacks	Fla. Const. art. X, § 4(a)(2)	0.00	50.00

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Wearing Apparel</u>			
Miscellaneous clothing	Fla. Const. art. X, § 4(a)(2)	0.00	50.00
Miscellaneous clothing and accessories	Fla. Const. art. X, § 4(a)(2)	0.00	200.00
<u>Furs and Jewelry</u>			
Watch, wedding rings, various costume	Fla. Const. art. X, § 4(a)(2)	0.00	500.00
Watch and wedding ring	Fla. Const. art. X, § 4(a)(2)	0.00	50.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Old hand gun, golf clubs, 4 bicycles	Fla. Const. art. X, § 4(a)(2)	0.00	200.00
<u>Interests in Insurance Policies</u>			
Life insurance through USAA (Whole Life/liened)	Fla. Stat. Ann. § 222.13	100%	0.00
Life Insurance policy through Jackson National Life (Term-no cash value)	Fla. Stat. Ann. § 222.13	100%	0.00
Life insurance through USAA (Whole Life/liened)	Fla. Stat. Ann. § 222.13	100%	0.00
Term life insurance through HSBC	Fla. Stat. Ann. § 222.13	100%	0.00
Term life insurance through USAA	Fla. Stat. Ann. § 222.13	100%	0.00
Term life insurance through USAA	Fla. Stat. Ann. § 222.13	100%	0.00
Umbrella policy through USAA	Fla. Stat. Ann. § 222.13	100%	0.00
<u>Interests in an Education IRA or under a Qualified State Tuition Plan</u>			
Florida Pre-paid Education Program for each child	Fla. Stat. Ann. § 222.22	100%	Unknown
<u>Animals</u>			
2 dogs	Fla. Const. art. X, § 4(a)(2)	0.00	2.00

Total: **2,000.00** **606,909.00**Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

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.

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 "Amount of Claim" also on the 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.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. Bayshore Condominium & Co c/o Condominium Assoc 3001 Executive Drive Ste 260 Clearwater, FL 33762	J	HOA Rental property located at 2109 Bayshore Blvd, #307, Tampa, FL 33606 (Legal: Unit NO 307 BAYSHORE ROYAL CONDOMINIUM, a condominium according tot he Declaration of Condominium recorded in Official Record Book 3807, Pages 1 through 57,						2,500.00	2,500.00
		Value \$ 128,000.00							
Account No. Michale J. VanDerZee Esquire Cianfrone & De Furio 201 E Kennedy Blvd, Ste. 775 Tampa, FL 33602		Representing: Bayshore Condominium & Co						Notice Only	
		Value \$							
Account No. Century 21 Real Estate, LLC c/o Gordon & Rees, LLP 89 Hdqtrs Plaza N, Ste.1209 Morristown, NJ 07960	J	Franchise Agreement Century 21 Franschise (owe \$350,000.00)						260,000.00	Unknown
		Value \$ Unknown							
Account No. 029910517150 G M A C P O Box 380901 Bloomington, MN 55438	H	Vehicle lease 2007 Cadillac Escalade (leased)						5,448.00	448.00
		Value \$ 5,000.00							
Subtotal								267,948.00	2,948.00
(Total of this page)									

4 continuation sheets attached

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. GMAC PO Box 78234 Phoenix, AZ 85062			Representing: G M A C				Notice Only	
Account No. Gene M. Borg Trust PO Box 8095 Maderia Beach, FL 33738		J	Mortgage Rental property located at 2109 Bayshore Blvd, #307, Tampa, FL 33606 (Legal: Unit NO 307 BAYSHORE ROYAL CONDOMINIUM, a condominium according tot he Declaration of Condominium recorded in Official Record Book 3807, Pages 1 through 57,				104,000.00	0.00
Account No. Gene M. Borg Trust PO Box 8095 Maderia Beach, FL 33738		J	First Mortgage Condo located at Five Palms Motel Condo. Unit 204 and Boat Slip 13, 673 Bay Esplanade, Clearwater, FL 33767				99,000.00	0.00
Account No. Gene M. Borg Trust PO Box 8095 Maderia Beach, FL 33738		J	Second Mortgage Rental property located at 2109 Bayshore Blvd, #307, Tampa, FL 33606 (Legal: Unit NO 307 BAYSHORE ROYAL CONDOMINIUM, a condominium according tot he Declaration of Condominium recorded in Official Record Book 3807, Pages 1 through 57,				104,000.00	104,000.00
Account No. Highland Park Neighborhood 4131 Gunn Hwy Tampa, FL 33618		J	Claim of Lien for Assessments Homestead located at 14629 Galt Lake Drive, Tampa FL 33626 (Legal: Lot 1, Block 3, HIGHLAND PARK Phase 1, according to map or plat thereof, as recorded in Plat Book 96, Page 54, of the Public Records of Hillsborough County, Florida)				2,723.48	2,723.48
Subtotal							309,723.48	106,723.48
(Total of this page)								

Sheet **1** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. Becker & Poliakoff 311 Park Place Blvd, Ste 250 Clearwater, FL 33759							Notice Only	
			Representing: Highland Park Neighborhood					
			Value \$					
Account No. Highland Park Assoc. c/o Green Acre Properties PO Box 23647 Tampa, FL 33623							Notice Only	
			Representing: Highland Park Neighborhood					
			Value \$					
Account No. Redington Towers No.3 Inc. c/o Astrid Guardado PA, Esq. 311 Park Place Blvd. Suite 250 Clearwater, FL 33759		J					3,500.00	3,500.00
			Claim of Lien for Assessments Real property located at 17920 Gulf Blvd, Redington Shores, FL 33708 (Legal: Unit No. 6-F, REDINGTON TOWERS NO. 3, Condominium, according to the plat thereof recorded in Condominium Plat Book 62, Page(s) 71 through 94, and being further de					
			Value \$ 450,000.00					
Account No. Becker & Poliakoff, PA 311 Park Place Blvd. Ste. 250 Clearwater, FL 33759							Notice Only	
			Representing: Redington Towers No.3 Inc.					
			Value \$					
Account No. 65608971100015323 Suntrust Bank PO Box 85052 Richmond, VA 23285		H					159,489.00	159,489.00
			Second Mortgage Homestead located at 14629 Galt Lake Drive, Tampa FL 33626 (Legal: Lot 1, Block 3, HIGHLAND PARK Phase 1, according to map or plat thereof, as recorded in Plat Book 96, Page 54, of the Public Records of Hillsborough County, Florida)					
			Value \$ 600,000.00					
Subtotal							162,989.00	162,989.00
(Total of this page)								

Sheet **2** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 9420038760799 Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224		H						
			First Mortgage Homestead located at 14629 Galt Lake Drive, Tampa FL 33626 (Legal: Lot 1, Block 3, HIGHLAND PARK Phase 1, according to map or plat thereof, as recorded in Plat Book 96, Page 54, of the Public Records of Hillsborough County, Florida)				645,575.00	45,575.00
			Value \$ 600,000.00					
Account No. Marshall C. Watson, PA 1800 NW 49th St, Ste. 120 Fort Lauderdale, FL 33309							Notice Only	
			Representing: Suntrust Mortgage/cc 5					
			Value \$					
Account No. 9420038761706 Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224		H						
			First Mortgage Real property located at 17920 Gulf Blvd, Redington Shores, FL 33708 (Legal: Unit No. 6-F, REDINGTON TOWERS NO. 3, Condominium, according to the plat thereof recorded in Condominium Plat Book 62, Page(s) 71 through 94, and being further de				546,728.00	96,728.00
			Value \$ 450,000.00					
Account No. Julie Aphousis, Esq. Florida Default Law Group PO Box 25018 Tampa, FL 33622-5018							Notice Only	
			Representing: Suntrust Mortgage/cc 5					
			Value \$					
Account No. 9420038760781 Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224		J						
			Mortgage Rental property located at 2109 Bayshore Blvd, #307, Tampa, FL 33606 (Legal: Unit NO 307 BAYSHORE ROYAL CONDOMINIUM, a condominium according tot he Declaration of Condominium recorded in Official Record Book 3807, Pages 1 through 57,				168,829.00	40,829.00
			Value \$ 128,000.00					
Subtotal							1,361,132.00	183,132.00
(Total of this page)								

Sheet **3** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 9420042427609								
Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224		H						
			Second Mortgage Real property located at 17920 Gulf Blvd, Redington Shores, FL 33708 (Legal: Unit No. 6-F, REDINGTON TOWERS NO. 3, Condominium, according to the plat thereof recorded in Condominium Plat Book 62, Page(s) 71 through 94, and being further de				86,571.94	86,571.94
			Value \$ 450,000.00					
Account No.								
Suntrust Bank PO Box 79041 Baltimore, MD 21279							Notice Only	
			Representing: Suntrust Mortgage/cc 5					
			Value \$					
Account No.								
Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224		J						
			First Mortgage Rental property located at 2109 Bayshore Blvd, #307, Tampa, FL 33606 (Legal: Unit NO 307 BAYSHORE ROYAL CONDOMINIUM, a condominium according tot he Declaration of Condominium recorded in Official Record Book 3807, Pages 1 through 57,				168,000.00	168,000.00
			Value \$ 128,000.00					
Account No.								
Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224		X J						
			1st Mortgage 1/2 interest in 8511 Acorn Ridge Court, Tampa, Florida				100,000.00	0.00
			Value \$ 200,000.00					
Account No.								
Synovus Bank PO Box 23061 Columbus, GA 31902		J						
			2nd Mtg - Joint Tenants 1/2 interest in 8511 Acorn Ridge Court, Tampa, Florida				54,000.00	0.00
			Value \$ 200,000.00					
Subtotal (Total of this page)							408,571.94	254,571.94
Total (Report on Summary of Schedules)							2,510,364.42	710,364.42

Sheet **4** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

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 not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not 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.

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

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

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* 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.

2 continuation sheets attached

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
								AMOUNT ENTITLED TO PRIORITY	
Account No. Diane Nelson, Pinellas County Tax Collector PO Box 10832 Clearwater, FL 33757-8832			Taxes				2,500.00	2,500.00	0.00
Account No. Internal Revenue Service Special Procedures Staff 400 W. Bay St., Stop 5720 Jacksonville, FL 32202			2006 and 2007 1040 taxes/tax lien				85,152.46	0.00	85,152.46
Account No. Dept. of Justice, Tax Div PO Box 14198 Benjamin Franklin Station Washington, DC 20044			Representing: Internal Revenue Service				Notice Only		
Account No. Dept. of Labor & Security Hartman Building, Ste. 307 2012 Capital Circle S.E. Tallahassee, FL 32399-0648			Representing: Internal Revenue Service				Notice Only		
Account No. Internal Revenue Service Centralized Insolvency Opera PO Box 21126 Philadelphia, PA 19114-0326			Representing: Internal Revenue Service				Notice Only		
Subtotal							87,652.46	2,500.00	85,152.46
(Total of this page)							87,652.46	2,500.00	85,152.46

Sheet 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.									
Internal Revenue Service CCP-LU ACS Correspondence PO BOx 145566 Stop 813 G CSC Cincinnati, OH 45250-5566								Notice Only	
Account No.									
Securities & Exchange Comm Branch of Reorganization 3475 Lenox Rd NE, St. 1000 Atlanta, GA 30326								Notice Only	
Account No.									
U.S. Attorney General 10th St.&Constitution Ave.NW Washington, DC 20530								Notice Only	
Account No.									
U.S. Attorneys' Office Attn: Civil Process Clerk 400 N. Tampa St., Ste. 3200 Tampa, FL 33602								Notice Only	
Account No.									

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal		0.00
(Total of this page)	0.00	0.00
Total		2,500.00
(Report on Summary of Schedules)	87,652.46	85,152.46

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

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.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 4000624429 American Collection Systems PO Box 29117 Columbus, OH 43229-0117		2006 BMW 750LI				324.50
Account No. 2532 Bank Of America PO Box 17054 Wilmington, DE 19850		Credit card				18,506.00
Account No. Branch Banking & Trust fka Colonial Bank c/o Mark R. King Esquire 601 Brickel Key Dr, Ste 500 Miami, FL 33131	X J	Judgment/Business debt				24,187.29
Account No. Adam P. Hartley, Esq. 4798 New Broad St, Ste. 310 Orlando, FL 32814		Representing: Branch Banking & Trust				Notice Only
Subtotal (Total of this page)						43,017.79

9 continuation sheets attached

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No.							Notice Only	
Colonial Bank 201 E Pine Street, Ste. 250 Orlando, FL 32801			Representing: Branch Banking & Trust					
Account No. 8708			Credit Card				14,338.52	
Capital One PO Box 30285 Salt Lake City, UT 84130	X	J						
Account No. 759505			CreditCard				8,000.00	
Chevron / Texaco Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		J						
Account No. 3433			Credit Card				1,040.20	
Chevron / Texaco Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		J						
Account No. 542418105260			Credit Card				14,854.00	
Citi PO Box 6500 Sioux Falls, SD 57117		J						
Sheet no. <u>1</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	38,232.72

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H	W					
Account No. 2307 Citi PO Box 6500 Sioux Falls, SD 57117	X	H		Business debt				2,425.18
Account No. Colonial Bank c/o Jason Rosenthal Esq. 4798 New Broad St. Ste. 310 Orlando, FL 32814-6436			J	Lawsuit				Unknown
Account No. 4134961000887962 Columbus Bank & Trust Po Box 120 Columbus, GA 31902	X	H		CreditCard				7,719.00
Account No. Columbus Bank & Trust aka Synovus bank c/o Henschel & Beinhaker, PA 4060 Sheridan St., Ste. C Hollywood, FL 33021			J					8,411.62
Account No. Countryside Propane 1607 Turkey Creek Rd. Plant City, FL 33566			J	Purchases				411.14
Subtotal (Total of this page)								18,966.94

Sheet no. 2 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. 8366 Discover Fin Svcs Llc Po Box15316 Wilmington, DE 19850			CreditCard				14,331.80
Account No. Nationwide Credit, Inc. 3600 East University Drive Suite B-1350 Phoenix, AZ 85034		J	Representing: Discover Fin Svcs Llc				Notice Only
Account No. 476729020090 GEMB / HH Gregg Attention: Bankruptcy Po Box 103106 Roswell, GA 30076			ChargeAccount				3,726.00
Account No. 444387455 GEMB / HH Gregg Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		J	CreditCard				0.00
Account No. 476729020012 GEMB / HH Gregg Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		J	ChargeAccount				0.00
Subtotal (Total of this page)							18,057.80

Sheet no. 3 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. 3433 Gemb/chevron Attention: Bankruptcy Po Box 103106 Roswell, GA 30076			ChargeAccount				1,040.00
Account No. 7392215935 Home Comings Financial Attention: Bankruptcy Dept 1100 Virginia Drive Fort Washington, PA 19034			CreditLineSecured				0.00
Account No. 3211022736610 Keybank Usa 127 Public Sq Cleveland, OH 44114			Secured/Repossessed Boat				79,482.81
Account No. 134-1 Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040			ChargeAccount				2,492.51
Account No. 43000456693003 Navy Fcu Attention: Bankruptcy PO Box 3000 Merryfield, VA 22119		X	Business Debt				44,029.00
Subtotal (Total of this page)							127,044.32

Sheet no. 4 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							Notice Only
Catharine D. Hanley, Esq. Hiday & Ricke, PA PO Box 550858 Jacksonville, FL 32255							
Account No. 43000306874810			Unsecured				23,230.00
Navy Fcu Attention: Bankruptcy Po Box 3000 Merryfield, VA 22119		J					
Account No. 43000306874811			Unsecured				21,037.00
Navy Fcu Attention: Bankruptcy Po Box 3000 Merryfield, VA 22119		J					
Account No. 43000306874809			Unsecured				11,748.00
Navy Fcu Attention: Bankruptcy Po Box 3000 Merryfield, VA 22119		J					
Account No.			Lawsuit				85,419.55
Navy FCU c/o Hiday & Ricke, PA PO Box 550858 Jacksonville, FL 32255-0858		J					
Sheet no. <u>5</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	141,434.55

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. 406095090024 Navy Federal Cr Union One Security Place Merrifield, VA 22119		J	CreditCard				27,762.00
Account No. 8826 Navy Federal Cr Union One Security Place Merrifield, VA 22119		H	CreditCard				19,175.00
Account No. 8826 Navy Federal Credit Union PO Box 3501 Merrifield, VA 22119-3501			Representing: Navy Federal Cr Union				Notice Only
Account No. 406095670501 Navy Federal Cr Union One Security Place Merrifield, VA 22119		H	CreditCard				18,821.00
Account No. 514022000126 Navy Federal Cr Union One Security Place Merrifield, VA 22119		J	CreditCard				12,053.00
Subtotal (Total of this page)							77,811.00
Sheet no. <u>6</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H	W					
Account No. 0014182 Navy Federal Credit Union Attention: Bankruptcy Po Box 3000 Merrifield, VA 22119				CheckCreditOrLineOfCredit				13,794.00
Account No. Staples PO Box 689020 Des Moines, IA 50368		X	J	Credit				5,824.28
Account No. 9180 Synovus Bank PO Box 23061 Columbus, GA 31902		X	J	Line of Credit				171,000.00
Account No. 5302964670 Texaco / Citibank Attn.: Cntrd Bankruptcy Po Box 20507 Kansas City, MO 64195			J	CreditCard				0.00
Account No. 541630040701 USAA Federal Savings Bank 10750 Mcdermott Fwy San Antonio, TX 78288			J	CreditCard				24,938.00
Subtotal (Total of this page)								215,556.28

Sheet no. 7 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. 8801 USAA Federal Savings Bank 10750 Mcdermott Fwy San Antonio, TX 78288		J	CreditCard				5,034.00
Account No. 8801 USAA Savings Bank PO Box 14050 Las Vegas, NV 89114-4050			Representing: USAA Federal Savings Bank				Notice Only
Account No. 8801 USAA Savings Bank PO Box 65020 San Antonio, TX 78265-5020			Representing: USAA Federal Savings Bank				Notice Only
Account No. 47654546 USAA Federal Savings Bank 10750 Mcdermott Fwy San Antonio, TX 78288		J	Unsecured				0.00
Account No. 635 Verizon Florida Inc 500 Technology Dr Weldon Spring, MO 63304		H	Agriculture				58.00
Subtotal (Total of this page)							5,092.00

Sheet no. 8 of 9 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. 604870100161			CreditCard				
Wf Fin Bank Wells Fargo Financial 4137 121st St Urbendale, IA 50323		J					1,348.00
Account No.							
Account No.							
Account No.							
Account No.							

Sheet no. 9 of 9 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

1,348.00

Total
(Report on Summary of Schedules)

686,561.40

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

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.
Byblos Beach Realty 18117 Gulf Blvd., Ste. A Saint Petersburg, FL 33708	Condominium management company
Century 21	Franchise Agreement
G M A C P O Box 380901 Bloomington, MN 55438	Automobile Lease - 2007 Cadillac Escalade
Protection Plus	Security system monitoring agreement
Verizon	Cell phone service agreement

In re **John L Kromer, Jr,
Janet E Kromer**

Case No. _____

Debtors

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
Bay West Appraisal Co-Debtor	Citi PO Box 6500 Sioux Falls, SD 57117
Bay West Appraisal Co-Debtor	Branch Banking & Trust fka Colonial Bank c/o Mark R. King Esquire 601 Brickel Key Dr, Ste 500 Miami, FL 33131
Bay West Appraisal Co-Debtor	Navy Fcu Attention: Bankruptcy PO Box 3000 Merryfield, VA 22119
Bay West Appraisal Co-Debtor	Synovus Bank PO Box 23061 Columbus, GA 31902
Bay West Appraisal Co-Debtor	Columbus Bank & Trust Po Box 120 Columbus, GA 31902
Bay West Appraisal Co-Debtor	Capital One PO Box 30285 Salt Lake City, UT 84130
Bay West Appraisal Co-Debtor	Staples PO Box 689020 Des Moines, IA 50368
Gene & Diane Borg 50% - Co-Owners	Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224

0

_____ continuation sheets attached to Schedule of Codebtors

In re **John L Kromer, Jr**
Janet E Kromer

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: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Son Daughter Son	AGE(S): 10 14 8
Employment:	DEBTOR	SPOUSE
Occupation	Real estate broker	
Name of Employer	Century 21 Bay West	Housewife
How long employed	23 years	
Address of Employer	10115 Montague Street Tampa, FL 33626	

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 15,000.00	\$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 15,000.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify): _____	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 15,000.00	\$ 0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
11. Social security or government assistance (Specify): _____	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify): Rental income	\$ 925.00	\$ 0.00
	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 925.00	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 15,925.00	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 15,925.00	

(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:

Husband's income is commission based and varies each month

In re John L Kromer, Jr
Janet E Kromer

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>5,000.00</u>
a. Are real estate taxes included?	Yes <u>X</u> No <u> </u>		
b. Is property insurance included?	Yes <u>X</u> No <u> </u>		
2. Utilities:		\$	<u>450.00</u>
a. Electricity and heating fuel		\$	<u>100.00</u>
b. Water and sewer		\$	<u>40.00</u>
c. Telephone		\$	<u>0.00</u>
d. Other _____		\$	<u>100.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>1,600.00</u>
4. Food		\$	<u>50.00</u>
5. Clothing		\$	<u>40.00</u>
6. Laundry and dry cleaning		\$	<u>0.00</u>
7. Medical and dental expenses		\$	<u>100.00</u>
8. Transportation (not including car payments)		\$	<u>75.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>0.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<u>0.00</u>
a. Homeowner's or renter's		\$	<u>150.00</u>
b. Life		\$	<u>600.00</u>
c. Health		\$	<u>43.00</u>
d. Auto		\$	<u>100.00</u>
e. Other <u>Umbrella insurance/liability</u>		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	<u>0.00</u>
(Specify) _____		\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	<u>1,200.00</u>
a. Auto		\$	<u>0.00</u>
b. Other _____		\$	<u>0.00</u>
c. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other _____		\$	<u>0.00</u>
Other _____		\$	<u>0.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ 9,648.00

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

a. Average monthly income from Line 15 of Schedule I	\$	<u>15,925.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>9,648.00</u>
c. Monthly net income (a. minus b.)	\$	<u>6,277.00</u>

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

In re **John L Kromer, Jr
Janet E Kromer**

Debtor(s)

Case No.

Chapter **11**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 31 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date January 19, 2010

Signature /s/ John L Kromer, Jr
John L Kromer, Jr
Debtor

Date January 19, 2010

Signature /s/ Janet E Kromer
Janet E Kromer
Joint Debtor

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

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

In re John L Kromer, Jr
Janet E Kromer

Debtor(s)

Case No. _____

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
\$68,931.00	2008 Income
\$180,412.00	2007 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.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) 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	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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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.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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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.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
Gene Borg	Monthly	\$1,500.00	\$0.00

Brother in law

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

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Navy Federal Credit Union v. Bay West Appraisal, Inc., et.al., Case no.: 2009-8580, Division B	Circuit Civil - Suit for monetary damages	13th Judicial Circuit, Hillsborough County, Florida	Pending
Suntrust Bank, N.A. v. John L. Kromer, et.al, Case no.: 09-13797-CI, Section "07"	Circuit Civil - Foreclosure	6th Judicial Circuit, Pinellas County, Florida	Pending

CAPTION OF SUIT AND CASE NUMBER Suntrust Mortgage, Inc. v. John Kromer, et.al, Case No.: 09-22662, Division J	NATURE OF PROCEEDING Circuit Civil - Foreclosure	COURT OR AGENCY AND LOCATION 13th Judicial Circuit, Hillsborough County, Florida	STATUS OR DISPOSITION Pending
Colonial Bank v. Bay West Appraisals, Inc. & John L. Kromer, Jr.; Case No.: 08-CA-018209	Circuit Civil	13th Judicial Circuit, Hillsborough County, Florida	Judgment Entered

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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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 Keybank Usa 127 Public Sq Cleveland, OH 44114	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY Repossessed Boat - 32 Ft. Century
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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
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- 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
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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 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 Heritage United Methodist Church	RELATIONSHIP TO DEBTOR, IF ANY None	DATE OF GIFT Monthly	DESCRIPTION AND VALUE OF GIFT Tithe - Approx. \$20 per mo.
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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
Deutch Bank	Short Sale 340,000 - 219,000	

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	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Buddy D. Ford, P.A. 115 North MacDill Avenue Tampa, FL 33609-1521	October 22, 2009 - \$12,000 January 19, 2010 - \$9,158	\$20,000.00 attorney's fee, \$1,039 filing fee, \$70.00 credit reports, and \$49.00 credit counseling. Additional fees after depletion of the retainer, if any, shall be applied for.

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
Third Party	03/09	Short sold condo located at 17920 Gulf Blvd, Unit #604, Redington Shores, FL/
None		

- 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
Synovus	300	May/09

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
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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
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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
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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
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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 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
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18 . Nature, location and name of business

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

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

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

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Bay West Valuation Svcs LLC		10115 Montague Street Tampa, FL 33626	Administratively dissolved	07/01/05 to 09/25/09
Bay West Referral Associates LLC	20-5542925	10115 Montague Street Tampa, FL 33626	Real estate broker	07/12/06 to present
Bay West Appraisals, Inc.	59-3119118	10115 Montague St Tampa, FL 33626	Real estate broker	04/13/92 to present
dba Century 21	none (Bay West Appraisals, Inc.)	10115 Montague St. Tampa, FL 33626	Real estate broker	11/07 to present
EJW Ventures LLC	20-5542997		Administratively dissolved	12-14/05 - 9/25/2009

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	ADDRESS
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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
Scott Nelson CPA
4890 W Kennedy Blvd., #240
Tampa, FL 33609

DATES SERVICES RENDERED
1986 to present

- 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
Suntrust Mortgage/cc 5
Attention: RVW3034
1001 Semmes Ave
Richmond, VA 23224

DATE ISSUED
09/09; Mortgage modification

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.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY
 (Specify cost, market or other basis)

- 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 NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

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 TITLE 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
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- 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
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23 . Withdrawals from a partnership or distributions by a corporation

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

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)
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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)
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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 19, 2010

Signature /s/ John L Kromer, Jr
John L Kromer, Jr
Debtor

Date January 19, 2010

Signature /s/ Janet E Kromer
Janet E Kromer
Joint 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.

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

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 http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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.

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

In re **John L Kromer, Jr
Janet E Kromer**

Debtor(s)

Case No.

Chapter **11**

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

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**John L Kromer, Jr
Janet E Kromer**

Printed Name(s) of Debtor(s)

X **/s/ John L Kromer, Jr**

Signature of Debtor

January 19, 2010

Date

Case No. (if known)

X **/s/ Janet E Kromer**

Signature of Joint Debtor (if any)

January 19, 2010

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 **John L Kromer, Jr**
Janet E Kromer

Debtor(s)

Case No. _____

Chapter

11

VERIFICATION OF CREDITOR MATRIX

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

Date: **January 19, 2010**

/s/ John L Kromer, Jr

John L Kromer, Jr

Signature of Debtor

Date: **January 19, 2010**

/s/ Janet E Kromer

Janet E Kromer

Signature of Debtor

John L Kromer, Jr
14629 Galt Lake Drive
Tampa, FL 33626

Janet E Kromer
14629 Galt Lake Drive
Tampa, FL 33626

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

Adam P. Hartley, Esq.
4798 New Broad St, Ste. 310
Orlando, FL 32814

American Collection Systems
PO Box 29117
Columbus, OH 43229-0117

Bank Of America
PO Box 17054
Wilmington, DE 19850

Bayshore Condominium & Co
c/o Condominium Assoc
3001 Executive Drive Ste 260
Clearwater, FL 33762

Becker & Poliakoff
311 Park Place Blvd, Ste 250
Clearwater, FL 33759

Becker & Poliakoff, PA
311 Park Place Blvd.
Ste. 250
Clearwater, FL 33759

Branch Banking & Trust
fka Colonial Bank
c/o Mark R. King Esquire
601 Brickel Key Dr, Ste 500
Miami, FL 33131

Capital One
PO Box 30285
Salt Lake City, UT 84130

Catharine D. Hanley, Esq.
Hiday & Ricke, PA
PO Box 550858
Jacksonville, FL 32255

Century 21 Real Estate, LLC
c/o Gordon & Rees, LLP
89 Hdqtrs Plaza N, Ste.1209
Morristown, NJ 07960

Chevron / Texaco Citibank
Attn: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

Citi
PO Box 6500
Sioux Falls, SD 57117

Colonial Bank
c/o Jason Rosenthal Esq.
4798 New Broad St. Ste. 310
Orlando, FL 32814-6436

Colonial Bank
201 E Pine Street, Ste. 250
Orlando, FL 32801

Columbus Bank & Trust
Po Box 120
Columbus, GA 31902

Columbus Bank & Trust
aka Synovus bank
c/o Henschel & Beinhaker, PA
4060 Sheridan St., Ste. C
Hollywood, FL 33021

Countryside Propane
1607 Turkey Creek Rd.
Plant City, FL 33566

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

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

Diane Nelson, Pinellas
County Tax Collector
PO Box 10832
Clearwater, FL 33757-8832

Discover Fin Svcs Llc
Po Box15316
Wilmington, DE 19850

G M A C
P O Box 380901
Bloomington, MN 55438

GEMB / HH Gregg
Attention: Bankruptcy
Po Box 103106
Roswell, GA 30076

Gemb/chevron
Attention: Bankruptcy
Po Box 103106
Roswell, GA 30076

Gene M. Borg Trust
PO Box 8095
Maderia Beach, FL 33738

GMAC
PO Box 78234
Phoenix, AZ 85062

Highland Park Assoc.
c/o Green Acre Properties
PO Box 23647
Tampa, FL 33623

Highland Park Neighborhood
4131 Gunn Hwy
Tampa, FL 33618

Home Comings Financial
Attention: Bankruptcy Dept
1100 Virginia Drive
Fort Washington, PA 19034

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

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

Internal Revenue Service
CCP-LU ACS Correspondence
PO BOx 145566 Stop 813 G CSC
Cincinnati, OH 45250-5566

Julie Apthousis, Esq.
Florida Default Law Group
PO Box 25018
Tampa, FL 33622-5018

Keybank Usa
127 Public Sq
Cleveland, OH 44114

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

Marshall C. Watson, PA
1800 NW 49th St, Ste. 120
Fort Lauderdale, FL 33309

Michale J. VanDerZee Esquire
Cianfrone & De Furio
201 E Kennedy Blvd, Ste. 775
Tampa, FL 33602

Nationwide Credit, Inc.
3600 East University Drive
Suite B-1350
Phoenix, AZ 85034

Navy Fcu
Attention: Bankruptcy
PO Box 3000
Merryfield, VA 22119

Navy FCU
c/o Hiday & Ricke, PA
PO Box 550858
Jacksonville, FL 32255-0858

Navy Fedeeral Credit Union
PO Box 3501
Merrifield, VA 22119-3501

Navy Federal Cr Union
One Security Place
Merrifield, VA 22119

Navy Federal Credit Union
Attention: Bankruptcy
Po Box 3000
Merrifield, VA 22119

Redington Towers No.3 Inc.
c/o Astrid Guardado PA, Esq.
311 Park Place Blvd.
Suite 250
Clearwater, FL 33759

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

Staples
PO Box 689020
Des Moines, IA 50368

Suntrust Bank
PO Box 85052
Richmond, VA 23285

Suntrust Bank
PO Box 79041
Baltimore, MD 21279

Suntrust Mortgage/cc 5
Attention: RVW3034
1001 Semmes Ave
Richmond, VA 23224

Synovus Bank
PO Box 23061
Columbus, GA 31902

Texaco / Citibank
Attn.: Cntrd Bankruptcy
Po Box 20507
Kansas City, MO 64195

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

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

USAA Federal Savings Bank
10750 Mcdermott Fwy
San Antonio, TX 78288

USAA Savings Bank
PO Box 14050
Las Vegas, NV 89114-4050

USAA Savings Bank
PO Box 65020
San Antonio, TX 78265-5020

Verizon Florida Inc
500 Technology Dr
Weldon Spring, MO 63304

Wf Fin Bank
Wells Fargo Financial
4137 121st St
Urbendale, IA 50323

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

In re John L Kromer, Jr
Janet E Kromer

Debtor(s)

Case No. _____

Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

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

For legal services, I have agreed to accept.....	\$	<u>20,000.00</u>
Prior to the filing of this statement I have received.....	\$	<u>20,000.00</u>
Balance Due.....	\$	<u>0.00</u>

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

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

Debtor Other (specify):

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

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

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

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

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

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

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

CERTIFICATION

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

Dated: January 19, 2010

/s/ Buddy D. Ford, Esquire

Buddy D. Ford, Esquire 0654711

Buddy D. Ford, P.A.

115 N. MacDill Ave.

Tampa, FL 33609

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

Nancy@tampaesq.com

In re John L Kromer, Jr
Janet E Kromer
 Debtor(s)
 Case Number: _____
 (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. CALCULATION OF CURRENT MONTHLY INCOME																			
1	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>b. <input type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10.</p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>			Column A	Column B														
		Debtor's	Spouse's																
		Income	Income																
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 15,000.00	\$ 0.00																
3	<p>Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ 0.00	\$ 0.00	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	c.	Business income	Subtract Line b from Line a	
		Debtor	Spouse																
a.	Gross receipts	\$ 0.00	\$ 0.00																
b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00																
c.	Business income	Subtract Line b from Line a																	
		\$ 0.00	\$ 0.00																
4	<p>Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ 0.00	\$ 0.00	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00	c.	Rent and other real property income	Subtract Line b from Line a	
		Debtor	Spouse																
a.	Gross receipts	\$ 0.00	\$ 0.00																
b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00																
c.	Rent and other real property income	Subtract Line b from Line a																	
		\$ 0.00	\$ 0.00																
5	Interest, dividends, and royalties.	\$ 0.00	\$ 0.00																
6	Pension and retirement income.	\$ 0.00	\$ 0.00																
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.	\$ 0.00	\$ 0.00																
8	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%;">Debtor \$ 0.00</td> <td style="width: 30%;">Spouse \$ 0.00</td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00													
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9	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>					Debtor	Spouse	a.		\$	\$	b.		\$	\$				
		Debtor	Spouse																
a.		\$	\$																
b.		\$	\$																
		\$ 0.00	\$ 0.00																
10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).	\$ 15,000.00	\$ 0.00																

11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 15,000.00
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Part II. VERIFICATION

12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: <u>January 19, 2010</u>	Signature: <u>/s/ John L Kromer, Jr</u> John L Kromer, Jr (Debtor)
	Date: <u>January 19, 2010</u>	Signature <u>/s/ Janet E Kromer</u> Janet E Kromer (Joint Debtor, if any)