

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Persaud, Parmanand	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): See continuation sheet.	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-7250	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):
Street Address of Debtor (No. and Street, City, and State): 533 SE 17th Place Cape Coral, FL	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP CODE 33990	ZIP CODE
County of Residence or of the Principal Place of Business: Lee	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP CODE	ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address above):	
ZIP CODE	

Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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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.	Check one box: Chapter 11 Debtors <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000 Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	THIS SPACE IS FOR COURT USE ONLY
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<p>Voluntary Petition <i>(This page must be completed and filed in every case.)</i></p>		Name of Debtor(s): Parmanand Persaud	
<p>All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)</p>			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<p>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)</p>			
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align: center;">Exhibit A</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.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	<p style="text-align: center;">Exhibit B</p> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). <div style="display: flex; justify-content: space-between;"> X <u>/s/ Charles PT Phoenix</u> <u>03/24/2010</u> </div> <div style="display: flex; justify-content: space-between;"> Charles PT Phoenix Date </div>		
<p>Exhibit C</p> 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.			
<p>Exhibit D</p> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<p>Information Regarding the Debtor - Venue (Check any applicable box.)</p> <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.			
<p>Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)</p> <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: center;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: center;"> _____ (Address of landlord) </div> <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): **Parmanand Persaud**

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/ Parmanand Persaud
Parmanand Persaud

X _____

Telephone Number (If not represented by attorney)

03/24/2010

Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X _____
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney*

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

Phoenix Law PA
Phoenix Law PA
12800 University Drive
Suite 260

Fort Myers, Florida 33907

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

03/24/2010

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 Non-Attorney Bankruptcy Petition Preparer

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

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

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

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Address

X _____

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

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

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

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

Voluntary Petition
(Continuation Sheet)

All Other Names used by the Debtor in the last 8 years (Include married, maiden, and trade names):

aka Parmanand Paul Persaud; dba Tate Haulers of SW Florida; dba Professional Auto-Truck Transmission Service; dba Naples Painting & Sandblasting; aka Paul Persaud; aka Rhino Linings of Lee County; fdba American Classic Industries; fdba GAP Transport; fdba Vincents Towing

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION**

In re: **Parmanand Persaud**

Case No. _____
(if known)

Debtor(s)

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

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

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

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

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

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION**

In re: **Parmanand Persaud**

Case No. _____
(if known)

Debtor(s)

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

Continuation Sheet No. 1

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: **/s/ Parmanand Persaud**
Parmanand Persaud

Date: **03/24/2010**

In re **Parmanand Persaud**

Case No. _____
(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
533 SE 17th Place, Cape Coral, FL 33990 Single Family 3bd/2ba, 2 car garage w/pool, corner lot Cape Coral, Unit 18, Blk 1314, PB 13, PG 112, Lots 1 + 2 of Lee County FL Lee County Tax Assesses Value	Homestead	J	\$130,520.00	\$100,741.27
1327 Kelridge Place, Brandon, FL 33511 Townhouse - Rental 1,178 sq ft 2bd/2.5ba Providence Townhomes Son lives in condo while attending college in Tampa. Appraised value dated 3/20/2010 by Certified Residential Appraiser, Robert J Simpson, Jr.	Investment Property	J	\$48,000.00	\$74,111.00
2859 Ford St., Ft Myers, FL 33916 Commercial Property, Warehousing Distribution Terminals Parcel #304425P200020070 N 1/2 of N 1/2 of Lot 13 East Stadler Farms PB 5/6, Desc OR 3573/3092 of Lee County FL Lee County Tax Assessed Value	Fee Simple	H	\$751,760.00	\$1,196,643.00

Total: \$930,280.00

(Report also on Summary of Schedules)

In re **Parmanand Persaud**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
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 home-stead associations, or credit unions, brokerage houses, or cooperatives.		SunTrust Bank - Checking #0114	-	\$9,508.87
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Stove - \$125 Refrigerator - \$250 Microwave - \$50 Dishwasher - \$100 Washer/Dryer - \$250 Towels/Linens - \$25 Misc Kitchen Utencils/Cookware - \$155 Computer - \$150 Lawnmower - \$80 Misc Yard Tools - \$50 Mobile Phone - \$80	J	\$1,340.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.		Misc Jewelry/Watches	J	\$50.00
8. Firearms and sports, photographic, and other hobby equipment.	X			

In re **Parmanand Persaud**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Guardian Whole Life Insurance - Policy #5998 Cash Surrender Value Net Death Benefit - \$495,554 Annual Premium - \$1,137.33	H	\$4,119.90
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Tate Haulers of SW Florida Balance Sheet dated 2/28/2010 Total Assets: \$228,759.25 Total Liabilities: \$96,847.69	H	\$131,911.56
		Professional Auto-Truck Transmission Service I Balance Sheet dated 2/28/2010 Assets: \$30,245.40 Liabilities: \$0	H	\$30,245.40
		Naples Painting & Sandblasting Balance sheet dated 2/28/2010 Assets: \$30,639.75 Liabilities: \$55,658.99	H	\$0.00
		Rhino Linings of Lee County	H	\$10,901.52

In re **Parmanand Persaud**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
<p>14. Interests in partnerships or joint ventures. Itemize.</p> <p>15. Government and corporate bonds and other negotiable and non-negotiable instruments.</p> <p>16. Accounts receivable.</p> <p>17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.</p> <p>18. Other liquidated debts owed to debtor including tax refunds. Give particulars.</p> <p>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.</p> <p>20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.</p>	<p>X</p> <p>X</p> <p>X</p> <p>X</p> <p>X</p> <p>X</p>	<p>Balance Sheet dated 2/28/2010 Assets: \$22,225.44 Liabilities: \$11,323.92</p>		

In re **Parmanand Persaud**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
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.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Lexus LX 470 SUV Fair condition 144,000 miles VIN #JT6HT00W9Y0113155 Kelley Blue Book Value no lien	W	\$10,900.00
		2007 Chevy Tahoe Sport Utility, 4 dr Fair condition 100,000 Miles VIN #1GNEK13057R129933 Kelley Blue Book Value Son drives Titled Jointly w/Vivekanand Persaud-son, entitled to 1/2 of value	H	\$16,000.00

In re **Parmanand Persaud**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		2008 Chevy Silverado Fair Condition 50,000 Miles VIN 2GCEC13C081336742 Edmunds Value	H	\$16,900.00
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.	X			
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			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

4 continuation sheets attached

Total >

\$231,877.25

In re **Parmanand Persaud**

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

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

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

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
533 SE 17th Place, Cape Coral, FL 33990 Single Family 3bd/2ba, 2 car garage w/pool, corner lot	Fla. Const. art. X § 4(a)(1); Fla. Stat. Ann. §§ 222.01, .02	\$29,778.73	\$130,520.00
Cape Coral, Unit 18, Blk 1314, PB 13, PG 112, Lots 1 + 2 of Lee County FL			
Lee County Tax Assesses Value			
SunTrust Bank - Checking #0114	Fla. Stat. Ann. § 222.11	\$0.00	\$9,508.87
Stove - \$125 Refrigerator - \$250 Microwave - \$50 Dishwasher - \$100 Washer/Dryer - \$250 Towels/Linens - \$25 Misc Kitchen Utencils/Cookware - \$155 Computer - \$150 Lawnmower - \$80 Misc Yard Tools - \$50 Mobile Phone - \$80	Fla. Const. art. X, § 4(a)(2)	\$1,000.00	\$1,340.00
Misc Jewelry/Watches	Fla. Const. art. X, § 4(a)(2)	\$0.00	\$50.00
Guardian Whole Life Insurance - Policy #5998 Cash Surrender Value	Fla. Stat. Ann. § 222.14	\$4,119.90	\$4,119.90
Net Death Benefit - \$495,554 Annual Premium - \$1,137.33			
		\$34,898.63	\$145,538.77

In re **Parmanand Persaud**

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2000 Lexus LX 470 SUV Fair condition 144,000 miles VIN #JT6HT00W9Y0113155 Kelley Blue Book Value no lien	Fla. Const. art. X, § 4(a)(2)	\$0.00	\$10,900.00
2007 Chevy Tahoe Sport Utility, 4 dr Fair condition 100,000 Miles VIN #1GNEK13057R129933 Kelley Blue Book Value Son drives Titled Jointly w/Vivekanand Persaud-son, entitled to 1/2 of value	Fla. Const. art. X, § 4(a)(2)	\$0.00	\$16,000.00
2008 Chevy Silverado Fair Condition 50,000 Miles VIN 2GCEC13C081336742 Edmunds Value	Fla. Const. art. X, § 4(a)(2)	\$0.00	\$16,900.00
		\$34,898.63	\$189,338.77

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 10832009284609 Chase Manhattan Attn: Bankruptcy Research Dept 3415 Vision Dr Columbus, OH 43219	J	DATE INCURRED: 11/2008 NATURE OF LIEN: Automobile COLLATERAL: 2008 Chevy Silverado REMARKS:				\$21,753.00	\$4,853.00
		VALUE: \$16,900.00					
Representing: Chase Manhattan		Chase Auto Finance PO Box 9001083 Louisville, KY 40290-1083				Notice Only	Notice Only
ACCT #: 200127771 Countrywide Home Lending Attention: Bankruptcy CA6-919-01-41 PO Box 5170 Simi Valley, CA 93062	J	DATE INCURRED: 12/2008 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 533 SE 17th Place, Cape Coral, FL 33990 REMARKS:				\$99,265.00	
		VALUE: \$130,520.00					
Representing: Countrywide Home Lending		BAC Home Loans Servicing, LP P.O. Box 650070 Dallas, TX 75265				Notice Only	Notice Only
Subtotal (Total of this Page) >						\$121,018.00	\$4,853.00
Total (Use only on last page) >							

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

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 871449359 Countrywide Home Lending Attention: Bankruptcy CA6-919-01-41 PO Box 5170 Simi Valley, CA 93062	J	DATE INCURRED: 07/2004 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 1327 Kelridge Place, Brandon, FL 33511 REMARKS:				\$74,111.00	\$26,111.00
		VALUE: \$48,000.00					
Representing: Countrywide Home Lending		Bank of America P. O. Box 533512 Atlanta, GA 30353-3512				Notice Only	Notice Only
ACCT #: 1332852001 Encore Bank PO Box 570847 Houston, TX 77257-0847	H	DATE INCURRED: 2009 NATURE OF LIEN: Business Debt-personally guaranteed COLLATERAL: 2829 Ford St., Ft Myers, FL 33916 REMARKS: Past Due - \$81,110.17	X		X	\$1,176,844.00	\$425,084.00
		VALUE: \$751,760.00					
ACCT #: 029912756815 G M A C Po Box 105677 Atlanta, GA 30348	X J	DATE INCURRED: 04/2008 NATURE OF LIEN: Automobile COLLATERAL: 2007 Chevy REMARKS:				\$17,418.00	\$1,418.00
		VALUE: \$16,000.00					
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						\$1,268,373.00	\$452,613.00
Subtotal (Total of this Page) >							
Total (Use only on last page) >							

(Report also on Summary of Schedules.)

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

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Representing: G M A C		Payment Processing Center PO Box 78252 Phoenix, AZ 85062-8252				Notice Only	Notice Only
ACCT #: Law Offices of Antonio Duarte, III, PA 6221 Land O'Lakes Blvd. Land O'Lakes, FL 34638	J	DATE INCURRED: NATURE OF LIEN: Homeowners Assoc COLLATERAL: 1327 Kelridge Place, Brandon, FL 33511 REMARKS:				Notice Only	Notice Only
		VALUE: \$48,000.00					
ACCT #: 174424c4013140010 Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630	J	DATE INCURRED: 2009 NATURE OF LIEN: Taxes COLLATERAL: 533 SE 17th Place, Cape Coral, FL 33990 REMARKS:				\$1,476.27	
		VALUE: \$130,520.00					
ACCT #: 304425p2000020070 Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630	-	DATE INCURRED: 2010 NATURE OF LIEN: Taxes COLLATERAL: 2859 Ford St., Ft Myers, FI 33916 REMARKS:				\$19,799.00	\$19,799.00
		VALUE: \$751,760.00					

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims

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

\$21,275.27	\$19,799.00
\$1,410,666.27	\$477,265.00

(Report also on Summary of Schedules.)

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

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

 No continuation sheets attached

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 4888-9361-4883-7093 Bank Of America Po Box 15026 Wilmington, DE 19850	H	DATE INCURRED: 07/2002 CONSIDERATION: Credit Card REMARKS: Account closed by Grantor				\$14,623.00
Representing: Bank Of America		Bank of America PO Box 851001 Dallas, TX 75285-1001				Notice Only
ACCT #: 600288735 Caine & Webber PO Box 5010 Woodland Hills, CA 91365-5010	-	DATE INCURRED: 2009 CONSIDERATION: Business Debt-personally guaranteed REMARKS: American Classic Industries	X		X	\$1,355.00
ACCT #: 5424-1810-0205-7581 Citi Pob 6241 Sioux Falls, SD 57117	H	DATE INCURRED: 08/1997 CONSIDERATION: Credit Card REMARKS: Closed-Paying Uner a Partial Payment Agreement				\$9,520.00
Representing: Citi		Citi Cards P. O. Box 6407 The Lakes, NV 88901-6407				Notice Only
ACCT #: 0026003001 Commercial Equipment Lease 2292 Oakmont Way Eugene, OR 97401	H	DATE INCURRED: 2009 CONSIDERATION: Business Debt-personally guaranteed REMARKS: 2001 International Lease Naples Painting & Sandblasting & Tate Haulers of SW FL				\$64,985.00
Subtotal >						\$90,483.00
Total >						

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

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 600288735 Dex 8400 Innovation Way Chicago, IL 60682-0084	-	DATE INCURRED: 2008 CONSIDERATION: Business Debt-personally guaranteed REMARKS: American Classic Industries	X		X	\$566.74
ACCT #: 601129860973 Discover Fin Attention: Bankruptcy Department PO Box 3025 New Albany, OH 43054	H	DATE INCURRED: 05/2002 CONSIDERATION: Credit Card REMARKS:				\$2,827.00
Representing: Discover Fin		Discover PO Box 71084 Charlotte, NC 28272-1084				Notice Only
ACCT #: 4707-1239-3170-0130 Encore Bank Card Service Center PO Box 569100 Dallas, TX 75356-9100	-	DATE INCURRED: 2009 CONSIDERATION: Business Debt-personally guaranteed REMARKS: Tate Haulers of SW FL	X		X	\$5,355.00
ACCT #: Encore Bank Card Service Center PO Box 569100 Dallas, TX 75356-9100	H	DATE INCURRED: CONSIDERATION: Business Debt-personally guaranteed REMARKS: Vincents First Class Towing				Notice Only
ACCT #: 520538829000 First Data 265 Broad Hollow R Melville, NY 11747	J	DATE INCURRED: 07/01/2009 CONSIDERATION: Lease REMARKS:				\$1,277.00

Sheet no. 1 of 5 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$10,025.74

Total >

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

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 4023-0959-0348-7705 IronSton Bank PO Box 1580 Roanoke, VA 24007-1580	H	DATE INCURRED: 2009 CONSIDERATION: Business Debt-personally guaranteed REMARKS: Naples Painting	X		X	\$26,262.00
Representing: IronSton Bank		Ironstone Bank P.O. Box 63001 Charlotte, NC 28263-3001				Notice Only
ACCT #: 4023-0954-2749-2611 IronStone Bank PO Box 1580 Roanoke, VA 24007-1580	H	DATE INCURRED: CONSIDERATION: Business Debt-personally guaranteed REMARKS: Rhino Linings	X		X	\$10,579.00
Representing: IronStone Bank		Ironstone Bank P.O. Box 63001 Charlotte, NC 28263-3001				Notice Only
ACCT #: 4792296406440 Macys/fdsb Macy's Bankruptcy PO Box 8053 Mason, OH 45040	C	DATE INCURRED: 11/2009 CONSIDERATION: Charge Account REMARKS:				\$394.00
ACCT #: 4792296406420 Macys/fdsb Macy's Bankruptcy PO Box 8053 Mason, OH 45040	C	DATE INCURRED: 09/1994 CONSIDERATION: Charge Account REMARKS:				\$167.00

Sheet no. 2 of 5 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$37,402.00**

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

Total > \$37,402.00

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 8533680231 Midland Credit Management, Inc. PO Box 60578 Los Angeles, CA 90060-0578	-	DATE INCURRED: 2009 CONSIDERATION: Collecting for -Citibank REMARKS:				\$2,875.00
ACCT #: 16055968 Nco/inovision-medclr 507 Prudential Rd Horsham, PA 19044	J	DATE INCURRED: 07/2006 CONSIDERATION: Collecting for -Consolidated Edison of NY REMARKS:				\$290.00
ACCT #: Pinnacle Capital PO Box 9618 Tacoma, WA 98490	-	DATE INCURRED: 2010 CONSIDERATION: Business Debt-personally guaranteed REMARKS: Trailer				\$2,839.00
ACCT #: Providence Townhomes HOA PO Box 628207 Orlando, FL 32862-8207	J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Providence Townhomes HOA, Inc c/o J&R Management Services PO Box 13675 Tampa, FL 33681-3675	J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: 92272134241000720080129 Sallie Mae 11100 Usa Parkway Fishers, IN 46037	J	DATE INCURRED: 01/2008 CONSIDERATION: Educational REMARKS: Student Loan payment deferred				\$20,640.00

Sheet no. 3 of 5 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$26,644.00

Total >

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

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 92272134241000420070529 Sallie Mae 11100 Usa Parkway Fishers, IN 46037	J	DATE INCURRED: 05/2007 CONSIDERATION: Educational REMARKS: Student Loan Payment Deferred				\$9,529.00
ACCT #: 92272134241000120070207 Sallie Mae 11100 Usa Parkway Fishers, IN 46037	J	DATE INCURRED: 02/2007 CONSIDERATION: Educational REMARKS: Student Loan Payment Deferred				\$8,178.00
ACCT #: 5121-0797-5272-5785 Sears/cbsd Sears Bk Recovery PO Box 20363 Kansas City, MO 64195	H	DATE INCURRED: 11/2005 CONSIDERATION: Credit Card REMARKS: Closed - Purchased by another lender				\$2,871.00
Representing: Sears/cbsd		Sears Credit Cards PO Box 183082 Columbus, OH 43218-3082				Notice Only
ACCT #: 4397112 The Law Offices of Phillip R. Sauer, LLC 3 Golf Center, Suite 352 Hoffman estates, IL 61669	-	DATE INCURRED: 2009 CONSIDERATION: Business Debt-personally guaranteed REMARKS: American Classic	X		X	\$757.00
Representing: The Law Offices of Phillip R. Sauer, LLC		CCC Information Services 3 Golf Road, Suite 352 Hoffman Estates, IL 60169				Notice Only

Sheet no. 4 of 5 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$21,335.00**

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

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: 4308513038800069 Visdsnb Attn: Bankruptcy PO Box 8053 Mason, OH 45040	J	DATE INCURRED: 01/2000 CONSIDERATION: Credit Card REMARKS:				\$1,295.00	
Representing: Visdsnb		TARGET NATIONAL BANK PO BOX 59317 MINNEAPOLIS, MN 55459-0317				Notice Only	
ACCT #: 8084825 Weltman, Weinberg & Reis Co., L.P.A. PO Box 93596 Cleveland, OH 44101-5596	-	DATE INCURRED: 2009 CONSIDERATION: Collecting for -First Citizens Bank & Trust Comp REMARKS: Original Acct #4053095903487705				\$25,591.00	
Sheet no. 5 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >	\$26,886.00
						Total >	\$212,775.74
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

In re **Parmanand Persaud**

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<p>AT&T Mobility PO Box 536216 Atlanta, GA 30353-6216</p>	<p>acct #523002808569 Contract to be ASSUMED</p>
<p>Boost Mobile 10900 S. Cleveland Ave. Ft Myers, FL 33907</p>	<p>acct #0806 Contract to be ASSUMED</p>
<p>Commerical Equipment Lease 2292 Oakmont Way Eugene, OR 97401</p>	<p>2001 International VIN #2HSCNAST91C004853 Contract to be REJECTED</p>
<p>Dish Network P. O. Box 105169 Atlanta, GA 30348-5169</p>	<p>Account #9977 Contract to be ASSUMED</p>
<p>Sprint PO Box 4181 Carol Stream, IL 60197-4181</p>	<p>Account #514155787 Contract to be ASSUMED</p>

SCHEDULE H - CODEBTORS

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	
<p>Vivekanand Persaud</p>	<p>G M A C Po Box 105677 Atlanta, GA 30348</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>BAC Home Loans Servicing, LP P.O. Box 650070 Dallas, TX 75265</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>Bank of America P. O. Box 533512 Atlanta, GA 30353-3512</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>Chase Auto Finance PO Box 9001083 Louisville, KY 40290-1083</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>Chase Manhattan Attn: Bankruptcy Research Dept 3415 Vision Dr Columbus, OH 43219</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>Countrywide Home Lending Attention: Bankruptcy CA6-919-01-41 PO Box 5170 Simi Valley, CA 93062</p>

In re **Parmanand Persaud**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 1

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>Countrywide Home Lending Attention: Bankruptcy CA6-919-01-41 PO Box 5170 Simi Valley, CA 93062</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>First Data 265 Broad Hollow R Melville, NY 11747</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>G M A C Po Box 105677 Atlanta, GA 30348</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>Ironstone Bank P.O. Box 63001 Charlotte, NC 28263-3001</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>Law Offices of Antonio Duarte, III, PA 6221 Land O'Lakes Blvd. Land O'Lakes, FL 34638</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>Macys/fdsb Macy's Bankruptcy PO Box 8053 Mason, OH 45040</p>

In re **Parmanand Persaud**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 2

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>Macys/fdsb Macy's Bankruptcy PO Box 8053 Mason, OH 45040</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>Nco/inovision-medclr 507 Prudential Rd Horsham, PA 19044</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>Payment Processing Center PO Box 78252 Phoenix, AZ 85062-8252</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>Providence Townhomes HOA PO Box 628207 Orlando, FL 32862-8207</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>Providence Townhomes HOA, Inc c/o J&R Management Services PO Box 13675 Tampa, FL 33681-3675</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>Sallie Mae 11100 Usa Parkway Fishers, IN 46037</p>
<p>Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990</p>	<p>Sallie Mae 11100 Usa Parkway Fishers, IN 46037</p>

In re **Parmanand Persaud**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 3

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990	Sallie Mae 11100 Usa Parkway Fishers, IN 46037
Persaud, Issrani 533 SE 17th Place Cape Coral, FL 33990	Visdsnb Attn: Bankruptcy PO Box 8053 Mason, OH 45040

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status:	Dependents of Debtor and Spouse			
Married	Relationship(s):	Age(s):	Relationship(s):	Age(s):
Employment:	Debtor		Spouse	
Occupation	Self-employed			
Name of Employer				
How Long Employed				
Address of Employer				

	<u>DEBTOR</u>	<u>SPOUSE</u>
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$0.00	
2. Estimate monthly overtime	\$0.00	
3. SUBTOTAL	\$0.00	
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	
b. Social Security Tax	\$0.00	
c. Medicare	\$0.00	
d. Insurance	\$0.00	
e. Union dues	\$0.00	
f. Retirement	\$0.00	
g. Other (Specify) _____	\$0.00	
h. Other (Specify) _____	\$0.00	
i. Other (Specify) _____	\$0.00	
j. Other (Specify) _____	\$0.00	
k. Other (Specify) _____	\$0.00	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$0.00	
6. TOTAL NET MONTHLY TAKE HOME PAY	\$0.00	
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$3,887.00	
8. Income from real property	\$5,856.09	
9. Interest and dividends	\$0.00	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	
11. Social security or government assistance (Specify): _____	\$0.00	
12. Pension or retirement income _____	\$0.00	
13. Other monthly income (Specify):		
a. _____	\$0.00	
b. _____	\$0.00	
c. _____	\$0.00	
14. SUBTOTAL OF LINES 7 THROUGH 13	\$9,743.09	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$9,743.09	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$9,743.09	

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

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

None.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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

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

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$602.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$250.00 \$80.00 \$0.00 \$0.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$0.00 \$700.00 \$30.00 \$50.00 \$53.00 \$225.00 \$50.00 \$5.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$0.00 \$0.00 \$165.00 \$100.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: Real Estate Taxes	\$125.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: Postage 17.b. Other:	\$4,886.28 \$10.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$7,331.28
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$9,743.09 \$7,331.28 \$2,411.81

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

IN RE: **Parmanand Persaud**

CASE NO

CHAPTER 11

EXHIBIT TO SCHEDULE J

Itemized Business Expenses
Naples Painting & Sandblasting

Expense	Category	Amount
Cost of Goods Sold	Cost of Goods Sold	\$243.75
Auto Expense	Auto Expense	\$223.46
Licenses/Permits	Licenses/Permits	\$293.85
Office Expense	Office Expense	\$24.75
Payroll Service	Payroll Service	\$214.06
Telephone	Telephone	\$184.41
Utilities	Utilities	\$316.78
	Total >	\$1,501.06

Itemized Business Expenses
Rhino Linings

Expense	Category	Amount
Shop Supplies	Shop Supplies	\$2,500.00
Bank Charges	Bank charges	\$45.39
Licenses/Permits	Licenses/Permits	\$158.83
Payroll Expense	Payroll Expense	\$681.00
	Total >	\$3,385.22

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

In re **Parmanand Persaud**

Case No.

Chapter **11**

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$930,280.00		
B - Personal Property	Yes	5	\$231,877.25		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	3		\$1,410,666.27	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$212,775.74	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	4			
I - Current Income of Individual Debtor(s)	Yes	1			\$9,743.09
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$7,331.28
	TOTAL	26	\$1,162,157.25	\$1,623,442.01	

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

In re **Parmanand Persaud**

Case No.

Chapter **11**

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

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

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

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

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

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$38,347.00
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	\$38,347.00

State the following:

Average Income (from Schedule I, Line 16)	\$9,743.09
Average Expenses (from Schedule J, Line 18)	\$7,331.28
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$13,360.42

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$477,265.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$212,775.74
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$690,040.74

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 _____ **28** _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **03/24/2010** _____

Signature **/s/ Parmanand Persaud** _____
Parmanand Persaud

Date _____

Signature _____

[If joint case, both spouses must sign.]

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

In re: **Parmanand Persaud**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

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

AMOUNT	SOURCE
\$4,124.00	2007 Business Income - \$4,124
\$5,554.00	2008 Joint Tax Year Wages, Line 7 - \$5,554

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
\$71,535.00	2007 Form 1040 - \$71,535
	Line 8a - \$221
	Line 17 - \$71,314
\$67.00	2008 Taxable Interest, Line 8a - \$67

3. Payments to creditors

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

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

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

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

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

In re: **Parmanand Persaud**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 1

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

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Encore Bank vs Parmanand Persaud case #09-CA-064882	Foreclosure - 2859 Ford St, Ft Myers, FL 33916	20th Judicial Circuit Court of Lee County FL Fort Myers, FL	Final Summary Judgement dated 3/25/2010
Alan Sparks vs Tate Haulers of SW Florida case #09-CV-29PC	Clerks Default	US District Court, Middle District of FL Fort Myers Division	Pending
Jacobus Energy vs Tate Haulers of SW Florida case #10-CA-000502	Complaint	20th Judicial Circuit Court of Lee County FL Ft Myers, FL	Pending

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

5. Repossessions, foreclosures and returns

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

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Commercial Equipment Lease 2292 Oakmont Way Eugene, OR 97401	1/2010 - repossessed	Used 2001 Tractor \$64,985.49
Pinnacle PO Box 9618 Tacoma, WA 98490	Repossessed - January 2010	2009 Globe Trailer value - \$45,000

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.)

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.)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

In re: Parmanand Persaud

Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 2

7. Gifts

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

8. Losses

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

9. Payments related to debt counseling or bankruptcy

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

Table with 3 columns: NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR, AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY. Entry for Phoenix Law PA, 12800 University Dr., Suite 260, Fort Myers, Florida 33907, dated 03/19/2010, amount \$20,000.

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.)

Table with 3 columns: NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR, DATE, DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED. Entry for Hemant Roopnarain, 1501 McClellan Street, Schnectady, NY 12309, dated 8/7/2010, describing property transfers with a total value of \$50,000.

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

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

In re: **Parmanand Persaud**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 3

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
IronStone Bank	Business Checking	

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.)

13. Setoffs

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

14. Property held for another person

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

15. Prior address of debtor

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

16. Spouses and Former Spouses

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

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

In re: Parmanand Persaud

Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 4

17. Environmental Information

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

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

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

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

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

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

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

18. Nature, location and name of business

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

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

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

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

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

Tate Haulers of SW Florida
2859 Ford St.
Ft Myers, FL 33916
EIN #26-1519173

Towing

12/15/2007 - present

Professional Auto-Truck Transmission Service
2859 Ford St.
Ft Myers, FL 33916
EIN #26-3375260

Auto Repair

September 2008 - present

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

In re: **Parmanand Persaud**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 5

American Classic Industries 2829 Ford St. Fort Myers, FL 33916 EIN #20-4713352		closed 2008
Naples Painting & Sandblasting 533 SE 17th Place Cape Coral, FL 33916 EIN #-65-1086738	Painting & Sandblasting	March 1993 - present
GAP Transport 533 SE 17th Place Cape Coral, FL 33990 EIN #03-0007750	towing	4/1/08 - 2/2/09
Vincents First Class Towing 2829 Ford St. Fort Myers, FL 33916 EIN #26-0887714	Towing	November 2007 - present
Rhino Linings 2859 Ford St. Ft Myers, FL 33916 EIN #65-1086738	Spray In Bedliners for Truck	August 2006 - present

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

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

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

19. Books, records and financial statements

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

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

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

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

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

In re: **Parmanand Persaud**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 6

20. Inventories

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

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

21. Current Partners, Officers, Directors and Shareholders

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

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

22. Former partners, officers, directors and shareholders

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

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

23. Withdrawals from a partnership or distributions by a corporation

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

24. Tax Consolidation Group

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

25. Pension Funds

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

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

In re: **Parmanand Persaud**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 7

[If completed by an individual or individual and spouse]

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

Date **03/24/2010** _____

Signature **/s/ Parmanand Persaud** _____
of Debtor **Parmanand Persaud**

Date _____

Signature _____
of Joint Debtor
(if any)

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

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

IN RE: **Parmanand Persaud**

CASE NO

CHAPTER **11**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

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

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

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

Debtor Other (specify)

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

Debtor Other (specify)

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

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

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

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

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

Filing Fee - \$299 Chapter 7 / \$274 Chapter 13
Credit Report Fee - \$30 Individual / \$50 Joint
Credit Counseling Fee - \$40
Debtor Education Fee - \$40
Travel Fees and Parking - \$8.00 Chapter 7 / \$24 Chapter 13

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.

03/24/2010

Date

/s/ Charles PT Phoenix

Charles PT Phoenix

Phoenix Law PA

Phoenix Law PA

12800 University Drive

Suite 260

Fort Myers, Florida 33907

Phone: (239) 333-3800 / Fax: (239) 461-0083

Bar No. 535591

/s/ Parmanand Persaud

Parmanand Persaud

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

IN RE: **Parmanand Persaud**

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address, including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured also state value of security]
Encore Bank PO Box 570847 Houston, TX 77257-0847		Business Debt-personally guaranteed	<i>Contingent Disputed</i>	\$1,176,844.00 Value: \$751,760.00
Commercial Equipment Lease 2292 Oakmont Way Eugene, OR 97401		Business Debt-personally guaranteed		\$64,985.00
IronSton Bank PO Box 1580 Roanoke, VA 24007-1580		Business Debt-personally guaranteed	<i>Contingent Disputed</i>	\$26,262.00
Countrywide Home Lending Attention: Bankruptcy CA6-919-01-41 PO Box 5170 Simi Valley, CA 93062		Conventional Real Estate Mortgage		\$74,111.00 Value: \$48,000.00
Weltman, Weinberg & Reis Co., L.P.A. PO Box 93596 Cleveland, OH 44101-5596		Collecting for -First Citizens Bank & Trust Comp		\$25,591.00
Sallie Mae 11100 Usa Parkway Fishers, IN 46037		Educational		\$20,640.00

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

IN RE: **Parmanand Persaud**

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 1

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address, including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured also state value of security]
Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630		Taxes		\$19,799.00 Value: \$0.00
Bank Of America Po Box 15026 Wilmington, DE 19850		Credit Card		\$14,623.00
IronStone Bank PO Box 1580 Roanoke, VA 24007-1580		Business Debt-personally guaranteed	<i>Contingent Disputed</i>	\$10,579.00
Sallie Mae 11100 Usa Parkway Fishers, IN 46037		Educational		\$9,529.00
Citi Pob 6241 Sioux Falls, SD 57117		Credit Card		\$9,520.00
Sallie Mae 11100 Usa Parkway Fishers, IN 46037		Educational		\$8,178.00
Encore Bank Card Service Center PO Box 569100 Dallas, TX 75356-9100		Business Debt-personally guaranteed	<i>Contingent Disputed</i>	\$5,355.00

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

IN RE: **Parmanand Persaud**

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 2

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address, including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured also state value of security]
Chase Manhattan Attn: Bankruptcy Research Dept 3415 Vision Dr Columbus, OH 43219		Automobile		\$21,753.00 Value: \$16,900.00
Midland Credit Management, Inc. PO Box 60578 Los Angeles, CA 90060-0578		Collecting for -Citibank		\$2,875.00
Sears/cbsd Sears Bk Recovery PO Box 20363 Kansas City, MO 64195		Credit Card		\$2,871.00
Pinnacle Capital PO Box 9618 Tacoma, WA 98490		Business Debt-personally guaranteed		\$2,839.00
Discover Fin Attention: Bankruptcy Department PO Box 3025 New Albany, OH 43054		Credit Card		\$2,827.00
G M A C Po Box 105677 Atlanta, GA 30348		Automobile		\$17,418.00 Value: \$16,000.00
Caine & Webber PO Box 5010 Woodland Hills, CA 91365-5010		Business Debt-personally guaranteed	<i>Contingent Disputed</i>	\$1,355.00

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

IN RE: **Parmanand Persaud**

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 3

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: **03/24/2010** _____

Signature: **/s/ Parmanand Persaud** _____
Parmanand Persaud

AT&T Mobility
PO Box 536216
Atlanta, GA 30353-6216

Citi
Pob 6241
Sioux Falls, SD 57117

Encore Bank
Card Service Center
PO Box 569100
Dallas, TX 75356-9100

BAC Home Loans Servicing, LP
P.O. Box 650070
Dallas, TX 75265

Citi Cards
P. O. Box 6407
The Lakes, NV 88901-6407

Equifax Information Services LLC
PO Box 740256
Atlanta, GA 30374

Bank Of America
Po Box 15026
Wilmington, DE 19850

Commercial Equipment Lease
2292 Oakmont Way
Eugene, OR 97401

Experian
PO Box 2002
Allen, TX 75013

Bank of America
P. O. Box 533512
Atlanta, GA 30353-3512

Commerical Equipment Lease
2292 Oakmont Way
Eugene, OR 97401

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

Bank of America
PO Box 851001
Dallas, TX 75285-1001

Countrywide Home Lending
Attention: Bankruptcy CA6-919-0
PO Box 5170
Simi Valley, CA 93062

First Data
265 Broad Hollow R
Melville, NY 11747

Boost Mobile
10900 S. Cleveland Ave.
Ft Myers, FL 33907

Dex
8400 Innovation Way
Chicago, IL 60682-0084

G M A C
Po Box 105677
Atlanta, GA 30348

Caine & Webber
PO Box 5010
Woodland Hills, CA 91365-5010

Discover
PO Box 71084
Charlotte, NC 28272-1084

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

CCC Information Services
3 Golf Road, Suite 352
Hoffman Estates, IL 60169

Discover Fin
Attention: Bankruptcy Department
PO Box 3025
New Albany, OH 43054

IronSton Bank
PO Box 1580
Roanoke, VA 24007-1580

Chase Auto Finance
PO Box 9001083
Louisville, KY 40290-1083

Dish Network
P. O. Box 105169
Atlanta, GA 30348-5169

IronStone Bank
PO Box 1580
Roanoke, VA 24007-1580

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

Encore Bank
PO Box 570847
Houston, TX 77257-0847

Ironstone Bank
P.O. Box 63001
Charlotte, NC 28263-3001

Debtor(s): **Parmanand Persaud**

Case No:
Chapter: 11

**MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION**

Issrani Persaud
533 SE 17th Place
Cape Coral, FL 33990

Providence Townhomes HOA, Inc
c/o J&R Management Services
PO Box 13675
Tampa, FL 33681-3675

Weltman, Weinberg & Reis Co., L
PO Box 93596
Cleveland, OH 44101-5596

Law Offices of Antonio Duarte,
6221 Land O'Lakes Blvd.
Land O'Lakes, FL 34638

Sallie Mae
11100 Usa Parkway
Fishers, IN 46037

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

Sears Credit Cards
PO Box 183082
Columbus, OH 43218-3082

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

Sears/cbsd
Sears Bk Recovery
PO Box 20363
Kansas City, MO 64195

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

Sprint
PO Box 4181
Carol Stream, IL 60197-4181

Midland Credit Management, Inc.
PO Box 60578
Los Angeles, CA 90060-0578

TARGET NATIONAL BANK
PO BOX 59317
MINNEAPOLIS, MN 55459-0317

Nco/inovision-medclr
507 Prudential Rd
Horsham, PA 19044

The Law Offices of Phillip R. S.
3 Golf Center, Suite 352
Hoffman estates, IL 61669

Payment Processing Center
PO Box 78252
Phoenix, AZ 85062-8252

TransUnion
P.O. Box 2000
Chester, PA 19022

Pinnacle Capital
PO Box 9618
Tacoma, WA 98490

Visdsnb
Attn: Bankruptcy
PO Box 8053
Mason, OH 45040

Providence Townhomes HOA
PO Box 628207
Orlando, FL 32862-8207

Vivekanand Persaud

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

UNITED STATES BANKRUPTCY COURT FOR THE

MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

In re: Parmanand Persaud Case No.: _____
SSN: xxx-xx-7250
SSN: _____

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

Address: **533 SE 17th Place** Chapter: **11**
Cape Coral, FL 33990

	Creditor name and mailing address	Category of claim	Amount of claim
1.	BAC Home Loans Servicing, LP P.O. Box 650070 Dallas, TX 75265	Unsecured Claim	\$0.00
2.	Bank Of America Po Box 15026 Wilmington, DE 19850 4888-9361-4883-7093	Unsecured Claim	\$14,623.00
3.	Bank of America P. O. Box 533512 Atlanta, GA 30353-3512	Unsecured Claim	\$0.00
4.	Bank of America PO Box 851001 Dallas, TX 75285-1001	Unsecured Claim	\$0.00
5.	Caine & Webber PO Box 5010 Woodland Hills, CA 91365-5010 600288735	Unsecured Claim	\$1,355.00
6.	CCC Information Services 3 Golf Road, Suite 352 Hoffman Estates, IL 60169	Unsecured Claim	\$0.00

in re: **Parmanand Persaud**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
7.	Chase Auto Finance PO Box 9001083 Louisville, KY 40290-1083	Unsecured Claim	\$0.00
8.	Chase Manhattan Attn: Bankruptcy Research Dept 3415 Vision Dr Columbus, OH 43219 10832009284609	Secured Claim	\$21,753.00
9.	Citi Pob 6241 Sioux Falls, SD 57117 5424-1810-0205-7581	Unsecured Claim	\$9,520.00
10.	Citi Cards P. O. Box 6407 The Lakes, NV 88901-6407	Unsecured Claim	\$0.00
11.	Commercial Equipment Lease 2292 Oakmont Way Eugene, OR 97401 0026003001	Unsecured Claim	\$64,985.00
12.	Countrywide Home Lending Attention: Bankruptcy CA6-919-01-41 PO Box 5170 Simi Valley, CA 93062 200127771	Secured Claim	\$99,265.00
13.	Countrywide Home Lending Attention: Bankruptcy CA6-919-01-41 PO Box 5170 Simi Valley, CA 93062 871449359	Secured Claim	\$74,111.00
14.	Dex 8400 Innovation Way Chicago, IL 60682-0084 600288735	Unsecured Claim	\$566.74
15.	Discover PO Box 71084 Charlotte, NC 28272-1084	Unsecured Claim	\$0.00

in re: **Parmanand Persaud**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
16.	Discover Fin Attention: Bankruptcy Department PO Box 3025 New Albany, OH 43054 601129860973	Unsecured Claim	\$2,827.00
17.	Encore Bank PO Box 570847 Houston, TX 77257-0847 1332852001	Secured Claim	\$1,176,844.00
18.	Encore Bank Card Service Center PO Box 569100 Dallas, TX 75356-9100 4707-1239-3170-0130	Unsecured Claim	\$5,355.00
19.	Encore Bank Card Service Center PO Box 569100 Dallas, TX 75356-9100	Unsecured Claim	\$0.00
20.	First Data 265 Broad Hollow R Melville, NY 11747 520538829000	Unsecured Claim	\$1,277.00
21.	G M A C Po Box 105677 Atlanta, GA 30348 029912756815	Secured Claim	\$17,418.00
22.	IronSton Bank PO Box 1580 Roanoke, VA 24007-1580 4023-0959-0348-7705	Unsecured Claim	\$26,262.00
23.	IronStone Bank PO Box 1580 Roanoke, VA 24007-1580 4023-0954-2749-2611	Unsecured Claim	\$10,579.00
24.	Ironstone Bank P.O. Box 63001 Charlotte, NC 28263-3001	Unsecured Claim	\$0.00

in re: **Parmanand Persaud**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
25.	Law Offices of Antonio Duarte, III, PA 6221 Land O'Lakes Blvd. Land O'Lakes, FL 34638	Secured Claim	\$0.00
26.	Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630 174424c4013140010	Secured Claim	\$1,476.27
27.	Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630 304425p2000020070	Secured Claim	\$19,799.00
28.	Macys/fdsb Macy's Bankruptcy PO Box 8053 Mason, OH 45040 4792296406440	Unsecured Claim	\$394.00
29.	Macys/fdsb Macy's Bankruptcy PO Box 8053 Mason, OH 45040 4792296406420	Unsecured Claim	\$167.00
30.	Midland Credit Management, Inc. PO Box 60578 Los Angeles, CA 90060-0578 8533680231	Unsecured Claim	\$2,875.00
31.	Nco/inovision-medclr 507 Prudential Rd Horsham, PA 19044 16055968	Unsecured Claim	\$290.00
32.	Payment Processing Center PO Box 78252 Phoenix, AZ 85062-8252	Unsecured Claim	\$0.00
33.	Pinnacle Capital PO Box 9618 Tacoma, WA 98490	Unsecured Claim	\$2,839.00

in re: **Parmanand Persaud**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
34.	Providence Townhomes HOA PO Box 628207 Orlando, FL 32862-8207	Unsecured Claim	\$0.00
35.	Providence Townhomes HOA, Inc c/o J&R Management Services PO Box 13675 Tampa, FL 33681-3675	Unsecured Claim	\$0.00
36.	Sallie Mae 11100 Usa Parkway Fishers, IN 46037 92272134241000720080129	Unsecured Claim	\$20,640.00
37.	Sallie Mae 11100 Usa Parkway Fishers, IN 46037 92272134241000420070529	Unsecured Claim	\$9,529.00
38.	Sallie Mae 11100 Usa Parkway Fishers, IN 46037 92272134241000120070207	Unsecured Claim	\$8,178.00
39.	Sears Credit Cards PO Box 183082 Columbus, OH 43218-3082	Unsecured Claim	\$0.00
40.	Sears/cbsd Sears Bk Recovery PO Box 20363 Kansas City, MO 64195 5121-0797-5272-5785	Unsecured Claim	\$2,871.00
41.	TARGET NATIONAL BANK PO BOX 59317 MINNEAPOLIS, MN 55459-0317	Unsecured Claim	\$0.00
42.	The Law Offices of Phillip R. Sauer, LLC 3 Golf Center, Suite 352 Hoffman estates, IL 61669 4397112	Unsecured Claim	\$757.00

in re: **Parmanand Persaud**

Debtor

Case No. (if known)

Creditor name and mailing address	Category of claim	Amount of claim
43. Visdsnb Attn: Bankruptcy PO Box 8053 Mason, OH 45040 4308513038800069	Unsecured Claim	\$1,295.00
44. Weltman, Weinberg & Reis Co., L.P.A. PO Box 93596 Cleveland, OH 44101-5596 8084825	Unsecured Claim	\$25,591.00

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

DECLARATION

I, **Parmanand Persaud**

named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*, consisting of 6 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Debtor: /s/ Parmanand Persaud Date: 03/24/2010
Parmanand Persaud

In re: **Parmanand Persaud**

Case Number:

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

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

Part I. CALCULATION OF CURRENT MONTHLY INCOME													
	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>b. <input checked="" type="checkbox"/> Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>c. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</p>												
1	<p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>		Column A	Column B									
			Debtor's Income	Spouse's Income									
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$0.00										
3	<p>Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 50%; text-align: right;">\$37,571.86</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$34,188.50</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>		a.	Gross receipts	\$37,571.86	b.	Ordinary and necessary business expenses	\$34,188.50	c.	Business income	Subtract Line b from Line a.	\$7,504.33	
a.	Gross receipts	\$37,571.86											
b.	Ordinary and necessary business expenses	\$34,188.50											
c.	Business income	Subtract Line b from Line a.											
4	<p>Net rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 50%; text-align: right;">\$7,320.67</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$1,464.58</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>		a.	Gross receipts	\$7,320.67	b.	Ordinary and necessary operating expenses	\$1,464.58	c.	Rent and other real property income	Subtract Line b from Line a.	\$5,856.09	
a.	Gross receipts	\$7,320.67											
b.	Ordinary and necessary operating expenses	\$1,464.58											
c.	Rent and other real property income	Subtract Line b from Line a.											
5	Interest, dividends, and royalties.		\$0.00										
6	Pension and retirement income.		\$0.00										
7	<p>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.</p>		\$0.00										
8	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 45%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 15%; text-align: center;">Debtor</td> <td style="width: 40%; text-align: center;">Spouse</td> </tr> <tr> <td></td> <td style="text-align: center;">\$0.00</td> <td></td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse		\$0.00		\$0.00				
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse											
	\$0.00												
9	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> </tr> </table>		a.			b.			\$0.00				
a.													
b.													

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

10	Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$13,360.42	
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.	\$13,360.42	

Part II: VERIFICATION

12	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p>		
	Date: <u>03/24/2010</u>	Signature: <u>/s/ Parmanand Persaud</u>	
		Parmanand Persaud	
	Date: _____	Signature: _____	(Joint Debtor, if any)

3. Income from the operation of a business, profession or farm (details):

Debtor or Spouse's Income	Description (if available)	Average Monthly Amount
<u>Debtor</u>		
	<u>Naples Painting & Sandblasting</u>	
Gross receipts		\$10,798.67
Ordinary and necessary business expenses		\$3,726.84
Business income (do not enter a number less than zero)		\$7,071.83
<u>Debtor</u>		
	<u>Professional Auto-Truck Transmission Ser</u>	
Gross receipts		\$1,507.35
Ordinary and necessary business expenses		\$1,656.12
Business income (do not enter a number less than zero)		\$0.00
<u>Debtor</u>		
	<u>Rhino Linings of Lee County</u>	
Gross receipts		\$3,127.26
Ordinary and necessary business expenses		\$2,694.76
Business income (do not enter a number less than zero)		\$432.50
<u>Debtor</u>		
	<u>Tate Haulers of SW Florida</u>	
Gross receipts		\$22,138.58
Ordinary and necessary business expenses		\$26,110.78
Business income (do not enter a number less than zero)		\$0.00