B1 (Official Form 1)(4/10)								
United M	States Bankı iddle District o	ruptcy C f Florida	Court				Voluntary	Petition
Name of Debtor (if individual, enter Last, First Constantino, Frank James	, Middle):		Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years				used by the I maiden, and		in the last 8 years ):	
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all)	ayer I.D. (ITIN) No./O	Complete EIN	Last fo	our digits of than one, state	f Soc. Sec. or	r Individual-7	Taxpayer I.D. (ITIN) N	No./Complete EIN
Street Address of Debtor (No. and Street, City, 10868 Forest Run Drive Bradenton, FL	and State):	7ID C- 1-	Street	Address of	Joint Debtor	(No. and Str	reet, City, and State):	ZID C. I.
	[4	ZIP Code <b>34211</b>	-					ZIP Code
County of Residence or of the Principal Place of Manatee		77211	Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from str	eet address):		Mailin	g Address	of Joint Debt	tor (if differe	nt from street address)	:
		ZIP Code						ZIP Code
Location of Principal Assets of Business Debto (if different from street address above):	r							
Type of Debtor		of Business one box)					otcy Code Under Whi	ich
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership	☐ Health Care Bus ☐ Single Asset Rein 11 U.S.C. § 1☐ Railroad ☐ Stockbroker ☐ Commodity Bro	eal Estate as de 101 (51B)	efined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl	hapter 15 Petition for F a Foreign Main Proce hapter 15 Petition for F a Foreign Nonmain Pr	eding Recognition
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Other						e of Debts	
		of the United S	States	defined "incurr	are primarily co I in 11 U.S.C. § ed by an indivi nal, family, or	onsumer debts, § 101(8) as idual primarily	busin	s are primarily ness debts.
Filing Fee (Check one bo	x)	Check one	e box:	•	Chap	ter 11 Debt	ors	
■ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to attach signed application for the court's considera		Deb Check if:	otor is not	a small busii		defined in 11 U	C. § 101(51D).  J.S.C. § 101(51D).  Cluding debts owed to insi	idors or offiliatos)
debtor is unable to pay fee except in installments. Form 3A.	Rule 1006(b). See Offici	121 —					on 4/01/13 and every thr	
Filing Fee waiver requested (applicable to chapter attach signed application for the court's considera		B.	lan is beir ceptances	ng filed with of the plan w	this petition. vere solicited process. § 1126(b).		one or more classes of c	reditors,
Statistical/Administrative Information  ■ Debtor estimates that funds will be available  □ Debtor estimates that, after any exempt proper there will be no funds available for distributions.	erty is excluded and	administrative		es paid,		THIS	S SPACE IS FOR COURT	USE ONLY
Estimated Number of Creditors	1,000- 5,001- 5,000 10,000		<b>]</b> 5,001- 0,000	50,001- 100,000	OVER 100,000			
Estimated Assets  So to \$50,001 to \$100,001 to \$50,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to		\$500,000,001 to \$1 billion				
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to		\$500,000,001 to \$1 billion	More than \$1 billion			

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): **Voluntary Petition** Constantino, Frank James (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and П Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

after the filing of the petition.

B1 (Official Form 1)(4/10)

# **Voluntary Petition**

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

## Signatures

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

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

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

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

### X /s/ Frank James Constantino

Signature of Debtor Frank James Constantino

 $\mathbf{X}$  .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

April 8, 2010

Date

#### Signature of Attorney\*

#### X /s/ R. John Cole, II, P.A.

Signature of Attorney for Debtor(s)

#### R. John Cole, II, P.A. 191364

Printed Name of Attorney for Debtor(s)

## R. John Cole, II, P.A.

Firm Name

46 N. Washington Blvd., Ste. 24 Sarasota, FL 34236

Address

# Email: RJC@RJCOLELAW.COM

(941) 365-4055 Fax: (941) 365-4219

Telephone Number

#### April 8, 2010

Date

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

#### **Signature of Debtor (Corporation/Partnership)**

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

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

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

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

(Check only one box.)

Name of Debtor(s):

Constantino, Frank James

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

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

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

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

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

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

V

Date

Address

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

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

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

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

# United States Bankruptcy Court Middle District of Florida

In re	Frank James Constantino		Case No.	
		Debtor(s)	Chapter	11

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

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

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

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

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

☐ 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.]

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

Signature of Debtor: /s/ Frank James Constantino

Frank James Constantino

Date: April 8, 2010

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

## United States Bankruptcy Court Middle District of Florida

In re	Frank James Constantino		Case No.	
		Debtor(s)	Chapter	11

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Aaron's Skyway Investments 10868 Forest Run Bradenton, FL 34202	Aaron's Skyway Investments 10868 Forest Run Bradenton, FL 34202	Business Debt / Lease	Contingent Disputed	Unknown
Aarons Corporate Attn: Steve Michaels 309 E Paces Ferry Rd Atlanta, GA 30368	Aarons Corporate Attn: Steve Michaels 309 E Paces Ferry Rd Atlanta, GA 30368	Franchise Agreement between Aaron Rents, Inc and Aaron's Skyway, Inc.	Contingent Disputed	35,000.00
American Express PO Box 36001 Fort Lauderdale, FL 33336	American Express PO Box 36001 Fort Lauderdale, FL 33336	Business Debt Credit Card	Contingent Disputed	Unknown
Appliance Consumer Plus PO Box 50636 Sarasota, FL 34232	Appliance Consumer Plus PO Box 50636 Sarasota, FL 34232	Business Debt	Contingent Disputed	Unknown
Bank Of America 4161 Piedmont Parkway Greensboro, NC 27410	Bank Of America 4161 Piedmont Parkway Greensboro, NC 27410	CreditLineSecured		204.00
Blad Network PO Box 12836 Pensacola, FL 32591	Blad Network PO Box 12836 Pensacola, FL 32591	Business Debt / Advertising	Contingent Disputed	150.00
Dex 8400 Innovation Way Chicago, IL 60682	Dex 8400 Innovation Way Chicago, IL 60682	Business Debt / Advertising	Contingent Disputed	488.00
Eugene P. Weiss 536 South 3rd Street Cortez, FL 34215	Eugene P. Weiss 536 South 3rd Street Cortez, FL 34215	UCC Filing No.:200501031292 51% of all assets, inventory,fixtures, office equipment, accounts receivable, and all other personal property belonging t		Unknown (Unknown secured)
GMAC PO Box 9001948 Louisville, KY 40290	GMAC PO Box 9001948 Louisville, KY 40290	Business Debt	Contingent Disputed	Unknown

B4 (Office	rial Form 4) (12/07) - Cont.
In re	Frank James Constanting

Case	No.	
_asc	INO.	

Debtor(s)

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Idearc PO Box 619009 Dallas, TX 75261	Idearc PO Box 619009 Dallas, TX 75261	Business Debt / Advertising	Contingent Disputed	738.10
Idearc PO Box 619009 Dallas, TX 75261	Idearc PO Box 619009 Dallas, TX 75261	Business Debt / advertising	Contingent Disputed	301.40
Idearc PO Box 619009 Dallas, TX 75261	Idearc PO Box 619009 Dallas, TX 75261	Business Debt / Advertising	Contingent Disputed	35.85
Idearc PO Box 619009 Dallas, TX 75261	Idearc PO Box 619009 Dallas, TX 75261	Business Debt / Advertising	Contingent Disputed	17.00
Isuzu 3020 Westchester Ave Suite 202 Purchase, NY 10577	Isuzu 3020 Westchester Ave Suite 202 Purchase, NY 10577	Business Debt	Contingent Disputed	Unknown
Isuzu Finance of America 3020 WESTCHESTER AVE SUITE 203 Purchase, NY 10577	Isuzu Finance of America 3020 WESTCHESTER AVE SUITE 203 Purchase, NY 10577	Business Debt / UCC Filing No.: 200807832497 2007 Isuzu Van Vin# JALB4W168774002	Contingent Disputed	Unknown
Murdock Carrousel 1900-2000 Tamiami Trl US 41 Port Charlotte, FL 33948	Murdock Carrousel 1900-2000 Tamiami Trl US 41 Port Charlotte, FL 33948	Business Debt / Lease	Contingent Disputed	Unknown
Regions FIA Card Services PO Box 15710 Sarasota, FL 34236	Regions FIA Card Services PO Box 15710 Sarasota, FL 34236	Business Debt / Credit card	Contingent Disputed	1,400.00
Regions Bank P.O. BOX 5014 Montgomery, AL 36103-5014	Regions Bank P.O. BOX 5014 Montgomery, AL 36103-5014	Business Debt / UCC Filing No.:200808195431 Security interest of all equipment, fixtures, inventory and any other tangible property of the Debtor	Contingent Disputed	Unknown
Res Marketing PO Box 24655 Tampa, FL 33623	Res Marketing PO Box 24655 Tampa, FL 33623	Business Debt / Advertising	Contingent Disputed	Unknown

B4 (Offic	cial Form 4) (12/07) - Cont.
In re	Frank James Constantino

Debtor(s)

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Suntrust Bank 303 Peachtree Street NE Atlanta, GA 30308	Suntrust Bank 303 Peachtree Street NE Atlanta, GA 30308	Business Debt / UCC Filing No.: 990000232726 Security interest of all equipment, fixtures, inventory and any other tangible property of the Debtor	Contingent Disputed	2,700,000.00

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

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

Date	April 8, 2010	Signature	/s/ Frank James Constantino	
			Frank James Constantino	
			Debtor	

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

# United States Bankruptcy Court Middle District of Florida

In re	Frank James Constantino		Case No.	
		Debtor(s)	Chapter	11
VERIFICATION OF CREDITOR MATRIX				
The abo	ove-named Debtor hereby verifies that t	he attached list of creditors is true and c	correct to the best	of his/her knowledge.
Date:	April 8, 2010	/s/ Frank James Constantino		
		Frank James Constantino		
		Signature of Debtor		

Frank James Constantino 10868 Forest Run Drive Bradenton, FL 34211 Dex 8400 Innovation Way Chicago, IL 60682 Lexus Financial Servic PO Box 17187 Baltimore, MD 21297-0511

R. John Cole, II, P.A.R. John Cole, II, P.A.46 N. Washington Blvd., Ste. 24Sarasota, FL 34236

Encompass 1306 Continential Drive Abingdon, MD 21009 Mackey Law Group PO Box 9528 Bradenton, FL 34206

Aaron's Skyway Investments 10868 Forest Run Bradenton, FL 34202 Eugene P. Weiss 536 South 3rd Street Cortez, FL 34215 Murdock Carrousel 1900-2000 Tamiami Trl US 41 Port Charlotte, FL 33948

Aarons Corporate Attn: Steve Michaels 309 E Paces Ferry Rd Atlanta, GA 30368 FL Dept. of Revenue 5050W. Tennessee St. Tallahassee, FL 32399-0120 Regions FIA Card Services PO Box 15710 Sarasota, FL 34236

American Express PO Box 36001 Fort Lauderdale, FL 33336

GMAC PO Box 9001948 Louisville, KY 40290 Regions Bank P.O. BOX 5014 Montgomery, AL 36103-5014

Appliance Consumer Plus PO Box 50636 Sarasota, FL 34232

Idearc PO Box 619009 Dallas, TX 75261 Res Marketing PO Box 24655 Tampa, FL 33623

Bank Of America 4161 Piedmont Parkway Greensboro, NC 27410

Isuzu 3020 Westchester Ave Suite 202 Purchase, NY 10577 Suntrust Bank 303 Peachtree Street NE Atlanta, GA 30308

Blad Network PO Box 12836 Pensacola, FL 32591 Isuzu Finance of America 3020 WESTCHESTER AVE SUITE 203 Purchase, NY 10577 Venice Village Shoppes, LLC PO Box 2846 Sarasota, FL 34230-2846

Countrywide Home Lending Attention: Bankruptcy Po Box 5170 Simi Valley, CA 93062 Kimco Dev. of McIntosh Srq. 3333 New Hyde Park Rd. Suite 100 PO Box 5020 New Hyde Park, NY 11042-0020