B1 (Official Form 1)(4/10)								
United States Bankruptcy Co Middle District of Florida							Voluntary	<b>Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): Pichelman, Sean Allen				Name of Joint Debtor (Spouse) (Last, First, Middle): Pichelman, Jessica Lea				
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	3 years		All Ot (inclue	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-Taxpa (if more than one, state all) xxx-xx-8078	yer I.D. (ITIN) No./C	Complete EIN	(if more	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-7650</b>				
Street Address of Debtor (No. and Street, City, a 2504 S. Atlantic Avenue #1 New Smyrna Beach, FL	_	ZIP Code	250	4 S. Atla	Joint Debtor Intic Aven a Beach, F	ue #1	eet, City, and State):	ZIP Code
County of Residence or of the Principal Place of		2169			ence or of the	Principal Pla	ce of Business:	32169
Volusia Mailing Address of Debtor (if different from stree	et address).		_	usia	of Joint Debt	or (if differer	nt from street address)	•
Manning Address of Deotor (If different from suc	et address).		Wianni	ig Address	or joint Debt	or (in unifierer	n nom succi address)	
		ZIP Code	4					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	I							_
<b>Type of Debtor</b> (Form of Organization)		f Business one box)			-	-	tcy Code Under Wh led (Check one box)	ich
<ul> <li>(Check one box)</li> <li>Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.</li> <li>Corporation (includes LLC and LLP)</li> <li>Partnership</li> <li>Other (If debtor is not one of the above entities, check this box and state type of entity below.)</li> <li>Health Care Business</li> <li>Single Asset Real Estate as in 11 U.S.C. § 101 (51B)</li> <li>Railroad</li> <li>Stockbroker</li> <li>Commodity Broker</li> <li>Clearing Bank</li> <li>Other</li> </ul>		al Estate as d 01 (51B) ker	efined	Chapt Chapt Chapt Chapt Chapt Chapt Chapt Debts a	er 9 er 11 er 12	of Ch of Nature (Check	apter 15 Petition for 1 a Foreign Main Proce hapter 15 Petition for 1 a Foreign Nonmain P of <b>Debts</b> one box)	eeding Recognition
	Debtor is a tax-e under Title 26 or Code (the Intern	exempt organ f the United	States	defined in 11 U.S.C. § 101(8) as         business debts.           tates         "incurred by an individual primarily for				
Filing Fee (Check one box	)	Check on De		nall business	-	ter 11 Debto ned in 11 U.S.C		
<ul> <li>Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>			btor is not btor's aggi less than s applicable olan is beir ceptances	a small busin regate nonco \$2,343,300 ( boxes: ag filed with of the plan w	ness debtor as on ntingent liquida <i>amount subject</i> this petition.	defined in 11 U ated debts (exc to adjustment	(S.C. § 101(51D). LS.C. § 101(51D). luding debts owed to ins on 4/01/13 and every the	ree years thereafter).
Statistical/Administrative Information Debtor estimates that funds will be available	for distribution to un	secured cred	itors.			THIS	SPACE IS FOR COURT	T USE ONLY
Debtor estimates that, after any exempt properties there will be no funds available for distribution	erty is excluded and a	dministrativ		es paid,				
1- 50- 100- 200-	☐ ☐ 1,000- 5,001- 5,000 10,000		] 5,001- 0,000	□ 50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001         \$10,000,001           \$10         to \$50           nillion         million	to \$100 to	] 100,000,001 5 \$500 nillion	5500,000,001 to \$1 billion	More than \$1 billion			
\$50,000 \$100,000 \$500,000 to \$1 t	\$1,000,001 \$10,000,001 o \$10 to \$50 million million	to \$100 to	] 100,000,001 5 \$500 hillion	5500,000,001 to \$1 billion	More than \$1 billion			

B1 (Official For	m 1)(4/10)		Page 2				
Voluntar	y Petition	Name of Debtor(s): Pichelman, Sean Allen					
(This page mu	st be completed and filed in every case)	Pichelman, Jessica Lea	1				
(1100 Page	All Prior Bankruptcy Cases Filed Within Last						
Location Where Filed:		Case Number: Date Filed:					
Location Where Filed:		Case Number:	Date Filed:				
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)				
Name of Debt - None -	or:	Case Number:	Date Filed:				
District:		Relationship:	Judge:				
	Exhibit A	(To be completed if debtor is an ind	Exhibit B				
forms 10K a pursuant to S and is reques	<ul> <li>(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.)</li> <li>□ Exhibit A is attached and made a part of this petition.</li> <li>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</li> <li>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</li> <li>X /s/ Jason A. Burgess October 11, 2010 Signature of Attorney for Debtor(s) (Date)</li> </ul>						
	E-1	l nibit C					
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		tifiable harm to public health or safety?				
Exhibit If this is a joi	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	a part of this petition.	tach a separate Exhibit D.)				
	Information Regardin	ng the Debtor - Venue					
	(Check any ap	oplicable 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, ge						
	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 Reside		roperty				
	(Check all app Landlord has a judgment against the debtor for possession		ecked, complete the following.)				
	(Name of landlord that obtained judgment)						
	(Address of landlord)						
	Debtor claims that under applicable nonbankruptcy law, th the entire monetary default that gave rise to the judgment f						
	Debtor has included in this petition the deposit with the co after the filing of the petition.		-				

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

Page .			
Pichelman, Sean Allen Pichelman, Jessica Lea			
Signature of a Foreign Representative			
penalty of perjury that the information provided in this petition			
ect, that I am the foreign representative of a debtor in a foreign			
d that I am authorized to file this petition.			
box.)			
ief in accordance with chapter 15 of title 11. United States Code pies of the documents required by 11 U.S.C. §1515 are attached			
11 U.S.C. §1511, I request relief in accordance with the chapter becified in this petition. A certified copy of the order granting			
of the foreign main proceeding is attached.			
f Foreign Representative			
r Foreign Representative			
ne of Foreign Representative			
re of Non-Attorney Bankruptcy Petition Preparer			
an non-older of noniverside to (1) I are a band of the			
er penalty of perjury that: (1) I am a bankruptcy petition efined in 11 U.S.C. § 110; (2) I prepared this document for			
and have provided the debtor with a copy of this document			
es and information required under 11 U.S.C. §§ 110(b), 42(b); and, (3) if rules or guidelines have been promulgated			
1 U.S.C. § 110(h) setting a maximum fee for services			
<i>i</i> bankruptcy petition preparers, I have given the debtor notice um amount before preparing any document for filing for a			
epting any fee from the debtor, as required in that section.			
19 is attached.			
ne and title, if any, of Bankruptcy Petition Preparer			
rity number (If the bankrutpcy petition preparer is not			
al, state the Social Security number of the officer,			
esponsible person or partner of the bankruptcy petition required by 11 U.S.C. § 110.)			
equiled by 11 0.s.c. § 110.)			
Bankruptcy Petition Preparer or officer, principal, responsible tner whose Social Security number is provided above.			
and mass social scenity number is provided above.			
ocial-Security numbers of all other individuals who prepared or			
eparing this document unless the bankruptcy petition preparer i dual:			
one person prepared this document, attach additional sheets			
o the appropriate official form for each person.			
petition preparer's failure to comply with the provisions of the Federal Rules of Bankruptcy Procedure may result in			
isonment or both 11 U.S.C. §110; 18 U.S.C. §156.			
he Fe			

# United States Bankruptcy Court Middle District of Florida

In re Jessica Lea Pichelman

Debtor(s)

Case No. Chapter

# 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*.

 $\Box$  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.* 

 $\Box$  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.]

 $\Box$  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.);

 $\Box$  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/ Sean Allen Pichelman Sean Allen Pichelman Date: October 11, 2010

# United States Bankruptcy Court Middle District of Florida

In re Jessica Lea Pichelman

Debtor(s)

Case No. Chapter

# 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*.

 $\Box$  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.* 

 $\Box$  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.]

 $\Box$  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.);

 $\Box$  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/ Jessica Lea Pichelman Jessica Lea Pichelman Date: October 11, 2010

# United States Bankruptcy Court Middle District of Florida

	Sean Allen Pichelman	
In re	Jessica Lea Pichelman	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]
Advanta Bank Corp. 11850 Election Road Draper, UT 84020	Advanta Bank Corp. 11850 Election Road Draper, UT 84020	Business Credit Card		23,500.00
Advanta Bank Corp. 11850 Election Road Draper, UT 84020	Advanta Bank Corp. 11850 Election Road Draper, UT 84020	Business Credit Card		15,000.00
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Credit Card		11,902.00
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Credit Card		24,783.63
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Business Credit Card		21,886.00
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Credit Card		45,122.56
Chase Bank USA, N.A. 2736 Nall Street Port Neches, TX 77651	Chase Bank USA, N.A. 2736 Nall Street Port Neches, TX 77651	Credit Card		18,195.00
Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	Home Depot Card		11,699.20
Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	Business Credit Card		30,104.76
CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368	CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368	4212 Sun Village Court, New Smyrna Beach, Florida		75,000.00 (130,000.00 secured) (189,000.00 senior lien)

Debtor(s)

Case No.

# 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]
CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368	CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368	4717 S. Atlantic Avenue, New Smyrna Beach		99,000.00 (229,000.00 secured) (310,000.00 senior lien)
Comerca Bank c/o Adorno & Yoss 2525 Ponce De Leon Blvd Suite 400 Miami, FL 33134	Comerca Bank c/o Adorno & Yoss 2525 Ponce De Leon Blvd Miami, FL 33134	Judgment on Business Loan	Disputed	168,837.35
Home Depot Commercial 2455 Paces Ferry Road NW Atlanta, GA 30339	Home Depot Commercial 2455 Paces Ferry Road NW Atlanta, GA 30339	Home Depot Card		22,610.29
Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	2504 S. Atlantic, New Smyrna Beach, Florida 32169		510,000.00 (220,000.00 secured)
Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	2504 S. Atlantic, New Smyrna Beach, Florida 32169		150,000.00 (220,000.00 secured) (510,000.00 senior lien)
Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	4717 S. Atlantic Avenue, New Smyrna Beach		310,000.00 (229,000.00 secured)
Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	1819 Evergreen Drive, Edgewater, Florida 32132		141,000.00 (81,000.00 secured)
Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	4212 Sun Village Court, New Smyrna Beach, Florida		189,000.00 (130,000.00 secured)
TNB Card Services 4455 LBJ Fwy Dallas, TX 75244	TNB Card Services 4455 LBJ Fwy Dallas, TX 75244	Credit Card		11,000.00
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	Credit Card		15,045.71

Debtor(s)

Case No.

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

(Continuation Sheet)

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

We, **Sean Allen Pichelman** and **Jessica Lea Pichelman**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date October 11, 2010

Signature /s/ Sean Allen Pichelman Sean Allen Pichelman

Debtor

Date October 11, 2010

Signature /s/ Jessica Lea Pichelman Jessica Lea Pichelman Joint Debtor

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

# United States Bankruptcy Court Middle District of Florida

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Sean Allen Pichelman, Jessica Lea Pichelman

Case No.	

11

Debtors

Chapter\_\_\_\_\_

# SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	746,000.00		
B - Personal Property	Yes	4	39,389.86		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		1,564,200.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12		567,313.31	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			10,500.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			14,040.00
Total Number of Sheets of ALL Schedu	ıles	28			
	Te	otal Assets	785,389.86		
			Total Liabilities	2,131,513.31	

# United States Bankruptcy Court Middle District of Florida

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Sean Allen Pichelman, Jessica Lea Pichelman

Case N	́о.

Debtors

Chapter\_\_\_\_\_11

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

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

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

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

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

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

## State the following:

Average Income (from Schedule I, Line 16)	10,500.00
Average Expenses (from Schedule J, Line 18)	14,040.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	9,000.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		831,500.00
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		567,313.31
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		1,398,813.31

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# In re Sean Allen Pichelman,

	Jessica	Lea	Pichelman	
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Case No.

# Debtors SCHEDULE A - REAL PROPERTY

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property Commun	or Deducting any Secured	Amount of Secured Claim
2504 S. Atlantic, New Smyrna Beach, Florida 32169	Tenancy by the Entirety J	220,000.00	660,000.00
4212 Sun Village Court, New Smyrna Beach, Florida	Tenancy by the Entirety J	130,000.00	Unknown
4717 S. Atlantic Avenue, New Smyrna Beach	Tenancy by the Entirety J	229,000.00	Unknown
1819 Evergreen Drive, Edgewater, Florida 32132	Tenancy by the Entirety J	81,000.00	141,000.00
317 N. 4th Drive, Wausau, Wisconsin	Tenancy by the Entirety J	86,000.00	64,200.00

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#### In re Sean Allen Pichelman,

essica	Lea	Pichelman

Case No.

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

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

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

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

	Type of Property	N O N E	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,		Regions Bank Checking Account 3892(-57.00) Regions Bank Savings Account 5509 (-5.00)	J	0.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		M & I Bank Business Checking Account (Green House Properties) 1436	J	139.86
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Various Utility Deposits	J	400.00
4.	Household goods and furnishings, including audio, video, and computer equipment.		Living Room Furniture, Bedroom Furniture, Kids Furniture, Small Kitchen Appliances, Washer & Dryer, Televisions, Computer & Printer, Bathroom Supplies, Kitchen Utensils and Flatware, Various Household Items	J	2,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books and Pictures	J	50.00
6.	Wearing apparel.	X			
7.	Furs and jewelry.		Wedding Rings and Costume Jewelry	J	400.00
8.	Firearms and sports, photographic, and other hobby equipment.		Glock .40 - \$400.00; Dagger Kayak - \$150.00	J	550.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Policies (No Cash Value)	J	0.00

10. Annuities. Itemize and name each issuer.

> Sub-Total > (Total of this page)

4,039.86

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

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Case No.\_\_\_\_\_

Jessica Lea Pichelman

	Jessica Lea Pichelman		,		
		SC	Debtors HEDULE B - PERSONAL PROPERTY (Continuation Sheet)	7	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		Interest in Green House Products, LLC; Interest in Green House Properties, Inc.; Interest in Milco Property, LLC; Interest in Grand Central Mobile Mart, LLC	J	0.00
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.		Past Due Rent (Mitch Menaker & Tina Williams)	J	7,000.00
			Chattel on Old Laundry Business	J	3,000.00
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
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.	х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			

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

Sub-Total > (Total of this page)

10,000.00

Sean Allen Pichelman, In re

Case No.

Jessica Lea Pichelman

		SC	Debtors CHEDULE B - PERSONAL PROPERTY (Continuation Sheet)	7	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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.	х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
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.	х			
25.	Automobiles, trucks, trailers, and		2008 Toyota Tacoma	J	8,500.00
	other vehicles and accessories.		2000 ATV - \$1,000.00; 2008 Kymco Scooter - \$1,000.00; 2009 Scooter Company Scooter - \$1,000.00	J	3,000.00
			6x10 Lawn Trailer	J	400.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.		Computers, Printers, Desks, Camera System, Various Furnishings	J	1,400.00
29.	Machinery, fixtures, equipment, and		Stoves and Refrigerators in Rental Properties	J	400.00
	supplies used in business.		Organic Product Inventory (Green House Products, LLC)	, J	10,000.00
30.	Inventory.	Х			
31.	Animals.		Tabby Cat	J	0.00
32.	Crops - growing or harvested. Give	х			

Crops - growing or harvested. Give particulars. 3

> Sub-Total > (Total of this page)

23,700.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Jessica Lea Pichelman

Case No.

# Debtors **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Des E	cription and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	Drill, Saw, Grinder - \$500.00; Various Hand Tools - \$300.00; Compressor - \$100.00; Generator - \$100.00; Pressure Washer - \$100.00; Ladders - \$50.00		J	1,150.00
	Outdoor Furnish	ings and Pool Supplies	J	500.00

1,650.00

39,389.86

(Report also on Summary of Schedules)

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

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#### In re Sean Allen Pichelman,

Jessica Lea Pichelman

Case No.

# Debtors SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

□ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

■ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C M & I Bank Business Checking Account (Green House Properties) 1436	<u>Certificates of Deposit</u> Fla. Const. art. X, § 4(a)(2)	139.86	139.86
<u>Household Goods and Furnishings</u> Living Room Furniture, Bedroom Furniture, Kids Furniture, Small Kitchen Appliances, Washer & Dryer, Televisions, Computer & Printer, Bathroom Supplies, Kitchen Utensils and Flatware, Various Household Items	Fla. Const. art. X, § 4(a)(2)	1,860.14	2,500.00
<u>Interests in Insurance Policies</u> Term Life Policies (No Cash Value)	Fla. Stat. Ann. § 222.13	0.00	0.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2008 Toyota Tacoma	Fla. Stat. Ann. § 222.25(1)	0.00	8,500.00

eina	1 0 2	Piche	lman	

Case No.

Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

other security interests. List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.) Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding secured claims to report on this Schedule D. Check this box if debtor has no creditors holding secured claims to report on this Schedule D. П

	C	Hu	sband, Wife, Joint, or Community	С 0	U N	D	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR R		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	O N H L N G E N	NLIQUIDAT	I S P U T E D	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Second Mortgage	Т	T E D			
CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368		J	4212 Sun Village Court, New Smyrna Beach, Florida		D			
			Value \$ 130,000.00				75,000.00	75,000.00
Account No. CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368		J	Second Mortgage 4717 S. Atlantic Avenue, New Smyrna Beach					
			Value \$ 229,000.00				99,000.00	99,000.00
Account No. Comerca Bank c/o Adorno & Yoss 2525 Ponce De Leon Blvd Suite 400 Miami, FL 33134		J	Possible 3rd Mortgage 4717 S. Atlantic Avenue, New Smyrna Beach	-				
	_	_	Value \$ 229,000.00				Unknown	Unknown
Account No. Comerica Bank 1717 Main Street Dallas, TX 75201		J	Possible 3rd Mortgage 4212 Sun Village Court, New Smyrna Beach, Florida					
			Value \$ 130,000.00				Unknown	Unknown
2 continuation sheets attached			S (Total of t	Subt his p			174,000.00	174,000.00

### Jessica Lea Pichelman

Case No.\_\_\_\_\_

### Debtors

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C		CON⊤ INGEN	UNLLQULDA	S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			First Mortgage	Т	A T E D			
Peoples State Bank of Wausau P.O. Box 1686 Wausau, WI 54402		J	317 N. 4th Drive, Wausau, Wisconsin					
			Value \$ 86,000.00				62,000.00	0.00
Account No.			Second Mortgage					
Peoples State Bank of Wausau P.O. Box 1686 Wausau, WI 54402		J	317 N. 4th Drive, Wausau, Wisconsin					
			Value \$ 86,000.00				2,200.00	0.00
Account No.			Statutory Lien					
Sun Beach Club Condo Ass. 4232 S. Atlantic Avenue New Smyrna Beach, FL 32169		J	4212 Sun Village Court, New Smyrna Beach, Florida					
			Value \$ 130,000.00				9,000.00	9,000.00
Account No.			First Mortgage					
Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224		J	2504 S. Atlantic, New Smyrna Beach, Florida 32169					
A (N		_	Value \$ 220,000.00	-			510,000.00	290,000.00
Account No. Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224		J	Second Mortgage 2504 S. Atlantic, New Smyrna Beach, Florida 32169					
			Value \$ 220,000.00				150,000.00	150,000.00
Sheet <u>1</u> of <u>2</u> continuation sheets a Schedule of Creditors Holding Secured Cla		d to	) (Total of	Sub this			733,200.00	449,000.00

Jessica Lea Pichelman

Debtors

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	HL H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN		D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			First Mortgage	Ť	D A T E D			
Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224		J	4212 Sun Village Court, New Smyrna Beach, Florida					
			Value \$ 130,000.00				189,000.00	59,000.00
Account No.			First Mortgage					
Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224		J	4717 S. Atlantic Avenue, New Smyrna Beach					
			Value \$ 229,000.00	1			310,000.00	81,000.00
Account No.			First Mortgage					
Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224		J	1819 Evergreen Drive, Edgewater, Florida 32132					
			Value \$ 81,000.00				141,000.00	60,000.00
Account No.			Purchase Money Security					
World Omni Financial P.O. Box 8544 Deerfield Beach, FL 33443		J	2008 Toyota Tacoma					
			Value \$ 8,500.00	1			17,000.00	8,500.00
Account No.			Value \$	_				
Sheet 2 of 2 continuation sheets atta	che	L te		Sub	tota	1	657 000 00	200 500 00
Schedule of Creditors Holding Secured Claim			(Total of	this	pag	e)	657,000.00	208,500.00
			(Report on Summary of S		lota		1,564,200.00	831,500.00

# Jessica Lea Pichelman

## Debtors

# **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

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

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

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

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

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

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

#### □ Domestic support obligations

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

#### **Extensions of credit in an involuntary case**

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

#### □ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* 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 \$5,775\* 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 \$2,600\* 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).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re

# Sean Allen Pichelman,

Jessica Lea Pichelman

Case No.\_\_\_\_\_

# Debtors **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

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

							TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C		CONT-NGEN		D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No.			Possible Tax Claim	ΪŤ	A T E D			
Florida Dept of Revenue 5050 West Tennessee Street Tallahassee, FL 32399		J					University	Unknown
Account No.		$\left  \right $	Income Taxes	$\left  \cdot \right $			Unknown	0.00
Internal Revenue Service 921 N. Nova Road Daytona Beach, FL 32117		J						Unknown
							Unknown	Unknown
Account No. Marathon County Treasurer 500 Forest Street Wausau, WI 54403		J	Possible Tax Claim					Unknown
							Unknown	0.00
Account No. State of Wisconsin Department of Revenue 710 3rd Street Wausau, WI 54403		J	Possible Tax Claim				Unknown	Unknown
Account No.							Unknown	0.00
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Subtotal							0.00	
Schedule of Creditors Holding Unsecured								0.00
			(Report on Summary of Sc				0.00	0.00

Case No.

Jessica Lea Pichelman

Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT-NGEN	L I Q U	UTF	AMOUNT OF CLAIM
Account No. 5475-8424-3598-9017 Advanta Bank Corp. 11850 Election Road Draper, UT 84020		w	10/2002 Business Credit Card	T	A T E D		
Account No. <b>5584-1800-1417-6336</b>			06/2007				23,500.00
Advanta Bank Corp. 11850 Election Road Draper, UT 84020		н	Business Credit Card				
Account No. <b>3715-363160-21009</b>			03/2002 Credit Card				15,000.00
American Express Company 200 Vesey Street New York, NY 10285		н					
Account No. 3727-361036-21008			Credit Card				Unknown
American Express Company 200 Vesey Street New York, NY 10285		J					
							1,300.00
<b><u>11</u></b> continuation sheets attached			(Total of	Sub			39,800.00

(Total of this page)

Jessica Lea Pichelman

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

Husband, Wife, Joint, or Community СОДШВНОК UNLIQUIDATED DISPUTED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 3715-527996-11000 **Credit Card** American Express Company J 200 Vesey Street New York, NY 10285 Unknown Account No. 4170-0802-0013-8699 **Credit Card Bank of America** XJ 101 S. Tryon Street Suite 1000 Charlotte, NC 28280 24,783.63 Account No. 4888-9379-9268-6990 09/2004 Credit Card **Bank of America** J 101 S. Tryon Street Suite 1000 Charlotte, NC 28280 7,052.32 Account No. 4264-2849-9912-6041 12/2007 **Credit Card** Bank of America J 101 S. Tryon Street Suite 1000 Charlotte, NC 28280 10,000.00 Account No. 4264-2939-9754-9534 05/2003 **Credit Card** Bank of America J 101 S. Tryon Street Suite 1000 Charlotte, NC 28280 45,122.56 Subtotal

Sheet no. 1 of 11 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

86,958.51

Jessica Lea Pichelman

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

Husband, Wife, Joint, or Community СОДШВНОК DISPUTED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 4036-4750-0000-1119 12/2002 **Business Credit Card Bank of America** w 101 S. Tryon Street Suite 1000 Charlotte, NC 28280 21,886.00 12/2002 Account No. 4888-9319-9179-6025 **Credit Card Bank of America** J 101 S. Tryon Street Suite 1000 Charlotte, NC 28280 11,902.00 Account No. 4888-9302-5474-6289 Credit Card **Bank of America** J 101 S. Tryon Street Suite 1000 Charlotte, NC 28280 10,500.00 **Possible Deficiancy Balance** Account No. Bank of Wasua J 2010 Stewart Avenue Wausau, WI 54401 Unknown Account No. 5140-2180-1417-8899 11/2007 Juniper Card **Barclays Bank Delaware** J 100 S. West Street Wilmington, DE 19801 1,830.88 Subtotal

Sheet no. 2 of 11 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

46,118.88

Jessica Lea Pichelman

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

Husband, Wife, Joint, or Community СОДШВНОК UNLIQUIDATED D I S P U T E D CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 4327-4779-0155-8716 Juniper Card **Barclays Bank Delaware** J 100 S. West Street Wilmington, DE 19801 1,250.00 Medical Bill Account No. **Bert Fish Medical Center** н 401 Palmetto Street New Smyrna Beach, FL 32168 2,140.00 Account No. Utility **Bright House Networks, LLC** J Х 2251 Lucien Way Maitland, FL 32751 70.00 Account No. 4115-0770-0940-3728 **Credit Card** Capital One Financial Corp. XJ 1680 Capital One Drive Mc Lean, VA 22102 991.77 Account No. 4802-1322-7713-1721 Credit Card Capital One Financial Corp. ХJ 1680 Capital One Drive Mc Lean, VA 22102 8,063.47 Subtotal

Sheet no. 3 of 11 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

12,515.24

Jessica Lea Pichelman

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

Husband, Wife, Joint, or Community СОДШВНОК UNLLQULDATED DISPUTED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 4115-0770-0940-3728 **Credit Card** Capital One Financial Corp. ХJ 1680 Capital One Drive Mc Lean, VA 22102 1,406.95 10/2003 Account No. 4862-3623-7480-4675 **Credit Card** Capital One Financial Corp. н 1680 Capital One Drive Mc Lean, VA 22102 1,623.00 Account No. 5178-0522-8660-7706 02/2003 Credit Card Capital One Financial Corp. н 1680 Capital One Drive Mc Lean, VA 22102 5,224.00 Account No. 4266-8410-1676-0611 **Credit Card** Chase Bank USA, N.A. J 2736 Nall Street Port Neches, TX 77651 6,648.92 Account No. 4246-3113-7090-0976 08/2004 Credit Card Chase Bank USA, N.A. w 2736 Nall Street Port Neches, TX 77651 5,740.28 Subtotal

Sheet no. \_4\_\_\_ of \_11\_\_ sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

20,643.15

Jessica Lea Pichelman

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

Husband, Wife, Joint, or Community СОДШВНОК UNLIQUIDATED DISPUTED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 4185-8632-7567-3564 04/2003 **Credit Card** Chase Bank USA, N.A. J 2736 Nall Street Port Neches, TX 77651 3,345.00 07/2003 Account No. 4415-9700-3000-2310 **Credit Card** Chase Bank USA, N.A. н 2736 Nall Street Port Neches, TX 77651 6,318.00 Account No. 4246-3151-5102-3189 12/2007 Credit Card Chase Bank USA, N.A. w 2736 Nall Street Port Neches, TX 77651 18,195.00 Account No. 0000441590 **On Credit But Not Sure** CIGPFI Corp. J Х c/o Apex Financial Managemen 1120 W. Lake Cook Road Suite A Buffalo Grove, IL 60089 Unknown Account No. 5082-2900-5571-7752 **Business Credit Card** Citibank South Dakota, N.A. J 701 E. 60th Street N. Sioux Falls, SD 57104 30,104.76 Subtotal

Sheet no. <u>5</u> of <u>11</u> sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

57,962.76

Jessica Lea Pichelman

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

Husband, Wife, Joint, or Community СОДШВНОК DISPUTED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 5082-2900-3067-8863 **Credit Card** Citibank South Dakota, N.A. J 701 E. 60th Street N. Sioux Falls, SD 57104 5,270.53 Account No. 5588-8000-0497-7809 **Home Depot Card** Citibank South Dakota, N.A. J 701 E. 60th Street N. Sioux Falls, SD 57104 11,699.20 Account No. 5588-2800-2579-9161 Credit Card Citibank South Dakota, N.A. J 701 E. 60th Street N. Sioux Falls, SD 57104 4,000.00 Judgment on Business Loan Account No. Comerca Bank J Х c/o Adorno & Yoss 2525 Ponce De Leon Blvd Suite 400 Miami, FL 33134 168,837.35 Account No. 6011-0045-5831-5327 Credit Card **Discover Financial Services** J 2500 Lake Cook Road Deerfield, IL 60015 10,000.00 Subtotal

Sheet no. 6 of 11 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

199,807.08

Jessica Lea Pichelman

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

Husband, Wife, Joint, or Community СОДШВНОК UNLIQUIDATED D I S P U T E D CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 2342308 Medical Bill **Emergency Medicine Professio** н Х 1530 Cornerstone Blvd Suite 200 New Smyrna Beach, FL 32168 163.73 Account No. 4264-2840-3531-7729 **Credit Card** FIA Card Services, N.A. J 1100 King Street Wilmington, DE 19884 10,000.00 Account No. 4988-8200-0775-3121 Credit Card First Equity Card Corp. J 1120 Welsh Road Suite 200 North Wales, PA 19454 9,172.31 Account No. 4418-2292-6441-6549 **Credit Card First National Bank of Omaha** XJ 1620 Dodge Street Omaha, NE 68197 8,931.54 Account No. 6019181905416800 Credit Card Fleet Farm J P.O. Box 15480 Wilmington, DE 19850 1,500.00 Subtotal

Sheet no. \_7\_\_\_ of \_11\_\_ sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

29,767.58

In re Sean Allen Pichelman, Jessica Lea Pichelman Case No.\_\_\_\_\_

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

	С	Ни	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT-NGEN	QU	ISPU⊤ED	AMOUNT OF CLAIM
Account No.			Old Account for Supplies	Ť	D A T E D		
Frito-Lay North America, Inc 7701 Legacy Drive Plano, TX 75024		J			D		186.87
Account No. 8533202498			Additional Notice				
GE Money Bank 3135 Easton Turnpike Fairfield, CT 06828		J					
							Unknown
Account No. 7714100221592850 GE Money Bank 3135 Easton Turnpike Fairfield, CT 06828	x	w	10/1998 Charge Account				4,460.37
Account No. 4988-8200-0753-2723	-		Additional Notice	-			4,400.37
Genesis Financial Solutions P.O. Box 4865 Beaverton, OR 97076		J					Unknown
Account No. 89741571	$\left  \right $		Unsecured 2nd Mortgage from Foreclosure				UNKNOWN
Green Tree Servicing, LLC 7360 South Kyrene Road Tempe, AZ 85283		J					
							Unknown
Sheet no. $\_$ <b>8</b> of $\_$ <b>11</b> sheets attached to Schedule of				Sub	tota	1	4.647.24

Sheet no. <u>8</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

4,647.24

Jessica Lea Pichelman

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

Husband, Wife, Joint, or Community СОДШВНОК UNLIQUIDATED DISPUTED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) **Previous CPA Services** Account No. Hack CPA J Х 3205 Terrace Court Suite 201 Wausau, WI 54401 3,000.00 **Merchandise Account** Account No. Holiday Wholesale, Inc. J 225 Pioneer Drive Wisconsin Dells, WI 53965 Unknown Account No. 6035322121240907 10/2006 Home Depot Card Home Depot Commercial J 2455 Paces Ferry Road NW Atlanta, GA 30339 22,610.29 Account No. 5491-0986-1607-2046 01/2007 Credit Card HSBC Bank Nevada, N.A. Н 1105 N. Market Street Floor 1 Wilmington, DE 19801 4,206.87 Account No. 5491-0700-1683-9076 Credit Card HSBC Bank Nevada, N.A. н 1105 N. Market Street Floor 1 Wilmington, DE 19801 1,279.00

Sheet no. **9** of **11** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Subtotal

31,096.16

Jessica Lea Pichelman

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

Husband, Wife, Joint, or Community СОДШВНОК UNLIQUIDATED DISPUTED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 5178-0522-8660-7706 **Additional Notice** Richard Boudreau & Ass. J **5 Industrial Way** Salem, NH 03079 0.00 Account No. 3580001003 Medical Bill **Southeast Volusia Medical** н P.O. Box 919246 Orlando, FL 32891 137.00 Account No. 5491-4849-2301-1465 Credit Card **TNB Card Services** J 4455 LBJ Fwy Dallas, TX 75244 11,000.00 Account No. 4428-2880-6727-2515 **Credit Card** U.S. Bancorp J 800 Nocollet Mall Minneapolis, MN 55402 2,697.00 Account No. **Additional Notice** Velocity Investments, LLC J P.O. Box 788 Belmar, NJ 07719 0.00 Subtotal

Sheet no. 10 of 11 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

13,834.00

Jessica Lea Pichelman

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

Husband, Wife, Joint, or Community СОДШВНОК UNLIQUIDATED DISPUTED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 7155390929030912 Utility Verizon Communications, Inc. J 140 West Street New York, NY 10007 479.85 **Possible Code Violation** Account No. **Volusia County Code Enforce** J **123 West Indiana Avenue** Deland, FL 32720 Unknown Account No. 4185-8632-7567-3564 Credit Card Washington Mutual J 359 Strander Blvd Seattle, WA 98188 2,697.00 Account No. 4856-2006-0224-4033 **Business Credit Card** Wells Fargo Bank, N.A. J **420 Montgomery Street** San Francisco, CA 94163 5,940.15 Account No. 5474-6488-0029-3286 Credit Card Wells Fargo Bank, N.A. ХJ **420 Montgomery Street** San Francisco, CA 94163 15,045.71 Sheet no. <u>11</u> of <u>11</u> sheets attached to Schedule of Subtotal 24,162.71 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

> Total (Report on Summary of Schedules)

567,313.31

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In re

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# Sean Allen Pichelman,

Case No.

### Jessica Lea Pichelman

Debtors SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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.
Audi Financial Services P.O. Box 3 Hillsboro, OR 97123	2007 Audi Q7 Lease
Michael England 4212 Sun Village Court New Smyrna Beach, FL 32169	Lease on Rental Property
Mildred Blankenship 725 Mandalay Avenue Clearwater Beach, FL 33767	Lease on Rental Property
Tina Williams 2504 S. Atlantic Avenue New Smvrna Beach. FL 32169	Lease on Rental Property

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In re Sean Allen Pichelman,

Jessica Lo	ea Pic	helman
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Case No.

## Debtors SCHEDULE H - CODEBTORS

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

Green House Products, LLC 2504 S. Atlantic Avenue New Smyrna Beach, FL 32170

Green House Products, LLC 2504 S. Atlantic Avenue New Smyrna Beach, FL 32170

Green House Products, LLC 2504 S. Atlantic Avenue New Smyrna Beach, FL 32170

Green House Products, LLC 2504 S. Atlantic Avenue New Smyrna Beach, FL 32170

Green House Products, LLC 2504 S. Atlantic Avenue New Smyrna Beach, FL 32170

Green Pro Company 2504 S. Atlantic Ave New Smyrna Beach, FL 32169

Space Coast Car Wash 4380 N. Cocoa Blvd Cocoa, FL 32927 NAME AND ADDRESS OF CREDITOR

GE Money Bank 3135 Easton Turnpike Fairfield, CT 06828

Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280

Capital One Financial Corp. 1680 Capital One Drive Mc Lean, VA 22102

First National Bank of Omaha 1620 Dodge Street Omaha, NE 68197

Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163

Capital One Financial Corp. 1680 Capital One Drive Mc Lean, VA 22102

Capital One Financial Corp. 1680 Capital One Drive Mc Lean, VA 22102

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#### Sean Allen Pichelman In re Jessica Lea Pichelman

Debtor(s)

Case No.

# **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 SF	OUSE		
	RELATIONSHIP(S):	AGE(S):			
Married	Daughter	3			
Employment:	DEBTOR		SPOUSE		
Occupation					
Name of Employer	Self Employed	Self Employee	d		
How long employed					
Address of Employer					
	projected monthly income at time case filed)		DEBTOR		SPOUSE
	commissions (Prorate if not paid monthly)	\$	10,500.00	\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	10,500.00	\$	0.00
4. LESS PAYROLL DEDUCTIONS					
a. Payroll taxes and social secu		\$	0.00	\$	0.00
b. Insurance		\$	0.00	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DEI	DUCTIONS	\$	0.00	\$	0.00
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	10,500.00	\$	0.00
7. Regular income from operation of	f business or profession or farm (Attach detailed state	ment) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
10. Alimony, maintenance or support dependents listed above	rt payments payable to the debtor for the debtor's use	or that of \$	0.00	\$	0.00
11. Social security or government as	sistance				
(Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
<ul><li>12. Pension or retirement income</li><li>13. Other monthly income</li></ul>		\$	0.00	\$	0.00
(Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THR	DUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$	10,500.00	\$	0.00
16. COMBINED AVERAGE MON	THLY INCOME: (Combine column totals from line	15)	\$	10,50	0.00
		· · · · · · · · · · · · · · · · · · ·			

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

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

In re	Sean Allen Pichelman Jessica Lea Pichelman		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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

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

1 1	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 2,200.00
a. Are real estate taxes included? Yes X No	
b. Is property insurance included? Yes X No	
2. Utilities: a. Electricity and heating fuel	\$ 300.00
b. Water and sewer	\$ 50.00
c. Telephone	\$ 150.00
d. Other See Detailed Expense Attachment	\$ 320.00
3. Home maintenance (repairs and upkeep)	\$ 50.00
4. Food	\$ 900.00
5. Clothing	\$ 50.00
6. Laundry and dry cleaning	\$ 50.00
7. Medical and dental expenses	\$ 50.00
8. Transportation (not including car payments)	\$ 250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 100.00
10. Charitable contributions	\$ 40.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 0.00
b. Life	\$ 30.00
c. Health	\$ 135.00
d. Auto	\$ 165.00
e. Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	*
(Specify)	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Ψ
plan)	
a. Auto	\$ 1,050.00
h Other Tacoma Payments	\$ 550.00
c. Other Rental Mortgages	\$ 6.000.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 1,500.00
17. Other Personal Grooming	\$ 100.00
Other	\$ 0.00
	Ψ
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$ 14,040.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	
following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	-
20. DIVIDUALITY OF MORTHELI INCOME	

a.	Average monthly income from Line 15 of Schedule I \$	3	10,500.00
b.	Average monthly expenses from Line 18 above \$	\$ <u> </u>	14,040.00
c.	Monthly net income (a. minus b.) \$	;	-3,540.00

Debtor(s)

Case No.

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

# **Detailed Expense Attachment**

**Other Utility Expenditures:** 

Internet	\$ 45.00
Cable	\$ 100.00
Security System	\$ 25.00
Cell Phones	\$ 150.00
Total Other Utility Expenditures	\$ 320.00

United States Bankruptcy Court Middle District of Florida

Debtor(s)

	Sean Allen Pichelman
In re	Jessica Lea Pichelman

Case No. Chapter 11

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <u>30</u> sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date October 11, 2010	Signature	/s/ Sean Allen Pichelman	
		Sean Allen Pichelman	
		Debtor	
Date October 11, 2010	Signature	/s/ Jessica Lea Pichelman	
		Jessica Lea Pichelman	
		Joint Debtor	

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

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

	Sean Allen Pichelman
In re	Jessica Lea Pichelman

Debtor(s)

Case No.

Chapter 11

## STATEMENT OF FINANCIAL AFFAIRS

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

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

#### DEFINITIONS

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

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

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

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

AMOUNT	SOURCE
\$249,695.00	2010 YTD Gross Income
\$1,804,187.00	2009 Gross Income
\$1,323,343.00	2008 Gross Income

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

AMOUNT SOURCE

#### 3. Payments to creditors

None Complet

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

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and 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.)

NAME AND ADDRESS OF CREDITOR Audi Financial Services P.O. Box 3 Hillsboro, OR 97123	DATES OF PAYMENTS July - Sept 2010	AMOUNT PAID <b>\$3,150.00</b>	AMOUNT STILL OWING <b>\$0.00</b>
Manchal Indrani 729 Strihal Loop Oakland, FL 34187	August 26, 2010	\$1,000.00	\$0.00

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850<sup>\*</sup>. 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.)

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

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

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

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	NATURE OF	COURT OR AGENCY	STATUS OR
AND CASE NUMBER	PROCEEDING	AND LOCATION	DISPOSITION
Comerica Bank v. Pichelman 2010CV000820	Collection Action	Marathon Wisconsin	Judgment
People's State Bank v. Pichelman 2010CV000463	Foreclosure Proceeding	Marathon Wisconsin	Entered Pending

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CAPTION OF SUIT AND CASE NUMBER Firkus Distributing v. Grand Central 2009SC577	NATURE OF PROCEEDING Contract Dispute	COURT OR AGENCY AND LOCATION Lincoln Wisconsin	STATUS OR DISPOSITION Stipulated Judgment
Suntrust Mortgage v. Pichelman 2008-21015-CINS	Foreclosure Proceeding	Volusia Florida	Pending
Suntrust Mortgage v. Pichelman 2009-20092-CINS	Foreclosure Proceeding	Volusia Florida	Pending
Citibank USA v. Pichelman 2009-20829-CINS	<b>Collection Action</b>	Volusia Florida	Pending
Comerica Bank v. Pichelman 2009-20865-CINS	<b>Collection Action</b>	Volusia Florida	Judgment
Citibank NA v. Pichelman 2009-21339-CINS	Foreclosure Proceeding	Volusia Florida	Pending
Holiday Wholesale v. Pichelman 2010-20731-CINS	Contract Dispute	Volusia Florida	Pending
Citibank NA v. Pichelman 2009-21339-CINS	Foreclosure Proceeding	Volusia Florida	Pending
HSBC Bank Nevada v. Pichelman 2009-22499-CONS	Collection Action	Volusia Florida	Judgment

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 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 Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN June 2010	DESCRIPTION AND VALUE OF PROPERTY Duplex; 2008-20924-CINS; 4301 Saxon Drive
Bank of Wasua 2010 Stewart Avenue Wausau, WI 54401	2008	1201 Grand Avenue

#### 6. Assignments and receiverships

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

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None 

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

	mean)			
	AND ADDRESS CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
	7. Gifts			
None	and usual gifts to family member aggregating less than \$100 per re	utions made within <b>one year</b> immediat s aggregating less than \$200 in value p scipient. (Married debtors filing under o r not a joint petition is filed, unless the	er individual family men chapter 12 or chapter 13	ber and charitable contributions must include gifts or contributions by
	E AND ADDRESS OF N OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
	8. Losses			
None	since the commencement of this	her casualty or gambling within <b>one yea</b> s <b>case.</b> (Married debtors filing under ch tition is filed, unless the spouses are se	apter 12 or chapter 13 m	ust include losses by either or both
	IPTION AND VALUE F PROPERTY	LOSS WAS COV	OF CIRCUMSTANCES 'ERED IN WHOLE OR I NCE, GIVE PARTICUL	IN PART
	9. Payments related to debt co	unseling or bankruptcy		
None				nding attorneys, for consultation pankruptcy within <b>one year</b> immediately
	AND ADDRESS PAYEE	DATE OF PAYM NAME OF PAYOR I THAN DEBT	FOTHER	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
1501 Ri	w Offices of Jason A. Burgess idgewood Avenue a Beach, FL 32117			\$3,500.00
The Lav 1501 Ri	w Offices of Jason A. Burgess dgewood Avenue a Beach, FL 32117	, LLC September 29, 201	0	\$4,000.00
	10. Other transfers			
None	transferred either absolutely or a	han property transferred in the ordinary s security within <b>two years</b> immediatel r 13 must include transfers by either or petition is not filed.)	y preceding the comment	cement of this case. (Married debtors
	AND ADDRESS OF TRANSFERE			PERTY TRANSFERRED
Coasta 1701 N.	RELATIONSHIP TO DEBTOR I Bank of Coco Beach Florida . Atlantic Avenue Beach, FL 32931 e	DATE September 2010		ALUE RECEIVED arWash, Inc. and they paid off pastal Bank
KRD W	ash Systems, Inc.	November 2009	Transferred Alt	o Laundry Company Assets and

**KRD Wash Systems, Inc.** 4158 S. Atlantic Avenue New Smyrna Beach, FL 32169 None

Business (\$53,000 Gross)

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

NAME ( DEVICE	OF TRUST OR OTHER	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
None	otherwise transferred within <b>one ye</b> financial accounts, certificates of d cooperatives, associations, brokera	<b>car</b> immediately preceding the comme eposit, or other instruments; shares a ge houses and other financial institut	or or for the benefit of the debtor which were closed, sold, or bencement of this case. Include checking, savings, or other ind share accounts held in banks, credit unions, pension funds, tions. (Married debtors filing under chapter 12 or chapter 13 must either or both spouses whether or not a joint petition is filed,

unless the spouses are separated and a joint petition is not filed.)

Wachow 301 S Ti	AND ADDRESS OF INSTITUTION via Bank, N.A. ryon Street te, NC 28282	TYPE OF ACCOUNT, LAST FO DIGITS OF ACCOUNT NUMBE AND AMOUNT OF FINAL BALA Wachovia Checking 6311	ER, AMOUNT AND DATE OF SALE
770 N W	ank, Inc. /ater Street kee, WI 53202	Checking Account 3954	03/2010 \$0.00
770 N W	ank, Inc. /ater Street kee, WI 53202	Savings Account 0661	11/2009 \$0.00
	12. Safe deposit boxes		
None	immediately preceding the comm	x or depository in which the debtor has or had securi encement of this case. (Married debtors filing under uses whether or not a joint petition is filed, unless the	chapter 12 or chapter 13 must include boxes or
	AND ADDRESS OF BANK THER DEPOSITORY	of mose with Access	RIPTION DATE OF TRANSFER OR ONTENTS SURRENDER, IF ANY
	13. Setoffs		
None	commencement of this case. (Ma	or, including a bank, against a debt or deposit of the ried debtors filing under chapter 12 or chapter 13 mu ition is filed, unless the spouses are separated and a g	ust include information concerning either or both
NAME A	AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
	14. Property held for another p	erson	
None	List all property owned by anothe	r person that the debtor holds or controls.	
NAME A	AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY

#### 15. Prior address of debtor

ADDRESS

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.

NAME USED

#### 16. Spouses and Former Spouses None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state. NAME 17. Environmental Information. For the purpose of this question, the following definitions apply: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material. "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law: NAME AND ADDRESS OF ENVIRONMENTAL DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None Material. Indicate the governmental unit to which the notice was sent and the date of the notice. NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number. NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

DATES OF OCCUPANCY

#### 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 Space Coast Car Wash, Inc.	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN <b>270057172</b>	ADDRESS 4380 NORTH U.S. 1 Cocoa, FL 32927	NATURE OF BUSINESS Car Wash	BEGINNING AND ENDING DATES 2008-2010
Green Pro Company, Inc.	261432108	P.O. Box 2302 New Smyrna Beach, FL 32170	Landscaping	2007-2008
Green House Properties, Inc.	203545625	2504 S ATLANTIC AVENUE New Smyrna Beach, FL 32169	Land Holding Business	2005-2009
Green House Products, LLC	810566291	2504 S. Atlantic Avenue New Smyrna Beach, FL 32170	Organic Products Business	2002-2009
Alto Laundry Systems, Inc,		4158 S ATLANTIC AVENUE New Smyrna Beach, FL 32169	Laundry	2008-2009
Southern Sands Group, Inc.	202167780	2504 S. ALANTIC AVE. New Smyrna Beach, FL 32170	Holding Company	2005-2007
Milco Property, LLC		1201 Grand Avenue Merrill, WI 54452	Held land where Grand Central Mobile Mart, LLC is located	2003-2010
Grand Central Mobile Mart, LLC		1201 Grand Avenue Merrill, WI 54452	Convenient Store	2003-2010

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

NAME

ADDRESS

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.)

DATES SERVICES RENDERED

2000-2010

	s Belote Causeway nyrna Beach, FL 321	69	2009 - Current
None		lividuals who within the <b>two years</b> immediately pred ls, or prepared a financial statement of the debtor.	reding the filing of this bankruptcy case have audited the books
NAME		ADDRESS	DATES SERVICES RENDERED
None		lividuals who at the time of the commencement of th f the books of account and records are not available.	is case were in possession of the books of account and records explain.
NAME		AD	DRESS
None		stitutions, creditors and other parties, including mero within <b>two years</b> immediately preceding the commer	cantile and trade agencies, to whom a financial statement was accement of this case.
NAME A	AND ADDRESS		DATE ISSUED
	20. Inventories		
None		e last two inventories taken of your property, the nan t and basis of each inventory.	he of the person who supervised the taking of each inventory,
DATE C	F INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	b. List the name and a	address of the person having possession of the record	ls of each of the two inventories reported in a., above.
DATE C	F INVENTORY	NAME AND A RECORDS	DDRESSES OF CUSTODIAN OF INVENTORY
	21 . Current Partner	rs, Officers, Directors and Shareholders	
None	a. If the debtor is a pa	rtnership, list the nature and percentage of partnersh	ip interest of each member of the partnership.
NAME A	AND ADDRESS	NATURE OF INTERES	Γ PERCENTAGE OF INTEREST
None		prporation, list all officers and directors of the corpor ercent or more of the voting or equity securities of th	ation, and each stockholder who directly or indirectly owns, and corporation.
NAME A	AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
	22 . Former partners	s, officers, directors and shareholders	
None	a. If the debtor is a pa commencement of thi		partnership within <b>one year</b> immediately preceding the
NAME		ADDRESS	DATE OF WITHDRAWAL

NAME AND ADDRESS

Wausau, WI 54401

3205 Terrace Court Suite 201

Hack CPA

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. 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 partne	ership or distributions by a corporation	
None		orporation, list all withdrawals or distributions credite k redemptions, options exercised and any other perqui	
OF REC	& ADDRESS IPIENT, ONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
	24. Tax Consolidation Group.		
None		the name and federal taxpayer identification number the debtor has been a member at any time within <b>six y</b>	
NAME O	OF PARENT CORPORATION	TA	XPAYER IDENTIFICATION NUMBER (EIN)
	25. Pension Funds.		
None		list the name and federal taxpayer-identification num or contributing at any time within <b>six years</b> immediate	
NAME (	OF PENSION FUND	TA	XPAYER IDENTIFICATION NUMBER (EIN)
	DECLARATION	N UNDER PENALTY OF PERJURY BY INI	DIVIDUAL DEBTOR

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

Date October 11, 2010

/s/ Sean Allen Pichelman Signature Sean Allen Pichelman Debtor

Date October 11, 2010

/s/ Jessica Lea Pichelman Jessica Lea Pichelman Joint Debtor

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

Signature

DATE OF TERMINATION

TITLE

NAME AND ADDRESS

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

# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

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

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

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

#### 1. Services Available from Credit Counseling Agencies

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

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

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

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

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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

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

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

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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

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

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

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

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

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

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

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

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

In re

## United States Bankruptcy Court Middle District of Florida

Sean Allen Pichelman Jessica Lea Pichelman		Case No.	
	Debtor(s)	Chapter	11

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

#### **Certification of Debtor**

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

Sean Allen Pichelman

# Jessica Lea Pichelman

Printed Name(s) of Debtor(s)

Case No. (if known)

Х	/s/ Sean Allen Pichelman	October 11, 2010
	Signature of Debtor	Date
Х	/s/ Jessica Lea Pichelman	October 11, 2010

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

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

## United States Bankruptcy Court Middle District of Florida

Sean Allen Pichelman In re Jessica Lea Pichelman

Debtor(s)

Case No. Chapter

11

# **VERIFICATION OF CREDITOR MATRIX**

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

Date: October 11, 2010

**/s/ Sean Allen Pichelman Sean Allen Pichelman** Signature of Debtor

Date: October 11, 2010

/s/ Jessica Lea Pichelman Jessica Lea Pichelman Signature of Debtor Sean Allen Pichelman 2504 S. Atlantic Avenue #1 New Smyrna Beach, FL 32169

Jessica Lea Pichelman 2504 S. Atlantic Avenue #1 New Smyrna Beach, FL 32169

Jason A. BurgessAmerican Express CompanyThe Law Offices of Jason A. Burgess, LLC200 Vesey Street2350 Park StreetJacksonville, FL 32204

Advanced Call Center Tech. P.O. Box 8457 Johnson City, TN 37615

Advanta Bank Corp. 11850 Election Road Draper, UT 84020

Advanta Bank Corp. 11850 Election Road Draper, UT 84020

AllianceOne Receivables 4850 Street Road Suite 300 Feasterville Trevose, PA 19053

Allied Interstate, Inc. 3000 Corporate Exchange Dr. 5th Floor Columbus, OH 43231

Allied Interstate, Inc. 3000 Corporate Exchange Dr. 5th Floor Columbus, OH 43231 Allied Interstate, Inc. 3000 Corporate Exchange Dr. 5th Floor Columbus, OH 43231

American Express P.O. Box 105278 Atlanta, GA 30348

American Express Company 200 Vesey Street New York, NY 10285

American Express Company 200 Vesey Street New York, NY 10285

American Recovery Service 555 St. Charles Drive Suite 100 Thousand Oaks, CA 91360

AR Resources, Inc. P.O. Box 1056 Blue Bell, PA 19422

Associated Creditors Exchang P.O. Box 33130 Phoenix, AZ 85067

Audi Financial Services P.O. Box 3 Hillsboro, OR 97123 Bakkalapulo & Ass. 111 N. Belcher Road Suite 201 Clearwater, FL 33765

Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280

Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280

Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280

Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280

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Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280

Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280

Bank of Wasua 2010 Stewart Avenue Wausau, WI 54401 Barclays Bank Delaware 100 S. West Street Wilmington, DE 19801

Barclays Bank Delaware 100 S. West Street Wilmington, DE 19801

BCA Financial Services 18001 Old Cutler Road Suite 462 Miami, FL 33157

Bert Fish Medical Center 401 Palmetto Street New Smyrna Beach, FL 32168

Bright House Networks, LLC 2251 Lucien Way Maitland, FL 32751

Capital Management Services 726 Exchange Street Suite 700 Buffalo, NY 14210

Capital One Financial Corp. 1680 Capital One Drive Mc Lean, VA 22102

Capital One Financial Corp. 1680 Capital One Drive Mc Lean, VA 22102

Capital One Financial Corp. 1680 Capital One Drive Mc Lean, VA 22102 Capital One Financial Corp. 1680 Capital One Drive Mc Lean, VA 22102

Capital One Financial Corp. 1680 Capital One Drive Mc Lean, VA 22102

Captial Management Services 726 Exchange Street Suite 700 Buffalo, NY 14210

CBNA P.O. Box 550 Dickson, TN 37056

CCB Credit Services, Inc. 5300 S 6th Street Springfield, IL 62703

Central States Recovery, Inc P.O. Box 3130 Hutchinson, KS 67504

Chase Bank USA, N.A. 2736 Nall Street Port Neches, TX 77651

Chase Bank USA, N.A. 2736 Nall Street Port Neches, TX 77651

Chase Bank USA, N.A. 2736 Nall Street Port Neches, TX 77651 Chase Bank USA, N.A. 2736 Nall Street Port Neches, TX 77651

Chase Bank USA, N.A. 2736 Nall Street Port Neches, TX 77651

CIGPFI Corp. c/o Apex Financial Managemen 1120 W. Lake Cook Road Suite A Buffalo Grove, IL 60089

CIGPFI, Corp 388 Greenwich Street New York, NY 10013

Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104

Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104

Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104

Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104

CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368 CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368

Client Services, Inc. 3451 Harry Truman Blvd Saint Charles, MO 63301

Client Services, Inc. 3451 Harry Truman Blvd Saint Charles, MO 63301

Client Services, Inc. 3451 Harry Truman Blvd Saint Charles, MO 63301

CMI 4200 International Carrollton, TX 75007

Collectcorp Corporation 455 North 3rd Street Suite 260 Phoenix, AZ 85004

Collectcorp Corporation 455 North 3rd Street Suite 260 Phoenix, AZ 85004

Collectcorp Corporation 455 North 3rd Street Suite 260 Phoenix, AZ 85004

Comerca Bank c/o Adorno & Yoss 2525 Ponce De Leon Blvd Suite 400 Miami, FL 33134 Comerca Bank c/o Adorno & Yoss 2525 Ponce De Leon Blvd Suite 400 Miami, FL 33134

Comerica Bank 1717 Main Street Dallas, TX 75201

Comerica Bank 1717 Main Street Dallas, TX 75201

Credit Bureau of North Ameri 200 Creekside Drive Dickson, TN 37055

Creditone, LLC P.O. Box 4115 Concord, CA 94524

Creditor Interchange 80 Holtz Drive Buffalo, NY 14225

Creitors Financial Group LLC 3131 South Vaugh Way Suite 110 Aurora, CO 80014

Creitors Financial Group LLC 3131 South Vaugh Way Suite 110 Aurora, CO 80014

Discover Financial Services 2500 Lake Cook Road Deerfield, IL 60015 Emergency Medicine Professio 1530 Cornerstone Blvd Suite 200 New Smyrna Beach, FL 32168

Enhanced Recovery Corp. P.O. Box 1967 Southgate, MI 48195

FIA Card Services, N.A. 1100 King Street Wilmington, DE 19884

Financial Recovery Services P.O. Box 4115 Concord, CA 94524

First Equity Card Corp. 1120 Welsh Road Suite 200 North Wales, PA 19454

First National Bank of Omaha 1620 Dodge Street Omaha, NE 68197

Firstsource Advantage, LLC 205 Bryant Woods South Buffalo, NY 14228

Firstsource Advantage, LLC 205 Bryant Woods South Buffalo, NY 14228

Fleet Farm P.O. Box 15480 Wilmington, DE 19850 Florida Dept of Revenue 5050 West Tennessee Street Tallahassee, FL 32399

Frito-Lay North America, Inc 7701 Legacy Drive Plano, TX 75024

Frontier North, Inc. c/o AFNI Inc 404 Brock Drive Bloomington, IL 61702

GC Services LP 6330 Gulfton Houston, TX 77081

GC Services LP 6330 Gulfton Houston, TX 77081

GE Money Bank 3135 Easton Turnpike Fairfield, CT 06828

GE Money Bank 3135 Easton Turnpike Fairfield, CT 06828

GEMB/Sams Club P.O. Box 530993 Atlanta, GA 30353

Genesis Financial Solutions P.O. Box 4865 Beaverton, OR 97076 GMAC Mortgage P.O. Box 4622 Waterloo, IA 50704

Grain & Associates, LTD 2200 N. Stonigton Avenue Suite 130 Hoffman Estates, IL 60169

Green House Products, LLC 2504 S. Atlantic Avenue New Smyrna Beach, FL 32170

Green House Products, LLC 2504 S. Atlantic Avenue New Smyrna Beach, FL 32170

Green House Products, LLC 2504 S. Atlantic Avenue New Smyrna Beach, FL 32170

Green House Products, LLC 2504 S. Atlantic Avenue New Smyrna Beach, FL 32170

Green House Products, LLC 2504 S. Atlantic Avenue New Smyrna Beach, FL 32170

Green Pro Company 2504 S. Atlantic Ave New Smyrna Beach, FL 32169

Green Tree Servicing, LLC 7360 South Kyrene Road Tempe, AZ 85283 Hack CPA 3205 Terrace Court Suite 201 Wausau, WI 54401

Holiday Wholesale, Inc. 225 Pioneer Drive Wisconsin Dells, WI 53965

Home Depot P.O. Box 6925 The Lakes, NV 88901

Home Depot Commercial 2455 Paces Ferry Road NW Atlanta, GA 30339

HSBC Bank Nevada, N.A. 1105 N. Market Street Floor 1 Wilmington, DE 19801

HSBC Bank Nevada, N.A. 1105 N. Market Street Floor 1 Wilmington, DE 19801

Integrity Financial Partners 4370 W. 109th Street Suite 100 Leawood, KS 66211

Internal Revenue Service 921 N. Nova Road Daytona Beach, FL 32117

JP Morgan Chase & Co. 270 Park Avenue New York, NY 10017 Kosto & Rotella, P.A. 619 East Washington Street Orlando, FL 32802

Law Offices of Mitchell Kay 7 Penn Plaza Suite 1500 New York, NY 10001

LTD Financial Services 7322 Southwest Freeway Suite 1600 Houston, TX 77074

LVNV Funding LLC 15 South Main Street Suite 600 Greenville, SC 29601

Marathon County Treasurer 500 Forest Street Wausau, WI 54403

MCM P.O. Box 60578 Los Angeles, CA 90060

Mercantile Adjustment 6341 Inducon Drive E. Sanborn, NY 14132

Mercantile Adjustment 6341 Inducon Drive E. Sanborn, NY 14132

Midland Credit Management P.O. Box 603 Oaks, PA 19456 Nationwide Credit, Inc. 2015 Vaughn Road NW Bld 400 Kennesaw, GA 30144

Nationwide Credit, Inc. 2015 Vaughn Road NW Bld 400 Kennesaw, GA 30144

NCO Financial Systems 507 Prudential Road Horsham, PA 19044

NCO Financial Systems 507 Prudential Road Horsham, PA 19044

NCO Financial Systems 507 Prudential Road Horsham, PA 19044

NCO Financial Systems 507 Prudential Road Horsham, PA 19044

Northland Group, Inc. P.O. Box 390846 Minneapolis, MN 55439

Peoples State Bank of Wausau P.O. Box 1686 Wausau, WI 54402

Peoples State Bank of Wausau P.O. Box 1686 Wausau, WI 54402 Portfolio Recovery 120 Corporate Blvd Norfolk, VA 23502

Portfolio Recovery 120 Corporate Blvd Norfolk, VA 23502

Pro Consulting Services, Inc P.O. Box 66768 Houston, TX 77266

Pro Consulting Services, Inc P.O. Box 66768 Houston, TX 77266

Pro Consulting Services, Inc P.O. Box 66768 Houston, TX 77266

RGS Financial P.O. Box 852039 Richardson, TX 75085

Richard Boudreau & Ass. 5 Industrial Way Salem, NH 03079

Rubin & Debski, P.A. P.O. Box 47718 Jacksonville, FL 32247

Sage Capital Recovery 1040 Kings Hwy N. Cherry Hill, NJ 08034 Sentry Credit, Inc. 2809 Grand Avenue Everett, WA 98201

Sentry Credit, Inc. 2809 Grand Avenue Everett, WA 98201

Southeast Volusia Medical P.O. Box 919246 Orlando, FL 32891

Space Coast Car Wash 4380 N. Cocoa Blvd Cocoa, FL 32927

State of Wisconsin Department of Revenue 710 3rd Street Wausau, WI 54403

Sun Beach Club Condo Ass. 4232 S. Atlantic Avenue New Smyrna Beach, FL 32169

Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224

Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224

Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224 Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224

Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224

Tate & Kirlin Associates 2810 Southampton Road Philadelphia, PA 19154

Tate & Kirlin Associates 2810 Southampton Road Philadelphia, PA 19154

TNB Card Services 4455 LBJ Fwy Dallas, TX 75244

U.S. Bancorp 800 Nocollet Mall Minneapolis, MN 55402

United Collection Bureau 5620 Southwyck Blvd Suite 206 Toledo, OH 43614

United Recovery Systems, LP 5800 North Course Drive Houston, TX 77072

United Recovery Systems, LP 5800 North Course Drive Houston, TX 77072 Velocity Investments, LLC P.O. Box 788 Belmar, NJ 07719

Verizon Communications, Inc. 140 West Street New York, NY 10007

Verizon North, Inc. c/o Afni, Inc. P.O. Box 3517 Bloomington, IL 61702

Volusia County Code Enforce 123 West Indiana Avenue Deland, FL 32720

Washington Mutual 359 Strander Blvd Seattle, WA 98188

Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163

Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163

Weltman, Weinberg, & Reis Co 175 South 3rd Street Suite 900 Columbus, OH 43215

World Omni Financial P.O. Box 8544 Deerfield Beach, FL 33443 Zwicker & Associates, P.C. 80 Minuteman Road Andover, MA 01810

# United States Bankruptcy Court Middle District of Florida

In re	Sean Allen Pichelman Jessica Lea Pichelman		Case No.	
in ie		Debtor(s)	Chapter	11
	DISCLOSURE OF COMPEN	SATION OF ATTOI	KNEY FOR DE	LBTOR(S)
co	rsuant to 11 U.S.C. § 329(a) and Bankruptcy Rul impensation paid to me within one year before the filing rendered on behalf of the debtor(s) in contemplation of	ng of the petition in bankruptc	y, or agreed to be pai	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	13,925.00
	Prior to the filing of this statement I have received		\$	6,425.00
	Balance Due		\$	7,500.00
2. T	he source of the compensation paid to me was:			
	Debtor Dother (specify):			
3. T	ne source of compensation to be paid to me is:			
	Debtor Dother (specify):			
4.	I have not agreed to share the above-disclosed compe	ensation with any other person	unless they are mem	bers and associates of my law firm.
C	I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name			
5. Iı	return for the above-disclosed fee, I have agreed to ren	nder legal service for all aspect	s of the bankruptcy c	ase, including:
b. c.	Analysis of the debtor's financial situation, and render Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of creditor [Other provisions as needed]	ement of affairs and plan which	n may be required;	
6. B	y agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis			y proceeding.
		CERTIFICATION		
	certify that the foregoing is a complete statement of any hkruptcy proceeding.	agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Dated:	October 11, 2010	/s/ Jason A. Burg	jess	
		Jason A. Burges	s 40757 of Jason A. Burge	
		2350 Park Street	-	;33, LLU
		Jacksonville, FL 904-521-9868	32204	
		jason@jasonabu	rgess.com	

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

#### Sean Allen Pichelman

#### In re Jessica Lea Pichelman Debtor(s)

Case Number:

(If known)

# **CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME**

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

	Part I. CALCULATIO	)N	OF CURREN'	- Г MONTHLY INC	ON	ЛЕ		
1	<ul> <li>Marital/filing status. Check the box that applies and complete the balance of this part of this stat</li> <li>a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</li> <li>b. □ Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10.</li> <li>c. ■ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("</li> </ul>				•		for	Lines 2-10.
	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.				Column A Debtor's Income		Column B Spouse's Income	
2	Gross wages, salary, tips, bonuses, overtime, con	nmi	ssions.		\$	0.00	\$	0.00
3	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							
	a. Gross receipts	\$	10,500.00	\$ 0.00				
	b. Ordinary and necessary business expenses c. Business income	\$ \$11	<b>1,500.00</b> btract Line b from I		\$	9,000.00	\$	0.00
4	<b>Net Rental and other real property income.</b> Sub- difference in the appropriate column(s) of Line 4. 1	traci Do 1	t Line b from Line a not enter a number Debtor	a and enter the less than zero. Spouse	φ	3,000.00	φ	0.00
	a.         Gross receipts           b.         Ordinary and necessary operating expenses	\$ \$						
	c. Rent and other real property income	_	ubtract Line b from		\$	0.00	\$	0.00
5	Interest, dividends, and royalties.				\$	0.00	\$	0.00
6	Pension and retirement income.				\$	0.00	\$	0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.			\$	0.00	\$	0.00	
8	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:Unemployment compensation claimed to be a benefit under the Social Security ActDebtor \$ 0.00Spouse \$ 0.00					0.00	\$	0.00
9	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.         Debtor       Spouse				\$	0.00	¥	
	a.	\$		\$				
	b.	\$	<u> </u>	\$	\$	0.00	\$	0.00
10	<b>Subtotal of current monthly income.</b> Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).			\$	9,000.00	\$	0.00	

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

11	<b>Total current month</b> Line 10, Column B, <i>a</i> from Line 10, Colum			
		Part II. VI	ERIFICATION	
12	I declare under penalt must sign.) Date:	_October 11, 2010		rue and correct. (If this is a joint case, both debtors /s/ Sean Allen Pichelman (Debtor)
	Date:	October 11, 2010	Signature	<b>/s/ Jessica Lea Pichelman</b> <b>Jessica Lea Pichelman</b> (Joint Debtor, if any)

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

	Sean Allen Pichelman			
In re	Jessica Lea Pichelman	Case No.	3:10-bk-08864	

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]
Advanta Bank Corp. 11850 Election Road Draper, UT 84020	Advanta Bank Corp. 11850 Election Road Draper, UT 84020	Business Credit Card		23,500.00
Advanta Bank Corp. 11850 Election Road Draper, UT 84020	Advanta Bank Corp. 11850 Election Road Draper, UT 84020	Business Credit Card		15,000.00
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Credit Card		11,902.00
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Credit Card		24,783.63
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Business Credit Card		21,886.00
Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280	Credit Card		45,122.56
Chase Bank USA, N.A. 2736 Nall Street Port Neches, TX 77651	Chase Bank USA, N.A. 2736 Nall Street Port Neches, TX 77651	Credit Card		18,195.00
Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	Home Depot Card		11,699.20
Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104	Business Credit Card		30,104.76
CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368	CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368	4212 Sun Village Court, New Smyrna Beach, Florida		75,000.00 (130,000.00 secured) (189,000.00 senior lien)

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]
CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368	CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368	4717 S. Atlantic Avenue, New Smyrna Beach		99,000.00 (229,000.00 secured) (310,000.00 senior lien)
Comerca Bank c/o Adorno & Yoss 2525 Ponce De Leon Blvd Suite 400 Miami, FL 33134	Comerca Bank c/o Adorno & Yoss 2525 Ponce De Leon Blvd Miami, FL 33134	Judgment on Business Loan	Disputed	168,837.35
Home Depot Commercial 2455 Paces Ferry Road NW Atlanta, GA 30339	Home Depot Commercial 2455 Paces Ferry Road NW Atlanta, GA 30339	Home Depot Card		22,610.29
Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	2504 S. Atlantic, New Smyrna Beach, Florida 32169		510,000.00 (220,000.00 secured)
Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	2504 S. Atlantic, New Smyrna Beach, Florida 32169		150,000.00 (220,000.00 secured) (510,000.00 senior lien)
Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	4717 S. Atlantic Avenue, New Smyrna Beach		310,000.00 (229,000.00 secured)
Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	1819 Evergreen Drive, Edgewater, Florida 32132		141,000.00 (81,000.00 secured)
Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224	4212 Sun Village Court, New Smyrna Beach, Florida		189,000.00 (130,000.00 secured)
TNB Card Services 4455 LBJ Fwy Dallas, TX 75244	TNB Card Services 4455 LBJ Fwy Dallas, TX 75244	Credit Card		11,000.00
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163	Credit Card		15,045.71

Debtor(s)

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

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

We, **Sean Allen Pichelman** and **Jessica Lea Pichelman**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date October 11, 2010

Signature /s/ Sean Allen Pichelman Sean Allen Pichelman Debtor

Date October 11, 2010

Signature /s/ Jessica Lea Pichelman Jessica Lea Pichelman Joint Debtor

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