

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Gross, Dean		Name of Joint Debtor (Spouse) (Last, First, Middle): Gross, Jennifer
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): aka Dean M Gross; aka Dean Marshall Gross		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): aka Jennifer M Gross; fka Jennifer M Hogan; aka Jennifer Hogan-Gross; aka Jennifer Marina Hogan; aka Jennifer Marina Gross
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-2328		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-7752
Street Address of Debtor (No. and Street, City, and State): 12369 Country Day Circle Fort Myers, FL		Street Address of Joint Debtor (No. and Street, City, and State): 12369 Country Day Circle Fort Myers, FL
ZIP CODE 33913		ZIP CODE 33913
County of Residence or of the Principal Place of Business: Lee		County of Residence or of the Principal Place of Business: Lee
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
ZIP CODE		ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address above):		ZIP CODE
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check one box: Chapter 11 Debtors <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

<p>Voluntary Petition <i>(This page must be completed and filed in every case.)</i></p>		<p>Name of Debtor(s): Dean Gross Jennifer Gross</p>	
<p>All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)</p>			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<p>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)</p>			
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p style="text-align: right;">X <u>/s/ Charles PT Phoenix</u> 07/28/2010 Charles PT Phoenix Date</p>		
<p>Exhibit C</p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No.</p>			
<p>Exhibit D</p> <p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p><input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.</p>			
<p>Information Regarding the Debtor - Venue (Check any applicable box.)</p> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.</p>			
<p>Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)</p> <p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">(Name of landlord that obtained judgment)</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">(Address of landlord)</p> <p><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</p> <p><input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>			

Voluntary Petition

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

Name of Debtor(s): **Dean Gross
Jennifer Gross**

Signatures

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

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

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

X /s/ Dean Gross
Dean Gross

X /s/ Jennifer Gross
Jennifer Gross

Telephone Number (If not represented by attorney)
07/28/2010
Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X _____
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney*

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

Phoenix Law PLLC
Phoenix Law PLLC
12800 University Drive
Suite 260
Fort Myers, Florida 33907
Phone No. **(239) 333-3800** Fax No. **(239) 461-0083**

07/28/2010
Date

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

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Address

X _____

Date

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

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

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

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

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

In re: **Dean Gross
Jennifer Gross**

Case No. _____
(if known)

Debtor(s)

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

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

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

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

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

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

In re: **Dean Gross
Jennifer Gross**

Case No. _____
(if known)

Debtor(s)

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

Continuation Sheet No. 1

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: **/s/ Dean Gross**
Dean Gross

Date: **07/28/2010**

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

In re: **Dean Gross
Jennifer Gross**

Case No. _____
(if known)

Debtor(s)

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

In re: **Dean Gross
Jennifer Gross**

Case No. _____
(if known)

Debtor(s)

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

Continuation Sheet No. 1

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: **/s/ Jennifer Gross**
Jennifer Gross

Date: **07/28/2010**

In re **Dean Gross**
Jennifer GrossCase No. _____
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
<p>12369 Country Day Cr., Ft Myers, FL 33913 Single Family 3,000 sq ft 4bd/3.5ba w/pool & 2 car garage</p> <p>Lot 24, Blk 4, Daniels Preserve, PB 77, PG 59 of Lee County FL Parcel #18452609000040210</p> <p>In Foreclosure, case #10-CA-052420</p>	Homestead	J	\$494,000.00	\$494,786.00
<p>7800 Woodbrook Cr.#2502, Naples, FL 32110 Condo 1,800 sq ft 3bd/2ba, 2 car garage</p> <p>Preserve At The Shores At Berkshire Lakes, A Concominium, Unit #2502 Parcel #68390005964</p>	Investment Property	J	\$311,000.00	\$311,460.00
<p>6518 W Sample Rd, Coral Springs, FL 33067 Condo 1,600 sq ft 3bd/2ba, 1 car garage</p> <p>Cypress Pointe At Coral Springs Condo Unit 6518, Bldg 8, OR 38828, PG 658 of Broward County FL Parcel #484113100010</p> <p>In Foreclosure, case #09-CA-037739</p>	Investment Property	W	\$91,610.00	\$280,700.00
<p>38 Firethorn Lane, Bunnell, FL 32110 Single Family 1,800 sq ft. 3bd/2ba, 2 car garage</p> <p>Lot 48, Blk 8, Palm Coast Section 10, OR 139, PG 169 of Flagler County FL</p>	Joint Tenants with Rights	W	\$76,184.50	\$238,951.00

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE A - REAL PROPERTY

Continuation Sheet No. 1

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Parcel #0711317010000800480 Flagler County Tax Assessed Value - \$152,369 Titled Jointly w/Sabrina Isley, entitled to 1/2 of value				

Total: \$972,794.50

(Report also on Summary of Schedules)

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Wachovia Bank - Checking #9171	J	\$1,939.89
		Bank of America - Checking #4950 - \$2,680.39 Titled Jointly w/Sabrina Isley, entitled to 1/2 of balance	W	\$1,340.20
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Washer/Dryer - \$100 Misc Kitchen Utencils/Cookware - \$65 Living Room Furniture - \$250 Dining Room Furniture - \$200 Tables/Chairs - \$50 TV's - \$250 DVD Player - \$10 Bedroom Furniture - \$250 Lamps & Accessories - \$50 Computer - \$100 Printer - \$20 Desk - \$20 Misc Carpenter Tools - \$25 Lawnmower - \$25 Misc Yard Tools - \$10 Mobile Phones - \$40	J	\$1,465.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Paintings/Artwork	J	\$50.00
6. Wearing apparel.		Misc Clothing/Shoes	J	\$150.00

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		Wedding Rings - \$600 Other Misc Jewelry/watches - \$25	J	\$625.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Group Universal Term Life - Policy #1620 Benefit Amount \$518,000 Beneficiaries: Jennifer Gross and Dean Gross (child)	H	\$0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		ADP Retirement Savings Plan #598000	H	\$91,840.54
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.		FL Prepaid College Plan Beneficiary - Dean M Gross Enrolled March 2010 - have made 2 payments on each thus far Tuition Plan #1100 - Monthly Payment - \$109.23 Dormitory Plan #2100 - Monthly Payment - \$38.59 Local Fee Plan #6100 - Monthly Payment - \$24.37 Tuition Differential Fee Plan #7100 - Payment - \$129.40	J	\$0.00
		Morgan Stanley/Smith Barney - Stock Plans	H	\$4,030.53
		Morgan Stanley/Smith Barney - Stock Plans	J	\$799.84
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2010 GMC Acadia SLE New Condition 25,000 Miles VIN #1GKLRLED4AJ135126 Kelley Blue Book Value no lien	J	\$28,255.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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

_____ **4** _____ continuation sheets attached

Total >

\$130,496.00

In re **Dean Gross**
Jennifer Gross

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

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

Check if debtor claims a homestead exemption that exceeds \$146,450.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Group Universal Term Life - Policy #1620 Benefit Amount \$518,000 Beneficiaries: Jennifer Gross and Dean Gross (child)	Fla. Stat. Ann. § 222.13	\$0.00	\$0.00
ADP Retirement Savings Plan #598000	Fla. Stat. Ann. § 222.21(2)	\$91,840.54	\$91,840.54
2010 GMC Acadia SLE New Condition	Fla. Stat. Ann. § 222.25(1)	\$2,000.00	\$28,255.00
25,000 Miles	Fla. Stat. Ann. § 222.25(4)	\$8,000.00	
VIN #1GKLRLED4AJ135126			
Kelley Blue Book Value no lien	Fla. Const. art. X, § 4(a)(2)	\$2,000.00	
		\$103,840.54	\$120,095.54

* 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.

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 105487955 Bac Home Loans Servi 450 American St Simi Valley, CA 93065	X W	DATE INCURRED: 09/2005 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 38 Firethorn Lane, Bunnell, FL 32110 REMARKS: In Foreclosure Jointly Owned w/Sabrina Isley				\$238,951.00	\$162,766.50
		VALUE: \$76,184.50					
Representing: Bac Home Loans Servi		BAC Home Loans Servicing, LP P.O. Box 650070 Dallas, TX 75265				Notice Only	Notice Only
ACCT #: 68218000529599 Bank Of America Attn: Bankruptcy NC4-105-02-77 PO Box 26012 Greensboro, NC 27410	J	DATE INCURRED: 04/2006 NATURE OF LIEN: Credit Line Secured COLLATERAL: 7800 Woodbrook Cr. \$2502, Naples, FL 34104 REMARKS: Account Closed by Grantor				\$157,569.00	
		VALUE: \$311,000.00					
Representing: Bank Of America		Bank of America PO Box 660807 Dallas, TX 75266-0807				Notice Only	Notice Only
Subtotal (Total of this Page) >						\$396,520.00	\$162,766.50
Total (Use only on last page) >							

5 continuation sheets attached

(Report also on Summary of Schedules.)

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

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 484113aa0620 Broward County Tax Collector Governmental Center Annex 115 S Andrews Ave. Ft Lauderdale, FL 33301-1895	W	DATE INCURRED: NATURE OF LIEN: Taxes COLLATERAL: 6518 W Sample Rd, Coral Springs, FL 33067 REMARKS: Jennifer M Hogan VALUE: \$91,610.00				\$0.00	
ACCT #: 1563062282177 Chase 9451 Corbin Avenue Northridge, CA 91328	J	DATE INCURRED: 08/2006 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 12369 Country Day Cr., Ft Myers, FL 33913 REMARKS: In Foreclosure, case #20-CA-052420 VALUE: \$494,000.00				\$489,625.00	
Representing: Chase		Shapio & Fishman 10004 N Dale Mabry Hwy, Suite #112 Tampa, FL 33618				Notice Only	Notice Only
Representing: Chase		Washington Mutual PO Box 78148 Phoenix, AZ 85062-8148				Notice Only	Notice Only

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

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

\$489,625.00	\$0.00
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(Report also on Summary of Schedules.)

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

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 1560700287881 Chase 9451 Corbin Avenue Northridge, CA 91328	W	DATE INCURRED: 05/2005 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 6518 W Sample Rd., Coral Springs, FL 33067 REMARKS: Paying Under a Partial Payment Agreement VALUE: \$91,610.00				\$277,424.00	\$185,814.00
Representing: Chase		Chase Payment Processing PO Box 78148 Phoenix, AZ 85062-8148				Notice Only	Notice Only
ACCT #: 1560688330257 Chase 9451 Corbin Avenue Northridge, CA 91328	J	DATE INCURRED: 01/2005 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 7800 Woodbrook Cr. #2502, Naples, FL 34104 REMARKS: In Foreclosure VALUE: \$311,000.00				\$151,718.00	
Representing: Chase		Shapio & Fishman 10004 N Dale Mabry Hwy, Suite #112 Tampa, FL 33618				Notice Only	Notice Only

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

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

\$429,142.00	\$185,814.00
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(Report also on Summary of Schedules.)

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

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Representing: Chase		Washington Mutual PO Box 78148 Phoenix, AZ 85062-8148				Notice Only	Notice Only
ACCT #: 68390005964 Collier County Tax Collector 3301 Tamiami Trail East Bldg C-1 Naples, FL 34112-4997	J	DATE INCURRED: NATURE OF LIEN: Property Taxes COLLATERAL: 7800 Woodbrook Cr.#2502, Naples, FL 32110 REMARKS: VALUE: \$311,000.00				\$2,173.00	\$460.00
ACCT #: Cypress Pointe at Coral Springs HOA 11784 W Sample Rd., STE 103 Coral Springs, FL 33065	W	DATE INCURRED: NATURE OF LIEN: Homeowners Assoc COLLATERAL: 6518 W Sample Rd, Coral Springs, FL 33067 REMARKS: VALUE: \$91,610.00				\$3,276.00	\$3,276.00
Representing: Cypress Pointe at Coral Springs HOA		Bakalar & Assoc, PA 150 S Pine Island Rd., Suite 540 Plantation, FL 33324-2669 Atten: Kevin M Kennedy, Esq.				Notice Only	Notice Only

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

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

\$5,449.00	\$3,736.00
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(Report also on Summary of Schedules.)

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

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Representing: Cypress Pointe at Coral Springs HOA		Cypress Pointe 6600 W Sample Rd. Coral Springs, FL 33067				Notice Only	Notice Only
Representing: Cypress Pointe at Coral Springs HOA		Cypress Pointe @ Coral Springs PO Box 169004 Miami, FL 33116-9004				Notice Only	Notice Only
Representing: Cypress Pointe at Coral Springs HOA		Glantz & Glantz, PA 7951 SW 6th St., STE #100 Plantation, FL 33324				Notice Only	Notice Only
Representing: Cypress Pointe at Coral Springs HOA		Property Realty Mangement Company 4613 University Dr., #198 Coral Springs, FL 33067				Notice Only	Notice Only

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

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

\$0.00	\$0.00
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(Report also on Summary of Schedules.)

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

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 12369 Daniels Preserve Homeowners c/o Sterling Property Services PO Box 568828 Orlando, FL 32856-8828	J	DATE INCURRED: NATURE OF LIEN: Homestead COLLATERAL: 12369 Country Day Cr., Ft Myers, FL 33913 REMARKS: VALUE: \$494,000.00				Notice Only	Notice Only
ACCT #: 0711317010000800480 Flagler County Taxing Authorities PO Box 936 Bunnell, FL 32110-0936	X W	DATE INCURRED: NATURE OF LIEN: Taxes COLLATERAL: 38 Firethorn Lane, Bunnell, FL 32110 REMARKS: VALUE: \$76,184.50				Notice Only	Notice Only
ACCT #: 18452609000040210 Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630	J	DATE INCURRED: 2010 NATURE OF LIEN: Taxes COLLATERAL: 12369 Country Day Cr., Ft Myers, FL 33913 REMARKS: VALUE: \$494,000.00				\$5,161.00	\$786.00
ACCT #: 007800-2 The Preserve At The Shores PO Box 11803 Naples, FL 34101-1803	J	DATE INCURRED: NATURE OF LIEN: Investment Property COLLATERAL: 7800 Woodbrook Cr.#2502, Naples, FL 32110 REMARKS: VALUE: \$311,000.00				Notice Only	Notice Only

Sheet no. 5 of 5 continuation sheets attached to Schedule of Creditors Holding Secured Claims

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

\$5,161.00	\$786.00
\$1,325,897.00	\$353,102.50

(Report also on Summary of Schedules.)

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

In re **Dean Gross**
Jennifer Gross

Case No. _____
(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

- Domestic Support Obligations**
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$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).
- Administrative allowances under 11 U.S.C. Sec. 330**
Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

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

1 continuation sheets attached

In re **Dean Gross**
Jennifer Gross

Case No. _____
(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
ACCT #: Phoenix Law PA 12800 University Drive Suite 260 Fort Myers, Florida 33907	J	DATE INCURRED: 06/29/2010 CONSIDERATION: Attorney Fees REMARKS:				\$0.00	\$0.00	\$0.00	
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims						Subtotals (Totals of this page) >	\$0.00	\$0.00	\$0.00
						Total >	\$0.00		
						Totals >		\$0.00	\$0.00

(Use only on last page of the completed Schedule E.
Report also on the Summary of Schedules.)

(Use only on last page of the completed Schedule E.
If applicable, report also on the Statistical Summary
of Certain Liabilities and Related Data.)

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 3650223281 Acs/jp Morgan Chase Ba 501 Bleecker St Utica, NY 13501	H	DATE INCURRED: 07/2003 CONSIDERATION: Educational REMARKS:				\$15,302.00
Representing: Acs/jp Morgan Chase Ba		ACS PO Box 371834 Pittsburgh, PA 15250-7834				Notice Only
ACCT #: 3499912646346503 American Express c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355	J	DATE INCURRED: 10/2003 CONSIDERATION: Credit Card REMARKS:				\$4,478.00
Representing: American Express		American Express PO Box 360002 Fort Lauderdale, FL 33336-0002				Notice Only
ACCT #: 95192898291000320000906 Chela Attn: Bankruptcy PO Box 9500 Wilkes-Barre, PA 18773	W	DATE INCURRED: 09/2000 CONSIDERATION: Educational REMARKS:				\$1,628.00
ACCT #: 95192898291000420010928 Chela Attn: Bankruptcy PO Box 9500 Wilkes-Barre, PA 18773	W	DATE INCURRED: 09/2001 CONSIDERATION: Educational REMARKS:				\$1,262.00
Subtotal >						\$22,670.00
Total >						

1 continuation sheets attached

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

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 95192898291000219991022 Chela Attn: Bankruptcy PO Box 9500 Wilkes-Barre, PA 18773	W	DATE INCURRED: 10/1999 CONSIDERATION: Educational REMARKS:				\$1,134.00
ACCT #: 95192898291000119980928 Chela Attn: Bankruptcy PO Box 9500 Wilkes-Barre, PA 18773	W	DATE INCURRED: 09/1998 CONSIDERATION: Educational REMARKS:				\$850.00
ACCT #: 45623 Commercial Water & Energy Co. PO Box 653609 Miami, FL 33265	W	DATE INCURRED: 2010 CONSIDERATION: Utility Service REMARKS:				\$99.00
ACCT #: Flagler County Taxing Authorities PO Box 936 Bunnell, FL 32110-0936	W	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Sheet no. 1 of 1 continuation sheets attached to	Subtotal >					\$2,083.00
Schedule of Creditors Holding Unsecured Nonpriority Claims	Total >					\$24,753.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<p>AT&T Mobility PO Box 536216 Atlanta, GA 30353-6216</p>	<p>Acct #523003929299 Contract to be ASSUMED</p>
<p>Broadview Security PO Box 70834 Charlotte, NC 28272-0834</p>	<p>Acct #114192248 Contract to be ASSUMED</p>
<p>Cypress Pointe At Coral Springs 3111 N University Dr., STE #111 Coral Springs, FL 33065</p>	<p>Residential Listing, expires 8/10/2010 Contract to be REJECTED</p>

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>Sabrina Isley 7261 Carousel Lane Ft Myers, FL 33966</p> <p>Sabrina Isley</p>	<p>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</p> <p>Flagler County Taxing Authorities PO Box 936 Bunnell, FL 32110-0936</p>

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status: Married	Dependents of Debtor and Spouse	
	Relationship(s): Son Son	Age(s): 1 7
	Relationship(s):	Age(s):
Employment:	Debtor	Spouse
Occupation	Sales	housewife
Name of Employer	ADP	
How Long Employed	11 years	
Address of Employer	99 Jefferson Road MS 321 Parsippany, NJ 07054	

	DEBTOR	SPOUSE
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$6,041.66	\$0.00
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$6,041.66	\$0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$569.88	\$0.00
b. Social Security Tax	\$362.94	\$0.00
c. Medicare	\$84.87	\$0.00
d. Insurance	\$219.68	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement 401K	\$604.17	\$0.00
g. Other (Specify) Stock plan	\$942.46	\$0.00
h. Other (Specify) Disability	\$19.93	\$0.00
i. Other (Specify)	\$0.00	\$0.00
j. Other (Specify)	\$0.00	\$0.00
k. Other (Specify)	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$2,803.93	\$0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$3,237.73	\$0.00
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify):	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a. commissions / bonus / commission	\$4,066.00	\$5,189.00
b.	\$0.00	\$0.00
c.	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$4,066.00	\$5,189.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$7,303.73	\$5,189.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$12,492.73	

(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:
Joint Debtor received an unexpected commission check this month for job that she no longer is employed at. She will not receive any future income from that employer.

IN RE: **Dean Gross**
Jennifer GrossCase No. _____
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

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

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

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$1,200.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable/Satellite	\$440.00 \$148.00 \$110.00 \$75.64
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$400.00 \$1,000.00 \$100.00 \$100.00 \$865.00 \$350.00 \$100.00 \$25.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$250.00 \$89.33
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: Car Payments b. Other: c. Other: d. Other:	\$350.00
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: Debtor pays child support 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$615.00 \$565.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$6,782.97
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$12,492.73 \$6,782.97 \$5,709.76

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

IN RE: **Dean Gross**
Jennifer Gross

CASE NO

CHAPTER 11

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
Personal care	\$200.00
Diapers	\$90.00
School expenses	\$50.00
Summer Camp	\$25.00
Child care/babysitters	\$100.00
Childrens sports	\$100.00
Total >	\$565.00

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

In re **Dean Gross**
Jennifer Gross

Case No.

Chapter **11**

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	2	\$972,794.50			
B - Personal Property	Yes	5	\$130,496.00			
C - Property Claimed as Exempt	Yes	1				
D - Creditors Holding Secured Claims	Yes	6			\$1,325,897.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2			\$24,753.00	
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1				\$12,492.73
J - Current Expenditures of Individual Debtor(s)	Yes	2				\$6,782.97
	TOTAL	23	\$1,103,290.50	\$1,350,650.00		

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

In re **Dean Gross**
Jennifer Gross

Case No.

Chapter **11**

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

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

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

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

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

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$20,176.00
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	\$20,176.00

State the following:

Average Income (from Schedule I, Line 16)	\$12,492.73
Average Expenses (from Schedule J, Line 18)	\$6,782.97
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$24,265.90

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$353,102.50
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		\$24,753.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$377,855.50

In re **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

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 _____ **25** _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **07/28/2010** _____

Signature /s/ Dean Gross _____
Dean Gross

Date **07/28/2010** _____

Signature /s/ Jennifer Gross _____
Jennifer Gross

[If joint case, both spouses must sign.]

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

In re: **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

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

AMOUNT	SOURCE
\$235,725.00	2008 Joint Tax Year Wages, Line 7 - \$235,725
\$169,268.00	2009 Joint Tax Year Wages, Line 7 - \$169,268
\$186,392.52	2010 YTD Income - \$186,392.52
	ADP - \$78,510.85 Debtor
	ADP - \$107,881.67 - Co-Debtor

2. Income other than from employment or operation of business

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

AMOUNT	SOURCE
\$67.00	2008 Taxable Interest, Line 8a - \$67
\$9,444.00	2009 Form 1040 - \$9,444
	Line 8a - \$1,026
	Line 9a - \$2,745
	Line 13 - \$5,673

3. Payments to creditors

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

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

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
American Express c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355	Monthly (Last 90 days)	\$134.00	\$4,478.00
Target Corp	April - \$429.08 May - \$266.89 June - \$208.88	\$904.85	
Costco	April - \$540 May - \$398.40 June - \$564.11	\$1,502.51	

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

In re: **Dean Gross
Jennifer Gross**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 1

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

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Jennifer Estrada - Child Support	April May June	\$615.00	
Florida Prepaid College Fund	May - \$298.59 June - \$298.59	\$597.18	
Dr. Keith Foster	May	\$750.00	
Great Expressions Dental	May	\$2,010.20	
IRS	May	\$675.00	
ASI	June	\$2,444.00	

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.)

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

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Bank of America, NA, as Trustee for WaMu Mortgage vs Dean M Gross & Jennifer M Hogan, aka Jennifer M Gross Case #10-DA-052420	Foreclosure - 12369 Country Day Cr., Ft Myers, FL	20th Judicial Circuit Court of Lee County FL	Pending
Wells Fargo Bank, NA vs Dean Gross, Bank of Amer, Royal Realty Ivestment Group, The Preserve @ The Shores @ Berkshire Lakes Condo Assoc Case #10-CA-001087	Foreclosure - 7800 Woodbrook Cr., Naples, FL	20th Judicial Circuit Court of Collier County FL Naples	Pending

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

In re: **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 2

Wells Fargo, NA
vs
Jennifer M Hogan: Davie
Concrete Corp; Cypress Pointe
@ Coral Springs Condo Assoc;
The Turtle Run Foundation
Case #09-CA-037739

Foreclosure - 6518
Sample Road, Coral
Springs, FL

17th Judicial Circuit
Court of Broward
County FL

Foreclosure sale set
for 8/18/2010

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

5. Repossessions, foreclosures and returns

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

6. Assignments and receiverships

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

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

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

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Summit Church 9240 Estero Park Commons Blvd. Estero, FL 33928		2010	\$300 YTD in tithes & offerings

8. Losses

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

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

In re: **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 3

9. Payments related to debt counseling or bankruptcy

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

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Phoenix Law PA 12800 University Drive Suite 260 Fort Myers, Florida 33907	06/29/2010 - \$5,000	\$20,000

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Long-Term Capital Gains	2009	Broadridge - \$315 Broadridge - \$430 ADP - \$46 ADP - \$4,882
Marjorie Starnes, PA	2008	\$10,048

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.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Bank of America	Checking - #6135 -0-	\$877.64
	Checking - #0273 -0-	\$4,530.66
	Checking - #5907 -0-	\$3,634.10
	Savings - #2124 -0-	\$4,210.22

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

In re: **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 4

13. Setoffs

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

14. Property held for another person

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

15. Prior address of debtor

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

16. Spouses and Former Spouses

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

17. Environmental Information

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

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

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

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

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

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

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

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

In re: **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 5

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.

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

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

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

19. Books, records and financial statements

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

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

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

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

20. Inventories

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

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

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

In re: **Dean Gross**
Jennifer Gross

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 6

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None

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

24. Tax Consolidation Group

None

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

25. Pension Funds

None

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

[If completed by an individual or individual and spouse]

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

Date 07/28/2010

Signature /s/ Dean Gross
of Debtor Dean Gross

Date 07/28/2010

Signature /s/ Jennifer Gross
of Joint Debtor Jennifer Gross
(if any)

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

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

IN RE: **Dean Gross**
Jennifer Gross

CASE NO

CHAPTER 11

CHAPTER 11 STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Bac Home Loans Servi 450 American St Simi Valley, CA 93065 105487955	Describe Property Securing Debt: 38 Firethorn Lane, Bunnell, FL 32110
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Bank Of America Attn: Bankruptcy NC4-105-02-77 PO Box 26012 Greensboro, NC 27410 68218000529599	Describe Property Securing Debt: 7800 Woodbrook Cr. \$2502, Naples, FL 34104
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

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

IN RE: **Dean Gross**
Jennifer Gross

CASE NO

CHAPTER 11

CHAPTER 11 STATEMENT OF INTENTION

Continuation Sheet No. 1

Property No. 3	
Creditor's Name: Broward County Tax Collector Governmental Center Annex 115 S Andrews Ave. Ft Lauderdale, FL 33301-1895 484113aa0620	Describe Property Securing Debt: 6518 W Sample Rd, Coral Springs, FL 33067
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: Chase 9451 Corbin Avenue Northridge, CA 91328 1563062282177	Describe Property Securing Debt: 12369 Country Day Cr., Ft Myers, FL 33913
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Debtor will continue making payments to creditor without reaffirming.	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

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

IN RE: **Dean Gross
Jennifer Gross**

CASE NO

CHAPTER 11

CHAPTER 11 STATEMENT OF INTENTION

Continuation Sheet No. 2

Property No. 5	
Creditor's Name: Chase 9451 Corbin Avenue Northridge, CA 91328 1560700287881	Describe Property Securing Debt: 6518 W Sample Rd., Coral Springs, FL 33067
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 6	
Creditor's Name: Chase 9451 Corbin Avenue Northridge, CA 91328 1560688330257	Describe Property Securing Debt: 7800 Woodbrook Cr. #2502, Naples, FL 34104
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

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

IN RE: **Dean Gross**
Jennifer Gross

CASE NO

CHAPTER 11

CHAPTER 11 STATEMENT OF INTENTION

Continuation Sheet No. 3

Property No. 7	
Creditor's Name: Collier County Tax Collector 3301 Tamiami Trail East Bldg C-1 Naples, FL 34112-4997 68390005964	Describe Property Securing Debt: 7800 Woodbrook Cr.#2502, Naples, FL 32110
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 8	
Creditor's Name: Cypress Pointe at Coral Springs HOA 11784 W Sample Rd., STE 103 Coral Springs, FL 33065	Describe Property Securing Debt: 6518 W Sample Rd, Coral Springs, FL 33067
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

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

IN RE: **Dean Gross**
Jennifer Gross

CASE NO

CHAPTER 11

CHAPTER 11 STATEMENT OF INTENTION

Continuation Sheet No. 4

Property No. 9	
Creditor's Name: Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630 18452609000040210	Describe Property Securing Debt: 12369 Country Day Cr., Ft Myers, FL 33913
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Debtor will continue making payments to creditor without reaffirming.	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: AT&T Mobility PO Box 536216 Atlanta, GA 30353-6216	Describe Leased Property: Acct #523003929299	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>

Property No. 2		
Lessor's Name: Broadview Security PO Box 70834 Charlotte, NC 28272-0834	Describe Leased Property: Acct #114192248	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>

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

IN RE: **Dean Gross**
Jennifer Gross

CASE NO

CHAPTER 11

CHAPTER 11 STATEMENT OF INTENTION

Continuation Sheet No. 5

Property No. 3		
Lessor's Name: Cypress Pointe At Coral Springs 3111 N University Dr., STE #111 Coral Springs, FL 33065	Describe Leased Property: Residential Listing, expires 8/10/2010	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date 07/28/2010

Signature /s/ Dean Gross
Dean Gross

Date 07/28/2010

Signature /s/ Jennifer Gross
Jennifer Gross

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

IN RE: **Dean Gross**
Jennifer Gross

CASE NO

CHAPTER 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

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

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

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

Debtor Other (specify)

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

Debtor Other (specify)

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

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

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

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

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

Filing Fee - \$1,039.00
Credit Report Fee - \$30 Individual / \$50 Joint
Credit Counseling Fee - \$40
Debtor Education Fee - \$40

CERTIFICATION

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

07/28/2010

Date

/s/ Charles PT Phoenix

Charles PT Phoenix

Phoenix Law PLLC

Phoenix Law PLLC

12800 University Drive

Suite 260

Fort Myers, Florida 33907

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

Bar No. 535591

/s/ Dean Gross

Dean Gross

/s/ Jennifer Gross

Jennifer Gross

Debtor(s): **Dean Gross**
Jennifer Gross

Case No:
Chapter: 11

MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

ACS
PO Box 371834
Pittsburgh, PA 15250-7834

Broadview Security
PO Box 70834
Charlotte, NC 28272-0834

Cypress Pointe at Coral Springs
11784 W Sample Rd., STE 103
Coral Springs, FL 33065

Acs/jp Morgan Chase Ba
501 Bleecker St
Utica, NY 13501

Broward County Tax Collector
Governmental Center Annex
115 S Andrews Ave.
Ft Lauderdale, FL 33301-1895

Daniels Preserve Homeowners
c/o Sterling Property Services
PO Box 568828
Orlando, FL 32856-8828

American Express
c/o Becket and Lee LLP
PO Box 3001
Malvern, PA 19355

Chase
9451 Corbin Avenue
Northridge, CA 91328

Equifax Information Services LL
PO Box 740256
Atlanta, GA 30374

American Express
PO Box 360002
Fort Lauderdale, FL 33336-0002

Chase Payment Processing
PO Box 78148
Phoenix, AZ 85062-8148

Experian
PO Box 2002
Allen, TX 75013

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

Chela
Attn: Bankruptcy
PO Box 9500
Wilkes-Barre, PA 18773

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

Bac Home Loans Servici
450 American St
Simi Valley, CA 93065

Collier County Tax Collector
3301 Tamiami Trail East Bldg C-
Naples, FL 34112-4997

Flagler County Taxing Authority
PO Box 936
Bunnell, FL 32110-0936

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

Commercial Water & Energy Co.
PO Box 653609
Miami, FL 33265

Glantz & Glantz, PA
7951 SW 6th St., STE #100
Plantation, FL 33324

Bakalar & Assoc, PA
150 S Pine Island Rd., Suite 54
Plantation, FL 33324-2669
Atten: Kevin M Kennedy, Esq.

Cypress Pointe
6600 W Sample Rd.
Coral Springs, FL 33067

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

Bank Of America
Attn: Bankruptcy NC4-105-02-77
PO Box 26012
Greensboro, NC 27410

Cypress Pointe @ Coral Springs
PO Box 169004
Miami, FL 33116-9004

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

Bank of America
PO Box 660807
Dallas, TX 75266-0807

Cypress Pointe At Coral Springs
3111 N University Dr., STE #111
Coral Springs, FL 33065

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

Debtor(s): **Dean Gross**
Jennifer Gross

Case No:
Chapter: 11

MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

Phoenix Law PA
12800 University Drive
Suite 260
Fort Myers, Florida 33907

Property Realty Mangement Compa:
4613 University Dr., #198
Coral Springs, FL 33067

Sabrina Isley
7261 Carousel Lane
Ft Myers, FL 33966

Sabrina Isley

Shapio & Fishman
10004 N Dale Mabry Hwy, Suite #.
Tampa, FL 33618

The Preserve At The Shores
PO Box 11803
Naples, FL 34101-1803

TransUnion
P.O. Box 2000
Chester, PA 19022

Washington Mutual
PO Box 78148
Phoenix, AZ 85062-8148

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

UNITED STATES BANKRUPTCY COURT FOR THE

MIDDLE DISTRICT OF FLORIDA

FORT MYERS DIVISION

In re: Dean Gross Case No.: _____
SSN: xxx-xx-2328

Jennifer Gross Case No.: _____
SSN: xxx-xx-7752

Debtor(s)

Numbered Listing of Creditors

Address:

**12369 Country Day Circle
Fort Myers, FL 33913**

Chapter: 11

	Creditor name and mailing address	Category of claim	Amount of claim
1.	ACS PO Box 371834 Pittsburgh, PA 15250-7834	Unsecured Claim	\$0.00
2.	Acs/jp Morgan Chase Ba 501 Bleecker St Utica, NY 13501 3650223281	Unsecured Claim	\$15,302.00
3.	American Express c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355 3499912646346503	Unsecured Claim	\$4,478.00
4.	American Express PO Box 360002 Fort Lauderdale, FL 33336-0002	Unsecured Claim	\$0.00
5.	Bac Home Loans Servi 450 American St Simi Valley, CA 93065 105487955	Secured Claim	\$238,951.00
6.	BAC Home Loans Servicing, LP P.O. Box 650070 Dallas, TX 75265	Unsecured Claim	\$0.00

in re: **Dean Gross**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
7.	Bakalar & Assoc, PA 150 S Pine Island Rd., Suite 540 Plantation, FL 33324-2669 Atten: Kevin M Kennedy, Esq.	Unsecured Claim	\$0.00
8.	Bank Of America Attn: Bankruptcy NC4-105-02-77 PO Box 26012 Greensboro, NC 27410 68218000529599	Secured Claim	\$157,569.00
9.	Bank of America PO Box 660807 Dallas, TX 75266-0807	Unsecured Claim	\$0.00
10.	Broward County Tax Collector Governmental Center Annex 115 S Andrews Ave. Ft Lauderdale, FL 33301-1895 484113aa0620	Secured Claim	
11.	Chase 9451 Corbin Avenue Northridge, CA 91328 1563062282177	Secured Claim	\$489,625.00
12.	Chase 9451 Corbin Avenue Northridge, CA 91328 1560700287881	Secured Claim	\$277,424.00
13.	Chase 9451 Corbin Avenue Northridge, CA 91328 1560688330257	Secured Claim	\$151,718.00
14.	Chase Payment Processing PO Box 78148 Phoenix, AZ 85062-8148	Unsecured Claim	\$0.00
15.	Chela Attn: Bankruptcy PO Box 9500 Wilkes-Barre, PA 18773 95192898291000320000906	Unsecured Claim	\$1,628.00

in re: **Dean Gross**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
16.	Chela Attn: Bankruptcy PO Box 9500 Wilkes-Barre, PA 18773 95192898291000420010928	Unsecured Claim	\$1,262.00
17.	Chela Attn: Bankruptcy PO Box 9500 Wilkes-Barre, PA 18773 95192898291000219991022	Unsecured Claim	\$1,134.00
18.	Chela Attn: Bankruptcy PO Box 9500 Wilkes-Barre, PA 18773 95192898291000119980928	Unsecured Claim	\$850.00
19.	Collier County Tax Collector 3301 Tamiami Trail East Bldg C-1 Naples, FL 34112-4997 68390005964	Secured Claim	\$2,173.00
20.	Commercial Water & Energy Co. PO Box 653609 Miami, FL 33265 45623	Unsecured Claim	\$99.00
21.	Cypress Pointe 6600 W Sample Rd. Coral Springs, FL 33067	Unsecured Claim	\$0.00
22.	Cypress Pointe @ Coral Springs PO Box 169004 Miami, FL 33116-9004	Unsecured Claim	\$0.00
23.	Cypress Pointe at Coral Springs HOA 11784 W Sample Rd., STE 103 Coral Springs, FL 33065	Secured Claim	\$3,276.00
24.	Daniels Preserve Homeowners c/o Sterling Property Services PO Box 568828 Orlando, FL 32856-8828 12369	Secured Claim	\$0.00

in re: **Dean Gross**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
25.	Flagler County Taxing Authorities PO Box 936 Bunnell, FL 32110-0936	Unsecured Claim	\$0.00
26.	Flagler County Taxing Authorities PO Box 936 Bunnell, FL 32110-0936 0711317010000800480	Secured Claim	\$0.00
27.	Glantz & Glantz, PA 7951 SW 6th St., STE #100 Plantation, FL 33324	Unsecured Claim	\$0.00
28.	Lee County Tax Collector PO BOX 630 Fort Myers, FL 33902-0630 18452609000040210	Secured Claim	\$5,161.00
29.	Phoenix Law PA 12800 University Drive Suite 260 Fort Myers, Florida 33907	Priority Claim	\$0.00
30.	Property Realty Mangement Company 4613 University Dr., #198 Coral Springs, FL 33067	Unsecured Claim	\$0.00
31.	Shapio & Fishman 10004 N Dale Mabry Hwy, Suite #112 Tampa, FL 33618	Unsecured Claim	\$0.00
32.	The Preserve At The Shores PO Box 11803 Naples, FL 34101-1803 007800-2	Secured Claim	\$0.00
33.	Washington Mutual PO Box 78148 Phoenix, AZ 85062-8148	Unsecured Claim	\$0.00

in re: **Dean Gross**

Debtor

Case No. (if known)

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

DECLARATION

I, **Dean Gross**

named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*, consisting of 5 sheets (including this declaration), and that it is true and correct to the best of my information and belief. the best of my information and belief.

Debtor: /s/ Dean Gross

Date: 07/28/2010

Dean Gross

Spouse: /s/ Jennifer Gross

Date: 07/28/2010

Jennifer Gross

In re: **Dean Gross**
Jennifer Gross
 Case Number:

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

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

Part I. CALCULATION OF CURRENT MONTHLY INCOME																
1	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>b. <input type="checkbox"/> Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</p>															
1	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	Column B												
			Debtor's Income	Spouse's Income												
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$9,570.76	\$14,695.14												
3	<p>Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 20%; text-align: right;">\$0.00</td> <td style="width: 30%; text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a.</td> </tr> </table>		a.	Gross receipts	\$0.00	\$0.00	b.	Ordinary and necessary business expenses	\$0.00	\$0.00	c.	Business income	Subtract Line b from Line a.		\$0.00	\$0.00
a.	Gross receipts	\$0.00	\$0.00													
b.	Ordinary and necessary business expenses	\$0.00	\$0.00													
c.	Business income	Subtract Line b from Line a.														
4	<p>Net rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 20%; text-align: right;">\$0.00</td> <td style="width: 30%; text-align: right;">\$875.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$1,921.99</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a.</td> </tr> </table>		a.	Gross receipts	\$0.00	\$875.00	b.	Ordinary and necessary operating expenses	\$0.00	\$1,921.99	c.	Rent and other real property income	Subtract Line b from Line a.		\$0.00	\$0.00
a.	Gross receipts	\$0.00	\$875.00													
b.	Ordinary and necessary operating expenses	\$0.00	\$1,921.99													
c.	Rent and other real property income	Subtract Line b from Line a.														
5	Interest, dividends, and royalties.		\$0.00	\$0.00												
6	Pension and retirement income.		\$0.00	\$0.00												
7	<p>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.</p>		\$0.00	\$0.00												
8	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 45%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 15%; text-align: center;">Debtor</td> <td style="width: 40%; text-align: center;">Spouse</td> </tr> <tr> <td></td> <td style="text-align: center;">\$0.00</td> <td style="text-align: center;">\$0.00</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse		\$0.00	\$0.00	\$0.00	\$0.00						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse														
	\$0.00	\$0.00														
9	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> </tr> </table>		a.			b.			\$0.00	\$0.00						
a.																
b.																

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

10	Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$9,570.76	\$14,695.14
11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$24,265.90	

Part II: VERIFICATION

12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>		
	Date: <u>07/28/2010</u>	Signature: <u>/s/ Dean Gross</u> Dean Gross	
	Date: <u>07/28/2010</u>	Signature: <u>/s/ Jennifer Gross</u> Jennifer Gross	