B1 (Official Form 1)(4/10)								
Unit		s Bankrı District of						Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): <b>Gingo, George M</b>					of Joint De I <b>go, Lisa</b>		e) (Last, First	, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							Joint Debtor trade names	in the last 8 years ):
Last four digits of Soc. Sec. or Individual- (if more than one, state all)  xxx-xx-4610	axpayer I.D.	(ITIN) No./Co	omplete EIN	(if more	our digits of than one, state	all)	r Individual-1	Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, 0 3005 Irwin Avenue Mims, FL	ity, and State		ZIP Code <b>2754</b>	Street 300		Joint Debtor	r (No. and Str	zip Code 32754
County of Residence or of the Principal Pl Brevard	ce of Busines		2134	·	y of Reside	ence or of the	Principal Pla	ace of Business:
Mailing Address of Debtor (if different from street address):  P.O. Box 838  Mims, FL  ZIP Code  32754  Location of Principal Assets of Business Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  ZIP Code  32754  Location of Principal Assets of Business Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):								
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Nature of I (Check on Single Asset Real in 11 U.S.C. § 101 □ Railroad □ Stockbroker □ Commodity Broke □ Clearing Bank ○ Other  Tax-Exemp (Check box, if □ Debtor is a tax-exe				Chapter 11 of a Foreign Main Proceeding  Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts (Check one box)  Debts are primarily consumer debts,				hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Nonmain Proceeding  e of Debts c one box)  Debts are primarily business debts.
Filing Fee (Check or Full Filing Fee attached  Full Filing Fee to be paid in installments (application for the court's considebtor is unable to pay fee except in installments form 3A.  Filing Fee waiver requested (applicable to clattach signed application for the court's consideration)	b box)  le to individua deration certify ents. Rule 1006	ing that the (b). See Officia	Check of Do Check if Do Check are Check al	ne box: ebtor is a sr ebtor is not ebtor's aggre e less than S I applicable plan is beir eceptances o	nall business a small business a small business egate nonco \$2,343,300 (a) boxes: ag filed with of the plan w	Chap debtor as definess debtor as on ntingent liquid amount subject this petition.	defined in 11 U ated debts (exc t to adjustment	•
Statistical/Administrative Information  ■ Debtor estimates that funds will be ava □ Debtor estimates that, after any exempthere will be no funds available for dist	property is ex	cluded and ac	dministrativ		es paid,		THIS	SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000	5,001-	10,001-	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated Assets  Story S50,001 to \$500,001 to \$500,000 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			
Estimated Liabilities	\$1,000,001 to \$10 million	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		

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

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

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

after the filing of the petition.

B1 (Official Form 1)(4/10) Page 3

### **Voluntary Petition**

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

#### Signatures

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

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

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

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

### X /s/ George M Gingo

Signature of Debtor George M Gingo

#### X /s/ Lisa D Gingo

Signature of Joint Debtor Lisa D Gingo

Telephone Number (If not represented by attorney)

#### October 29, 2010

Date

#### Signature of Attorney\*

#### X /s/ James E Orth Jr

Signature of Attorney for Debtor(s)

#### James E Orth Jr 75941

Printed Name of Attorney for Debtor(s)

### Gingo & Orth PA

Firm Name

3239 N Hwy 1 Mims, FL 32754

Address

# Email: JamesOrthLaw@gmail.com (321) 264-9624 Fax: (866) 311-9573

Telephone Number

# October 29, 2010

Date

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

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

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

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

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

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

(Check only one box.)

Name of Debtor(s):

Gingo, George M Gingo, Lisa D

- ☐ 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.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

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

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

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

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

	-		

Date

Address

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

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

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

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

# United States Bankruptcy Court Middle District of Florida

In re	George M Gingo Lisa D Gingo		Case No.	
		Debtor(s)	Chapter	11

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

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

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

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

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

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable tatement.] [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 equirement 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/ George M Gingo George M Gingo
Date: October 29, 2010

# United States Bankruptcy Court Middle District of Florida

In re	George M Gingo Lisa D Gingo		Case No.	
		Debtor(s)	Chapter	11

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

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

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

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

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

☐ 4. I am not required to receive a credit coustatement.] [Must be accompanied by a motion for a	Inseling briefing because of: [Check the applicable
· · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·
1 • `	§ 109(h)(4) as impaired by reason of mental illness or
•	alizing 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 c	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Lisa D Gingo
Signature of Bestor.	Lisa D Gingo
Date: October 29, 20	5
Bute.	

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

# United States Bankruptcy Court Middle District of Florida

In re	George M Gingo Lisa D Gingo		Case No.	
		Debtor(s)	Chapter	11

#### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Citi Bank 100 Citibank Drive San Antonio, TX 78245	Citi Bank 100 Citibank Drive San Antonio, TX 78245	Credit Card	Disputed	Unknown
Citibank South Dakota, N.A. 701 E 60th Street N□ Sioux Falls, SD 57104	Citibank South Dakota, N.A. 701 E 60th Street N□ Sioux Falls, SD 57104	Credit Card	Disputed	Unknown
Mortgage Elec Reg Systems PO Box 2026 Flint, MI 48501-2026	Mortgage Elec Reg Systems PO Box 2026 Flint, MI 48501-2026	Transferred Second Mortgage for 3005 Irwin Avenue, Mims, FI 32754	Disputed	50,000.00
R-G Crown Bank 105 Live Oaks Garden #129 Casselberry, FL 32707	R-G Crown Bank 105 Live Oaks Garden #129 Casselberry, FL 32707	Unsecured Mortgage for 3005 Irwin Avenue, Mims, FI 32754	Disputed	310,150.00
Spectrum Intl Mortgage Svcs 2729 W Fairbanks Avenue Winter Park, FL 32789	Spectrum Intl Mortgage Svcs 2729 W Fairbanks Avenue Winter Park, FL 32789	Transferred Mortgage for 3005 Irwin Avenue, Mims, FI 32754	Disputed	Unknown

B4 (Offi	cial Form 4) (12/07) - Cont.
	George M Gingo
In re	Lisa D Gingo

Case No.	
	·

Debtor(s)

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
L	DECLADATION UNDER DEL			

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

We, **George M Gingo** and **Lisa D Gingo**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date	October 29, 2010	Signature	/s/ George M Gingo	
			George M Gingo	
			Debtor	
Date	October 29, 2010	Signature	/s/ Lisa D Gingo	
			Lisa D Gingo	
			Joint Debtor	

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

George M Gingo P.O. Box 838 Mims, FL 32754

Lisa D Gingo 3005 Irvin Avenue Mims, FL 32754

James E Orth Jr Gingo & Orth PA 3239 N Hwy 1 Mims, FL 32754

Citi Bank 100 Citibank Drive San Antonio, TX 78245

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

E-Loan Inc 6230 Stoneridge Mall Rd Pleasanton, CA 94588

Mortgage Elec Reg Systems PO Box 2026 Flint, MI 48501-2026

R-G Crown Bank 105 Live Oaks Garden #129 Casselberry, FL 32707

Spectrum Intl Mortgage Svcs 2729 W Fairbanks Avenue Winter Park, FL 32789