

United States Bankruptcy Court

Middle District of Florida

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):

Hwang, Charles

Name of Joint Debtor (Spouse) (Last, First, Middle):

All Other Names used by the Debtor in the last 8 years
(include married, maiden, and trade names):**AKA Jingia Hwang**All Other Names used by the Joint Debtor in the last 8 years
(include married, maiden, and trade names):Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN
(if more than one, state all)**xxx-xx-0555**Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN
(if more than one, state all)

Street Address of Debtor (No. and Street, City, and State):

**3050 Plaza Terrace Drive
Orlando, FL**

ZIP Code

32803

Street Address of Joint Debtor (No. and Street, City, and State):

ZIP Code

County of Residence or of the Principal Place of Business:

Orange

County of Residence or of the Principal Place of Business:

Mailing Address of Debtor (if different from street address):

**8635 Commodity Circle, Suite 100
Orlando, FL**

ZIP Code

32819

Mailing Address of Joint Debtor (if different from street address):

ZIP Code

Location of Principal Assets of Business Debtor
(if different from street address above):

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 Business

(Check one box)

- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ☐ Other

Tax-Exempt Entity

- (Check box, if applicable)
- ☐ 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)

- ☐ Chapter 7
- ☐ Chapter 9
- ☒ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts

(Check one box)

- ☒ 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."
- ☐ Debts are primarily business debts.

Filing Fee (Check one box)

- ☒ Full Filing Fee attached
- ☐ 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.
- ☐ 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:

- ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
- ☒ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).

Check if:

- ☐ 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:

- ☐ A plan is being filed with this petition.
- ☐ 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

- ☒ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

- ☒ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999 ☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000 ☐ 25,001-50,000 ☐ 50,001-100,000 ☐ OVER 100,000

Estimated Assets

- ☒ \$0 to \$50,000 ☐ \$50,001 to \$100,000 ☐ \$100,001 to \$500,000 ☐ \$500,001 to \$1 million ☐ \$1,000,001 to \$10 million ☐ \$10,000,001 to \$50 million ☐ \$50,000,001 to \$100 million ☐ \$100,000,001 to \$500 million ☐ \$500,000,001 to \$1 billion ☐ More than \$1 billion

Estimated Liabilities

- ☐ \$0 to \$50,000 ☐ \$50,001 to \$100,000 ☐ \$100,001 to \$500,000 ☐ \$500,001 to \$1 million ☒ \$1,000,001 to \$10 million ☐ \$10,000,001 to \$50 million ☐ \$50,000,001 to \$100 million ☐ \$100,000,001 to \$500 million ☐ \$500,000,001 to \$1 billion ☐ More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition*(This page must be completed and filed in every case)*Name of Debtor(s):
Hwang, Charles**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

See Attachment

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(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.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X

Signature of Attorney for Debtor(s)

November 10, 2010

(Date)

Lawrence M. Kosto, Esquire 0765325**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 after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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

Name of Debtor(s):

Hwang, Charles**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 
Signature of Debtor **Charles Hwang**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 10, 2010
Date

Signature of Attorney*

X 
Signature of Attorney for Debtor(s)

Lawrence M. Kosto, Esquire 0765325
Printed Name of Attorney for Debtor(s)

Kosto & Rotella, P.A.
Firm Name

c/o Lawrence M. Kosto, Esquire
619 E. Washington Street
Orlando, FL 32802
Address

Address

Email: lkosto@kostoandrotella.com
407-425-3456 Fax: 407-423-9002
Telephone Number

November 10, 2010
Date

November 10, 2010
Date

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.)

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

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

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

Social-Security number (If the 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.)

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.

In re Charles Hwang
Debtor

Case No. _____

FORM 1. VOLUNTARY PETITION
Pending Bankruptcy Cases Filed Attachment

Name of Debtor / District

Fidelity Properties Group, LLC
Middle District of Florida

Global Associates International Group, Inc.
Middle District of Florida

Case No. / Relationship

6:10-bk-05510-KSJ
Debtor is sole manager

6:10-bk-05511-KSJ
Debtor is sole shareholder

Date Filed / Judge

04/01/10
Jennemann

04/01/10
Jennemann

United States Bankruptcy Court
Middle District of Florida

In re Charles Hwang

Debtor(s)

Case No.

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

| (1) <i>Name of creditor and complete mailing address including zip code</i> | (2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i> | (3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i> | (4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i> | (5) <i>Amount of claim [if secured, also state value of security]</i> |
|---|---|---|---|--|
| A H Alyahya and A A Aboullah 4908 Watervista Drive Orlando, FL 32801 | A H Alyahya and A A Aboullah 4908 Watervista Drive Orlando, FL 32801 | Parcel 19, US 27, 10 Acres N 1/4 Sec 13, Twn 25S, Rng 26 E, Polk County, FL | | 523,100.14 (Unknown secured) |
| American Express PO Box 30384 Salt Lake City, UT 84130 | American Express PO Box 30384 Salt Lake City, UT 84130 | | | 9,000.00 |
| American Express PO Box 3165 New York, NY 10001 | American Express PO Box 3165 New York, NY 10001 | | | 6,500.00 |
| Amex 4315 S 2700 W Salt Lake City, UT 84184 | Amex 4315 S 2700 W Salt Lake City, UT 84184 | | | 9,448.00 |
| Bac Home Loans Servi 450 American St Simi Valley, CA 93065 | Bac Home Loans Servi 450 American St Simi Valley, CA 93065 | Mortgage | | 286,182.00 (Unknown secured) |
| Bank Of America Po Box 1598 Norfolk, VA 23501 | Bank Of America Po Box 1598 Norfolk, VA 23501 | | | 6,300.00 |
| Bank of America, N.A. PO Box 21848 Greensboro, NC 27420 | Bank of America, N.A. PO Box 21848 Greensboro, NC 27420 | 9559 Kilgore Road Orlando, FL 32836 | | 290,000.00 (Unknown secured) |
| BB & T 100 Colonial Bank Blvd Building B, 3rd Floor Montgomery, AL 36117 | BB & T 100 Colonial Bank Blvd Building B, 3rd Floor Montgomery, AL 36117 | US 192 Vacant Land Kissimmee, FL | | 56,000.00 (Unknown secured) |
| BB & T 100 Colonial Bank Blvd Building B, 3rd Floor Montgomery, AL 36117 | BB & T 100 Colonial Bank Blvd Building B, 3rd Floor Montgomery, AL 36117 | 8635 Commodity Cir Orlando, FL 32819 | | 152,628.96 (Unknown secured) |
| Cbna 1000 Technology Dr O Fallon, MO 63368 | Cbna 1000 Technology Dr O Fallon, MO 63368 | Collection | | 18,000.00 |

In re **Charles Hwang**

Case No. _____

Debtor(s)

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

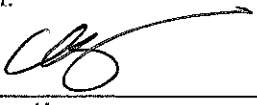
| (1) <i>Name of creditor and complete mailing address including zip code</i> | (2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i> | (3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i> | (4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i> | (5) <i>Amount of claim [if secured, also state value of security]</i> |
|--|---|--|---|--|
| Charles Giodano 3818 County Road 547 N Davenport, FL 33837 | Charles Giodano 3818 County Road 547 N Davenport, FL 33837 | CR 532 Vacant Land Kissimmee, FL | | 15,517.18 (Unknown secured) |
| Charles Giodano 3818 County Road 547 N Davenport, FL 33837 | Charles Giodano 3818 County Road 547 N Davenport, FL 33837 | CR 532 Vacant Land Kissimmee, FL | | 213,169.04 (Unknown secured) |
| Charles Giordano 3818 County Road 547 N Davenport, FL 33837 | Charles Giordano 3818 County Road 547 N Davenport, FL 33837 | CR 532 Vacant Land Kissimmee, FL | | 31,229.81 (Unknown secured) |
| Chase Po Box 15298 Wilmington, DE 19850 | Chase Po Box 15298 Wilmington, DE 19850 | | | 1,904.00 |
| Chase Po Box 15298 Wilmington, DE 19850 | Chase Po Box 15298 Wilmington, DE 19850 | ChargeAccount | | 24,171.00 |
| Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850 | Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850 | | | 11,000.00 |
| Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850 | Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850 | | | 11,000.00 |
| Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850 | Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850 | | | 6,000.00 |
| Regions Bank RCNG 2050 Parkway Office Circle Birmingham, AL 35244 | Regions Bank RCNG 2050 Parkway Office Circle Birmingham, AL 35244 | | | 49,248.00 |
| SunTrust Bank PO Box 79079 Baltimore, MD 21279 | SunTrust Bank PO Box 79079 Baltimore, MD 21279 | | | 20,000.00 |

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

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

Date **November 10, 2010**

Signature


Charles Hwang
 Debtor

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

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

In re Charles Hwang
Debtor(s)

Case No. _____
Chapter 11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: November 10, 2010



Charles Hwang
Signature of Debtor

Charles Hwang
P.O. Box 3588
Orlando, FL 32802

BB & T
100 Colonial Bank Blvd
Building B, 3rd Floor
Montgomery, AL 36117

H Wayne Klekamp, Inc.
10305 US Hwy 1 South
Sebastian, FL 32958

Lawrence M. Kosto, Esquire
Kosto & Rotella, P.A.
c/o Lawrence M. Kosto, Esquire
619 E. Washington Street
Orlando, FL 32802

Cbna
1000 Technology Dr
O Fallon, MO 63368

Hall Family Holdings, LLLP
PO Box 2365
Valdosta, GA 31604

A H Alyahya and A A Aboullah
4908 Watervista Drive
Orlando, FL 32801

Charles Giodano
3818 County Road 547 N
Davenport, FL 33837

James and Barbara Naylor
6325 SW Gator Trail
Palm City, FL 34990

American Express
PO Box 3165
New York, NY 10001

Charles Giordano
3818 County Road 547 N
Davenport, FL 33837

James Rodgers Trustee
555 Cross Creek Circle
Sebastian, FL 32958

American Express
PO Box 30384
Salt Lake City, UT 84130

Chase
Po Box 15298
Wilmington, DE 19850

KP Wen

Amex
4315 S 2700 W
Salt Lake City, UT 84184

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

POLLUX LLC
PO Box 66241
Saint Petersburg, FL 33736

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

Elizabeth Brown
PO Box 972124
Miami, FL 33197

Regions Bank RCNG
2050 Parkway Office Circle
Birmingham, AL 35244

Bank Of America
Po Box 1598
Norfolk, VA 23501

Evelyn Shalton
512 Oakland Road
Auburndale, FL 33823

SunTrust Bank
PO Box 79079
Baltimore, MD 21279

Bank of America, N.A.
PO Box 21848
Greensboro, NC 27420

FBD Inc
PO Box 1733
Lake City, FL 32056

Todd Theodore
10340 Pocket Lane
Orlando, FL 32836

W T Paul Liao
5060 W Colonial Drive
Suite 102
Orlando, FL 32808

Westridge, Inc.
PO Box 1733
Lake City, FL 32056

United States Bankruptcy Court
Middle District of Florida

In re Charles Hwang

Debtor(s)

Case No.

Chapter

11

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| American Express PO Box 3165 New York, NY 10001 | American Express PO Box 3165 New York, NY 10001 | | | 6,500.00 |
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| Bank of America, N.A. PO Box 21848 Greensboro, NC 27420 | Bank of America, N.A. PO Box 21848 Greensboro, NC 27420 | 9559 Kilgore Road Orlando, FL 32836 | | 290,000.00 (Unknown secured) |
| BB & T 100 Colonial Bank Blvd Building B, 3rd Floor Montgomery, AL 36117 | BB & T 100 Colonial Bank Blvd Building B, 3rd Floor Montgomery, AL 36117 | US 192 Vacant Land Kissimmee, FL | | 56,000.00 (Unknown secured) |
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In re **Charles Hwang**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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| Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850 | Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850 | | | 11,000.00 |
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| Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850 | Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850 | | | 6,000.00 |
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| SunTrust Bank PO Box 79079 Baltimore, MD 21279 | SunTrust Bank PO Box 79079 Baltimore, MD 21279 | | | 20,000.00 |

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

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

Date **November 10, 2010**

Signature


Charles Hwang

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.