

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Florida		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Sanaullah, Shezad		Name of Joint Debtor (Spouse) (Last, First, Middle): Nitsios, Helen E.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		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-4510		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0801
Street Address of Debtor (No. and Street, City, and State): 2223 Coquina Drive East Point, FL <div style="text-align: right; font-size: small;">ZIP Code 32328</div>		Street Address of Joint Debtor (No. and Street, City, and State): 2223 Coquina Drive East Point, FL <div style="text-align: right; font-size: small;">ZIP Code 32328</div>
County of Residence or of the Principal Place of Business: Leon		County of Residence or of the Principal Place of Business: Leon
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
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 checked="" 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 <hr/> 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 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 checked="" 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.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 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 checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. 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 type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" 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</p> <p><i>(This page must be completed and filed in every case)</i></p>		<p>Name of Debtor(s): Sanaullah, Shezad Nitsios, Helen E.</p>	
<p>All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)</p>			
<p>Location Where Filed: - None -</p>		<p>Case Number:</p>	<p>Date Filed:</p>
<p>Location Where Filed:</p>		<p>Case Number:</p>	<p>Date Filed:</p>
<p>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)</p>			
<p>Name of Debtor: - None -</p>		<p>Case Number:</p>	<p>Date Filed:</p>
<p>District:</p>		<p>Relationship:</p>	<p>Judge:</p>
<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 delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X _____ Signature of Attorney for Debtor(s) (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</p> <p>(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</p> <p>(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="margin-left: 40px;">_____</p> <p style="margin-left: 40px;">(Name of landlord that obtained judgment)</p> <p style="margin-left: 40px;">_____</p> <p style="margin-left: 40px;">(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>			

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Sanallah, Shezad Nitsios, Helen E.</p>
Signatures	
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>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).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> <u>/s/ Shezad Sanallah</u> Signature of Debtor Shezad Sanallah</p> <p><input checked="" type="checkbox"/> <u>/s/ Helen E. Nitsios</u> Signature of Joint Debtor Helen E. Nitsios</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><u>February 21, 2010</u> Date</p>	<p style="text-align: center;">Signature of a Foreign Representative</p> <p>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.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> 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.</p> <p><input checked="" type="checkbox"/> _____ Signature of Foreign Representative</p> <p>_____ Printed Name of Foreign Representative</p> <p>_____ Date</p>
<p style="text-align: center;">Signature of Attorney*</p> <p><input checked="" type="checkbox"/> <u>/s/ J. Randall Frier, Esq.</u> Signature of Attorney for Debtor(s)</p> <p><u>J. Randall Frier, Esq. 0754978</u> Printed Name of Attorney for Debtor(s)</p> <p><u>Frier & Frier, P.A.</u> Firm Name</p> <p>1682 Metropolitan Circle Tallahassee, FL 32308</p> <p>_____ Address</p> <p style="text-align: right;">Email: Cumberland_1988@Yahoo.com</p> <p>850-894-2084 Fax: 850-894-9494</p> <p>_____ Telephone Number</p> <p><u>February 21, 2010</u> Date</p> <p><small>*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.</small></p>	<p style="text-align: center;">Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>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.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ 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.)</p> <p>_____ Address</p> <p><input checked="" type="checkbox"/> _____ Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>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:</p> <p>_____ If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>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.</i></p>
<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>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.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Northern District of Florida

In re **Shezad Sanallah**
Helen E. Nitsios

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)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<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>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Albert A. Simpler, III c/o Thomas Crapps, Esq. 1114-P Thomasville Road Tallahassee, FL 32303	Albert A. Simpler, III c/o Thomas Crapps, Esq. 1114-P Thomasville Road Tallahassee, FL 32303	Debtors' interest in non-exempt real and personal property arising from entry of money judgment against Debtors by the Circuit County, Franklin County		959,099.05 (20,000.00 secured)
Allied Interstate Inc 435 Ford Rd Ste 800 Minneapolis, MN 55426	Allied Interstate Inc 435 Ford Rd Ste 800 Minneapolis, MN 55426	Collection agent for Tallahassee Memorial Hospital		2,805.00
Americas Servicing Co P.O. Box 10328 Des Moines, IA 50306	Americas Servicing Co P.O. Box 10328 Des Moines, IA 50306	2223 Coquina Drive St. George Island, FL 32328		844,380.00 (700,000.00 secured)
Anastasia & Argyrios Nitsios 14710 Turkey Foot Road Gaithersburg, MD 20878	Anastasia & Argyrios Nitsios 14710 Turkey Foot Road Gaithersburg, MD 20878	Unsecured Loan used by Debtors to purchase commerical property.		240,000.00
Bank of America P.O. Box 17054 Wilmington, DE 19850	Bank of America P.O. Box 17054 Wilmington, DE 19850	Credit Card		7,202.00
Capital One P.O. Box 85520 Richmond, VA 23285	Capital One P.O. Box 85520 Richmond, VA 23285	Credit Card		1,649.00

B4 (Official Form 4) (12/07) - Cont.

In re **Shezad Sanullah**
Helen E. Nitsios

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>
Chase Manhattan Mtg. 10790 Rancho Bernardo Rd San Diego, CA 92127	Chase Manhattan Mtg. 10790 Rancho Bernardo Rd San Diego, CA 92127	Commercial building on 1/3 acre lot used for medical practice, Florida Coastal Cardiology, P.A., 207 Avenue E, Apalachicola, FL 32320		310,993.00 (150,000.00 secured)
Discover Fin Svcs Llc P.O. Box 15316 Wilmington, DE 19850	Discover Fin Svcs Llc P.O. Box 15316 Wilmington, DE 19850	Credit Card		4,683.00
Gemb/Dillard's P.O. Box 981400 El Paso, TX 79998	Gemb/Dillard's P.O. Box 981400 El Paso, TX 79998	Charge Account		1,604.00
GMAC Mortgage Po Box 4622 Waterloo, IA 50704	GMAC Mortgage Po Box 4622 Waterloo, IA 50704	3511 N. Meredian Road Tallahassee, FL 32312 outside city limits		144,930.00 (650,000.00 secured) (590,159.00 senior lien)
Gulf State Community Bank P.O. Box GG Carrabelle, FL 32322	Gulf State Community Bank P.O. Box GG Carrabelle, FL 32322	Indian Lagoon, Lot #2, Port St. Joe, Gulf County, Florida		72,393.00 (70,000.00 secured)
KCC, Inc. 1004 Warm Sands Dr., S.E. Albuquerque, NM 87123	KCC, Inc. 1004 Warm Sands Dr., S.E. Albuquerque, NM 87123	40 acres of land located at TBD County Road BB, La Jara, Conjejos County, Colorado		20,000.00 (8,000.00 secured)
RBC Bank 134 N Church St Rocky Mount, NC 27804	RBC Bank 134 N Church St Rocky Mount, NC 27804	Claim arising from mortgage foreclosure on vacant lot Gramery Plantation, East Point, FL		99,469.00
Regions Bank 1203 Governors Square Blvd. Tallahassee, FL 32301	Regions Bank 1203 Governors Square Blvd. Tallahassee, FL 32301	Marina and (2) lots located on Marine Street, Carabelle, FL [157 feet lying between Carrabelle River and Marine Street]		872,851.75 (850,000.00 secured)
Sallie Mae 11100 USA Parkway Fishers, IN 46037	Sallie Mae 11100 USA Parkway Fishers, IN 46037	Student Loan		96,717.00

B4 (Official Form 4) (12/07) - Cont.

In re **Shezad Sanallah**
Helen E. Nitsios

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>
Sallie Mae 11100 USA Parkway Fishers, IN 46037	Sallie Mae 11100 USA Parkway Fishers, IN 46037	Student Loan		87,963.00
Sallie Mae 11100 USA Parkway Fishers, IN 46037	Sallie Mae 11100 USA Parkway Fishers, IN 46037	Student Loan		5,669.00
Sallie Mae 11100 USA Parkway Fishers, IN 46037	Sallie Mae 11100 USA Parkway Fishers, IN 46037	Student Loan		1,534.00
Sallie Mae 11100 USA Parkway Fishers, IN 46037	Sallie Mae 11100 USA Parkway Fishers, IN 46037	Student Loan		1,343.00
Superior Bnk Operations Center 17 N. 20th Street Birmingham, AL 35203	Superior Bnk Operations Center 17 N. 20th Street Birmingham, AL 35203	(4) parcels of real property [total = 4.11 acres] on Highway 65, East Point, Franklin County, Florida [Being surrendered]	Contingent Unliquidated	134,814.82 (50,000.00 secured)

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

We, **Shezad Sanallah** and **Helen E. Nitsios**, 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 February 21, 2010Signature /s/ Shezad Sanallah
Shezad Sanallah
DebtorDate February 21, 2010Signature /s/ Helen E. Nitsios
Helen E. Nitsios
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.

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Northern District of Florida

In re **Shezad Sanallah,**
Helen E. Nitsios

Debtors

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 must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	2,653,000.00		
B - Personal Property	Yes	9	120,426.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	4		4,024,178.62	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	20		551,915.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			137,440.78
J - Current Expenditures of Individual Debtor(s)	Yes	2			69,490.48
Total Number of Sheets of ALL Schedules		43			
Total Assets			2,773,426.00		
Total Liabilities				4,576,093.62	

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

In re **Shezad Sanallah,
Helen E. Nitsios**
_____ Debtors

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

State the following:

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

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **Shezad Sanaulah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
4 BR. 3 Bath, s/f residence located at 3511 North Meridian Road, Tallahassee, FL 32312	Fee Simple	J	650,000.00	735,089.00
Commercial real property located at 207 Avenue E, Aplachicola, FL 32320 on 1/3 acre. Mortgagee: Chase Manhattan Mrtg.	Fee Simple	H	150,000.00	310,993.00
Vacant lot located in Sunset Village, Port St. Joe, FL	Fee Simple	W	75,000.00	104,469.00
Real property located at 2223 Coquina Drive, St. George Island, FL 32328 (4 BR, 3.5 Bath House + 1 acre of land)	Homestead	J	700,000.00	844,380.00
Commercial building located at 74 Sixteenth Street, Apalachicola, FL 32320 on 1/3 acre. First & Second Mtgs.: Coastal Community Bank Name on Note & Mtg: Shezad Shanaulah	Fee Simple	H	100,000.00	65,994.00
Vacant lot #2, Indian Lagoon, Port St. Joe, Gulf County, Florida Mtg: Gulf State Community Bank	Fee Simple	J	70,000.00	72,393.00
Marina and (2) lots located on Marine Street, Carrabelle, FL Mortgagee: Regions Bank	Fee Simple	J	850,000.00	872,851.75
40 acres of real property located at ;TBD County Road BB, La Jara, Conejas County, Colorado 81140.	Fee Simple	J	8,000.00	20,000.00
Sub-Total >			2,603,000.00	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

B6A (Official Form 6A) (12/07) - Cont.

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

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
(4) parcels of land [4.11 acres total] located on Highway 65, East Point, Franklin County, Florida Mortgagee: Superior Bank	Fee Simple	J	50,000.00	147,000.00

Sub-Total > **50,000.00** (Total of this page)

Total > **2,653,000.00**

(Report also on Summary of Schedules)

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

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

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

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	J	4,000.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account(s) Wachovia Bank, N.A.	J	140.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		See Composite Exhibit "A" attached hereto	J	5,091.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		(100) Records from 70's & 80's - \$25.00 (100) Misc. CD's - \$25.00 Coffee Table Books - \$5.00 (200) Misc. Reading Books - \$30.00 Alavar Print - \$35.00 (3) Framed Pictures - \$30.00 Photos of Pakistan - \$10.00 Asian Prints - \$40.00	J	200.00
6. Wearing apparel.		Men's Clothing - \$125.00 Women's Clothing - \$200.00	J	325.00
7. Furs and jewelry.		See Exhibit "B" attached hereto.	J	8,950.00
8. Firearms and sports, photographic, and other hobby equipment.		Digital Camera - \$30.00 Nikon Camera - \$30.00 Camcorder - \$40.00 Exercise Machine - \$30.00 Weights/Bar Bells - \$40.00 Banjo - \$50.00	J	220.00
			Sub-Total >	18,926.00
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Debtors have life insurance policies with New York Life Ins. Co. with a total cash surrender value	J	16,000.00
		Debtors have disability insurance policies with N.W. Mutual Ins. Co. and New York Life Ins. Co.	J	Unknown
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).)		Pre-paid education plan for minor daughter	J	Unknown
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) with American Funds through Debtors' closely-held corporations	J	Unknown
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		On April 27, 1998, the Debtor/Husband formed a Florida professional association known as Florida Coastal Cardiology, P.A., with offices in Apalachicola, Quincy and Madion, Florida. The corporation has accounts receiveable and certain other tangible assets; however, the corporation has debts, the total amount of which exceed the value of the assets, thus there is no true owners equity in the corporation. On May 1, 2009, the corporation purchased a commercial building and land located in Madison, Madision County, Florida for \$90,000.00 from the First Baptist Church of Madison, Inc., a Florida not for profit corporation. There is no equity in the property. Mortgagee: First Baptist Church of Madison, Inc.	H	70,000.00
		On January 6, 1999, the Joint Debtor formed a Florida professional association known as Coastal Internal Medicine, P.A. which was located at 74 Sixteenth Street, Apalachicola, FL 32320. The corporation has no assets and is no longer operational.	W	0.00

Sub-Total > **86,000.00**
(Total of this page)

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

B6B (Official Form 6B) (12/07) - Cont.

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		On 9/20/2005, the Debtor/Husband formed a Florida limited liability company known as Solomon Rose Holdings, LLC for the purpose of buying and selling real estate. The corporation was unsuccessful and has no assets of any kind or nature.	H	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
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.	X			
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			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		Debtors each hold medical licenses in the State of Florida	J	Unknown

Sub-Total > **0.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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.		2005 Cadillac Escalade ESV Lienholder: GMAC	J	15,500.00
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			
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			

Sub-Total >	15,500.00
(Total of this page)	
Total >	120,426.00

(Report also on Summary of Schedules)

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

Schedule B - Personal Property

Tallahassee Personal Property	Value
vintage dining set from Pakistan	150
vintage buffet (gift/fair shape)	75
china cabinet	75
cutlery chest	25
kitchen table/chairs (old-gift)	30
2 bar stools	20
living room sofa, partly ruined by cat/dogs)	75
2 vintage chairs from Pakistan	100
2 antique chairs	100
1 glider with ottoman	20
coffee table	40
end table	25
bar	30
alcove table	15
love seat and chair (vintage/fair shape)	75
wardrobe	75
bookshelf	20
cabinet	20
lingerie chest	20
chest	30
king bed frame and mattress	100
2 night tables	30
children's bedroom set/mattress	150
twin mattress	25
kind bed frame and mattress	75
2 night tables	30
chest	25
dresser with mirror	30
2 lamps	20
queen mattress with frame	75
night table	15
dresser	20
chest of drawers	20
TV stand	15
40" flat screen TV (5 years old)	50
42" flat screen TV (3 years old)	50
27" flat screen TV (3 years old)	40
19" TV (old)	20
Blue Ray DVD - < 1 year old)	30
DVD player (3 years old)	20
3 computers	75
audio system/2 speakers - over 10 years old	75
audio system stand	20
2 CD stands	15
washer/dryer (3 years old)	100
desk/chair	50
6 lamps	75
4 area rugs	100
	20

COMPOSITE EXHIBIT "A"

Schedule B - Personal Property

coffee machine	75
dinnerware	15
kitchen gadgets	8
silverware	5
pots/pans	25
blender	5
mixer	2
food processor	15
toaster	2
deep fryer	15
pressure cooker	10
toaster oven	5
coffee bean grinder	5
rotisserie	15
food scale	5
cutlery	15
refrigerator	75
freezer	75
patio furniture	50
grill	15
swing set	75
picnic table	15
wheel barrow	5
wagon	15
4 garden hoses	4
yard tools	5
blower	15
fertilizer spreader	5
2 mosquito magnets	20
3 fans	6
2 ladders	20
water heater	20
garage shelving	30
water filter under sink	15
vacuum cleaner	8
cleaning supplies	5
iron	5
ironing board	2
2 home scales	2
luggage	40
2 pet carrying cases	8
tools	20
security system	50
bedding/towels	10
wine glasses	10
decorative plates	40
umbrella holder	10
Christmas decorations	20
Halloween decorations	5
Ariana's play table	10

COMPOSITE EXHIBIT "A"

NITSIOS, HELEN

Schedule B - Personal Property

St. George Island Personal Property

living room sofa (poor shape)	50
living room chair/ottoman (poor shape)	25
antique living room chair	100
antique living room chair/ottoman	100
coffee table	25
end table	10
floor lamp	15
dining room set	100
vintage kitchen table/chairs	80
kitchen cabinet	25
microwave	5
blender	2
coffee machine	5
dinnerware	30
silverware	5
pots/pans	15
wood salad bowl	8
utensils	5
2 blackamoors	50
vase	15
2 pedestools	40
entrance mirror	30
entrance table	25
king mattress on frame	75
2 night tables	30
TV cart	5
bathroom shelving unit	15
steamer	10
washer/dryer	75
step stool for closet	5
king mattress on frame	50
night table	15
lamp	5
TV stand	5
iron	5
ironing board	4
2 screens	80
pool table	150
refrigerator	50
microwave	5
king bed with mattress	75
2 night tables	40
dresser with mirror	30
queen mattress on frame	40
night table	5
lamp	5

COMPOSITE EXHIBIT "A"

SANAULLAH, SHEZAD &
NITSIOS, HELEN

Schedule B - Personal Property

dresser	10
twin mattress on frame	15
vintage bench	40
floor mirror	25
32" TV (old)	30
wall TV in kitchen	20
2 -27" TV (old)	30
1 DVD player (old)	15
free weights	25
washer/dry (old/?working order)	15

5091

COMPOSITE EXHIBIT "A"

**SANAULLAH, SHEZAD &
NITSIOS, HELEN**
Schedule B - Personal Property
[Jewelry, watches, etc.]

1.89c diamond engagement ring and wedding band	2500
18c Cartier watch	810
22c Gold/ruby set (earrings/ring/necklace) from Pakistan	1033
22c Gold/lapus lazuli set (earrings/ring/necklace) from Pakistan	1620
4 sets of 21c gold earrings from Pakistan	375
4 21c gold bangles from Pakistan	692
21c gold bracelet with enamel	290
22c gold earrings from Pakistan	84
18c Gold Tiffany ring	144
21c gold chain	99
14c gold chain	13
18c gold ring with brown stone	225
10c ring with yellow stone, and 10c college ring	120
18c gold diamond earrings	300
10c gold/zirconium necklace	225
peridot set	45
Breitling watch	100
Raymond Weil watch	100
Gold lighter	100
Tag Heuer watch	75

EXHIBIT "B"

B6C (Official Form 6C) (12/07)

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor 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
 \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Real property located at 2223 Coquina Drive, St. George Island, FL 32328 (4 BR, 3.5 Bath House + 1 acre of land)	Fla. Const. art. X, § 4(a)(1); Fla. Stat. Ann. §§ 222.01, 222.02, 222.05	100%	700,000.00
Cash on Hand			
Cash	Fla. Const. art. X, § 4(a)(2)	2,000.00	4,000.00
Interests in Insurance Policies			
Debtors have life insurance policies with New York Life Ins. Co. with a total cash surrender value	Fla. Stat. Ann. § 222.14	16,000.00	16,000.00
Debtors have disability insurance policies with N.W. Mutual Ins. Co. and New York Life Ins. Co.	Fla. Stat. Ann. § 222.18	100%	Unknown
Interests in an Education IRA or under a Qualified State Tuition Plan			
Pre-paid education plan for minor daughter	Fla. Stat. Ann. § 222.22	100%	Unknown
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
401(k) with American Funds through Debtors' closely-held corporations	Fla. Stat. Ann. § 222.21(2)	100%	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles			
2005 Cadillac Escalade ESV Lienholder: GMAC	Fla. Stat. Ann. § 222.25(1)	2,000.00	15,500.00

Total: **20,000.00** **735,500.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

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

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

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. Case No. 07-00399-CA		2/03/2009							
Albert A. Simpler, III c/o Thomas Crapps, Esq. 1114-P Thomasville Road Tallahassee, FL 32303	J	Judicial Lien Debtors' interest in non-exempt real and personal property arising from entry of money judgment against Debtors by the Circuit County, Franklin County, Florida						959,099.05	939,099.05
		Value \$ 20,000.00							
Account No. 9286		Opened 2/24/05 Last Active 9/01/09							
Americas Servicing Co P.O. Box 10328 Des Moines, IA 50306	H	First Mortgage 2223 Coquina Drive St. George Island, FL 32328						844,380.00	144,380.00
		Value \$ 700,000.00							
Account No. 4222		Opened 6/05/06 Last Active 11/13/09							
Chase Manhattan Mtg. 10790 Rancho Bernardo Rd San Diego, CA 92127	H	First Mortgage Commercial building on 1/3 acre lot used for medical practice, Florida Coastal Cardiology, P.A., 207 Avenue E, Apalachicola, FL 32320						310,993.00	160,993.00
		Value \$ 150,000.00							
Account No. 0300		Opened 3/23/00 Last Active 11/06/09							
Coastal Comm Bk 12141 Panama City Panama City, FL 32407	H	Second Mortgage 74 16th Street Apalachicola, FL 32320 74 16th Street, Apalachicola, FL 32320						36,445.00	0.00
		Value \$ 100,000.00							
Subtotal								2,150,917.05	1,244,472.05
(Total of this page)									

3 continuation sheets attached

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0797			Opened 7/18/97 Last Active 11/06/09					
Coastal Comm Bk 12141 Panama City Panama City, FL 32407			First Mortgage 74 16th Street Apalachicola, FL 32320					
			Value \$ 100,000.00				29,549.00	0.00
Account No. 3511 N. Meridian Road			2009					
Doris Maloy, Tax Collector Leon County, Florida P.O. Box 1835 Tallahassee, FL 32302			Real Property Taxes 3511 N. Meridian Road Tallahassee, FL 32312					
			Value \$ 650,000.00				Unknown	Unknown
Account No. Unknoww			2009					
Franklin County Tax Collector 33 Market Streett Suite 188 Apalachicola, FL 32320			Real Property Taxes 74 16th Street Apalachicola, FL					
			Value \$ Unknown				Unknown	Unknown
Account No. 2103			Opened 7/18/05 Last Active 11/01/09					
G M A C P.O. Box 105677 Atlanta, GA 30348			Motor Vehicle Purchase Lien 2005 Cadillac Escalade ESV					
			Value \$ 8,500.00				8,564.00	64.00
Account No. 1863			Opened 2/27/07 Last Active 8/01/09					
GMAC Mortgage Po Box 4622 Waterloo, IA 50704			Second Mortgage 3511 N. Meredian Road Tallahassee, FL 32312 outside city limits					
			Value \$ 650,000.00				144,930.00	85,089.00
Subtotal							183,043.00	85,153.00
(Total of this page)								

Sheet **1** of **3** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. Unknow			2009					
Gulf County Tax Collector 1000 Cecil G. Costin Blvd. Room 147 Port Saint Joe, FL 32456		J	Real property taxes Lot No. 2, Indian Lagoon. Parcel ID #03171-11OR, Port St. Joe, FL				Unknown	Unknown
			Value \$ Unknown					
Account No. 8954			Opened 1/18/08 Last Active 6/04/09					
Gulf State Community Bank P.O. Box GG Carrabelle, FL 32322		J	First Mortgage Indian Lagoon, Lot #2, Port St. Joe, Gulf County, Florida				72,393.00	2,393.00
			Value \$ 70,000.00					
Account No. 0803			07/05					
KCC, Inc. 1004 Warm Sands Dr., S.E. Albuquerque, NM 87123		J	First Mortgage 40 acres of land located at TBD County Road BB, La Jara, Conejos County, Colorado				20,000.00	12,000.00
			Value \$ 8,000.00					
Account No. 1033			Opened 2/27/07 Last Active 10/30/09					
Midland Mortgage Co. 999 Nw Grand Blvd Oklahoma City, OK 73118		H	First Mortgage 3511 N. Meredian Road Tallahassee, FL 32312				590,159.00	0.00
			Value \$ 650,000.00					
Account No. Unknown			5/31/2006					
Regions Bank 1203 Governors Square Blvd. Tallahassee, FL 32301		J	First Mortgage Marina and (2) lots located on Marine Street, Carabelle, FL [157 feet lying between Carrabelle River and Marine Street]				872,851.75	22,851.75
			Value \$ 850,000.00					
Subtotal							1,555,403.75	37,244.75
(Total of this page)								

Sheet **2** of **3** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. 0981							
Superior Bnk Operations Center 17 N. 20th Street Birmingham, AL 35203		J		X	X		
						134,814.82	84,814.82
Value \$							
Value \$							
Value \$							
Value \$							
Value \$							
Subtotal (Total of this page)						134,814.82	84,814.82
Total (Report on Summary of Schedules)						4,024,178.62	1,451,684.62

Sheet **3** of **3** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

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

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

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

Domestic support obligations

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

Extensions of credit in an involuntary case

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

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* 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 \$5,400* 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 \$2,425* 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).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

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

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. xxx-xx-4510 Internal Revenue Service SBSE: CS: Insolvency Unit 400 W. Bay St., Ste. 35045 Stop 5720 - Group 2 Jacksonville, FL 32202-4437			2007 - 2009 Personal Income Taxes					Unknown
Account No.							Unknown	Unknown
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	0.00	0.00
Total (Report on Summary of Schedules)	0.00	0.00

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community				C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H	W	J	C					
Account No. 0001 Aes/ Keycorp P.O. Box 2461 Harrisburg, PA 17101			W				X	X	X	1.00
Account No. 0002 Aes/ Keycorp P.O. Box 2461 Harrisburg, PA 17101			W				X	X	X	1.00
Account No. 0003 Aes/ Keycorp Pob 2461 Harrisburg, PA 17101			W				X	X	X	1.00
Account No. 0004 Aes/ Keycorp P.O. Box 2461 Harrisburg, PA 17101			W				X	X	X	1.00
Subtotal (Total of this page)									4.00	

19 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. Case No. 07-00399-CA			12/03/2009					
Albert A. Simpler, III c/o Thomas Crapps, Esq. 1114-P Thomasville Road Tallahassee, FL 32303	J		Money judgment rendered by the Franklin County Circuit Court arising from the foreclosure on investment property. [Claim is bifurcated]	X		X	1.00	
Account No. 2036			Opened 2/26/09 Last Active 1/01/09					
Allied Interstate Inc 435 Ford Rd Ste 800 Minneapolis, MN 55426	W		Collection agent for Tallahassee Memorial Hospital				2,805.00	
Account No. 7123			Opened 12/23/03 Last Active 1/01/07					
Amex P.O. Box 297871 Fort Lauderdale, FL 33329	H		Credit Card	X	X	X	1.00	
Account No. None			2004					
Anastasia & Argyrios Nitsios 14710 Turkey Foot Road Gaithersburg, MD 20878	J		Unsecured Loan used by Debtors to purchase commerical property.				240,000.00	
Account No. 8974			Opened 8/28/00 Last Active 11/01/09					
Bank of America P.O. Box 17054 Wilmington, DE 19850	W		Credit Card				7,202.00	
Sheet no. <u>1</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	250,009.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. 4226 Bankfirst 1509 W 41st St Sioux Falls, SD 57105		H	Opened 1/12/99 Last Active 2/24/04 Credit Card	X	X	X	1.00	
Account No. 7802 Blmdsnb 9111 Duke Blvd Mason, OH 45040		W	Opened 11/22/03 Last Active 12/05/08 Charge Account	X	X	X	1.00	
Account No. 7804 Blmdsnb 9111 Duke Blvd Mason, OH 45040		W	Opened 11/23/03 Last Active 12/05/08 Charge Account	X	X	X	1.00	
Account No. 8613 Bp/Cbsd Po Box 6497 Sioux Falls, SD 57117		W	Opened 3/01/88 Last Active 2/01/97 Credit Card	X	X	X	1.00	
Account No. 3373 Cap One Po Box 85520 Richmond, VA 23285		H	Opened 10/02/97 Credit Card	X	X	X	1.00	
Sheet no. 2 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	5.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 9870 Capital City Bank 2111 N Monroe St Tallahassee, FL 32303	J		Opened 10/03/03 Last Active 2/08/08 Possible claim arising from foreclosure on vacant lot located in Sunset Village/Subdivision, Port St. Joe, FL	X	X	1.00
Account No. 7088 Capital City Bank 2111 N Monroe St Tallahassee, FL 32303	W		Opened 8/25/08 Last Active 4/14/09 Mortgage	X	X	1.00
Account No. 1638 Capital One P.O. Box 85520 Richmond, VA 23285	H		Opened 5/21/03 Last Active 10/01/09 Credit Card			1,649.00
Account No. 3343 Capital One P.O. Box 85520 Richmond, VA 23285	H		Opened 7/15/03 Last Active 11/03/09 Credit Card			26.00
Account No. 2486 Capital One P.O. Box 85520 Richmond, VA 23285	W		Opened 5/16/00 Last Active 6/22/06 Credit Card	X	X	1.00
Sheet no. 3 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,678.00

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. 0076 Chase P.O. Box 15298 Wilmington, DE 19850	W		Opened 5/09/00 Last Active 8/04/03 Credit Card	X	X	X	1.00	
Account No. 0041 Chase P.O. Box 15298 Wilmington, DE 19850	H		Opened 3/24/99 Last Active 1/01/04 Credit Card	X	X	X	1.00	
Account No. 4699 Citi P.O. Box 6241 Sioux Falls, SD 57117	W		Opened 6/01/89 Last Active 11/13/09 Credit Card				615.00	
Account No. 1298 Coastbk 12141 Panama City Bch Pkwy Panama City, FL 32407	W		Opened 12/01/98 Last Active 12/01/05 Unsecured loan	X	X	X	1.00	
Account No. 0602 Coastbk 12141 Panama City Bch Pky. Panama City, FL 32407	W		Opened 6/01/02 Last Active 7/01/06 Unsecured claim	X	X	X	1.00	
Sheet no. <u>4</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	619.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M I F C L A I M I S S U B J E C T T O S E T O F F S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. 0801 Cstl Comm Bk 12141 Panama City Panama City, FL 32407	H	H	Opened 8/23/01 Last Active 6/01/06 Commercial Mortgage	X	X	X	1.00	
Account No. 0301 Cstl Comm Bk 12141 Panama City Bch. Pky. Panama City, FL 32407	W	W	Opened 3/02/01 Last Active 11/12/04 Unsecured claim	X	X	X	1.00	
Account No. 0101 Cstl Comm Bk 12141 Panama City Bch. Pky. Panama City, FL 32407	H	H	Opened 1/25/01 Last Active 9/14/05 Unsecured claim	X	X		1.00	
Account No. 8069 Discover Fin Svcs Llc P.O. Box 15316 Wilmington, DE 19850	J	J	Opened 11/09/03 Last Active 11/10/09 Credit Card				4,683.00	
Account No. 2759 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	W	W	Opened 10/04/02 Last Active 6/25/06 Credit Card	X	X	X	1.00	
Sheet no. <u>5</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	4,687.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. None Edwin Brown 2813 Crawfordville Road Crawfordville, FL 32326		J	2004 Possible claim arising from deed in lieu of foreclosure on 30 acres of land in Liberty County, FL	X	X	X	1.00	
Account No. 5486 First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		J	Opened 4/13/00 Credit Card				309.00	
Account No. 4539 First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		H	Opened 4/13/00 Last Active 1/01/01 Credit Card	X	X	X	1.00	
Account No. None Garlick Environmental 1637 Metropolitan Blvd. Suite A Tallahassee, FL 32308		J	2008 Contingent claim	X	X	X	1.00	
Account No. 4023 GE Capital P.O. Box 7247-0371 Philadelphia, PA 19170-0371	X	H	04/07 Demo Cardiometrics ECP S	X	X	X	1.00	
Sheet no. 6 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	313.00

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. 2325 Gemb/Dillards P.O. Box 981400 El Paso, TX 79998		W	Opened 4/01/98 Last Active 11/13/09 Charge Account			1,604.00	
Account No. 9305 Gemb/Dillards Po Box 981400 El Paso, TX 79998		W	Opened 4/01/98 Last Active 11/02/08 Charge Account	X	X	X	1.00
Account No. 2362 Gemb/L&T Po Box 981400 El Paso, TX 79998		W	Opened 6/01/95 Charge Account	X	X	X	1.00
Account No. 4141 GMAC Mortgage P.O. Box 4622 Waterloo, IA 50704		H	Opened 2/27/07 Last Active 10/10/07 Mortgage	X	X		1.00
Account No. 1780 Great American Leasing Corp. 825 First St., S.E. Cedar Rapids, IA 52401	X	H	1/23/2004 Usage Agreement pertaining to (1) Bioz System	X	X		1.00
Subtotal (Total of this page)						1,608.00	

Sheet no. 7 of 19 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

B6F (Official Form 6F) (12/07) - Cont.

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H	W					
Account No. 0-000 Great American Leasing Corp. P.O. Box 660831 Dallas, TX 75266-0831	X	H	06-07 Possible claim arising from lease of Bioz 4110-121 System by Florida Coastal Cardiology, P.A.	X	X	X	1.00	
Account No. 8954 Gulf State Bank P.O. Box GG Carrabelle, FL 32322			J	Opened 1/18/08 Last Active 11/01/09 Possible claim arising from foreclosure on vacant lot on Highway 65, East Point, FL	X	X	1.00	
Account No. 0980 Gulf State Bank P.O. Box GG 206 St. James Avenue Carrabelle, FL 32322	W		Opened 6/30/99 Last Active 6/13/06 Mortgage	X	X	X	1.00	
Account No. 0990 Gulf State Bank P.O. Box GG Carrabelle, FL 32322			W	Opened 5/27/03 Last Active 6/13/06 Mortgage	X	X	X	1.00
Account No. 8950 Gulf State Bank P.O. Box GG Carrabelle, FL 32322	J		Opened 1/18/05 Last Active 3/17/08 Mortgage	X	X	X	1.00	
Sheet no. 8 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	5.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. 8951 Gulf State Bank P.O. Box GG Carrabelle, FL 32322		H	Opened 8/26/05 Last Active 9/07/07 Mortgage	X	X	X	1.00	
Account No. 8952 Gulf State Bank P.O. Box GG Carrabelle, FL 32322		J	Opened 8/26/07 Last Active 3/17/08 Mortgage	X	X	X	1.00	
Account No. 8953 Gulf State Bank P.O. Box GG Carrabelle, FL 32322		J	Opened 1/26/08 Last Active 5/29/09 Mortgage	X	X	X	1.00	
Account No. 5759 Havertys Furniture Co P.O. Box 5787 Chattanooga, TN 37406		H	Opened 9/11/04 Last Active 11/01/05 Charge Account	X	X	X	1.00	
Account No. 2852 Hsbc/Neimn P.O. Box 15221 Wilmington, DE 19850		W	Opened 1/01/96 Last Active 8/11/08 Charge Account	X	X	X	1.00	
Sheet no. 9 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	5.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. 5235 Hsbc/Saks 140 W Industrial Dr Elmhurst, IL 60126		W	Opened 9/15/93 Charge Account	X	X	X	1.00	
Account No. 5343 Leaft Financial Corporation 1818 Market Street, 9th Floor Philadelphia, PA 19103		J	4/30/2007 Possible claim arising from lease of medical equipment used at Debtors' medical office located at 74 16th Street, Apalachicola., FL 32320	X	X	X	1.00	
Account No. 1120 Mcydsnb 9111 Duke Blvd Mason, OH 45040		W	Opened 8/30/92 Last Active 6/23/09 Charge Account	X	X	X	1.00	
Account No. 8602 Mercedes Fin P.O. Box 685 Roanoke, TX 76262		W	Opened 9/01/97 Last Active 12/01/00 Automobile	X	X	X	1.00	
Account No. 1667 Nordstrom Fsb Po Box 6555 Englewood, CO 80155		W	Opened 2/28/94 Last Active 8/01/09 Charge Account				248.00	
Sheet no. 10 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	252.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H	W						
Account No. 3010 & 6-001 Phillips Medical Capital P.O. Box 92449 Cleveland, OH 44193-0003	X	H		11/03/2004 & 3/26/2007 Possible claim arising from lease of Ultrasound equipment by Debtors' corporation, Florida Coastal Cardiology, P.A.	X	X	X	1.00	
Account No. 8873 RBC Bank 134 N Church St Rocky Mount, NC 27804			J	Opened 8/09/04 Last Active 10/01/08 Claim arising from mortgage foreclosure on vacant lot Gramery Plantation, East Point, FL				99,469.00	
Account No. 1103 Sallie Mae 11100 USA Parkway Fishers, IN 46037			H	Opened 11/03/06 Last Active 9/01/09 Student Loan				96,717.00	
Account No. 0728 Sallie Mae 11100 USA Parkway Fishers, IN 46037			W	Opened 7/28/06 Last Active 10/26/09 Student Loan				87,963.00	
Account No. 0615 Sallie Mae 11100 USA Parkway Fishers, IN 46037			W	Opened 6/15/92 Last Active 10/28/09 Student Loan				5,669.00	
Sheet no. <u>11</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page)	289,819.00

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. 1026 Sallie Mae 11100 USA Parkway Fishers, IN 46037		W	Opened 10/26/92 Last Active 10/28/09 Student Loan				1,534.00	
Account No. 0402 Sallie Mae 11100 USA Parkway Fishers, IN 46037		W	Opened 4/02/93 Last Active 10/28/09 Student Loan				1,343.00	
Account No. 0004 Sallie Mae 11100 Usa Parkway Fishers, IN 46037		H	Opened 9/25/97 Last Active 11/03/06 Student Loan				0.00	
Account No. 0005 Sallie Mae 11100 USA Parkway Fishers, IN 46037		H	Opened 10/30/97 Last Active 11/03/06 Student Loan	X	X	X	1.00	
Account No. 0001 Sallie Mae 11100 USA Parkway Fishers, IN 46037		W	Opened 10/24/91 Last Active 7/28/06 Student Loan	X	X	X	1.00	
Sheet no. 12 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	2,879.00

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. 0002 Sallie Mae 11100 USA Parkway Fishers, IN 46037		W	Opened 10/25/91 Last Active 7/28/06 Student Loan	X	X	X	1.00	
Account No. 0003 Sallie Mae 11100 Usa Parkway Fishers, IN 46037		W	Opened 9/22/89 Last Active 7/28/06 Stident Loan	X	X	X	1.00	
Account No. 0005 Sallie Mae 11100 USA Parkway Fishers, IN 46037		W	Opened 9/22/89 Last Active 7/28/06 Student Loan	X	X	X	1.00	
Account No. 0007 Sallie Mae 11100 USA Parkway Fishers, IN 46037		W	Opened 8/01/90 Last Active 7/28/06 Student Loan	X	X	X	1.00	
Account No. 0008 Sallie Mae 11100 USA Parkway Fishers, IN 46037		W	Opened 8/01/90 Last Active 7/28/06 Student Loan	X	X	X	1.00	
Sheet no. 13 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	5.00

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. 0011 Sallie Mae 11100 USA Parkway Fishers, IN 46037		W	Opened 6/15/92 Last Active 7/28/06 Student Loan	X	X	X	1.00	
Account No. 0012 Sallie Mae 11100 USA Parkway Fishers, IN 46037		W	Opened 6/15/92 Last Active 7/28/06 Student Loan	X	X	X	1.00	
Account No. 0013 Sallie Mae 11100 USA Parkway Fishers, IN 46037		W	Opened 9/25/89 Last Active 7/28/06 Student Loan	X	X	X	1.00	
Account No. 0015 Sallie Mae 11100 USA Parkway Fishers, IN 46037		W	Opened 7/31/90 Last Active 7/28/06 Student Loan	X	X	X	1.00	
Account No. 0017 Sallie Mae 11100 USA Parkway Fishers, IN 46037		W	Opened 6/19/91 Last Active 7/28/06 Student Loan	X	X	X	1.00	
Sheet no. 14 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	5.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. 1206 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444		W	Opened 12/02/00 Last Active 3/18/04 Student Loan	X	X	X	1.00	
Account No. 1026 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444		W	Opened 10/25/91 Last Active 10/24/05 Student Loan	X	X	X	1.00	
Account No. 1056 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444		W	Opened 5/01/91 Student Loan	X	X	X	1.00	
Account No. 1186 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444		W	Opened 12/02/00 Student Loan	X	X	X	1.00	
Account No. 1196 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444		W	Opened 12/02/00 Student Loan	X	X	X	1.00	
Sheet no. <u>15</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	5.00

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. 9051 Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165		H	Opened 2/24/05 Last Active 5/31/05 Mortgage	X	X	X	1.00
Account No. None Shawn Logan 6052 Flinlock Loop Tallahassee, FL 32311-4180		J	2004 Possible claim arising from deed in lieu of foreclosure on 30 acres of land in Liberty County, FL	X	X	X	1.00
Account No. 1018 Slma Lsc/V 365 Herndon Pkwy Herndon, VA 20170		W	Opened 6/18/91 Student Loan	X	X	X	1.00
Account No. 1038 Slma Lsc/V 365 Herndon Pkwy Herndon, VA 20170		W	Opened 6/18/91 Student Loan	X	X	X	1.00
Account No. 1098 Slma Lsc/V 365 Herndon Pkwy Herndon, VA 20170		W	Opened 3/26/92 Student Loan	X	X	X	1.00
Sheet no. 16 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	5.00

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. 1048 Sima Lsc/V 365 Herndon Pkwy Herndon, VA 20170		H	Opened 9/26/97 Student Loan	X	X	X	1.00
Account No. 1058 Sima Lsc/V 365 Herndon Pkwy Herndon, VA 20170		H	Opened 10/31/97 Student Loan	X	X	X	1.00
Account No. 102H Sm Servicing 11100 USA Parkway Fishers, IN 46038		H	Opened 8/01/90 Last Active 4/01/97 Student Loan	X	X	X	1.00
Account No. 8744 & 4402 Sterling National Bank 500 Seventh Ave., 11th Floor New York, NY 10018	X	H	07/05 Possible claim arising from lease of (1) Norav Stress System	X	X	X	1.00
Account No. 0965 Superiorbk 126 N Broadway Sylacauga, AL 35150		J	Opened 4/01/05 Last Active 5/01/07 Mortgage	X	X	X	1.00
Sheet no. <u>17</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	5.00

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	D I S P U T E D	U N L I Q U I D A T E D	C O N T I N G E N T	AMOUNT OF CLAIM
		H W J C				
Account No. 0981 Superiorbk 126 N Broadway Sylacauga, AL 35150		Opened 4/01/05 Last Active 5/01/07 Mortgage			X X X	1.00
Account No. 301 Jefferson Street The Charles W. Harbin, Jr., Trust c/o Craig Harbin 4252 Sherborne Road Tallahassee, FL 32303	X	3/11/1997 Possible claim arising from rental of medical office building in Quincy, FL			X X X	1.00
Account No. 2742 Ultra Solutions, Inc. 5781 Schaefer Avenue Chino, CA 91710	X	8/06/2009 Possible claim arising from lease of medical equipment			X X X	1.00
Account No. 1623 Washington Mutual P.O.Box 1093 Northridge, CA 91328		Opened 8/30/00 Last Active 1/14/05 Mortgage			X X X	1.00
Account No. 3998 Washington Mutual 1100 W Town & Country Orange, CA 92868		Opened 8/30/00 Mortgage			X X X	1.00
Sheet no. 18 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	5.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. 7148 Wffinance 800 Walnut St Des Moines, IA 50309		H	Opened 7/29/06 Last Active 4/24/09 Mortgage	X	X	X	1.00
Account No. 4061 Wfnnb/Victorias Secret 220 W Schrock Rd Westerville, OH 43081		W	Opened 4/03/99 Last Active 9/04/00 Charge Account	X	X	X	1.00
Account No.							
Account No.							
Account No.							

Sheet no. 19 of 19 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

2.00

Total
(Report on Summary of Schedules)

551,915.00

B6G (Official Form 6G) (12/07)

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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.
Great American Leasing Corp. 825 First St., S.E. Cedar Rapids, IA 52401	On 1/23/2004 Debtor/Husband executed Usage Agreement for (1) Bioz System. on behalf of Florida Coastal Cardiology, P.A.

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_____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Shezad Sanallah,
Helen E. Nitsios**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

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

 Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Floirda Coastal Cardiology, P.A. 74 Sixteenth Street Apalachicola, FL 32320	Great American Leasing Corp. 825 First St., S.E. Cedar Rapids, IA 52401
Floirda Coastal Cardiology, P.A. 74 16th Street Apalachicola, FL 32320	Ultra Solutions, Inc. 5781 Schaefer Avenue Chino, CA 91710
Florida Coastal Cardiology, P.A. 74 16th Street Apalachicola, FL 32320	Phillips Medical Capital P.O. Box 92449 Cleveland, OH 44193-0003
Florida Coastal Cardiology, P.A. 74 16th Street Apalachicola, FL 32320	The Charles W. Harbin, Jr., Trust c/o Craig Harbin 4252 Sherborne Road Tallahassee, FL 32303
Florida Coastal Cardiology, P.A. 74 16th Street Apalachicola, FL 32320	Great American Leasing Corp. P.O. Box 660831 Dallas, TX 75266-0831
Florida Coastal Cardiology, P.A. 74 16th Street Apalachicola, FL 32320	Sterling National Bank 500 Seventh Ave., 11th Floor New York, NY 10018
Florida Coastal Caridiolgy, P.A. 74 Sixteenth Street Apalachicola, FL 32320	GE Capital P.O. Box 7247-0371 Philadelphia, PA 19170-0371

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_____ continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Shezad Sanaulah**
Helen E. Nitsios

Case No. _____

Debtor(s)

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): Daughter	AGE(S): 4 years
Employment:	DEBTOR	SPOUSE
Occupation	Physician	Physician
Name of Employer	Florida Coastal Cardiology	Florida Coastal Cardiology
How long employed	10 years	2 years
Address of Employer	74 Sixteenth Street Apalachicola, FL 32320	74 Sixteenth Street Apalachicola, FL 32320

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>19,500.00</u>	\$ <u>19,500.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>19,500.00</u>	\$ <u>19,500.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>7,325.61</u>	\$ <u>7,325.61</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify): <u>401(k)</u>	\$ <u>1,787.50</u>	\$ <u>1,787.50</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>9,113.11</u>	\$ <u>9,113.11</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>10,386.89</u>	\$ <u>10,386.89</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>97,917.00</u>	\$ <u>18,750.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
_____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
_____	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>97,917.00</u>	\$ <u>18,750.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>108,303.89</u>	\$ <u>29,136.89</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>137,440.78</u>	

(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:

B6J (Official Form 6J) (12/07)

In re **Shezad Sanallah**
Helen E. Nitsios

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>7,833.21</u>
a. Are real estate taxes included?	Yes <u>X</u> No <u> </u>		
b. Is property insurance included?	Yes <u> </u> No <u>X</u>		
2. Utilities:		\$	<u>500.00</u>
a. Electricity and heating fuel		\$	<u>0.00</u>
b. Water and sewer		\$	<u>150.00</u>
c. Telephone		\$	<u>250.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$	<u>850.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>1,200.00</u>
4. Food		\$	<u>300.00</u>
5. Clothing		\$	<u>200.00</u>
6. Laundry and dry cleaning		\$	<u>300.00</u>
7. Medical and dental expenses		\$	<u>800.00</u>
8. Transportation (not including car payments)		\$	<u>100.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>100.00</u>
10. Charitable contributions		\$	<u>946.54</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<u>1,117.50</u>
a. Homeowner's or renter's		\$	<u>375.00</u>
b. Life		\$	<u>182.00</u>
c. Health		\$	<u>535.84</u>
d. Auto		\$	
e. Other <u>Debtor's Disability Insurance</u>		\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	<u>0.00</u>
(Specify) _____		\$	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	<u>861.00</u>
a. Auto		\$	<u>0.00</u>
b. Other _____		\$	<u>0.00</u>
c. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>41,334.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>11,555.39</u>
17. Other <u>See Detailed Expense Attachment</u>		\$	
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.)		\$	<u>69,490.48</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	<u>137,440.78</u>
b. Average monthly expenses from Line 18 above		\$	<u>69,490.48</u>
c. Monthly net income (a. minus b.)		\$	<u>67,950.30</u>

B6J (Official Form 6J) (12/07)

Shezad Sanallah

In re Helen E. Nitsios

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Propane Gas	\$	100.00
Cable	\$	150.00
Total Other Utility Expenditures	\$	250.00

Other Expenditures:

Student Loans for Both	\$	1,107.63
Education Savings for Daughter	\$	600.00
Homeowners' Association Dues	\$	208.33
Fisrt Mortgage Tallahassee House	\$	5,578.13
Second Mortgage Tallahassee House	\$	887.13
HO Insurance Tallahassee House	\$	174.17
Utilities, Maintenance, Misc. Tallahassee House	\$	3,000.00
Total Other Expenditures	\$	11,555.39

B6 Declaration (Official Form 6 - Declaration). (12/07)

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

In re **Shezad Sanaullah
Helen E. Nitsios**

Debtor(s)

Case No. _____

Chapter **11**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 45 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **February 21, 2010**

Signature /s/ Shezad Sanaullah
Shezad Sanaullah
Debtor

Date **February 21, 2010**

Signature /s/ Helen E. Nitsios
Helen E. Nitsios
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.

B7 (Official Form 7) (12/07)

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

In re **Shezad Sanullah
Helen E. Nitsios**

Debtor(s)

Case No. _____

Chapter **11**

STATEMENT OF FINANCIAL AFFAIRS

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

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

DEFINITIONS

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

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

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<p>AMOUNT</p> <p>\$39,000.00</p> <p>\$597,000.00</p> <p>\$687,667.00</p>	<p>SOURCE</p> <p>2010 YTD Both Self-Employment Income</p> <p>2009 Both Self-Employment Income</p> <p>2008 Both Self-Employment Income</p>
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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

3. Payments to creditors

None *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor 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
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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 \$5,475. 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 creditor 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/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
Anastasia & Argyrios Nitsios 14710 Turkey Foot Road Gaithersburg, MD 20878 Joint Debtor's Parents	3/17/2009 & 10/15/2009	\$4,542.00	\$240,000.00

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
Simpler vs. Sanallah Case No. 07-00399-CA	Civil Lawsuit	Circuit Court Franklin County, Florida	Judgment for Plaintiff 12/03/2009 [\$959,099.05] Writ of Execution issued 2/08/2010
Superior Bank vs. Sanallah Case No. 09-000651-CA	Foreclosure	Circuit Court Franklin County, FL	Pending

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED Albert A. Simpler, III c/o Thomas Crapps, Esq. 1114-P Thomasville Road Tallahassee, FL 32303	DATE OF SEIZURE 2/8/2010	DESCRIPTION AND VALUE OF PROPERTY Writ of Execution issued by the Franklin County Clerk of the Circuit Court in the amount of \$945,813.50 against Debtors' property
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5. Repossessions, foreclosures and returns

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

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

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

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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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.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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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
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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.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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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 the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Frier & Frier, P.A. 1682 Metropolitan Circle Tallahassee, FL 32308	12/02/09, 12/06/2009, 2/15/2010, 2/17/2010, 2/19/2010. Debtors' corporation, Florida Coastal Cardiology.	\$5,000.00, \$13,839.00, \$5,200.00, \$740.00, \$5,200.00, respectively. Amounts paid included filing fees and costs, as well as compensation for legal services provided to Debtors and Debtor's corporation, Florida Coastal Cardiology, in matters in state court and in other matters not directly related to this case.

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

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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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
Apalachicola State Bank Apalachicola, FL	Checking Accounts No. 9906, 5006, 2306, 1206 and 9920	
Gulf State Bank P.O. Box GG 206 St. James Avenue Carrabelle, FL 32322	Checking Account No. 0906	
Wachovia Bank, N.A. 1525 W. Harris Blvd. Charlotte, NC 28288-0376	Checking Accounts No. 3910, 6402 & 1549	

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
Superior Bnk Operations Center 17 N. 20th Street Birmingham, AL 35203	Checking Account No. 8054	
Prijme Meridian Bank	Checking Accounts No. 4932 & 4312	

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.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
Superior Bnk Operations Center 17 N. 20th Street Birmingham, AL 35203	Helen Nitsios & Shezad Sanallah 74 16th Street Apalachicola, FL 32302	Misc. papers	

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.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

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

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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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.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

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

NAME

17. Environmental Information.

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

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

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

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

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

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- 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.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- 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.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Florida Coastal Cardiology, P.A.	7399	74 16th Street Apalachicola, FL 32320	Husband's medical practice	4/27/1998 - Present
Coastal Internal Medicine, P.A.	0050	74 Sixteenth Street Apalachicola, FL 32320	Wife's medical practice	1/06/1999 - 1/01/2010

NAME Solomon Rose Holdings, LLC	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN 8210	ADDRESS 74 Sixteenth Street Apalachicola, FL 32320	NATURE OF BUSINESS Florida Limited Liability Company engaged in real estate investments. Debtor/Husband is Managing Member	BEGINNING AND ENDING DATES 4/27/2007 - Present
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None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

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

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

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.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **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.

NAME ADDRESS DATES SERVICES RENDERED

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.

NAME ADDRESS

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.

NAME AND ADDRESS DATE ISSUED

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.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

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

DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

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.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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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.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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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.

NAME	ADDRESS	DATE OF WITHDRAWAL
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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.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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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.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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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.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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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.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date February 21, 2010

Signature /s/ Shezad Sanullah
Shezad Sanullah
Debtor

Date February 21, 2010

Signature /s/ Helen E. Nitsios
Helen E. Nitsios
Joint Debtor

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

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

In re Shezad Sanullah
Helen E. Nitsios

Debtor(s)

Case No. _____

Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor 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>300.00/Hour</u>
Prior to the filing of this statement I have received	\$	<u>14,732.00*</u>
Balance Due	\$	<u>Unknown</u>
* _____		

2. \$ 1,039.00 of the filing fee has been paid. ***The Attorney has also received compensation for legal services in the amount of \$13,839.00 for matters pertaining to state court proceedings, and in matters relating to the Debtors' corporate entities, and in other matters not directly related to this Chapter 11 case.**

3. The source of the compensation paid to me was:
 Debtor Other (specify): **Debtors' corporation, Florida Coastal Cardiology, P.A.**

4. The source of compensation to be paid to me is:
 Debtor Other (specify):

5. 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 a 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.

6. 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, statement 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;
- d. [Other provisions as needed]

Prepare & file the petition, lists, schedules, plan [if applicable], and other required documents; attends the meeting of creditors; attends the confirmation hearing [if applicable]; prepares and serves notices of valuation per Local Rule 3012-B; prepares and serves motions to avoid liens per Section 522(B); negotiates adequate protection agreements for one motor vehicle and homestead real property. and, files uncontested objections to claims.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
Representing Debtor(s) in any foreclosure, or any other civil or criminal matter whatsoever; any discharge, dischargeability, or other bankruptcy contested matter or adversarial proceeding; assisting with the cancelling or discharging judgment(s) from public records.

In re **Shezad Sanaullah**
Helen E. Nitsios

Debtor(s)

Case No. _____

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
(Continuation Sheet)

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.

Dated: _____

J. Randall Frier, Esq. 0754978
Frier & Frier, P.A.
1682 Metropolitan Circle
Tallahassee, FL 32308
850-894-2084 Fax: 850-894-9494
Cumberland_1988@Yahoo.com

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

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF FLORIDA**

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

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

B 201B (Form 201B) (12/09)

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

In re **Shezad Sanallah
Helen E. Nitsios**

Debtor(s)

Case No.

Chapter **11**

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

Certification of Debtor

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

**Shezad Sanallah
Helen E. Nitsios**

Printed Name(s) of Debtor(s)

X **/s/ Shezad Sanallah**

Signature of Debtor

February 21, 2010

Date

Case No. (if known)

X **/s/ Helen E. Nitsios**

Signature of Joint Debtor (if any)

February 21, 2010

Date

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

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

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

In re **Shezad Sanaullah
Helen E. Nitsios**

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MAILING MATRIX

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

Date: **February 21, 2010**

/s/ Shezad Sanaullah

Shezad Sanaullah

Signature of Debtor

Date: **February 21, 2010**

/s/ Helen E. Nitsios

Helen E. Nitsios

Signature of Debtor

Shezad Sanallah
2223 Coquina Drive
East Point, FL 32328

Amex
P.O. Box 297871
Fort Lauderdale, FL 33329

Chase Manhattan Mtg.
10790 Rancho Bernardo Rd
San Diego, CA 92127

J. Randall Frier, Esq.
Frier & Frier, P.A.
1682 Metropolitan Circle
Tallahassee, FL 32308

Anastasia & Argyrios Nitsios
14710 Turkey Foot Road
Gaithersburg, MD 20878

Citi
P.O. Box 6241
Sioux Falls, SD 57117

Fla. Dept. of Labor & Emp. Security
Caldwell Building, Room 302
Tallahassee, FL 32399-0218

Bank of America
P.O. Box 17054
Wilmington, DE 19850

Citicorp Vendor Finance, ECP
Agent GE Capital
P.O. Box 7247-0371
Philadelphia, PA 19170-0371

United States Attorney
Northern District of Florida
111 North Adams Street, 4th Floor
Tallahassee, FL 32301

Bankfirst
1509 W 41st St
Sioux Falls, SD 57105

Coastal Comm Bk
12141 Panama City
Panama City, FL 32407

Internal Revenue Service
c/o U.S. Attorney
Northern District of Florida
111 N. Adams St., 4th Floor
Tallahassee, FL 32301

Blmdsnb
9111 Duke Blvd
Mason, OH 45040

Coastbk
12141 Panama City Bch Pkwy
Panama City, FL 32407

Aes/ Keycorp
P.O. Box 2461
Harrisburg, PA 17101

Bp/Cbsd
Po Box 6497
Sioux Falls, SD 57117

Coastbk
12141 Panama City Bch Pky.
Panama City, FL 32407

Aes/ Keycorp
Pob 2461
Harrisburg, PA 17101

Cap One
Po Box 85520
Richmond, VA 23285

Cstl Comm Bk
12141 Panama City
Panama City, FL 32407

Albert A. Simpler, III
c/o Thomas Crapps, Esq.
1114-P Thomasville Road
Tallahassee, FL 32303

Capital City Bank
2111 N Monroe St
Tallahassee, FL 32303

Cstl Comm Bk
12141 Panama City Bch. Pky.
Panama City, FL 32407

Allied Interstate Inc
435 Ford Rd Ste 800
Minneapolis, MN 55426

Capital One
P.O. Box 85520
Richmond, VA 23285

Discover Fin Svcs Llc
P.O. Box 15316
Wilmington, DE 19850

Americas Servicing Co
P.O. Box 10328
Des Moines, IA 50306

Chase
P.O. Box 15298
Wilmington, DE 19850

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

Doris Maloy, Tax Collector
Leon County, Florida
P.O. Box 1835
Tallahassee, FL 32302

GE Capital
P.O. Box 7247-0371
Philadelphia, PA 19170-0371

Gulf State Bank
P.O. Box GG
206 St. James Avenue
Carrabelle, FL 32322

Edwin Brown
2813 Crawfordville Road
Crawfordville, FL 32326

Gemb/Dillard's
P.O. Box 981400
El Paso, TX 79998

Gulf State Community Bank
P.O. Box GG
Carrabelle, FL 32322

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104

Gemb/Dillard's
Po Box 981400
El Paso, TX 79998

Havertys Furniture Co
P.O. Box 5787
Chattanooga, TN 37406

Florida Coastal Cardiology, P.A.
74 Sixteenth Street
Apalachicola, FL 32320

Gemb/L&T
Po Box 981400
El Paso, TX 79998

Hsbc/Neimn
P.O. Box 15221
Wilmington, DE 19850

Florida Coastal Cardiology, P.A.
74 16th Street
Apalachicola, FL 32320

GMAC Mortgage
Po Box 4622
Waterloo, IA 50704

Hsbc/Saks
140 W Industrial Dr
Elmhurst, IL 60126

Florida Coastal Cardiology, P.A.
74 16th Street
Apalachicola, FL 32320

GMAC Mortgage
P.O. Box 4622
Waterloo, IA 50704

Internal Revenue Service
SBSE: CS: Insolvency Unit
400 W. Bay St., Ste. 35045
Stop 5720 - Group 2
Jacksonville, FL 32202-4437

Florida Coastal Cardiology, P.A.
74 Sixteenth Street
Apalachicola, FL 32320

Great American Leasing Corp.
825 First St., S.E.
Cedar Rapids, IA 52401

Internal Revenue Service
c/o U.S. Dept. of Justice
Attn: U.S. Attorney General
950 Penn. Avenue, N.W.
Washington, DC 20530-0001

Franklin County Tax Collector
33 Market Street
Suite 188
Apalachicola, FL 32320

Great American Leasing Corp.
P.O. Box 660831
Dallas, TX 75266-0831

Internal Revenue Service
c/o U.S. Atty. General
Main Justice Bldg., Rm. 511
10th & Constitution Avenues
Washington, DC 20530

G M A C
P.O. Box 105677
Atlanta, GA 30348

Gulf County Tax Collector
1000 Cecil G. Costin Blvd.
Room 147
Port Saint Joe, FL 32456

KCC, Inc.
1004 Warm Sands Dr., S.E.
Albuquerque, NM 87123

Garlick Environmental
1637 Metropolitan Blvd.
Suite A
Tallahassee, FL 32308

Gulf State Bank
P.O. Box GG
Carrabelle, FL 32322

Leaf Funding, Inc.
110 S. Poplar Street
Suite 101
Wilmington, DE 19801

Leaft Financial Corporation
1818 Market Street, 9th Floor
Philadelphia, PA 19103

Regions Bank
720 North 39th Str
Birmingham, AL 35222

Superior Bnk
Operations Center
17 N. 20th Street
Birmingham, AL 35203

Mcydsnb
9111 Duke Blvd
Mason, OH 45040

Sallie Mae
11100 USA Parkway
Fishers, IN 46037

Superiorbk
126 N Broadway
Sylacauga, AL 35150

Mercedes Fin
P.O. Box 685
Roanoke, TX 76262

Sallie Mae Servicing
1002 Arthur Dr
Lynn Haven, FL 32444

The Charles W. Harbin, Jr., Trust
c/o Craig Harbin
4252 Sherborne Road
Tallahassee, FL 32303

Midland Mortgage Co.
999 Nw Grand Blvd
Oklahoma City, OK 73118

Select Portfolio Servicing
P.O. Box 65250
Salt Lake City, UT 84165

Ultra Solutions, Inc.
5781 Schaefer Avenue
Chino, CA 91710

Nordstrom Fsb
Po Box 6555
Englewood, CO 80155

Shawn Logan
6052 Flinlock Loop
Tallahassee, FL 32311-4180

Washington Mutual
P.O.Box 1093
Northridge, CA 91328

Phillips Medical Capital
P.O. Box 92449
Cleveland, OH 44193-0003

Slma Lsc/V
365 Herndon Pkwy
Herndon, VA 20170

Washington Mutual
1100 W Town & Country
Orange, CA 92868

Phillips Medical Capital, LLC
1111 Old Eagle School Rd.
Wayne, PA 19087-8608

Sm Servicing
11100 USA Parkway
Fishers, IN 46038

Wffinance
800 Walnut St
Des Moines, IA 50309

RBC Bank
134 N Church St
Rocky Mount, NC 27804

Sterling National Bank
500 Seventh Ave., 11th Floor
New York, NY 10018

Wfnnb/Victorias Secret
220 W Schrock Rd
Westerville, OH 43081

Receivables Control Corp.
Agent for CitiCapital
P.O. Box 9658
Minneapolis, MN 55440-9658

Sterling National Bank
P.O. Box 1570
Church Street Station
New York, NY 10018-1570

Regions Bank
1203 Governors Square Blvd.
Tallahassee, FL 32301

Superior Bank
c/o Frank Baker, Esq.
4431 Lafayette Street
Marianna, FL 32446