Case 09-21064-PGH Doc 1 Filed 06/03/09 Page 1 of 9

B1 (Official	Form 1)(1/	08)										
			United Sou			ruptcy of Flori					Vo	luntary Petition
	Debtor (if ind			, Middle):			Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):	
	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the I maiden, and			8 years	
Last four di (if more than	igits of Soc. one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. ((ITIN) No./	Complete E	IN Last f	our digits o	f Soc. Sec. or	r Individual-	Гахрауег I	I.D. (ITIN) No./Complete EIN
Street Addr 1013 Vi	ress of Debto intner Bou each Gard	ulevard	Street, City,	and State)):	ZIP Code		Address of	f Joint Debtor	(No. and St	reet, City,	and State): ZIP Code
					Γ	33410						Zir code
County of I Palm B	Residence or each	of the Prin	cipal Place o	of Busines	s:		Coun	ty of Reside	ence or of the	Principal Plan	ace of Bus	iness:
Mailing Ad	ldress of Deb	otor (if diffe	rent from st	reet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	nt from str	eet address):
					_	ZIP Code	:					ZIP Code
Location of	f Principal A	agets of Pay	inass Dahta									
	from street			I								
		f Debtor				of Business	š		-	•	. •	Under Which
		organization) one box)		П Неа	Checl) Ith Care Bu	c one box)		Chart		Petition is Fi	led (Checl	k one box)
To died de			>	☐ Sing	gle Asset R	eal Estate as	s defined	☐ Chapt		☐ C	hapter 15 J	Petition for Recognition
	ual (includes aibit D on pa		,	in 1	1 U.S.C. §	101 (51B)		Chapt	ter 11		Ū	Main Proceeding
	ation (include		•	☐ Stoo	ckbroker			☐ Chapter 12 ☐ Chapter 15 Petition for Recognition ☐ Chapter 13 ☐ of a Foreign Nonmain Proceeding				
☐ Partners	ship				nmodity Br aring Bank	oker		П Спарі	EI 13	01	u i oreign	Trommani Trocceding
	If debtor is not is box and stat			Oth							e of Debts	
check this	is ook und stat	e type of ene	ny below.)			empt Entity		□ Debts	are primarily co		k one box)	Debts are primarily
				und	otor is a tax- er Title 26	exempt orgof the Unite	ganization d States	defined "incuri	d in 11 U.S.C. § red by an indivi- onal, family, or	§ 101(8) as idual primarily	for	business debts.
		Filing F	ee (Check o	ne box)			Checl	one box:		Chapter 11	Debtors	
Full Fili	ing Fee attac	hed										n 11 U.S.C. § 101(51D). ed in 11 U.S.C. § 101(51D).
	Fee to be paid igned application						Check	c if:				- , ,
	le to pay fee								aggregate nor s or affiliates)			debts (excluding debts owed 00.
	ee waiver re							all applica		ra ar		
attach s	ідпец аррпе	ation for the	court's con	sideration	. See Official	rom 3b.		Acceptan	being filed w ces of the pla creditors, in	n were solici	ited prepeti	ition from one or more S.C. § 1126(b).
I	Administrates that			a fan diatni	hution to u		a ditana			THIS	SPACE IS	FOR COURT USE ONLY
Debtor	estimates that ill be no fund	it, after any	exempt proj	perty is ex	cluded and	administrat		es paid,				
Estimated N	Number of C	reditors		_			_			1		
1- 49	□ 50- 99	□ 100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A		_	_	_	_			_	_	1		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
Estimated I	_	_			_	_	_		_	1		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

Case 09-21064-PGH Doc 1 Filed 06/03/09 Page 2 of 9

<u>B1 (Official For</u> 1	m 1)(1/08)		Page 2			
Voluntary	y Petition	Name of Debtor(s): Cheponis, Alphonso Joseph	ı III			
(This page mus						
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach add	ditional sheet)			
Location Where Filed:	- None -	Case Number:	Date Filed:			
Name of Debtor(s): Cheponis, Alphonso Joseph III Cheponis Alphonso Joseph III Case Number:		Date Filed:				
			one, attach additional sheet)			
Symmetrica						
	istrict of Florida FTL	-	, c			
	Exhibit A		15 5			
forms 10K at pursuant to S	nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934	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				
☐ Exhibit A	A is attached and made a part of this petition.	Signature of Attorney for Debtor(s) (Date)				
	Exh	aibit C				
Does the debtor			harm to public health or safety?			
		Pose I IIII II				
l <u> </u>	DAILOR C 15 attached and made a part of and person.					
(To be compl			cenarate Exhibit D)			
· -		•	separate Extitor 2.,			
1		1 1 od -Eddi- potition				
☐ Exmioit i						
	9					
•	Debtor has been domiciled or has had a residence, principal	al place of business, or principal assets	s in this District for 180 n any other District.			
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pending	in this District.			
	this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the	s in the United States but is a defendant	nt in an action or			
			ty			
			complete the following.)			
	(Name of landlord that obtained judgment)	<u>—</u>				
	(Address of landlord)	_				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f					
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	urt of any rent that would become due	e during the 30-day period			
l 🗆	Debtor certifies that he/she has served the Landlord with the	his certification, (11 U.S.C. § 362(1)).				

B1 (Official Form 1)(1/08)

Voluntary Petition

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

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

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

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

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

X /s/ Alphonso Joseph Cheponis, III

Signature of Debtor Alphonso Joseph Cheponis, III

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 3, 2009

Date

Signature of Attorney*

X /s/ David Lloyd Merrill, Esq.

Signature of Attorney for Debtor(s)

David Lloyd Merrill, Esq. 99155

Printed Name of Attorney for Debtor(s)

Shapiro, Blasi, Wasserman & Gora, P.A.

Firm Name

7777 Glades Road Suite 400 Boca Raton, FL 33434

Address

Email: dlmerrill@sbwlawfirm.com

(561) 477-7800 Fax: (561) 477-7722

Telephone Number

June 3, 2009

Date

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

Signature of Debtor (Corporation/Partnership)

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

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

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Cheponis, Alphonso Joseph III

Signatures

Signature of a Foreign Representative

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

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

_	
7	

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

-	-		

Date

Address

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

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

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

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

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Southern District of Florida

		Southern District of Florida		
In re	Alphonso Joseph Cheponis, III		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

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

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

Case 09-21064-PGH Doc 1 Filed 06/03/09 Page 5 of 9

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Alphonso Joseph Cheponis, III Alphonso Joseph Cheponis, III
Date: June 3, 2009

B4 (Official Form 4) (12/07)

United States Bankruptcy Court Southern District of Florida

In re	Alphonso Joseph Cheponis, III	, III		
		Debtor(s)	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
AES/SunTrust Bank	AES/SunTrust Bank	Student Loan		50,000.00
P.O. Box 2461 Harrisburg, PA 17105	P.O. Box 2461 Harrisburg, PA 17105			
American Express	American Express	Consumer		2,200.00
P.O. Box 981535	P.O. Box 981535	products and		2,200.00
El Paso, TX 79998-1535	El Paso, TX 79998-1535	services		
American Express OPEN	American Express OPEN	Trade debt and		295,871.30
P.O. Box 297871	P.O. Box 297871	business expenses		,
Fort Lauderdale, FL 33329	Fort Lauderdale, FL 33329	·		
American Express OPTIMA	American Express OPTIMA	Consumer		2,526.00
P.O. Box 297871	P.O. Box 297871	products and		
Fort Lauderdale, FL 33329	Fort Lauderdale, FL 33329	services		
Bank of America	Bank of America	Consumer		25,816.00
P.O. Box 17054	P.O. Box 17054	products and		
Wilmington, DE 19884	Wilmington, DE 19884	services		
Chase	Chase			83,100.00
201 North Walnut Street	201 North Walnut Street #DE1-10			(0.00
#DE1-10	Wilmington, DE 19801			(0.00 secured)
Wilmington, DE 19801	Citibank	Trade debt and		F 740 00
Citibank NEED	NEED	business expenses		5,718.00
Citibank SD, NA	Citibank SD, NA	Consumer		30,982.00
P.O. Box 6241	P.O. Box 6241	products and		30,962.00
Sioux Falls, SD 57117	Sioux Falls, SD 57117	services		
Denis J. Mello	Denis J. Mello	Trade debt		100,000.00
1211 Whitestone Way	1211 Whitestone Way	Trade dobt		100,000.00
Fort Lauderdale, FL 33325	Fort Lauderdale, FL 33325			
Enhanced Recovery Group	Enhanced Recovery Group	Collection account	Disputed	313.00
8014 Bayberry Road	8014 Bayberry Road	for ?????		
Jacksonville, FL 32256	Jacksonville, FL 32256			
Exxon - Mobil	Exxon - Mobil	Business fleet		3,675.00
NEED	NEED	related fuel		
GE Capital	GE Capital	Trade debt and		21,095.00
NEED	NEED	business expenses		
Internal Revenue Service	Internal Revenue Service	Taxes NEED YEAR	Disputed	528,179.00
Atlanta, GA	Atlanta, GA			

Case 09-21064-PGH Doc 1 Filed 06/03/09 Page 7 of 9

B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Alphonso Joseph Cheponis, III	Case No.	
	Debtor(s)		,

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Mindy Discala 7723 Monarch Court Delray Beach, FL 33446	Mindy Discala 7723 Monarch Court Delray Beach, FL 33446	Equitable distribution couched as an alimony payment	Contingent Disputed Subject to Setoff	450,000.00
Mortgage Service Center 4001 Leadenhall Road Mount Laurel, NJ 08054	Mortgage Service Center 4001 Leadenhall Road Mount Laurel, NJ 08054			759,988.00 (0.00 secured)
Mortgage Service Center 4001 Leadenhall Road Mount Laurel, NJ 08054	Mortgage Service Center 4001 Leadenhall Road Mount Laurel, NJ 08054	Home Equity Line of Credit		94,876.00 (0.00 secured)
Nelnet Loans 6420 Southpoint Parkway Jacksonville, FL 32216	Nelnet Loans 6420 Southpoint Parkway Jacksonville, FL 32216	Student Loan		50,000.00
SunTrust Bank c/o Romney C. Rogers, Esq. Rogers, Morris & Ziegler 1401 East Broward Blvd, Suite 300 Fort Lauderdale, FL 33301	SunTrust Bank c/o Romney C. Rogers, Esq. Rogers, Morris & Ziegler Fort Lauderdale, FL 33301	Guarantee on forebearance agreement related to business debt		1,168,584.20
The Home Depot NEED	The Home Depot NEED	Trade Debt		1,110.00

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

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

Date	June 3, 2009	Signature	/s/ Alphonso Joseph Cheponis, III	
			Alphonso Joseph Cheponis, III	
			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.

AES/SunTrust Bank P.O. Box 2461 Harrisburg, PA 17105

American Express P.O. Box 981535 El Paso, TX 79998-1535

American Express OPEN P.O. Box 297871 Fort Lauderdale, FL 33329

American Express OPTIMA P.O. Box 297871 Fort Lauderdale, FL 33329

Bank of America P.O. Box 17054 Wilmington, DE 19884

Chase 201 North Walnut Street #DE1-10 Wilmington, DE 19801

Citibank NEED

Citibank SD, NA P.O. Box 6241 Sioux Falls, SD 57117

David P. Lister, Esq.
Martin, Lister, Alvarez & Genovese, PLC
2893 Executive Park Drive, Suite 204
Fort Lauderdale, FL 33331

Denis J. Mello 1211 Whitestone Way Fort Lauderdale, FL 33325

Enhanced Recovery Group 8014 Bayberry Road Jacksonville, FL 32256

Exxon - Mobil NEED

GE Capital NEED

Internal Revenue Service Atlanta, GA

Mindy Discala 7723 Monarch Court Delray Beach, FL 33446

Mortgage Service Center 4001 Leadenhall Road Mount Laurel, NJ 08054

Nelnet Loans 6420 Southpoint Parkway Jacksonville, FL 32216

SunTrust Bank c/o Romney C. Rogers, Esq. Rogers, Morris & Ziegler 1401 East Broward Blvd, Suite 300 Fort Lauderdale, FL 33301

Symmetrical Stair 2115 SW 2d Street Pompano Beach, FL 33069

Symmetrical Stair, Inc 2115 SW 2d Street Pompano Beach, FL 33069

Symmetrical Stair, Inc. 2115 SW 2d Street Pompano Beach, FL 33069

The Home Depot NEED