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

(include married, maiden, and trade names):

All Other Names used by the Joint Debtor in the last 8 years

Voluntary Petition

United States Bankruptcy Court

Southern District of Florida

Franciosi, Alan

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

All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):

Last four digits of Soc. Sec. or Individual-Taxpayer I.I EIN (if more than one, state all): 0963	D. (ITIN) No./Complete	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):				
Street Address of Debtor (No. & Street, City, State & Zip Code): 175 Via Rosina Jupiter, FL		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):				
	ZIPCODE 33458			Z	IPCODE	
County of Residence or of the Principal Place of Business: Palm Beach		County of Residence or of the Principal Place of Business:				
Mailing Address of Debtor (if different from street address)		Mailing Address of Joint Debtor (if different from street address):				
Г	ZIPCODE	-		Z	IPCODE	
Location of Principal Assets of Business Debtor (if di	fferent from street address ab	ove):		<u> </u>		
				Z	IPCODE	
Type of Debtor	Nature of B				Code Under Which	
(Form of Organization) (Check one box.)	(Check one	box.)		`	Check one box.)	
✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities,	Health Care Business Single Asset Real Estate U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker	e as defined in 11	☐ Chapter 9 Recog ✔ Chapter 11 Main ☐ Chapter 12 ☐ Chap ☐ Chapter 13 Recog		rer 15 Petition for gnition of a Foreign Proceeding rer 15 Petition for gnition of a Foreign nain Proceeding	
check this box and state type of entity below.)	Clearing Bank Other Tax-Exempt (Check box, if a Debtor is a tax-exempt Title 26 of the United S Internal Revenue Code)	pplicable.) organization under tates Code (the	Debts are primare debts, defined in § 101(8) as "incuindividual primare personal, family, hold purpose."	11 U.S.C. arred by an rily for a or house-		
Filing Fee (Check one box)	Check one box:	Chapter 11	Debtors		
 ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to attach signed application for the court's consideration is unable to pay fee except in installments. Rule 100 3A. 	on certifying that the debtor	Debtor is a small Debtor is not a si Check if: Debtor's aggrega affiliates are less	business debtor as demail business debtor as determined the noncontingent liquid than \$2,190,000.	s defined in 11	U.S.C. § 101(51D).	
Filing Fee waiver requested (Applicable to chapter attach signed application for the court's consideration	•	Acceptances of the	le boxes: iled with this petition		om one or more classes of	
Statistical/Administrative Information Debtor estimates that funds will be available for didistribution to unsecured creditors.			will be no funds availa	ble for	THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors		001- 25,001- 000 50,000	50,001- 100,000	Over 100,000		
Estimated Assets			П			

\$50,000,001 to \$100,000,001

\$50,000,001 to \$100,000,001

to \$50 million \$100 million

to \$50 million \$100 million

\$500,000,001 More than

\$500,000,001 More than

\$1 billion

to \$500 million to \$1 billion

\$0 to

\$50,000 \$100,000

Estimated Liabilities

\$500,000

\$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001

\$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001

 $$10 \ million$

\$10 million

 $\sqrt{}$

\$1 million

\$1 million

Filed 09/02/09 Page 2 of 34 Case 09-28677-EPK Doc 1 B1 (Official Form 1) (1/08) Page 2 Name of Debtor(s): **Voluntary Petition** Franciosi, Alan (This page must be completed and filed in every case) Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet) Date Filed: Case Number: Location Where Filed: None Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: None District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms (To be completed if debtor is an individual 10K and 10Q) with the Securities and Exchange Commission pursuant to whose debts are primarily consumer debts.) Section 13 or 15(d) of the Securities Exchange Act of 1934 and is I, the attorney for the petitioner named in the foregoing petition, declare requesting relief under chapter 11.) 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 Exhibit A is attached and made a part of this petition. explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. X /s/ Julianne R. Frank, Esquire 9/02/09 Signature of Attorney for Debtor(s) Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health Yes, and Exhibit C is attached and made a part of this petition. ▼ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District,

in this District, or the interests of the parties will be served in regard to the relief sought in this District.
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)
(Name of landlord or lessor that obtained judgment)
(Address of landlord or lessor)
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1) (1/08) Name of Debtor(s): **Voluntary Petition** Franciosi, Alan (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this

petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under

[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. §

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

Signature of Debtor	Alan Franciosi
Signature of Joint Debtor	
Telephone Number (If not represented by attorney)	

Signature of Attorney*

X /s/ Julianne R. Frank, Esquire

Signature of Attorney for Debtor(s)

Julianne R. Frank, Esquire 315745 Frank, White-Boyd, P.A. 11382 Prosperity Farms Rd., #230 Palm Beach Gardens, FL 33410-3464 (561) 626-4700 Fax: (561) 627-9479

September 2, 2009

chapter 7.

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.

Signature of	Authorized In	dividual		
Printed Nan	ne of Authorize	ed Individual		
Title of Aut	norized Individ	lual		

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.

Signa	Signature of Foreign Representative				
Printe	d Name of For	eign Representa	ntive		

Signature of Non-Attorney 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); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

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

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

Address		

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date

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.

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B1D (Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Southern District of Florida

	Southern Distr	ict of Florida
IN RE:		Case No
Franciosi, Alan		Chapter 11
ЕХН	Debtor(s) IBIT D - INDIVIDUAL DEBTOR' WITH CREDIT COUNSE	'S STATEMENT OF COMPLIANCE LING REQUIREMENT
do so, you are not eligible t whatever filing fee you pai	o file a bankruptcy case, and the court d, and your creditors will be able to re uptcy case later, you may be required	tements regarding credit counseling listed below. If you cannot t can dismiss any case you do file. If that happens, you will lose esume collection activities against you. If your case is dismissed to pay a second filing fee and you may have to take extra steps
	t file this Exhibit D. If a joint petition is fil low and attach any documents as directe	ed, each spouse must complete and file a separate Exhibit D. Check ed.
the United States trustee or performing a related budget	bankruptcy administrator that outlined th	I received a briefing from a credit counseling agency approved by ne opportunities for available credit counseling and assisted me in agency describing the services provided to me. Attach a copy of the in the agency.
the United States trustee or performing a related budget a copy of a certificate from t	bankruptcy administrator that outlined that analysis, but I do not have a certificate from	I received a briefing from a credit counseling agency approved by ne opportunities for available credit counseling and assisted me in om the agency describing the services provided to me. You must file the do you and a copy of any debt repayment plan developed through
days from the time I made		proved agency but was unable to obtain the services during the five circumstances merit a temporary waiver of the credit counseling ant circumstances here.]
you file your bankruptcy po of any debt management p case. Any extension of the	etition and promptly file a certificate fro lan developed through the agency. Fail 30-day deadline can be granted only fo	tain the credit counseling briefing within the first 30 days after om the agency that provided the counseling, together with a copy ture to fulfill these requirements may result in dismissal of your or cause and is limited to a maximum of 15 days. Your case may for filing your bankruptcy case without first receiving a credit
		e of: [Check the applicable statement.] [Must be accompanied by a
of realizing and mak	ng rational decisions with respect to fina	*
participate in a credi	in 11 U.S.C. § 109(n)(4) as physically is counseling briefing in person, by telephoin a military combat zone.	impaired to the extent of being unable, after reasonable effort, to one, or through the Internet.);

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

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

Signature of Debtor: /s/ Alan Franciosi

Date: September 2, 2009

does not apply in this district.

United States Bankruptcy Court Southern District of Florida

IN RE:		Case No
Franciosi, Alan		Chapter 11
	Debtor(s)	•

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 and Fed. R. Bankr. P. 1007(m).

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent	(3) Nature of claim (trade debt,	(4) Indicate if claim is contingent,	(5) Amount of claim (if
	or department of creditor familiar with claim who may be contacted	bank loan, government contract, etc.)	unliquidated, disputed or subject to setoff	secured also state value of security)
Morgan Stanley 4708 Mercantile Drive NOrth Fort Worth, TX 57117			Disputed	203,289.00 Collateral: 490,800.00 Unsecured: 203,289.00
Bank Of America 475 Cross Point Parkway Getzville, NY 14068				635,975.00 Collateral: 490,800.00 Unsecured: 145,175.00
Keybank 800 Superior Avenue Cleveland, OH 44114			Disputed	398,670.00 Collateral: 269,000.00 Unsecured: 129,670.00
Bank Of America P.O. Box 30521 Tampa, FL 36300				94,615.00
Countrywide 450 American Street Simi Valley, CA 93065				210,987.00 Collateral: 131,000.00 Unsecured: 86,536.00
Bank Of America P.O. Box 15019 Wilmington, DE 19886		Bank loan		53,730.00
Bank Of America P.O. Box 15019 Wilmington, DE 19886		Bank loan		52,287.00
Chase 800 Brooksedge Westerville, OH 43081				51,781.00
Bank Of America P.O. Box 30521 Tampa, FL 36300				34,044.00
US Bank P.O. Box 108 St. Louis, MO 63166				10,875.00
PFFCU 901 Arch Street Philadelphia, PA 19107				9,624.00

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Bank Of America P.O. Box 15019	5,440.00
Wilmington, DE 19886	
Discover P.O. Box 15316 Wilmington, DE 19850	4,771.00
E Trade 671 N. Gleve Road FL11 Arlington, VA 22203	3,896.00
Regions	14,771.00
P.O. Box 11007	Collateral:
Birmingham, AL 35288	11,000.00
	Unsecured:
	3,771.00
Bank of America P.O. Box 30521 Tampa, FL 36300	1,949.00
Discover	1,627.00
P.O. Box 15316	,-
Wilmington, DE 19850	
Home Depot Processing Center Des Moines, IA 50364	1,518.00
Suntrust	Disputed 21,544.00
P.O. Box 305053	Collateral:
Nashville, TN 37230	20,575.00
	Unsecured:
	969.00
Barclay Bank	584.00
125 S. West Street	
Wilmington, DE 19801	
DECLARATION UNDER PENALTY O	F PERJURY BY INDIVIDUAL DEBTOR

I 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: September 2, 2009	Signature /s/ Alan Franciosi	
	of Debtor	Alan Francios
Date:	Signature	
	of Joint Debtor (if any)	
	(II dily)	

B6 Summary (Form 6 - Summary) (12/07) 9-28677-EPK Doc 1 Filed 09/02/09 Page 7 of 34

United States Bankruptcy Court Southern District of Florida

IN RE:		Case No.
Franciosi, Alan		Chapter 11
	Debtor(s)	•

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 729,300.00		
B - Personal Property	Yes	3	\$ 478,564.50		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 1,585,876.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 328,376.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 17,531.51
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 15,522.35
	TOTAL	18	\$ 1,207,864.50	\$ 1,914,252.00	

Form 6 - Statistical Summary (12/67)Se 09-28677-EPK Doc 1 Filed 09/02/09 Page 8 of 34

United States Bankruptcy Court Southern District of Florida

IN RE:		Case No
Franciosi, Alan		Chapter 11
	Debtor(s)	•

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

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

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

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

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

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 17,531.51
Average Expenses (from Schedule J, Line 18)	\$ 15,522.35
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 15,722.67

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 569,410.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 328,376.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 897,786.00

R6A (Official Form 6A) (12/07)	Case	09-28677-EPK	Doc 1	Filed 09/02/09	Page 9 of 34
R6Δ (Official Form 6Δ) (12/07)	Cacc	00 20011 2111		1 1100 00/02/00	I ago o oi o i

Debtor(s)

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IN RE Franciosi, Alan	Case No.

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 the 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
Property located at 1781 SE Biddle Lane, Port St. Lucie, FL Size: .23 acres Acquired: 8/23/2005 Legal Description: Lot 13, Block 564, PORT ST. LUCIE SECTION 13, according to the plat thereof, recorded in Plat Book 13, Page 4 of the Public Records of St. Lucie County, Florida		J	131,000.00	217,536.00
Property located at: 6528 Chasewood Dr., #32G, Jupiter, FL 33458 Acquired: June 2003 Size: (condo 1025 sq. ft) Legal Description: Condo Parcel, No. 32-G, of Chasewood of Jupiter North, a Condominium, according to the Declaration of Condominium thereof in offical record Book 5349, Page 190, as amended from time to time of the Public records of Palm Beach County, Florida		J	107,500.00	94,091.00
Residence at: 175 Via Rosina, Jupiter, FL 33458 Acquired: 8/5/2004 (Homestead - Primary residence) Size: .22 acres Legal Description: Lot 172 PINES ON PENNOCK LANE, P.U.D. PLAT NO. 2 (PASEOS) according to the plat thereof recorded in Plat Book 99, Page(s) 47, of the Public Records of Palm Beach County, Florida.	Tenancy by the Entirety	J	490,800.00	839,264.00

TOTAL

729,300.00

(Report also on Summary of Schedules)

(If known)

B6B (Official Form 6B) (12/07)	Case 09-28677-EPK	Doc 1	Filed 09/02/09	Page 10 of 34

IN RE Franciosi, Alan Case No. (If known)

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 the 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 petition 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 on hand		J	0.00
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		Checking XXXXXXXXX7520 Wachovia 900 West Indiantown Jupiter, FL		ן	1,777.00
	unions, brokerage houses, or cooperatives.		Vanguard Growth and Income Fund Investor Shares Acct.: XXXXXXXXXXXXX1390 Vanguard P.O. Box 105433 Atlanta, GA 30348 Ownership: JTWROS with non-debtor spouse		J	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X				
4.	Household goods and furnishings, include audio, video, and computer equipment.		1 stereo receiver Household goods			200.00 15,600.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6.	Wearing apparel.		Clothing (valuable to debtor only)		J	50.00
7.	Furs and jewelry.		1 brietling watch		J	4,000.00
8.	Firearms and sports, photographic,		1 camcorder		J	200.00
	and other hobby equipment.		2 pistols, 1 knife		J	1,500.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of	1	Term Life Insurance - Banner insurance Owner, Insured; Alan Franciosi Beneficiary: Debra Franciosi	,	J	0.00
	each.		Term life insurance policy - Fidelity Owner, Insured: Alan Franciosi Beneficiary: Daughters: K.F. and A.F.		J	0.00
10.	Annuities. Itemize and name each issue.	X				
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X				

___ Case No. ____

(If known)

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

HUSBAND, WIFE, JOINT, OR COMMUNITY CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT TYPE OF PROPERTY DESCRIPTION AND LOCATION OF PROPERTY DEDUCTING ANY SECURED CLAIM OR EXEMPTION ETrade Acct.: 6251-3595 12,921.00 12. Interests in IRA, ERISA, Keogh, or P.O. Box 1546 other pension or profit sharing plans. Give particulars. Merrifield, VA 22116 Ownership: JT tenant with rights of survivorship with non-debtor spouse IRA # XXXXXXXXXXXX8342 (ROLL OVER FROM WACHOVIA Н 141,651.50 401K in 6/09) Established: 6/2009 Wachovia 900 West Indiantown Jupiter, FL **Automotive Dlr. Management Services** 0.00 13. Stock and interests in incorporated automotive consulting services and unincorporated businesses. X 14. Interests in partnerships or joint ventures. Itemize. X 15. Government and corporate bonds and other negotiable and non-negotiable instruments. Χ 16. Accounts receivable. X 17. Alimony, maintenance, support, and property settlements in 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 interest, 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 2008 income tax 90.00 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. Χ 22. Patents, copyrights, and other intellectual property. Give particulars. Χ 23. Licenses, franchises, and other general intangibles. Give particulars.

Case No. __

Debtor(s)

(If known)

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.		2004 Cadillac Escalade V8/awd VIN: 1GYEC63TX4R114301		11,000.00
		2006 BMW 325 VIN:WBAVB13506KX35651 (joint ownership with daughter, KF)	J	20,575.00
26. Boats, motors, and accessories.		2007 Searay Sundancer Cruiser HIN: SERF1419K607	J	269,000.00
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	4		0.00
31. Animals.		1 dog (valuable to owner only)	J	0.00
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.				
		TO	FAL.	478,564.50

_____ Case No. __

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

Check if debtor claims a homestead exemption that exceeds \$136,875.

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

	VALUE OF CLAIMED	CURRENT VALUE OF PROPERTY
SPECIFY LAW PROVIDING EACH EXEMPTION	EXEMPTION	WITHOUT DEDUCTING EXEMPTIONS
Art. X, §4(a)(1), FSA §§ 222.01, 222.02	490,800.00	490,800.00
Art. 10 § 4(a)(2); FSA § 222.061	1,000.00	15,600.00
FSA § 222.13	100%	0.00
FSA § 222.13	100%	0.00
FSA § 222.21(1)	12,921.00	12,921.00
FSA § 222.21(1)	141,651.50	141,651.50
Art. 10 § 4(a)(2); FSA § 222.061	100%	0.00
	Art. 10 § 4(a)(2); FSA § 222.061 FSA § 222.13 FSA § 222.13 FSA § 222.21(1)	Art. X, §4(a)(1), FSA §§ 222.01, 222.02 Art. 10 § 4(a)(2); FSA § 222.061 FSA § 222.13 FSA § 222.13 FSA § 222.21(1) 100% FSA § 222.21(1) 12,921.00 FSA § 222.21(1) 141,651.50

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IN RE Franciosi, Alan	Case No		
	Debtor(s)		(If known)

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 the 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 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 Without Deducting Value of Collateral" 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, if Any" 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.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2555			4/2005				635,975.00	145,175.00
Bank Of America 475 Cross Point Parkway Getzville, NY 14068			Mortgage on Residence at: 175 Via Rosina, Jupiter, FL 33458					
			VALUE \$ 490,800.00					
ACCOUNT NO. 9817	X	J	6/2003				94,091.00	
Central Mortgage P.O. Box 8025 Little Rock, AR 72203-8025			Mortgage on property located at 6528 G Chasewood Drive, Jupiter, FL					
			VALUE \$ 107,500.00					
ACCOUNT NO. 7725		J	3/2007			X	6,549.00	
Countrywide 450 American Street Simi Valley, CA 93065			2nd mortgage on property located at 1781 SE Biddle, Port St. Lucie, FL					
			VALUE \$ 131,000.00					
ACCOUNT NO. 7717		J	3/2007				210,987.00	86,536.00
Countrywide 450 American Street Simi Valley, CA 93065			1st Mortgage on property located at 1781 SE Biddle, Jupiter, FL					
			VALUE \$ 131,000.00	1				
1 continuation sheets attached			(Total of the	is p	_	e)	\$ 947,602.00	\$ 231,711.00
			(Use only on la		Tota page		\$	\$
							(Report also on	(If applicable, report

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

Case No. _

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 8272		Н	2/2008			Х	398,670.00	129,670.00
Keybank 800 Superior Avenue Cleveland, OH 44114			Loan on boat: 2007 Searay sundancer				·	
			VALUE \$ 269,000.00					
ACCOUNT NO. 5042			5/2005			X	203,289.00	203,289.00
Morgan Stanley 4708 Mercantile Drive NOrth Fort Worth, TX 57117			2nd mortgage on Residence at: 175 Via Rosina, Jupiter, FL 33458					
			VALUE \$ 490,800.00	1				
ACCOUNT NO. 4016			3/2006				14,771.00	3,771.00
Regions P.O. Box 11007 Birmingham, AL 35288			2004 Cadillac Escalade					
			VALUE \$ 11,000.00					
ACCOUNT NO. 5765	Х		7/2008			X	21,544.00	969.00
Suntrust P.O. Box 305053 Nashville, TN 37230			Loan for 2006 BMW 325					
			VALUE \$ 20,575.00					
ACCOUNT NO.								
			VALUE \$	\perp				
ACCOUNT NO.	4							
			VALUE ©	\parallel				
	1 .		VALUE \$		<u> </u>	Ļ		
Sheet no1 of1 continuation sheets attack. Schedule of Creditors Holding Secured Claims	ened	to	(Total of t	Sul his 1			s 638,274.00	\$ 337,699.00
and the second common			(Total of C]		,	. , ,	. ,

(Report also on Summary of Schedules.)

\$ 1,585,876.00

Total

(Use only on last page)

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

\$ 569,410.00

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IN RE Franciosi, Alan Case No. Debtor(s) (If known)

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

	is 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 stical Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> 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 d 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 Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES 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.
	0 continuation sheets attached

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IN RE Franciosi, Alan		Case No	
	Debtor(s)		(If known)

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 nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5881		Н	2001	П		П	
Bank Of America P.O. Box 15019 Wilmington, DE 19886			Revolving credit card charges incurred over the past several years.				53,730.00
ACCOUNT NO. 4501	H	Н	2006	Н	\exists	\dashv	00,100.00
Bank Of America P.O. Box 15019 Wilmington, DE 19886			Revolving credit card charges incurred over the past several years.				
				Н	\Box	\dashv	52,287.00
ACCOUNT NO. 8977 Bank of America P.O. Box 30521 Fampa, FL 36300			2008 Revolving credit card charges incurred over the past several years.				1,949.00
ACCOUNT NO. 0899	H	Н	2004	H	\exists	\dashv	1,040.00
Bank Of America P.O. Box 30521 Fampa, FL 36300			Revolving credit card charges incurred over the past several years.				94,615.00
	Ш		<u> </u>	Subt	tota	1	34,013.00
3 continuation sheets attached			(Total of th	is pa	age) [\$ 202,581.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	also atist	tica	n al	\$

____ Case No. _

Debtor(s)

(If known)

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

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8299			2004				
Bank Of America P.O. Box 30521 Tampa, FL 36300			Revolving credit card charges incurred over the past several years.				
ACCOUNT NO. 6893		Н	2006	\vdash		\dashv	34,044.00
Bank Of America P.O. Box 15019 Wilmington, DE 19886			Revolving credit card charges incurred over the past several years.				
			2007			4	5,440.00
ACCOUNT NO. 6601 Barclay Bank 125 S. West Street Wilmington, DE 19801			2007 Revolving credit card charges incurred over the past several years.				
ACCOUNT NO. 1783			2008			+	208.00
Barclay Bank 125 S. West Street Wilmington, DE 19801			Revolving credit card charges incurred over the past several years.				
ACCOUNT NO. 8942			2001			\dashv	584.00
Chase 800 Brooksedge Westerville, OH 43081			Revolving credit card charges incurred over the past several years.				
ACCOUNT NO. 8299		J	Collection agency for Bank of America	H		\dashv	51,781.00
Creditor's Financial Group,LLC 3131 South Vaughn Way, Suite 310 Aurora, CO 80014			XXXXXXXXXXX8299				
ACCOUNT NO. 2002			1999			-	0.00
Discover P.O. Box 15316 Wilmington, DE 19850			Revolving credit card charges incurred over the past several years.				
Sheet no. 1 of 3 continuation sheets attached to				Sub	tota	ıl	4,771.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	nis p		9) [\$ 96,828.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o	n ıl	\$

_ Case No. _

Debtor(s)

(If known)

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

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8743			1998	\forall			
Discover P.O. Box 15316 Wilmington, DE 19850			Revolving credit card charges incurred over the past several years.				4 007 00
ACCOUNT NO. 1731			2008	\dashv			1,627.00
E Trade 671 N. Gleve Road FL11 Arlington, VA 22203			Revolving credit card charges incurred over the past several years.				
				\sqcup			3,896.00
ACCOUNT NO. 7531 GEMB P.O. Box 984100 El Paso, TX 79998			1996 Revolving credit card charges incurred over the past several years.				
ACCOUNT NO. 0664		Н	2003	+			356.00
Home Depot Processing Center Des Moines, IA 50364			Revolving credit card charges incurred over the past several years.				
							1,518.00
ACCOUNT NO. 5701 PFFCU 901 Arch Street Philadelphia, PA 19107			1999 Revolving credit card charges incurred over the past several years.				
A GGGYYNTING 0242			2005	+			9,624.00
ACCOUNT NO. 9343 US Bank P.O. Box 108 St. Louis, MO 63166			Revolving credit card charges incurred over the past several years.				
							10,875.00
ACCOUNT NO. 4883 WFNNB P.O. Box 182128 Columbus, OH 43218			Revolving credit card charges incurred over the past several years.				
Sheet no. 2 of 3 continuation sheets attached to				Sub	tota	al	566.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	nis p T t also tatis	age Fota o o tica	e) al n al	\$ 28,462.00

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	KL	riai	ICIO:	ы.	Alai

Debtor(s)

_____ Case No. _____

(If known)

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

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8415			Revolving credit card charges incurred over the	T			
WFNNB P.O. Box 330066 Northglenn, CO 80233			past several years.				505.00
ACCOUNT NO.							300.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.	_						
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no3 of3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th)	\$ 505.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o	n ıl	\$ 328,376.00

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IN RE Franciosi, Alan		Case No.	
	Debtor(s)		(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases 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).

	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Nicole Diaz	Lease agreement for property located at 1781 SE Biddle, Por
1781 SE Biddle	St. Lucie, FL
Port St. Lucie, FL 34983	
Al Estes	Lease agreement for property located at 6528G Chasewood
6528 Chasewood Drive, 32G	Dr, Jupiter, FL
Jupiter, FL 33458	Lease expires: 1 year 6/1/2009 to 5/30/2010
	Debtor's wife is a party to the lease

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IN RE Franciosi, Alan		Case No.	
	Debtor(s)		(If known)

SCHEDULE H - CODEBTORS

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

Check this box if debtor has no codebtors.						
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR					
	Central Mortgage P.O. Box 8025 Little Rock, AR 72203-8025 Suntrust P.O. Box 305053 Nashville, TN 37230					

Del (Official Form el) (12/07)	Case 09-28677-EPK	Doc 1	Filed 09/02/09	Page 23 of 34
Bol (Unicial Form 61) (12/07)				

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 From 22A, 22B, or 22C.

Debtor's Marital Status	Di	EPENDENTS OF DEBTOR AN	D SPOU	JSE		
Married	RELATIONSHIP(S): Daughter Daughter	Daughter				
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation See Sch	edule Attached	Realtor				
Name of Employer		Diane Turton R	ealtor	s		
How long employed						
Address of Employer		US Hwy 1 Jupiter, FL 334	58			
INCOME. (Estimate of aver-	age or projected monthly income at time	on ango filad)		DEBTOR		SPOUSE
	age or projected monthly income at times, salary, and commissions (prorate if		\$	16,500.00		SPOUSE
2. Estimated monthly overtim		not paid monuny)	\$ 	16,500.00	\$	
3. SUBTOTAL			\$	16,500.00		0.00
4. LESS PAYROLL DEDUC	TIONS		Φ	10,300.00	<u> </u>	0.00
a. Payroll taxes and Social S			\$	1,918.49	\$	
b. Insurance	security		\$	1,010.40	\$	
c. Union dues			\$		\$	
d. Other (specify)			\$		\$	
			_ \$		\$	
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS		\$	1,918.49	\$	0.00
6. TOTAL NET MONTHLY	Y TAKE HOME PAY		\$	14,581.51	\$	0.00
7. Regular income from opera	ation of business or profession or farm	(attach detailed statement)	\$		\$	
8. Income from real property	•	,	\$	1,950.00	\$	
9. Interest and dividends			\$		\$	
that of dependents listed above		r for the debtor's use or	\$		\$	
11. Social Security or other go			Φ.		Φ.	
(Specify)			- 💲 —		\$	
12. Pension or retirement inco	ome		- \$ <u> </u>		\$	
13. Other monthly income (Specify) Reimbursement	- Auto And Apartment		\$	1,000.00	\$	
(ap 1333)	P		\$,	\$	
			\$		\$	
14. SUBTOTAL OF LINES	7 THROUGH 13		\$	2,950.00	\$	
15. AVERAGE MONTHLY	INCOME (Add amounts shown on li	nes 6 and 14)	\$	17,531.51	\$	0.00
16. COMBINED AVERAG if there is only one debtor rep	E MONTHLY INCOME: (Combine of eat total reported on line 15)	column totals from line 15	(Report	\$also on Summary of Sci		f applicable, on

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

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IN RE Franciosi, Alan Case No. ____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Continuation Sheet - Page 1 of 1

EMPLOYMENT: DEBTOR SPOUSE

Occupation Director- Sales, Service & Parts

Name of Employer Nissan Of Melbourne

How long employed 2 months

Address of Employer 440 S. Harbor City Blvd.

Melbourne, FL 32901

Occupation

Name of Employer How long employed Nissan Of Melbourne

Address of Employer 440 S. Harbor City Blvd.

Melbourne, FL 32901

 $_{B6J\,(Official\,Form\,6J)\,(12/07)}$ Case 09-28677-EPK Doc 1 Filed 09/02/09 Page 25 of 34

IN RE Franciosi, Alan		Case No	
	Debtor(s)		(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly,
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 Form22A or 22C.

Check this	box if a joint	petition	is filed an	nd debtor	's spouse	maintains	a separate	household.	Complete a	separate	schedule	of
expenditures la	beled "Spouse	."										

a. Are real estate taxes included? Yes No ✓ b. Is property insurance included? Yes No ✓ 2. Utilities: a. Electricity and heating fuel \$ 350.00 b. Water and sewer \$ 5.5.00 c. Telephone \$ 365.00 d. Other Cable \$ 130.00 Sewer \$ 60.00 3. Home maintenance (repairs and upkeep) \$ 195.00 5. Clothing \$ 195.00 5. Clothing \$ 195.00 6. Laundry and dry cleaning \$ 200.00 7. Medical and dental expenses \$ 100.00 8. Transportation (not including car payments) \$ 125.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 625.00 10. Charitable contributions \$ 220.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 625.00 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Homeowner's or renter's \$ 270.00 13. Homeowner's or renter's \$ 270.00 14. Auto \$ 300.00 15. Charitable contributions \$ 200.00 16. Charitable contributions \$ 270.00 17. Insurance (not deducted from wages or included in home mortgage payments) 18. Avito \$ 300.00 19. Charitable contributions \$ 270.00 19. Charitable contribution	1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,782.00
1. Is property insurance included? Yes No ✓ No ✓ 2. Utilities: a. Electricity and heating fuel \$ 350.00 b. Water and sewer \$ 55.00 5. 55.00 c. Telephone \$ 5865.00 365.00 d. Other Cable \$ 130.00 \$ 60.00 Sewer \$ 60.00 \$ 60.00 4. Food \$ 80.00 \$ 800.00 5. Clothing \$ 300.00 6. Laundry and dry cleaning \$ 200.00 \$ 7.00 7. Medical and dental expenses \$ 100.00 8. Transportation (not including car payments) \$ 725.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 625.00 10. Charitable contributions \$ 725.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 270.00 b. Life c. Health \$ 980.00 \$ 300.00 c. Health \$ 980.00 \$ 300.00 d. Auto \$ 300.00 \$ 300.00 c. Other Insurance - (specify) See Schedule Attached \$ 2,663.86 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 1,270.83 (Specify) See Schedule Attached \$ 2,663.86 14. Alimony, maintenance, and support paid to others \$ 2,663.86 15. Payments for support of additional dependents not liv			•
2. Utilities: a. Electricity and heating fuel \$ 35.00 to b. Water and sewer \$ 5.50 to c. Telephone \$ 365.00 to C. Telephone \$ 360.00 to C. Teleph			
b. Water and sewer c. Telephone d. Other Cable Sewer 365.00 Sewer 360.00 3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 8. Transportation (active and dental expenses 8. Transportation (not including car payments) 8. Transportation (active and dental expenses 8. Transportation (not including car payments) 8. Transportation (not including car payments) 8. Transportation (active and increase and support payments) 8. Life 8. 425.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 9. \$270.00 10. Charitable contributions 9. \$270.00 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Handle (active active ac			
b. Water and sewer c. Telephone d. Other Cable Sewer 365.00 Sewer 360.00 3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 8. Transportation (active and dental expenses 8. Transportation (not including car payments) 8. Transportation (active and dental expenses 8. Transportation (not including car payments) 8. Transportation (not including car payments) 8. Transportation (active and increase and support payments) 8. Life 8. 425.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 9. \$270.00 10. Charitable contributions 9. \$270.00 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Handle (active active ac	a. Electricity and heating fuel	\$	350.00
A. Other Cable \$ 130.00 Sewer \$ 60.00	•	\$	55.00
A. Other	c. Telephone	\$	365.00
Sewer		\$	130.00
4. Food	Sewer	\$	60.00
4. Food \$ 800.00 5. Clothing \$ 300.00 6. Laundry and dry cleaning \$ 200.00 7. Medical and dental expenses \$ 100.00 8. Transportation (not including car payments) \$ 725.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 625.00 10. Charitable contributions \$ 270.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 270.00 a. Homeowner's or renter's \$ 270.00 b. Life \$ 56.00 c. Health \$ 980.00 d. Auto \$ 300.00 e. Other Insurance - \$ 66.66 (Specify) See Schedule Attached \$ 1,270.83 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) \$ 800.00 a. Auto \$ 2,663.86 b. Other See Schedule Attached \$ 2,663.86 14. Alimony, maintenance, and support paid to others \$ 2,663.86 15. Payments for support of additional dependents not living at your home \$ 2,428.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 2,428.00 17. Other See Schedule	3. Home maintenance (repairs and upkeep)	\$	195.00
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6. Laundry and dry cleaning \$ 200.00 7. Medical and dental expenses \$ 100.00 8. Transportation (not including car payments) \$ 725.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 625.00 10. Charitable contributions \$ 270.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 270.00 b. Life \$ 56.00 c. Health \$ 980.00 d. Auto \$ 300.00 e. Other \$ 66.66 c. Specify) See Schedule Attached \$ 1,270.83 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) \$ 800.00 a. Auto \$ 800.00 b. Other See Schedule Attached \$ 2,663.86 14. Alimony, maintenance, and support paid to others \$ 2,663.86 15. Payments for support of additional dependents not living at your home \$ 2,428.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 2,428.00 17. Other See Schedule Attached \$ 2,428.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if \$ 1.272.00	5. Clothing	\$	300.00
7. Medical and dental expenses \$ 100.00 8. Transportation (not including car payments) \$ 725.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 625.00 10. Charitable contributions \$ 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 270.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 270.00 b. Life \$ 56.00 c. Health \$ 980.00 d. Auto \$ 300.00 e. Other Insurance \$ 66.66 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 1,270.83 (Specify) See Schedule Attached \$ 1,270.83 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) \$ 800.00 a. Auto \$ 2,663.86 b. Other See Schedule Attached \$ 2,663.86 14. Alimony, maintenance, and support paid to others \$ 2,663.86 15. Payments for support of additional dependents not living at your home \$ 2,428.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 2,428.00 17. Other See Schedule Attached \$ 2,428.00 <td></td> <td>\$</td> <td>200.00</td>		\$	200.00
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10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other Insurance (Specify) See Schedule Attached 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) See Schedule Attached 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto b. Other See Schedule Attached 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other See Schedule Attached 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		\$	625.00
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(Specify) See Schedule Attached \$ 1,270.83 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto b. Other See Schedule Attached \$ 2,663.86 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other See Schedule Attached \$ 2,428.00 \$ 2,428.00	12. Taxes (not deducted from wages or included in home mortgage payments)		
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a. Auto b. Other See Schedule Attached \$ 2,663.86 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other See Schedule Attached \$ 2,428.00 \$ 2,428.00	(~F)/	<u>*</u>	,
a. Auto b. Other See Schedule Attached \$ 2,663.86 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other See Schedule Attached \$ 2,428.00 \$ 2,428.00	13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
b. Other See Schedule Attached \$ 2,663.86 14. Alimony, maintenance, and support paid to others \$ 15. Payments for support of additional dependents not living at your home \$ 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 17. Other See Schedule Attached \$ 2,428.00 \$ \$ 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		\$	800.00
14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other See Schedule Attached \$ 2,428.00 \$ \$ 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		\$ —	
15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other See Schedule Attached \$ 2,428.00 \$ \$ 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if	0, 0, 10, 10, 10, 10, 10, 10, 10, 10, 10	<u>\$</u>	
15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other See Schedule Attached \$ 2,428.00 \$ \$ 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if	14. Alimony, maintenance, and support paid to others	<u>*</u>	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other See Schedule Attached \$ 2,428.00 \$ \$ 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		\$	
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	The Other Contraction of the Con	\$	
		<u>\$</u>	
		— Ψ —	
	18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if		
		l _{\$}	15,522.35

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None**

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 17,531.51
b. Average monthly expenses from Line 18 above	\$ 15,522.35
c. Monthly net income (a. minus b.)	\$ 2,009.16

_____ Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

Taxes (DEBTOR)	
Property Taxes - 175 Via Rosini, Jupiter	875.00
Property Taxes - 1728 Biddle, Port St. Lucie	375.00
Property Taxes -6528 Chasewood Dr., #32G, Jupiter, FL 33458	20.83
Other Installment Payments (DEBTOR)	
2nd Mortgage 175 Via Rosini	625.00
Mortgage 1781 SE Biddle, Port St. Lucie, FL (*Tax, Ins. NI	1,089.89
Morgage 6528 Chasewood, Jupiter, FL	673.97
HOA - Biddle And Chasewood	275.00
Other Expenses (DEBTOR)	
Boat Slip - Storage	500.00
Tuition	500.00
Allowance	400.00
Apartment - Melbourne	540.00
Automobile - Melbourne	433.00
Lawn/Landscaping	55.00

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(If known)

(Print or type name of individual signing on behalf of debtor)

Debtor(s)

Case No.

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 **20** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: September 2, 2009 Signature: /s/ Alan Franciosi Debtor Alan Franciosi Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) 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 by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date 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 signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision 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. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

B7 (Official Form 7) (12/07) Case 09-28677-EPK Doc 1 Filed 09/02/09 Page 28 of 34

United States Bankruptcy Court Southern District of Florida

IN RE:		Case No
Franciosi, Alan		Chapter 11
	Debtor(s)	1

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 and 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

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

AMOUNT SOURCE

312,529.00 2007 - income from employment

260,219.00 2008 - income from employment

116,908.55 1/1/2009 - 6/14/09 -income from Auto Mall

46,000.00 6/15/2009 - present - income from employment

$\begin{tabular}{ll} \bf 2. \ Income \ other \ than \ from \ employment \ or \ operation \ of \ business \end{tabular}$

V

State the amount of income received by the debtor other than from employment, trade, profession, 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.)

3. Payments to creditors

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 asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Key bank 800 Superior Avenue Cleveland, OH 44114	DATES OF PAYMENTS 6/16/09	AMOUNT PAID 2,890.26	AMOUNT STILL OWING 398,000.00
Boat Ioan - 2007 Sundancer			
Bank Of America 450 American Street Simi Valley, CA 93065	8/14/09; 7/6/09; 6/4/09	3,297.78	211,000.00
Mortgage payment for property located at 1	781 SE Biddle, Port St. Luce, FL		
Central Mortgage P.O. Box 8025 Little Rock, AR 72203	8/13/09; 7/8/09; 6/8/09	2,181.59	94,000.00
Mortgage for property located at: 6528 Chas	sewood Dr., #32G, Jupiter, FL 33458		
Suntrust Bank P.O. Box 305053 Nashville, TN 37230	8/14/09; 7/14/09; 6/14/09;	1,193.04	21,500.00

2006 BMW

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 credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

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 **Foreclosure**

AND LOCATION Circuit Court of the 15th Circuit, Pending

STATUS OR

DISPOSITION

COURT OR AGENCY

Palm Beach County, FL

Bank of America N.A. vs. Alan Franciosi and Debra Franciosi et

Case No.: 50 2009 CA

024567XXXMB

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

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

6. Assignments and receiverships

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 joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

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

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.)

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 bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

AMOUNT OF MONEY OR DESCRIPTION DATE OF PAYMENT, NAME OF NAME AND ADDRESS OF PAYEE PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY Frank, White-Boyd, P.A. 8/31/09 30,000.00

11382 Prosperity Farms Road, Suite 230

Palm Beach Gardens, FL 33410

CCCS Of Greater Atlanta, Inc. 8/31/09 60.00

C/O Frank, White-Boyd, P.A.

11382 Prosperity Farms Road, Suite 230

Palm Beach Gardens, FL 33410

Scott Wortman 5/2009 500.00

210 Vista Parkway

WestPalm Beach, FL 33411

Attorney retained to handle shortsale for property located at 175 Via Rosina, Jupiter, FL (Debtor is not pursuing shortsale)

10. Other transfers

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, DESCRIBE PROPERTY TRANSFERRED

RELATIONSHIP TO DEBTOR DATE AND VALUE RECEIVED **Debra Franciosi** 2008 Jet ski power Seadoo

175 Via Rosini \$8,000

Jupiter, FL 33458

wife

Debra Franciosi & Glenn Grosso 1/6/2008 Vacant lot located in Marion County,

175 Via Rosini Florida described as Sec 04, Twp 17 Jupiter, FL 33458 RGE 21 Plat Book 0 Page 140 Marion wife Oaks Unit 7 Blk 1081 Lot 25

value: \$2500

Deed transferred from Alan Franciosi and Glen Grosso to Glenn Grosso and Debra Franciosi.

Quit Claim deed recorded 1/27/2009

Debra Franciosi January 6, 2008 vacant lot located in Marion County, Ashley Franciosi, Krystina Franciosi Florida described as Sec. 04 TWP 17 175 Via Rosini Rge 21, Plat Book 0 Page 194 Marion

Jupiter, FL 33458 Oaks, Unit 10 Blk 866 Lot 5 wife and daughter Value: \$5,000

Property owned by Debra Franciosi and Alan Franciosi

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.

EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

11. Closed financial accounts

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.)

TYPE AND NUMBER OF ACCOUNT AMOUNT AND DATE OF SALE NAME AND ADDRESS OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING **Bank America** transferred to E-Trade account: \$16,000.00 P.O. Box 863 12/2008 Lincoln, RI 02865 Wachovia Checking XXXXXXXX1190 8/31/09/ \$1435.64 900 West Indiantown Road Jupiter, FL Wachovia Savings XXXXXXXXX1148 8/31/09 900 West Indiantown Road \$2493.47 Jupiter, FL

Wachovia Savings XXXXXXXX1893 8/31/09 900 West Indiantown Road \$252.04

Jupiter, FL

12. Safe deposit boxes

12. Saic deposit boxe

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.)

13. Setoffs

Mana T .

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

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

 \checkmark

15. Prior address of debtor

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana,

Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

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

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

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

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

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.					
None	2. East an judicial of administrative proceedings, including sectionicity of orders, under any Environmental Eaw with respect to winch the debtor					
18. N	ature, location and name of busi	ness				
None	a. <i>If the debtor is an individual</i> , list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediatel commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six year preceding the commencement of this case.					
	If the debtor is a partnership, list of all businesses in which the del preceding the commencement of					
	If the debtor is a corporation, list of all businesses in which the del preceding the commencement of	btor was a partner or owned				
Serv	motive DIr. Management ices	LAST FOUR DIGITS OF SOCIAL- SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN 26-744426	ADDRESS 175 Via Rosina Jupiter, FL 33458	NATURE OF BUSINESS automotive consulting	BEGINNING AND ENDING DATES April 25, 2009 - present	
	b. Identify any business listed in	response to subdivision a a	have that is "single asset real	ostata" as defined in 11 II S	S.C. 8 101	
V	b. Identify any business fisted in	response to subdivision a., a	bove, that is shigle asset lear	estate as defined in 11 0.2	s.c. y 101.	
six ye 5 perc in a tr (An in years	ollowing questions are to be complars immediately preceding the concent of the voting or equity securities ade, profession, or other activity, advidual or joint debtor should commediately preceding the commeture page.)	nmencement of this case, any ies of a corporation; a partner either full- or part-time. mplete this portion of the state.	y of the following: an officer, of r, other than a limited partner, tement only if the debtor is or h	irector, managing executive of a partnership, a sole propagation of the propagation of th	e, or owner of more than prietor, or self-employed ned above, within the six	
	ooks, records and financial state	ments				
None	a. List all bookkeepers and account keeping of books of account and	ntants who within the two ye	ears immediately preceding the	filing of this bankruptcy ca	se kept or supervised the	
None	b. List all firms or individuals who and records, or prepared a financ		liately preceding the filing of th	is bankruptcy case have aud	ited the books of account	
None	c. List all firms or individuals wh		acement of this case were in po	ssession of the books of ac	count and records of the	

debtor. If any of the books of account and records are not available, explain.

NAME AND ADDRESS **Alan Franciosi** 175 Via Rosini Jupiter, FL 33458

manager

DATE ISSUED 2/25/2008

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

NAME AND ADDRESS

Keybank

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4910 Tiedeman Road Brooklyn, OH 44144

Provided financial statement for boat loan

20. Ir	nventories	
None	a. List the dates of the last two invent dollar amount and basis of each inven	ories taken of your property, the name of the person who supervised the taking of each inventory, and the tory.
None	b. List the name and address of the pe	erson having possession of the records of each of the two inventories reported in a., above.
21. C	urrent Partners, Officers, Directors	and Shareholders
None	a. If the debtor is a partnership, list th	e nature and percentage of partnership interest of each member of the partnership.
None		l officers and directors of the corporation, and each stockholder who directly or indirectly owns, control ng or equity securities of the corporation.
22. F	ormer partners, officers, directors ar	d shareholders
None	a. If the debtor is a partnership, list eac of this case.	ch member who withdrew from the partnership within one year immediately preceding the commenceme
None	b. If the debtor is a corporation, list a preceding the commencement of this	all officers, or directors whose relationship with the corporation terminated within one year immediate case.
23. W	/ithdrawals from a partnership or di	stributions by a corporation
None		tion, list all withdrawals or distributions credited or given to an insider, including compensation in any fortions exercised and any other perquisite during one year immediately preceding the commencement of the
24. T	ax Consolidation Group	
None		name and federal taxpayer identification number of the parent corporation of any consolidated group for tax a member at any time within six years immediately preceding the commencement of the case.
25. P	ension Funds.	
None		the name and federal taxpayer identification number of any pension fund to which the debtor, as an employed at any time within six years immediately preceding the commencement of the case.
[If co	ompleted by an individual or indivi	dual and spouse]
I deci	lare under penalty of perjury that I h to and that they are true and correc	ave read the answers contained in the foregoing statement of financial affairs and any attachmen t.
Date	September 2, 2009	Signature /s/ Alan Franciosi of Debtor Alan Francio
Date	:	Signature of 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.

0 continuation pages attached

(if any)

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United States Bankruptcy Court Southern District of Florida

IN RE:		Case No.
Franciosi, Alan		Chapter 11
	Debtor(s)	<u> </u>
	VERIFICATION OF CREDITOR	MATRIX
The above named debtor(s) hereby	y verify(ies) that the attached matrix listing	creditors is true to the best of my(our) knowledge.
Date: September 2, 2009	Signature: /s/ Alan Franciosi	
	Alan Franciosi	Debtor
Date:	Signature:	
	-	Joint Debtor, if any