**United States Bankruptcy Court** 

	Southern District of Florida						<b>Voluntary Petition</b>							
Name of Debtor (in Qamar, Sajjad		ter Last, First,	Middle	e):			Name of Jo Qamar,		or (Spou	use) (Last, First,	Middle):			
All Other Names u (include married, r	•		8 years					arried, m	aiden, a	ne Joint Debtor i nd trade names)		8 yea	ars	
Last four digits of EIN (if more than			ayer I.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): <b>1510</b>							
Street Address of I 10390 NW 36t Coral Springs	h St.	Street, City, St	tate & Z	Zip Code	e):		Street Add 10390 N Coral Sp	W 36th	St.	tor (No. & Stree	et, City, S	tate &	& Zip Code):	
Corai Springs	, FL		Z	ZIPCOD	E <b>33065</b>		Corar Sp	niigs,	r L		Γ	ZIP	CODE <b>33065</b>	
County of Residen Broward	County of Residence or of the Principal Place of Business: <b>Broward</b>					County of Residence or of the Principal Place of Business:  Broward								
Mailing Address o	Mailing Address of Debtor (if different from street address)					Mailing Ac	ldress of	Joint De	ebtor (if differer	nt from str	reet a	address):		
ZIPCODE									Γ	ZIP	CODE			
Location of Principal Assets of Business Debtor (if different from street address				s abo	ove):				Į.					
											Γ	ZIP	CODE	
	Type of Debtorm of Organiza				Nature (Check					-		kruptcy Code Under Which is Filed (Check one box.)		
✓ Individual (incluse See Exhibit Door Corporation (inclused Partnership Other (If debtor	r (If debtor is not one of the above entities, k this box and state type of entity below.)  Commodity Broker Clearing Bank Other  Tax-Exemp			Estate		fined in 11  Chapter 9  Chapter 11  Chapter 12  Chapter 15 Petition for  Recognition of a Foreign  Main Proceeding  Chapter 15 Petition for  Recognition of a Foreign  Nonmain Proceeding  Nature of Debts  (Check one box.)  Debts are primarily consumer  debts, defined in 11 U.S.C. business debts.			roceeding 15 Petition for ition of a Foreign in Proceeding  bts  ix.)  Debts are primarily					
				Titl	otor is a tax-exe	mpt o	t organization under states Code (the individual primarily for a personal, family, or house-							
Filing Fee to be attach signed ap						Chapter 11 Debtors  Check one box:  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:  Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.  Check all applicable boxes:								
attach signed ap					• /		☐ A plan is being filed with this petition ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				n one or more classes of			
Statistical/Admir Debtor estimat Debtor estimat distribution to	es that funds w es that, after ar	vill be available ny exempt prop						d, there v	will be n	o funds availab	le for		THIS SPACE IS FOR COURT USE ONLY	
Estimated Number  1-49 50-99	of Creditors  100-199	200-999	1,000- 5,000		5,001- 10,000		001- 000	25,001- 50,000		50,001- 100,000	Over 100,000			
Estimated Assets  \$0 to \$50,001 t \$50,000 \$100,000  Estimated Liabilitie		\$500,001 to \$1 million	\$1,000 \$10 m		\$10,000,001 to \$50 million		0,000,001 to 00 million	\$100,000 to \$500		\$500,000,001 to \$1 billion	More that			
	o \$100,001 to	\$500,001 to \$1 million	\$1,000 \$10 m		\$10,000,001 to \$50 million		0,000,001 to 00 million	\$100,000 to \$500		\$500,000,001 to \$1 billion	More that			

Case 09-31056-RBR Doc 1 Filed 09/30/09 Page 2 of 28 B1 (Official Form 1) (1/08) Page 2 Name of Debtor(s): **Voluntary Petition** Qamar, Sajjad & Qamar, Aqila (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 A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms (To be completed if debtor is an individual whose debts are primarily consumer debts.) 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is 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/ Stan L. Riskin 9/30/09 Signature of Attorney for Debtor(s) 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, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

(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.

# @ 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

# Voluntary Petition

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

Name of Debtor(s):

Qamar, Sajjad & Qamar, Aqila

# 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 chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

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

X /s/ Sajjad Qamar

Signature of Debtor

Sajjad Qamar

X /s/ Aqila Qamar

Signature of Joint Debtor

**Agila Qamar** 

Telephone Number (If not represented by attorney)

September 30, 2009

Date

#### Signature of Attorney\*



Signature of Attorney for Debtor(s)

Stan L. Riskin Stan L. Riskin P.A. 950 S. Pine Island Rd., Ste. A-150 PLANTATION, FL 33324 (954) 727-8271 Fax: (954) 727-8274 Slriskin@aol.ocm

#### **September 30, 2009**

Date

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

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

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

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

Signature of	Authorized I	ndividual		
Printed Name	of Authoriz	ed Individual		
Title of Auth	orized Indivi	dual		

#### 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.

ignature of Foreign i	Representative	
rinted Name of Fore	ion Representative	

#### **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

Souther	rn district of Fiorida
IN RE:	Case No
Qamar, Sajjad	Chapter <u>11</u>
	EBTOR'S STATEMENT OF COMPLIANCE OUNSELING REQUIREMENT
Warning: You must be able to check truthfully one of the do so, you are not eligible to file a bankruptcy case, and whatever filing fee you paid, and your creditors will be a	the five statements regarding credit counseling listed below. If you cannot the court can dismiss any case you do file. If that happens, you will lose able to resume collection activities against you. If your case is dismissed required to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint pet one of the five statements below and attach any documents	tition is filed, each spouse must complete and file a separate Exhibit D. Check as directed.
the United States trustee or bankruptcy administrator that o	otcy case, I received a briefing from a credit counseling agency approved by putlined the opportunities for available credit counseling and assisted me in a from the agency describing the services provided to me. Attach a copy of the ad through the agency.
the United States trustee or bankruptcy administrator that operforming a related budget analysis, but I do not have a cert	otcy case, I received a briefing from a credit counseling agency approved by putlined the opportunities for available credit counseling and assisted me in tificate from the agency describing the services provided to me. You must file the serviced to you and a copy of any debt repayment plan developed through the is filed.
	om an approved agency but was unable to obtain the services during the five g exigent circumstances merit a temporary waiver of the credit counseling rize exigent circumstances here.]
you file your bankruptcy petition and promptly file a certion of any debt management plan developed through the age case. Any extension of the 30-day deadline can be granteralso be dismissed if the court is not satisfied with your counseling briefing.	st still obtain the credit counseling briefing within the first 30 days after ificate from the agency that provided the counseling, together with a copy ency. Failure to fulfill these requirements may result in dismissal of your ed only for cause and is limited to a maximum of 15 days. Your case may reasons for filing your bankruptcy case without first receiving a credit g because of: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impose of realizing and making rational decisions with respect to the control of the cont	paired by reason of mental illness or mental deficiency so as to be incapable ect to financial responsibilities.); hysically impaired to the extent of being unable, after reasonable effort, to
participate in a credit counseling briefing in person,  Active military duty in a military combat zone.	by telephone, or through the Internet.);
5. The United States trustee or bankruptcy administrator does not apply in this district.	has determined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provide	ded above is true and correct.
Signature of Debtor: /s/ Sajjad Qamar	

Date: September 30, 2009

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

## United States Bankruptcy Court Southern District of Florida

500	unern District of Florida
IN RE:	Case No
Qamar, Aqila	Chapter 11
Debtor(s) <b>FXHIRIT D - INDIVID</b> ITAT	L DEBTOR'S STATEMENT OF COMPLIANCE
	T COUNSELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, a whatever filing fee you paid, and your creditors will	of the five statements regarding credit counseling listed below. If you cannot and the court can dismiss any case you do file. If that happens, you will lose be able to resume collection activities against you. If your case is dismissed be required to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a join one of the five statements below and attach any docume	rt petition is filed, each spouse must complete and file a separate Exhibit D. Check ents as directed.
the United States trustee or bankruptcy administrator th	<b>kruptcy case</b> , I received a briefing from a credit counseling agency approved by hat outlined the opportunities for available credit counseling and assisted me in icate from the agency describing the services provided to me. Attach a copy of the cloped through the agency.
the United States trustee or bankruptcy administrator the performing a related budget analysis, but I do not have a	<b>kruptcy case</b> , I received a briefing from a credit counseling agency approved by that outlined the opportunities for available credit counseling and assisted me in a certificate from the agency describing the services provided to me. You must file tryices provided to you and a copy of any debt repayment plan developed through a case is filed.
	es from an approved agency but was unable to obtain the services during the five wing exigent circumstances merit a temporary waiver of the credit counseling mmarize exigent circumstances here.]
you file your bankruptcy petition and promptly file a of any debt management plan developed through the case. Any extension of the 30-day deadline can be gr also be dismissed if the court is not satisfied with yo counseling briefing.	must still obtain the credit counseling briefing within the first 30 days after certificate from the agency that provided the counseling, together with a copy agency. Failure to fulfill these requirements may result in dismissal of your ranted only for cause and is limited to a maximum of 15 days. Your case may our reasons for filing your bankruptcy case without first receiving a credit iefing because of: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as of realizing and making rational decisions with r	s impaired by reason of mental illness or mental deficiency so as to be incapable respect to financial responsibilities.); as physically impaired to the extent of being unable, after reasonable effort, to
participate in a credit counseling briefing in pers  Active military duty in a military combat zone.	
5. The United States trustee or bankruptcy administration does not apply in this district.	rator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information pr	rovided above is true and correct.
Signature of Debtor: /s/ Aqila Qamar	

Date: September 30, 2009

#### 

# **United States Bankruptcy Court Southern District of Florida**

IN RE:	Case No.
Qamar, Sajjad & Qamar, Aqila	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)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim (if secured also state value of security)
Chase Bank POB 650528 Dallas, TX 75265				1,253,444.00 Collateral: 540,000.00 Unsecured: 713,444.00
Chase Bank POB 650528 Dallas, TX 75265				569,865.00 Collateral: 240,000.00 Unsecured: 329,865.00
Chase Bank POB 650528 Dallas, TX 75265				527,625.00 Collateral: 240,000.00 Unsecured: 287,625.00
Americas Servicing Co. 1 Home Campus Des Moines, IA 50328				496,000.00 Collateral: 210,000.00 Unsecured: 286,000.00
Onewest Bank 7700 W. Parmer Ln., Bldg D 2nd FL Austin, TX 78729				234,996.00 Collateral: 120,000.00 Unsecured: 114,996.00
Select Portfolio Servicing 10401 Deerwood Par Jacksonville, FL 32256				60,921.00 Collateral: 210,000.00 Unsecured: 60,921.00
Chase Cc Attn: Bankruptcy Dept P.O. Box 15298 Wilmington, DE 19850	(800) 356-5555			17,669.00
Discover Financial Services P.O. Box 15316 Wilmington, DE 19850				15,623.00
American Express C/O Beckett & Lee P.O. Box 3001 Malvern, PA 19355	(877) 837-8839			13,335.00

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Firstsource Financial Solutions Coral Springs Med. Ctr. 7715 NW 48th St., Ste. 100 Miami, FL 33166		12,788.00
Citi Card P.O. Box 6241 Sioux Falls, SD 57117		10,817.00
Cach LLC Maryland National Bank 4340 S. Monaco St., 2nd FL Denver, CO 80237		9,141.00
Lvnv Funding Sears P.O. Box 740281 Houston, TX 77274		8,446.00
Chase Cc Attn: Bankruptcy Dept P.O. Box 15298 Wilmington, DE 19850	(800) 356-5555	7,607.00
Citi/Shell Texaco P.O. Box 20507 Kansas City, MO 64195		6,209.00
Lvnv Funding HSBC Bank POB 740281 Houston, TX 77274		5,293.00
Citifinancial P.O. Box 22066 Tempe, AZ 85285		4,213.00
Chase Cc Attn: Bankruptcy Dept P.O. Box 15298 Wilmington, DE 19850	(800) 356-5555	3,064.00
Chase Cc Attn: Bankruptcy Dept P.O. Box 15298 Wilmington, DE 19850	(800) 356-5555	2,516.00
Chase Cc Attn: Bankruptcy Dept P.O. Box 15298 Wilmington, DE 19850	(800) 356-5555	2,335.00

# DECLARATION UNDER PENALTY OF 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 30, 2009	Signature /s/ Sajjad Qamar	
-	of Debtor	Sajjad Qamar
Date: September 30, 2009	Signature /s/ Aqila Qamar	
	of Joint Debtor	Aqila Qamar
	(if any)	

B6 Summary (Form 6 - Summary) (P2/07) 9-31056-RBR Doc 1 Filed 09/30/09 Page 8 of 28

# **United States Bankruptcy Court Southern District of Florida**

IN RE:		Case No.
Qamar, Sajjad & Qamar, Aqila		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	\$ 1,510,000.00		
B - Personal Property	Yes	3	\$ 16,630.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 3,217,720.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 120,617.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 0.00
	TOTAL	16	\$ 1,526,630.00	\$ 3,338,337.00	

Form 6 - Statistical Summary (12/67) e 09-31056-RBR Doc 1 Filed 09/30/09 Page 9 of 28

## **United States Bankruptcy Court Southern District of Florida**

IN RE:	Case No
Qamar, Sajjad & Qamar, Aqila	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)	\$ 0.00
Average Expenses (from Schedule J, Line 18)	\$ 0.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 0.00

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,794,720.00
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		\$ 120,617.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 1,915,337.00

R6A (Official Form 6A) (12/07 Case	09-31056-RBR	Doc 1	Filed 09/30/09	Page 10 of 28

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П	N	ΚI	ť.	Qamar,	Sa	IIad	Ŏ.	Qamar.	, Aq	IIIa

	Case No.
Debtor(s)	

#### **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
10390 NW 36th St.		J	210,000.00	556,921.00
Coral Springs, FL 33065			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	333,521133
10901-10907 NW 45th St Coral Springs, FL		J	160,000.00	60,000.00
11551-11585 NW 45th St. Coral Springs, FL		J	540,000.00	1,253,444.00
11676-11690 NW 45th St Coral Springs, FL		J	240,000.00	569,865.00
30-21 12th St Astoria, NY 11102		J	120,000.00	234,996.00
8806 NW 38th Dr Coral Springs, FL		J	240,000.00	527,625.00

TOTAL

1,510,000.00

(Report also on Summary of Schedules)

(If known)

RAR (Official Form AR) (12/07) Case	09-31056-RBR	Doc 1	Filed 09/30/09	Page 11 of 28

TNI	$\mathbf{D}\mathbf{F}$	Oamar	Called	0	Oamar	A aila
IIN	KĿ	Qamar,	Sallau	α	Qamar,	Aqiia

	Case No
Debtor(s)	

(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		10.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase and Bank of America checking acct.		200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Misc. household furnishings, including: 2 bedroom sets, dining room table and chairs, living room sofa, table and chair, 2 televisions, 1 computer.		300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Misc. clothing		100.00
7.	Furs and jewelry.		Misc. jewelry, including: watch, ring, earrings,		300.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
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			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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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
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
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 trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
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		1988 Southwind RV (60k Miles)	J	1,500.00
	other vehicles and accessories.		1992 Pontiac Firebird (112k miles)	J	700.00
			1996 Dodge Caravan (145k miles)	J	500.00
			2005 Nissan Armada (68k miles)	J	13,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			

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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
<ul> <li>31. Animals.</li> <li>32. Crops - growing or harvested. Give particulars.</li> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	x x x x	Dog, Parrot, Rabbit	7	20.00
		TO'	ΓAL	16,630.00

Debtor(s)

IN RE Qamar, Sajjad & Qamar, Aqila

\_\_\_\_\_ Case No. \_\_

# 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.

(If known)

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

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
HEDULE A - REAL PROPERTY			English Horis
390 NW 36th St. ral Springs, FL 33065	Art. X, §4(a)(1), FSA §§ 222.01, 222.02	2.00	210,000.0
HEDULE B - PERSONAL PROPERTY			
sh	Art X § 4(a)(2)	10.00	10.0
ase and Bank of America checking acct.		200.00	200.0
sc. household furnishings, including: 2 droom sets, dining room table and airs, living room sofa, table and chair, 2 evisions, 1 computer.	Art X § 4(a)(2)	300.00	300.0
sc. clothing	Art X § 4(a)(2)	100.00	100.0
sc. jewelry, including: watch, ring, rings,	Art X § 4(a)(2)	300.00	300.0
38 Southwind RV (60k Miles)	FSA § 222.25(1)	1,000.00	1,500.0
92 Pontiac Firebird (112k miles)	FSA § 222.25(1)	700.00	700.0
96 Dodge Caravan (145k miles)	FSA § 222.25(1)	300.00	500.0

Case No. Debtor(s)

#### 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. XXX8323		J	1st Mtg. on homestead				496,000.00	286,000.00
Americas Servicing Co. 1 Home Campus Des Moines, IA 50328								
			VALUE \$ 210,000.00					
ACCOUNT NO. XXX6391		J	1st Mtg. on 11551-85 NW 45th St., Coral Springs, FL				1,253,444.00	713,444.00
Chase Bank POB 650528 Dallas, TX 75265			Corar Springs, FL					
			VALUE \$ 540,000.00					
ACCOUNT NO. XXX6371		J	1st Mtg. on 8806 NW 38th Dr				527,625.00	287,625.00
Chase Bank POB 650528 Dallas, TX 75265			Coral Springs, FL					
			VALUE \$ <b>240,000.00</b>					
ACCOUNT NO. xxx6381  Chase Bank POB 650528		J	1st Mtg. on 11690 NW 45th St Coral Springs, FL				569,865.00	329,865.00
Dallas, TX 75265								
			VALUE \$ 240,000.00					
<b>1</b> continuation sheets attached			(Total of t	Sul nis p			\$ 2,846,934.00	\$ 1,616,934.00
			(Use only on l		Tota		\$ (Report also on	\$ (If applicable, report

Summary of Schedules.)

also on Statistical Summary of Certain Liabilities and Related Data.)

(If known)

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Debtor(s)

(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

			(Communion 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.		J	1st Mtg. on 10901-07 NW 45th St.				60,000.00	
J & N Laskar 5610 Godfrey Rd Coral Springs, FL 33067			Coral Springs, FL					
			VALUE \$ 160,000.00					
ACCOUNT NO. XXX0001		J	Installment acct. auto Ioan				14,869.00	1,869.00
Nissan Motor Acceptance POB 660360 Dallas, TX 75266								
	İ		VALUE \$ 13,000.00					
ACCOUNT NO. XXX6124		J	1st Mortgage on NY property				234,996.00	114,996.00
Onewest Bank 7700 W. Parmer Ln., Bldg D 2nd FL Austin, TX 78729								
			VALUE \$ 120,000.00					
ACCOUNT NO. XXX7696		J	2nd Mtg. on homestead				60,921.00	60,921.00
Select Portfolio Servicing 10401 Deerwood Par Jacksonville, FL 32256								
			VALUE \$ 210,000.00					
ACCOUNT NO.								
	_		VALUE \$					
ACCOUNT NO.	_							
			VALUE \$	-				
Sheet no1 of1 continuation sheets atta	oho d	to	VALUE \$	Ç <sub>1,-</sub> 1	ato t			
Sheet no. <u>1</u> of <u>1</u> continuation sheets atta Schedule of Creditors Holding Secured Claims	cned	ιο	(Total of	Sul this p	oage	ai e)	\$ 370,786.00	\$ 177,786.00
č			`		Tot			

Total (Use only on last page) \$

\$ 3,217,720.00 \$ 1,794,720.00

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

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Debtor(s)

Case No.

(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 on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the

Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <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 listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
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.
O continuation sheets attached

B6F (Official Form 6F) (12/07)	ase 09	-31056-RBR	Doc 1	Filed 09/3	0/09	Page	18	of	28
R6F (Official Form 6F) (12/07)		O TOOO TIET			0, 00	. 490	. •	•	

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Debtor(s)

Case No.

(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.

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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. XXX7773		J	Revolving credit card account	П	٦		
American Express C/O Beckett & Lee P.O. Box 3001 Malvern, PA 19355							13,335.00
ACCOUNT NO. <b>XXX6639</b>		J	Phone charges	П			
At&T Con Services AT&T Credit Manager Murray, UT 84157							66.00
ACCOUNT NO. <b>xxx3382</b>	$\perp$	J	Revolving credit card account		$\dashv$	+	66.00
Cach LLC Maryland National Bank 1340 S. Monaco St., 2nd FL Denver, CO 80237							9,141.00
ACCOUNT NO. <b>XXX0599</b>	T	J	Revolving credit card account	Ħ	┪	T	· · · · · · · · · · · · · · · · · · ·
Chase Cc Attn: Bankruptcy Dept P.O. Box 15298 Wilmington, DE 19850							17,669.00
3 continuation sheets attached			(Total of th	Subt			40,211.00
			(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	T also tatist	ota o or tica	ıl n	

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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. <b>xxx8003</b>		J	Revolving credit card account				
Chase Cc Attn: Bankruptcy Dept P.O. Box 15298 Wilmington, DE 19850							7,607.00
ACCOUNT NO. XXX1181		J	Revolving credit card account				
Chase Cc Attn: Bankruptcy Dept P.O. Box 15298 Wilmington, DE 19850							3,064.00
ACCOUNT NO. <b>xxx2363</b>		J	Revolving credit card account				-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Chase Cc Attn: Bankruptcy Dept P.O. Box 15298 Wilmington, DE 19850							2,516.00
ACCOUNT NO. xxx4668		J	Revolving credit card account				
Chase Cc Attn: Bankruptcy Dept P.O. Box 15298 Wilmington, DE 19850							2,335.00
ACCOUNT NO. xxx9353		J	Revolving credit card account				2,000.00
Citi Card P.O. Box 6241 Sioux Falls, SD 57117							10,817.00
ACCOUNT NO. xxx4144		J	Revolving credit card account				10,017.00
Citi/Shell Texaco P.O. Box 20507 Kansas City, MO 64195							6,209.00
ACCOUNT NO. xxx6294		J	Revolving credit card account			H	5,200.00
Citifinancial P.O. Box 22066 Tempe, AZ 85285							4,213.00
Sheet no. 1 of 3 continuation sheets attached to			<u> </u>	Sub	tota	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page 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 als tatis	age Fota o o tica	e) al n al	\$ <b>36,761.00</b>

\_\_\_\_ 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. <b>xxx2684</b>		J	Misc. charges	H			
Corporate Collections RCN Company Code 62 23220 Chagrin Blvd. Beachwood, OH 44122							303.00
ACCOUNT NO. xxx9026		J	Revolving credit card account				
Discover Financial Services P.O. Box 15316 Wilmington, DE 19850							15,623.00
ACCOUNT NO. <b>xxx3351</b>		J	Med exp.	Ħ			
Firstsource Financial Solutions Coral Springs Med. Ctr. 7715 NW 48th St., Ste. 100 Miami, FL 33166							12,788.00
ACCOUNT NO. xxx9407		J	Revolving credit card account				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Lvnv Funding Sears P.O. Box 740281 Houston, TX 77274							8,446.00
ACCOUNT NO. xxx3390		J	Revolving credit card account	H			0,440.00
Lvnv Funding HSBC Bank POB 740281 Houston, TX 77274	_						5,293.00
ACCOUNT NO. xxx1339		J	Utility charges				0,200.00
Nco/Inovision Con Ed. POB 41448 Philadelphia, PA 19101							440.00
ACCOUNT NO. xxx3088		J	Utility charges	T			
Nco/Inovision Con Ed. POB 41448 Philadelphia, PA 19101							61.00
Sheet no. 2 of 3 continuation sheets attached to		L	1	Sub	tota	al	
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 als tatis	age Fota o o tica	e) al n al	\$ <b>42,954.00</b> \$

IN RE Qamar, Sajjad & Qamar, Aqil	qila	mar, A	Qama	&	Sajjad	,	Qamar.	RΕ	R	N	I
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# 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. xxx0486		J	Utility charges			Н	
Nco/Inovision Con Ed. POB 41448 Philadelphia, PA 19101							21.00
ACCOUNT NO. XXX0004		J	Utility charges				
Portfolio Recovery Con Ed. 120 Corporate Blvd., Suite 1 Norfolk, VA 23502							670.00
ACCOUNT NO.				П		П	
LGGOVINT NO							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.	_						
Sheet no <b>3</b> of <b>3</b> continuation sheets attached to				Sub	tota	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th (Use only on last page of the completed Schedule F. Report	is p T als	age Fota o o	e) al n	\$ 691.00
			the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	atis d D	tica ata	al .)	\$ 120,617.00

IN RE Qamar, Sajjad & Qamar, Aqila	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).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE Qamar, Sajjad & Qamar, Aqila		Case No.	
T	Oahtor(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

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Debtor(s)

Case No. (If known)

#### 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 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: September 30, 2009 Signature: /s/ Sajjad Qamar Sajjad Qamar Debtor Date: September 30, 2009 Signature: /s/ Aqila Qamar (Joint Debtor, if any) **Agila Qamar** [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:

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

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

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# United States Bankruptcy Court Southern District of Florida

IN RE:		Case No
Qamar, Sajjad & Qamar, Aqila		Chapter 11
-	Debtor(s)	•
	<b>VERIFICATION OF</b>	CREDITOR MATRIX
The above named debtor(s) herel	by verify(ies) that the attached	matrix listing creditors is true to the best of my(our) knowledge.
Date: September 30, 2009	Signature: /s/ Sajjad Qa	mar
	Sajjad Qama	<b>r</b> Debtor
Date: September 30, 2009	Signature: /s/ Aqila Qai	nar
	Aqila Qamaı	

American Express C/O Beckett & Lee P.O. Box 3001 Malvern, PA 19355

Americas Servicing Co. 1 Home Campus Des Moines, IA 50328

At&T Con Services AT&T Credit Manager Murray, UT 84157

Cach LLC Maryland National Bank 4340 S. Monaco St., 2nd FL Denver, CO 80237

Chase Bank POB 650528 Dallas, TX 75265

Chase Cc Attn: Bankruptcy Dept P.O. Box 15298 Wilmington, DE 19850

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

Citi/Shell Texaco P.O. Box 20507 Kansas City, MO 64195 Citifinancial P.O. Box 22066 Tempe, AZ 85285

Corporate Collections RCN Company Code 62 23220 Chagrin Blvd. Beachwood, OH 44122

Discover Financial Services P.O. Box 15316 Wilmington, DE 19850

Firstsource Financial Solutions Coral Springs Med. Ctr. 7715 NW 48th St., Ste. 100 Miami, FL 33166

J & N Laskar 5610 Godfrey Rd Coral Springs, FL 33067

Lvnv Funding Sears P.O. Box 740281 Houston, TX 77274

Lvnv Funding
HSBC Bank
POB 740281
Houston, TX 77274

Nco/Inovision Con Ed. POB 41448 Philadelphia, PA 19101 Nissan Motor Acceptance POB 660360 Dallas, TX 75266

Onewest Bank 7700 W. Parmer Ln., Bldg D 2nd FL Austin, TX 78729

Portfolio Recovery Con Ed. 120 Corporate Blvd., Suite 1 Norfolk, VA 23502

Select Portfolio Servicing 10401 Deerwood Par Jacksonville, FL 32256