

B1 (Official Form 1)(1/08)

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Gross, Clifford Paul	Name of Joint Debtor (Spouse) (Last, First, Middle): Gross, Rebecca Bass
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-6385	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2429
Street Address of Debtor (No. and Street, City, and State): 2011 NW 53rd Street Boca Raton, FL	Street Address of Joint Debtor (No. and Street, City, and State): 2011 NW 53rd Street Boca Raton, FL
ZIP Code 33496	ZIP Code 33496
County of Residence or of the Principal Place of Business: Palm Beach	County of Residence or of the Principal Place of Business: Palm Beach
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

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

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information

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

Estimated Number of Creditors

<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

Estimated Assets

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

Estimated Liabilities

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Gross, Clifford Paul Gross, Rebecca Bass	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	Exhibit B <small>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</small> I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X _____ Signature of Attorney for Debtor(s) (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 or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> 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.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment) _____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

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

Name of Debtor(s):
Gross, Clifford Paul
Gross, Rebecca Bass

Signatures

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

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

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

/s/ Clifford Paul Gross
 Signature of Debtor **Clifford Paul Gross**

/s/ Rebecca Bass Gross
 Signature of Joint Debtor **Rebecca Bass Gross**

Telephone Number (If not represented by attorney)

November 11, 2009
 Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

 Signature of Foreign Representative

Printed Name of Foreign Representative

_____ Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

_____ Address

_____ Date

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

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

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

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

Signature of Attorney*

/s/ David Lloyd Merrill, Esq.
 Signature of Attorney for Debtor(s)

David Lloyd Merrill, Esq. 99155
 Printed Name of Attorney for Debtor(s)

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

7777 Glades Road
Suite 400
Boca Raton, FL 33434

_____ Address

Email: dlmerrill@sbwlawfirm.com
(561) 477-7800 Fax: (561) 477-7722

Telephone Number

November 11, 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 Individual

Printed Name of Authorized Individual

_____ Title of Authorized Individual

_____ Date

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

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

In re Clifford Paul Gross
Rebecca Bass Gross

Debtor(s)

Case No. _____

Chapter 11

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

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

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

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

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

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

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

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

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

Signature of Debtor: /s/ Clifford Paul Gross
Clifford Paul Gross

Date: November 11, 2009

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

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

In re Clifford Paul Gross
Rebecca Bass Gross

Debtor(s)

Case No. _____

Chapter 11

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2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

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

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

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

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

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

Signature of Debtor: /s/ Rebecca Bass Gross
 Rebecca Bass Gross

Date: November 11, 2009

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Southern District of Florida

In re **Clifford Paul Gross**
Rebecca Bass Gross

Debtor(s)

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
American Bankers Conduit 538 Broad Hollow Rd. Melville, NY 11747	American Bankers Conduit 538 Broad Hollow Rd. Melville, NY 11747	2671 Edgemont Street Philadelphia, PA 19125		280,000.00 (175,000.00 secured)
American Bankers Conduit 538 Broad Hollow Rd. Melville, NY 11747	American Bankers Conduit 538 Broad Hollow Rd. Melville, NY 11747	2668 Tilton Street Philadelphia, PA 19125		280,000.00 (175,000.00 secured)
American Bankers Conduit 538 Broad Hollow Rd. Melville, NY 11747	American Bankers Conduit 538 Broad Hollow Rd. Melville, NY 11747	2670 Tilton Street Philadelphia, PA 19125		280,000.00 (175,000.00 secured)
American Brokers 538 Broad Hollow Rd. Melville, NY 11747	American Brokers 538 Broad Hollow Rd. Melville, NY 11747	2669 Edgemont Street Philadelphia, PA 19125		308,557.18 (175,000.00 secured)
American Mortgage, Inc. 1010 Berlin Rd. Cherry Hill, NJ 08034	American Mortgage, Inc. 1010 Berlin Rd. Cherry Hill, NJ 08034	9197C Sun Terrace Circle Palm Beach Gardens, FL 33410		97,800.00 (110,000.00 secured) (146,863.00 senior lien)
American Mortgage, Inc. 1010 Berlin Rd. Cherry Hill, NJ 08034	American Mortgage, Inc. 1010 Berlin Rd. Cherry Hill, NJ 08034	9491 Birmingham Drive Palm Beach Gardens, FL 33410		63,662.00 (110,000.00 secured) (168,175.00 senior lien)
Bob Federico JBLK Investment Trust 5000 Wagner Dr. Bethlehem, PA 18020	Bob Federico JBLK Investment Trust 5000 Wagner Dr. Bethlehem, PA 18020	trade debt for ARA Development, Inc.		675,000.00
Countrywide Home Loans, Inc. P.O. Box 10334 Van Nuys, CA 91410	Countrywide Home Loans, Inc. P.O. Box 10334 Van Nuys, CA 91410	4402 N. Mary Circle Palm Beach Gardens, FL 33410		170,149.00 (110,000.00 secured) (54,667.00 senior lien)

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

Clifford Paul Gross
In re Rebecca Bass Gross

Case No. _____

Debtor(s)

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Evonne Federico 25 N. Gaston Avenue Somerville, NJ 08876	Evonne Federico 25 N. Gaston Avenue Somerville, NJ 08876	business debt for ARA Development		100,000.00
Greenpoint Mortgage Funding, Inc. 710 Route 46 Suite 400 Fairfield, NJ 07004	Greenpoint Mortgage Funding, Inc. 710 Route 46 Suite 400 Fairfield, NJ 07004	2667 Edgemont Street Philadelphia, PA 19125		70,000.00 (175,000.00 secured) (280,000.00 senior lien)
Indy Mac Bank, FSB 401 Rte 73 North 40 Lake Ctr. Executive Park 400 Marlton, NJ 08053	Indy Mac Bank, FSB 401 Rte 73 North 40 Lake Ctr. Executive Park 400 Marlton, NJ 08053	2667 Edgemont Street Philadelphia, PA 19125		280,000.00 (175,000.00 secured)
Indy Mac Bank, FSB 401 Rte 73 North 40 Lake Ctr. Executive Park 400 Marlton, NJ 08053	Indy Mac Bank, FSB 401 Rte 73 North 40 Lake Ctr. Executive Park 400 Marlton, NJ 08053	2665 Edgemont Street Philadelphia, PA 19125		280,000.00 (175,000.00 secured)
JBLK Investment Trust 5000 Wagner Drive Bethlehem, PA 18020	JBLK Investment Trust 5000 Wagner Drive Bethlehem, PA 18020	business debt for ARA Development		370,000.00
Robert Spenzierato 4960 Wagner Drive Bethlehem, PA 18020	Robert Spenzierato 4960 Wagner Drive Bethlehem, PA 18020	business debt for ARA Development		119,088.00
Taylor, Bean & Whitaker 1417 North Magnolia Avenue Ocala, FL 34475	Taylor, Bean & Whitaker 1417 North Magnolia Avenue Ocala, FL 34475	19935 View Isle Drive #308 Orlando, FL 32821		305,900.00 (55,000.00 secured)
Taylor, Bean & Whitaker 1417 North Magnolia Avenue Ocala, FL 34475	Taylor, Bean & Whitaker 1417 North Magnolia Avenue Ocala, FL 34475	8824 Villa View Circle Orlando, FL 32823		305,900.00 (55,000.00 secured)
Wachovia Mortgage Corp. 1100 Corporate Center Drive Raleigh, NC 27607	Wachovia Mortgage Corp. 1100 Corporate Center Drive Raleigh, NC 27607	8842 Villa View Circle #305 Orlando, FL 32821		305,900.00 (55,000.00 secured)
Washington Mutual P.O. Box 1093 Northridge, CA 91328	Washington Mutual P.O. Box 1093 Northridge, CA 91328	1317 Piazza Pitti Boynton Beach, FL 33426		154,000.00 (170,000.00 secured) (254,696.00 senior lien)
Washington Mutual 1983 Marcus Avenue Suite 260 New Hyde Park, NY 11042	Washington Mutual 1983 Marcus Avenue Suite 260 New Hyde Park, NY 11042	1317 Piazza Pitti Boynton Beach, FL 33426		254,696.00 (170,000.00 secured)
Wells Fargo 2701 Wells Fargo Way Minneapolis, MN 55467	Wells Fargo 2701 Wells Fargo Way Minneapolis, MN 55467	8848 Villa View Circle #308 Orlando, FL 32821		305,900.00 (55,000.00 secured)

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

In re **Clifford Paul Gross**
Rebecca Bass Gross _____
Debtor(s)

Case No. _____

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

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

We, **Clifford Paul Gross** and **Rebecca Bass Gross**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **November 11, 2009** _____

Signature **/s/ Clifford Paul Gross**
Clifford Paul Gross
Debtor

Date **November 11, 2009** _____

Signature **/s/ Rebecca Bass Gross**
Rebecca Bass Gross
Joint Debtor

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

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

United States Bankruptcy Court
Southern District of Florida

In re **Clifford Paul Gross,
 Rebecca Bass Gross**

Debtors

Case No. _____

Chapter 11

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	2,210,500.00		
B - Personal Property	Yes	7	934,344.61		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	6		4,785,964.03	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	5		39,360.63	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		1,426,375.78	
G - Executory Contracts and Unexpired Leases	Yes	2			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			27,355.57
J - Current Expenditures of Individual Debtor(s)	Yes	2			43,162.78
Total Number of Sheets of ALL Schedules		31			
Total Assets			3,144,844.61		
				Total Liabilities	6,251,700.44

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

In re Clifford Paul Gross,
Rebecca Bass Gross
Debtors

Case No. _____
Chapter 11

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

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

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

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

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

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

State the following:

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

State the following:

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

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

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
2011 NW 53rd Street Boca Raton, FL 33496-3451	Homestead	J	325,000.00	241,434.85
4402 N. Mary Circle Palm Beach Gardens, FL 33410	fee simple; joint tenants by the entireties	J	110,000.00	224,816.00
9491 Birmingham Drive Palm Beach Gardens, FL 33410	fee simple	H	110,000.00	231,837.00
9197C Sun Terrace Circle Palm Beach Gardens, FL 33410	fee simple; joint tenants by the entireties	J	110,000.00	244,663.00
1317 Piazza Pitti Boynton Beach, FL 33426	fee simple; joint tenants by the entireties	J	170,000.00	408,696.00
1605 Renaissance Commons #237 Boynton Beach, FL 33426	fee simple; joint tenants by the entireties	J	115,000.00	222,360.00
2665 Edgemont Street Philadelphia, PA 19125	fee simple; joint tenants by the entireties	J	175,000.00	280,000.00
2667 Edgemont Street Philadelphia, PA 19125	fee simple; joint tenants by the entireties	J	175,000.00	350,000.00
2669 Edgemont Street Philadelphia, PA 19125	fee simple; joint tenants by the entireties	J	175,000.00	361,057.18
2671 Edgemont Street Philadelphia, PA 19125	fee simple	H	175,000.00	332,500.00
2668 Tilton Street Philadelphia, PA 19125	fee simple; joint tenants by the entireties	J	175,000.00	332,500.00
2670 Tilton Street Philadelphia, PA 19125	fee simple; joint tenants by the entireties	J	175,000.00	332,500.00
Sub-Total >			1,990,000.00	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
8824 Villa View Circle Orlando, FL 32823	fee simple; joint tenants by the entireties	J	55,000.00	305,900.00
8842 Villa View Circle #305 Orlando, FL 32821	fee simple; joint tenants by the entireties	J	55,000.00	305,900.00
8848 Villa View Circle #308 Orlando, FL 32821	fee simple; joint tenants by the entireties	J	55,000.00	305,900.00
19935 View Isle Drive #308 Orlando, FL 32821	fee simple; joint tenants by the entireties	J	55,000.00	305,900.00
two burial plots located at Haym Salomon Memorial Park in Malvern, PA	fee simple; joint tenants by the entireties	J	500.00	0.00

Sub-Total > **220,500.00** (Total of this page)

Total > **2,210,500.00**

(Report also on Summary of Schedules)

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

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

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

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

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	J	250.00
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.		Wachovia Bank/Wells Fargo Regency Court 3005 Yamato Rd. Boca Raton, FL 33434 Checking Account No. 1010095975236	J	6,880.00
		Wachovia/Wells Fargo Regency Court 3005 Yamato Rd. Boca Raton, FL 33434 Checking Account No. 1010095975249	W	2,734.78
		Oppenheimer & Co., Inc. Brokerage Account 1818 Market St. Philadelphia, PA 19103 IRA Account No. A16-0083828	W	94,124.06
		Oppenheimer & Co., Inc. Brokerage Account Attn: Richard Grobman 1818 Market Street Philadelphia, PA 19103	J	156,999.84
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			

Sub-Total > **260,988.68**
(Total of this page)

6 continuation sheets attached to the Schedule of Personal Property

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

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NON NE	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
4. Household goods and furnishings, including audio, video, and computer equipment.		2 Sofas (5 years old) 3 Chairs (40 years old) 1 Coffee Table (6 years old) 4 End Tables (30 years old) 10 Lamps (20 years old) 1 Wall Unit (4 years old) 1 King Size Bed (20 years old) 1 Queen Size Bed (5 years old) 2 Night Tables (15 years old) 1 Refrigerator (5 years old) 1 Washer (5 years old) 1 Dryer (5 years old) 1 Dining Table 6 Dining Chairs 1 China Cabinet (5 years old) 1 Server (5 years old) 1 Dinette Table (5 years old) 4 Dinette Chairs (5 years old) 1 Credenza 1 Patio Table (4 years old) 2 Patio Lounge (4 years old) 5 Patio Chairs (4 years old) 1 Grill (4 years old) 1 Stove (5 years old) 1 Dishwasher (5 years old) 1 Microwave (5 years old) 2 DVD Players (GO Video) (15 years old) 1 Mitsubishi TV-42" (5 years old) 1 Zenith 7in. TV (5 years old) 1 Sharp 37" TV (5 years old) 1 Dell 17" Computer (5 years old) 1 Dell Monitor (5 years old) 1 HP All in One 8500 Printer (4 years old) 1 Bose Stereo (6 years old)	J	700.00

Sub-Total > **700.00**
(Total of this page)

Sheet 1 of 6 continuation sheets attached
to the Schedule of Personal Property

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

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NON NE	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
		GRAND BAROQUE - STERLING	J	275.00
		24 oyster forks		
		5 piece place setting		
		13 teaspoons		
		5 butter knives		
		4 hors d'oeuvre folks		
		12 baby spoons		
		25 serving pieces		
		1 sterling candleabra holders		
		2 Bacarat candleabra		
		1 large sterling platter		
		1 sterling large water pitcher (Tiffany)		
		1 butter dish		
		1 small sterling cup		
		1 butter tray		
		9 corn holder		
		1 nut dish		
		1 soap dish		
		2 Tiffany sterling candy dish		
		1 sterling covered butter dish		
		2 sterling candle snuffers		
		1 sterling bread dish with handle		
		2 sterling bread dishes with large bowls		
		ORIENTAL RUGS	J	3,000.00
		5'x8'		
		8'3 x 103 1/2 Bokara		
		16' x 3' - runner (stairs)		
		3'x6'		
		4'x6'		
		6 x 8		
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		50 DVD's	J	50.00
		250 Books		
		I R.S. Howard & Co. piano (65 years old) \$300.00	J	2,713.00
		11 piano rolls (\$913.00)		
		1 Bar (85 years old) \$1500.00		
		small coin collection		
6. Wearing apparel.		Of no value but to debtor	J	0.00
7. Furs and jewelry.		Gold Band 18K	J	10,000.00
		Gold Watch 14K		
		Emerald Diamond Ring 18K		
		Gold Necklace		
		Diamond Earrings		
		Diamond Bracelet		
		Gold Pocket Watch		
		Pearl Necklaces		
			Sub-Total >	16,038.00
			(Total of this page)	

Sheet 2 of 6 continuation sheets attached
to the Schedule of Personal Property

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

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		2 Sets of Golf Clubs (25 years old) \$150.00 1 Bicycle (5 years old) \$15.00 Digital Camera Casio (6 years old) \$25.00	J	190.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		West Coast Life Term Life Policy No. Z82337620 Face Amount of Policy 500,000 No Cash Value	H	0.00
		Sunlife Whole Life Policy No. UB8127449 Face Amount of Policy 44,400.00 Cash Value 9498.62 Loan Amount \$5599.36	H	9,498.62
		Metlife Whole Life Policy No. 938503476 Face Amount of Policy 150,000 Cash Value \$13,021.49	H	13,021.49
		MetLife Whole Life Account No. 938503475VL Face Amount of Policy 45,755.42 Cash Value \$2,280.16	H	2,280.16
		Genworth Long Term Care Account No. VDB4276284	H	0.00
		Genworth Account No. VGD4276285	W	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Wachovia Securities 403(b) Account No. 65089704	H	98,904.31
			Sub-Total >	123,894.58
			(Total of this page)	

Sheet 3 of 6 continuation sheets attached
to the Schedule of Personal Property

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

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Mutual of America 403(b) Todd Abrams One Lakeside at Centrepark West Palm Beach, FL 33401 403B Account No. 018-036-A	W	27,387.69
		TIAA-CREF 403(b) 730 3rd Avenue New York, NY 10017 403B Account No. TIAAL342398-9 CREFM342398-7	W	25,170.60
		Van Kampen Investments IRA State Street Bank and Trust Oppenheimer & Co., Inc. 1818 Market Street Philadelphia, PA 19103	W	11,183.69
		Sunwest Trust (IRA) P.O. Box 36371 Albuquerque, NM 87176 Account No. 200600420	H	135,023.85
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Global Stock Lending 50% of shares Value of Stock is \$250,000.00	J	250,000.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Mortimer Erenstein personal loan	J	10,000.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Sub-Total > **458,765.83**
(Total of this page)

Sheet 4 of 6 continuation sheets attached
to the Schedule of Personal Property

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

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		Florida Real Estate License No. 3112005	H	0.00
		Florida Teaching Certificate No. 913592 expires 6/30/2013	W	0.00
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.		2009 CTS Cadillac VIN #1G6DY57V890159138 Mileage 9600	H	45,107.52
		2009 Camry Hybrid VIN#WDBTK72F977081685 Mileage 6600	J	28,850.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

Sub-Total > **73,957.52**
(Total of this page)

Sheet 5 of 6 continuation sheets attached
to the Schedule of Personal Property

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

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	0.00
(Total of this page)	
Total >	934,344.61

(Report also on Summary of Schedules)

Sheet 6 of 6 continuation sheets attached
to the Schedule of Personal Property

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

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)

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

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

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 2011 NW 53rd Street Boca Raton, FL 33496-3451	Fla. Const. art. X, § 4(a)(1); Fla. Stat. Ann. §§ 222.01, 222.02, 222.05	310,000.00	325,000.00
1317 Piazza Pitti Boynton Beach, FL 33426	Fla. Const. art. X, § 4(a)(2)	0.00	170,000.00
2670 Tilton Street Philadelphia, PA 19125	Fla. Const. art. X, § 4(a)(2)	0.00	175,000.00
19935 View Isle Drive #308 Orlando, FL 32821	Fla. Const. art. X, § 4(a)(1); Fla. Stat. Ann. §§ 222.01, 222.02, 222.05	0.00	55,000.00

Total: **310,000.00** **725,000.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN						
Account No. 0001504030 American Bankers Conduit 538 Broad Hollow Rd. Melville, NY 11747	H	1/18/07	First Mortgage 2670 Tilton Street Philadelphia, PA 19125				280,000.00	105,000.00
		Value \$	175,000.00					
Account No. 0001504023 American Bankers Conduit 538 Broad Hollow Rd. Melville, NY 11747	J	1/18/07	First Mortgage 2668 Tilton Street Philadelphia, PA 19125				280,000.00	105,000.00
		Value \$	175,000.00					
Account No. American Bankers Conduit 538 Broad Hollow Rd. Melville, NY 11747	H	1/18/2007	first mortgage 2671 Edgemont Street Philadelphia, PA 19125				280,000.00	105,000.00
		Value \$	175,000.00					
Account No. 0001504014 American Brokers 538 Broad Hollow Rd. Melville, NY 11747	H	1/18/07	First Mortgage 2669 Edgemont Street Philadelphia, PA 19125				308,557.18	133,557.18
		Value \$	175,000.00					
Subtotal (Total of this page)							1,148,557.18	448,557.18

5 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 4992965 American Mortgage, Inc. 1010 Berlin Rd. Cherry Hill, NJ 08034			12/20/06 Second Mortgage 9197C Sun Terrace Circle Palm Beach Gardens, FL 33410				97,800.00	97,800.00
		W	Value \$ 110,000.00					
Account No. 4887748 American Mortgage, Inc. 1010 Berlin Rd. Cherry Hill, NJ 08034			9/18/06 Second Mortgage 9491 Birmingham Drive Palm Beach Gardens, FL 33410				63,662.00	63,662.00
		H	Value \$ 110,000.00					
Account No. 169775403 Countrywide Home Loans 1199 North Fairfax St. Suite 500 Alexandria, VA 22314			6/4/07 First Mortgage 1605 Renaissance Commons #237 Boynton Beach, FL 33426				177,888.00	62,888.00
		J	Value \$ 115,000.00					
Account No. 169775411 Countrywide Home Loans 1199 North Fairfax St. Suite 500 Alexandria, VA 22314			6/14/07 Second Mortgage 1605 Renaissance Commons #237 Boynton Beach, FL 33426				44,472.00	44,472.00
		J	Value \$ 115,000.00					
Account No. 128992513 Countrywide Home Loans, Inc. P.O. Box 10334 Van Nuys, CA 91410			6/27/06 First Mortgage 4402 N. Mary Circle Palm Beach Gardens, FL 33410				170,149.00	114,816.00
		H	Value \$ 110,000.00					
Subtotal							553,971.00	383,638.00
(Total of this page)								

Sheet **1** of **5** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
		H W J C						DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN
Account No. 0091315614	J	J	1/18/07	Second Mortgage	2670 Tilton Street Philadelphia, PA 19125	Value \$ 175,000.00	52,500.00	52,500.00
Greenpoint Mortgage Funding, Inc. 710 Route 46 Suite 400 Fairfield, NJ 07004								
Account No. 0091315275	J	J	1/18/07	Second Mortgage	2668 Tilton Street Philadelphia, PA 19125	Value \$ 175,000.00	52,500.00	52,500.00
Greenpoint Mortgage Funding, Inc. 710 Route 46 Suite 400 Fairfield, NJ 07004								
Account No. 0091368407	H	H	1/18/2007	Second Mortgage	2671 Edgemont Street Philadelphia, PA 19125	Value \$ 175,000.00	52,500.00	52,500.00
Greenpoint Mortgage Funding, Inc. 710 Route 46 Suite 400 Fairfield, NJ 07004								
Account No. 0091368308	H	H	1/18/07	Second Mortgage	2669 Edgemont Street Philadelphia, PA 19125	Value \$ 175,000.00	52,500.00	52,500.00
Greenpoint Mortgage Funding, Inc. 710 Route 46 Suite 400 Fairfield, NJ 07004								
Account No. 891183147	J	J	12/29/2006	Second Mortgage	2667 Edgemont Street Philadelphia, PA 19125	Value \$ 175,000.00	70,000.00	70,000.00
Greenpoint Mortgage Funding, Inc. 710 Route 46 Suite 400 Fairfield, NJ 07004								
Subtotal						280,000.00	280,000.00	
(Total of this page)								

Sheet **2** of **5** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN						
Account No. 124784552	H	12/29/06						
Indy Mac Bank, FSB 401 Rte 73 North 40 Lake Ctr. Executive Park 400 Marlton, NJ 08053		First Mortgage 2665 Edgemont Street Philadelphia, PA 19125						
		Value \$	175,000.00				280,000.00	105,000.00
Account No. 1009044593	J	12/29/2006						
Indy Mac Bank, FSB 401 Rte 73 North 40 Lake Ctr. Executive Park 400 Marlton, NJ 08053		First Mortgage 2667 Edgemont Street Philadelphia, PA 19125						
		Value \$	175,000.00				280,000.00	105,000.00
Account No. 123933766	H	7/12/2006						
Indymac Bank, F.S.B Bldg B, 901 E. 104th Street Kansas City, MO 64131		First Mortgage 9491 Birmingham Drive Palm Beach Gardens, FL 33410						
		Value \$	110,000.00				168,175.00	58,175.00
Account No. 0004785568	H	7/27/06						
National City Mortgage P.O. Box 17677 Baltimore, MD 21297		Second Mortgage 4402 N. Mary Circle Palm Beach Gardens, FL 33410						
		Value \$	110,000.00				54,667.00	0.00
Account No. 7575477-00	J	10/29/07						
Taylor, Bean & Whitaker 1417 North Magnolia Avenue Ocala, FL 34475		Mortgage 19935 View Isle Drive #308 Orlando, FL 32821						
		Value \$	55,000.00				305,900.00	250,900.00
Subtotal							1,088,742.00	519,075.00
(Total of this page)								

Sheet **3** of **5** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. 2007664	J	J					
Taylor, Bean & Whitaker 1417 North Magnolia Avenue Ocala, FL 34475							
						305,900.00	250,900.00
Account No. 4386540312699458	J	J					
Wachovia Bank P.O. Box 96807 Charlotte, NC 28296							
						241,434.85	0.00
Account No. M76305	J	J					
Wachovia Mortgage Corp. 1100 Corporate Center Drive Raleigh, NC 27607							
						305,900.00	250,900.00
Account No. 3010962094	H	H					
Washington Mutual 1983 Marcus Avenue Suite 260 New Hyde Park, NY 11042							
						146,863.00	36,863.00
Account No. 3010957672	J	J					
Washington Mutual 1983 Marcus Avenue Suite 260 New Hyde Park, NY 11042							
						254,696.00	84,696.00
Subtotal (Total of this page)						1,254,793.85	623,359.00

Sheet **4** of **5** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 3010957672-031 Washington Mutual P.O. Box 1093 Northridge, CA 91328			9/14/06 Second Mortgage 1317 Piazza Pitti Boynton Beach, FL 33426				154,000.00	154,000.00
		J	Value \$ 170,000.00					
Account No. 0173093253 Wells Fargo 2701 Wells Fargo Way Minneapolis, MN 55467			9/18/2007 First Mortgage 8848 Villa View Circle #308 Orlando, FL 32821				305,900.00	250,900.00
		J	Value \$ 55,000.00					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							459,900.00	404,900.00
Total (Report on Summary of Schedules)							4,785,964.03	2,659,529.18

Sheet **5** of **5** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

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

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

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

Domestic support obligations

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

Extensions of credit in an involuntary case

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

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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

B6E (Official Form 6E) (12/07) - Cont.

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

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

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

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. 0154135-8 Orange County Tax Collector P.O. Box 545100 Orlando, FL 32854		J	2009 real property taxes for 8824 Villa View Circle, Orlando, FL 32821				2,107.04	0.00 2,107.04
Account No. 0154085-5 Orange County Tax Collector P.O. Box 545100 Orlando, FL 32854		J	2009 real property taxes for 8842 Villa View Circle, Orlando, FL 32821				2,107.04	0.00 2,107.04
Account No. 0154066-5 Orange County Tax Collector P.O. Box 545100 Orlando, FL 32854		J	2009 real property taxes for 8848 Villa View Cir., Orlando, FL 32821				2,107.04	0.00 2,107.04
Account No. 0154044-2 Orange County Tax Collector P.O. Box 545100 Orlando, FL 32854		J	2009 real property taxes for 19935 Villa Isle Dr., Orlando, FL 32821				2,107.04	0.00 2,107.04
Account No. 52-42-42-24-03-000-0040 Palm Beach County Tax Collector P.O. Box 3353 West Palm Beach, FL 33402		J	2009 real property taxes				2,660.75	0.00 2,660.75
Subtotal								0.00
(Total of this page)							11,088.91	11,088.91

Sheet 1 of 4 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (12/07) - Cont.

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

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

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

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. 52-42-42-13-02-006-0180 Palm Beach County Tax Collector P.O. Box 3353 West Palm Beach, FL 33402		J	2009 real property taxes				2,813.13	0.00 2,813.13
Account No. 08-43-45-20-27-000-2130 Palm Beach County Tax Collector P.O. Box 3353 West Palm Beach, FL 33402		J	2009 real property taxes				4,826.03	0.00 4,826.03
Account No. 08-43-45-17-17-001-2370 Palm Beach County Tax Collector P.O. Box 3353 West Palm Beach, FL 33402		J	2009 real property taxes				4,072.32	0.00 4,072.32
Account No. 00-43-42-18-14-000-0133 Palm Beach County Tax Collector P.O. Box 3353 West Palm Beach, FL 33402		J	2009 real property taxes				2,545.96	0.00 2,545.96
Account No. 06-42-47-02-09-000-0160 Palm Beach County Tax Collector P.O. Box 3353 West Palm Beach, FL 33402		J	2009 real property taxes on 2011 NW 53rd Street, Boca Raton, FL 33496				4,267.87	0.00 4,267.87
Subtotal								0.00
(Total of this page)							18,525.31	18,525.31

Sheet 2 of 4 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (12/07) - Cont.

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

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

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

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. 312173660 Philadelphia Revenue Dept. 1401 JFK Blvd. Philadelphia, PA 19102	J		2008 real property taxes for 2667 Edgemont St., Philadelphia, PA				5,497.87	0.00 5,497.87
Account No. 312173650 Philadelphia Revenue Dept. 1401 JFK Blvd. Philadelphia, PA 19102			2009 real property taxes for 2665 Edgemont St., Philadelphia, PA				888.54	0.00 888.54
Account No. 312173670 Philadelphia Revenue Dept. 1401 JFK Blvd. Philadelphia, PA 19102	J		2009 real property taxes for 2669 Edgemont Street, Philadelphia, PA				840.00	0.00 840.00
Account No. 312173680 Philadelphia Revenue Dept. 1401 JFK Blvd. Philadelphia, PA 19102			2009 real property taxes for 2671 Edgemont St., Philadelphia, PA				840.00	0.00 840.00
Account No. 312179050 Philadelphia Revenue Dept. 1401 JFK Blvd. Philadelphia, PA 19102	J		2009 real property taxes for 2668 Tilton St., Philadelphia, PA				840.00	0.00 840.00
Subtotal								0.00
(Total of this page)							8,906.41	8,906.41

Sheet **3** of **4** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (12/07) - Cont.

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

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

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

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No. 312179060 Philadelphia Revenue Dept. 1401 JFK Blvd. Philadelphia, PA 19102				2009 real property taxes for 2670 Tilton Street, Philadelphia, PA				840.00	0.00
Account No.									
Account No.									
Account No.									
Account No.									

Sheet **4** of **4** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page) **840.00** **0.00**
840.00

Total
(Report on Summary of Schedules) **39,360.63** **0.00**
39,360.63

B6F (Official Form 6F) (12/07)

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. 4111123575 American Education Services Harrisburg, PA 17130		X	W		X		35,490.01
Account No. 3727-314440-11001 American Express ARA Development P.O. Box 360002 Fort Lauderdale, FL 33336		X	J				29,027.40
Account No. 4888-9400-8761-8423 Bank of America P.O. Box 15019 Wilmington, DE 19886			J				9,985.88
Account No. 169775411 Bank of America P.O. Box 650225 Dallas, TX 75265			J				0.00
Subtotal (Total of this page)							74,503.29

2 continuation sheets attached

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

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 5474-1512-9154-5892 Bank of America Business Card ARA Development P.O. Box 360002 Wilmington, DE 19886	X	J	trade debt for ARA Development			22,848.35
Account No. Bob Federico JBLK Investment Trust 5000 Wagner Dr. Bethlehem, PA 18020	X	J	trade debt for ARA Development, Inc.			675,000.00
Account No. 4246-3151-4109-6329 Chase P.O. Box 15548 Wilmington, DE 19886		J	consumer products and services			21,396.21
Account No. 4122-5100-3357-6441 CitiBusiness Platinum P.O. Box 6235 Sioux Falls, SD 57117		J	consumer products and services			36,444.98
Account No. 0790100007904785568 ETrade P.O. Box 785568 Pittsburgh, PA 15274	X	H	trade debt for ARA Development			3,070.38
Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	758,759.92

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

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Evonne Federico 25 N. Gaston Avenue Somerville, NJ 08876	X	J	business debt for ARA Development			100,000.00
Account No. JBLK Investment Trust 5000 Wagner Drive Bethlehem, PA 18020						
Account No. Robert Spenzierato 4960 Wagner Drive Bethlehem, PA 18020	X	J	business debt for ARA Development		119,088.00	
Account No. 4246-3151-4109-6329 Southwest Visa P.O. Box 15153 Wilmington, DE 19886						J
Account No. 						

Sheet no. 2 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

593,112.57

Total
(Report on Summary of Schedules)

1,426,375.78

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

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Bally Keita 2668 Tilton Street Philadelphia, PA 19125	Rental Lease Contract
Brian and Jamie Barker 2671 Edgemont Street Philadelphia, PA 19125	Rental Lease Contract
Bryan Delaney 2667 Edgemont Street Philadelphia, PA 19125	Rental Lease Contract
Craig and Yolanda Collie 1317 Piazza Pitti Boynton Beach, FL 33426	Rental Lease Contract
Jennifer and Darin Summerlot 9197-C Sun Terrace Circle Palm Beach Gardens, FL 33410	Rental Lease Contract
Juan G. Gonzales 2670 Tilton Street Philadelphia, PA 19125	Rental Lease Contract
Justin Lucindo 9491 Birmingham Drive Palm Beach Gardens, FL 33410	Rental Lease Contract
Kevan Price/Melissa Beltran 8842 Villa View Circle #305 Orlando, FL 32821	Rental Lease Contract
Lauri Biern 1605 Renaissance Commons #237 Boynton Beach, FL 33426	Rental Lease Contract
Luis Diaz 19935 Villa Isle Drive #308 Orlando, FL 32821	Rental Lease Contract
Richard Webber/Krista Lotz 8824 Villa View Circle #308 Orlando, FL 32821	Rental Lease Contract

1

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

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

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.
Shane Giddiens 2669 Edgemont Street Philadelphia, PA 19125	Rental Lease Contract
Suetlana Martyshova 8824 Villa View Circle #301 Orlando, FL 32821	Rental Lease Contract
Willie Garcia 4402 N. Mary Circle Palm Beach Gardens, FL 33410	Rental Lease Contract

B6H (Official Form 6H) (12/07)

In re **Clifford Paul Gross,
Rebecca Bass Gross**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

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

 Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
ARA Development 2011 NW 53 Street Boca Raton, FL 33496	American Express ARA Development P.O. Box 360002 Fort Lauderdale, FL 33336
ARA Development 2011 NW 53 Street Boca Raton, FL 33496	Bank of America Business Card ARA Development P.O. Box 360002 Wilmington, DE 19886
ARA Development 2011 NW 53 Street Boca Raton, FL 33496	Bob Federico JBLK Investment Trust 5000 Wagner Dr. Bethlehem, PA 18020
ARA Development 2011 NW 53 Street Boca Raton, FL 33496	ETrade P.O. Box 785568 Pittsburgh, PA 15274
ARA Development 2011 NW 53 Street Boca Raton, FL 33496	Evonne Federico 25 N. Gaston Avenue Somerville, NJ 08876
ARA Development 2011 NW 53 Street Boca Raton, FL 33496	JBLK Investment Trust 5000 Wagner Drive Bethlehem, PA 18020
ARA Development 2011 NW 53 Street Boca Raton, FL 33496	Robert Spenzierato 4960 Wagner Drive Bethlehem, PA 18020
Avra Gross 2665 Edgemont Street Philadelphia, PA 19125	American Education Services Harrisburg, PA 17130

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_____ continuation sheets attached to Schedule of Codebtors

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

In re **Clifford Paul Gross**
Rebecca Bass Gross

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Real Estate Sales	Teacher
Name of Employer	Campbell Rosemurgy	Hillel Day School of Boca Raton
How long employed	1 year	4 years
Address of Employer	1299 S. Ocean Blvd. Boca Raton, FL 33432	21011 95th Avenue South Boca Raton, FL 33428

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

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>1,000.00</u>	\$ <u>3,244.84</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>1,000.00</u>	\$ <u>3,244.84</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>483.62</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ <u>483.62</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>1,000.00</u>	\$ <u>2,761.22</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>17,035.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify): See Detailed Income Attachment	\$ <u>6,000.00</u>	\$ <u>559.35</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>23,035.00</u>	\$ <u>559.35</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>24,035.00</u>	\$ <u>3,320.57</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>27,355.57</u>	

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

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Income depends on property rentals.

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

In re Clifford Paul Gross
Rebecca Bass Gross Debtor(s)

Case No. _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Detailed Income Attachment

Other Monthly Income:

<u>Global Stock Lenders</u>	\$ <u>6,000.00</u>	\$ <u>0.00</u>
<u>Jewish Federal of Philadelphia</u>	\$ <u>0.00</u>	\$ <u>42.11</u>
<u>State of Philadelphia Retirement Pension</u>	\$ <u>0.00</u>	\$ <u>517.24</u>
<u>Total Other Monthly Income</u>	\$ <u>6,000.00</u>	\$ <u>559.35</u>

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

In re **Clifford Paul Gross**
Rebecca Bass Gross

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>1,248.00</u>
a. Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		\$	
a. Electricity and heating fuel		\$	<u>200.00</u>
b. Water and sewer		\$	<u>150.00</u>
c. Telephone		\$	<u>300.00</u>
d. Other _____		\$	<u>0.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>100.00</u>
4. Food		\$	<u>900.00</u>
5. Clothing		\$	<u>100.00</u>
6. Laundry and dry cleaning		\$	<u>150.00</u>
7. Medical and dental expenses		\$	<u>370.00</u>
8. Transportation (not including car payments)		\$	<u>400.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>100.00</u>
10. Charitable contributions		\$	<u>40.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	
a. Homeowner's or renter's		\$	<u>242.00</u>
b. Life		\$	<u>400.00</u>
c. Health		\$	<u>350.00</u>
d. Auto		\$	<u>350.00</u>
e. Other <u>See Detailed Expense Attachment</u>		\$	<u>1,271.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	
(Specify) <u>See Detailed Expense Attachment</u>		\$	<u>2,821.89</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	
a. Auto		\$	<u>791.72</u>
b. Other _____		\$	<u>0.00</u>
c. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other <u>Mortgages on Rental Properties</u>		\$	<u>30,222.17</u>
Other <u>Homeowners' Association on Rental Properties</u>		\$	<u>2,656.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u>43,162.78</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	<u>27,355.57</u>
b. Average monthly expenses from Line 18 above		\$	<u>43,162.78</u>
c. Monthly net income (a. minus b.)		\$	<u>-15,807.21</u>

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

In re **Clifford Paul Gross**
Rebecca Bass Gross

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment**Other Insurance Expenditures:**

long term health care	\$	460.00
Insurance on Rental Property	\$	811.00
Total Other Insurance Expenditures	\$	1,271.00

Specific Tax Expenditures:

Real Property Taxes on Rental Property	\$	2,466.24
Real Property Tax on Homestead	\$	355.65
Total Tax Expenditures	\$	2,821.89

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

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

In re **Clifford Paul Gross
Rebecca Bass Gross**

Debtor(s)

Case No.
Chapter

11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 33 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date November 11, 2009

Signature /s/ Clifford Paul Gross
Clifford Paul Gross
Debtor

Date November 11, 2009

Signature /s/ Rebecca Bass Gross
Rebecca Bass Gross
Joint Debtor

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

B7 (Official Form 7) (12/07)

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

In re **Clifford Paul Gross
Rebecca Bass Gross** Debtor(s)

Case No. _____
Chapter **11**

STATEMENT OF FINANCIAL AFFAIRS

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

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

DEFINITIONS

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

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

1. Income from employment or operation of business

None

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

AMOUNT	SOURCE
\$22,000.00	Year to Date 2009 (Debtor) \$2,000.00 Self employed Real Estate Associate (Spouse) \$20,000.00 Hillel Day School of Boca Raton
\$60,000.00	2008 (Debtor) \$20,000.00 Self employed Real Estate Associate (Spouse) \$40,000.00 Hillel Day School of Boca Raton
\$50,000.00	2007 (Debtor) \$10,000.00 Self employed Real Estate Associate (Spouse) \$40,000.00 Hillel Day School of Boca Raton

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$189,001.20	SOURCE 2009 YTD Rental Income: \$140,289.00 Retirement Income for Joint Debtor:\$6,712.20 Global Stock Lending Income: \$42,000.00 2008 Rental Income: \$169,625.00 Retirement Income for Joint Debtor: \$6,712.00
\$176,337.00	

3. Payments to creditors

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

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Bob Federico 5000 Wagner Drive Bethlehem, PA 18020	7/2009	\$25,000.00	\$675,000.00

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None
 a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Wachovia Mortgage, FSB v. Rebecca Gross and Clifford Gross, Case No. 09-19743 (CA)	Foreclosure	Orange County Courthouse, Florida	Pending
Wells Fargo Bank, NA v. Rebecca Gross and Clifford Gross	foreclosure proceedings	Orange County Courthouse, Florida	pending
Wachovia Mortgage, FSB v. Rebecca and Clifford Gross, Case No. 482009CA019748	foreclosure	Orange County Courthouse, Florida	pending
U.S. Bank National Association v. Clifford Gross, Case No. 0906030631	foreclosure	Court of Common Pleas of Philadelphia County, PA	pending
U.S. Bank National Association v. Clifford Gross, Case No. 0906031893	foreclosure	Court of Common Pleas of Philadelphia County, PA	pending
U.S. Bank National Association v. Clifford Gross, Case No. 0906033120	foreclosure	Court of Common Pleas of Philadelphia County, PA	pending
U.S. Bank National Association v. Clifford Gross, Case No. 090602675	foreclosure	Court of Common Pleas, Philadelphia, PA	pending
Onewest Bank v. Clifford Gross, Case No. 09 CA 024261	foreclosure	Palm Beach County, Florida	pending
Wells Fargo Bank v. Rebecca Gross, Case No. 09-CA-18042 (33)	foreclosure	Orange County Courthouse, Florida	Summary Judgment process
BAC Home Loans v. Clifford Gross, Rebecca Gross, Case No. 09 CA 025092	foreclosure	Palm Beach County Courthouse, Florida	pending
JP Morgan Chase Bank v. Clifford and Rebecca Gross, Case No. 09-CA-028624	foreclosure	Palm Beach County Courthouse, Florida	pending
U.S Bank National Association, as Trustee for BAFC 2007-3 v. Clifford Gross, Case No.	foreclosure	Court of Common Pleas, Philadelphia County	pending
U.S. Bank National Association, as Trustee for BAFC 2007-3 v. Clifford Gross, Case No. 090602952	foreclosure	Court of Common Pleas, Philadelphia County	pending
U.S. Bank National Association, as Trustee for BAFC 2007-3, Case No. 090603023	foreclosure	Court of Common Pleas, Philadelphia County	pending

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
U.S. Bank National Association, as Trustee for BAFC 2007-3 v. Clifford Gross, Case No. 090602952	foreclosure	Court of Common Pleas, Philadelphia County	pending
JP Morgan v. Clifford Gross, Rebecca Gross, et. al., Case No. 50 2009 CA 37360 MB	foreclosure proceeding	15th Judicial Circuit, West Palm Beach, FL	pending
The Bank of NY as Successor to JP Morgan Chase Bank v. Clifford Gross, et al., Case NO. 2009 CA 036737	foreclosure	15th Judicial Circuit, West Palm Beach, FL	pending

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

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

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

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

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

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

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Temple Beth Shedra of West Boca	none	yearly	\$700.00

8. Losses

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Charles Cohen, Esq. of Furr & Cohen, P.A	8 months ago	\$500.00
Shapiro, Blasi, Wasserman & Gora, PA 7777 Glades Rd. Suite 400 Boca Raton, FL 33434	8/12/09 and 10/7/09	\$10,000.00 and \$40,000.00
Consumer Credit Counseling Service	10/14/2009	\$50.00

10. Other transfers

- None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Nissan Motor Acceptance Corp. 89000 Freeport Parkway Dallas, TX 75266	9/17/2009	2006 Nissan Xterra VIN #5N1AN08W76C502568
THEBESTWAYTOBUYREALESTATE.COM 2011 NW 53 Street Boca Raton, FL 33496	various dates	\$200,000.00 estimated

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

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
Wachovia Bank Regency Court 3005 Yamato Rd. Boca Raton, FL 33434	Rebecca and Clifford Gross	Important Documents including birth certificates, insurance policies, adoption papers, house pictures inventories, deed to house, Toyota papers and gold pocket watch	

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

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

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

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

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

NAME

17. Environmental Information.

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

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

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

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

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

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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

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

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

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

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Global Stock Lenders			Corporation is closed and Debtors have no information on this corporation.	
ARA Development	20-0533574	2011 NW 53 Street Boca Raton, FL 33496	any and all lawful business	6/16/2006
Old World Chain			Corporation is closed and Debtors have no information on this corporation.	
TheBestWaytoBuyRealEstate.com	26-0399279	2011 NW 53 Street Boca Raton, FL 33496	real estate	06/2007 - 10/16/2009

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

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

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

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Mitchell B. Glashofer, CPA 6049 Mark Circle Bensalem, PA 19020	2008 - present

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
Mitchell B. Glashofer, CPA	6049 Mark Circle Bensalem, PA 19020

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

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

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

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

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

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

Date <u>November 11, 2009</u>	Signature <u>/s/ Clifford Paul Gross</u> Clifford Paul Gross Debtor
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Date <u>November 11, 2009</u>	Signature <u>/s/ Rebecca Bass Gross</u> Rebecca Bass Gross Joint Debtor
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Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA

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

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

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

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

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

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

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

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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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

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

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

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

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

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

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

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

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

David Lloyd Merrill, Esq. 99155

Printed Name of Attorney

Address:

7777 Glades Road

Suite 400

Boca Raton, FL 33434

(561) 477-7800

dlmerrill@sbwlawfirm.com

X **/s/ David Lloyd Merrill, Esq.**

Signature of Attorney

November 11, 2009

Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Clifford Paul Gross

Rebecca Bass Gross

Printed Name(s) of Debtor(s)

X **/s/ Clifford Paul Gross**

Signature of Debtor

November 11, 2009

Date

Case No. (if known) _____

X **/s/ Rebecca Bass Gross**

Signature of Joint Debtor (if any)

November 11, 2009

Date

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

In re Clifford Paul Gross
Rebecca Bass Gross Debtor(s) Case No. _____
Chapter 11

VERIFICATION OF CREDITOR MATRIX

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

Date: November 11, 2009 /s/ Clifford Paul Gross
Clifford Paul Gross
Signature of Debtor

Date: November 11, 2009 /s/ Rebecca Bass Gross
Rebecca Bass Gross
Signature of Debtor

American Bankers Conduit
538 Broad Hollow Rd.
Melville, NY 11747

American Brokers
538 Broad Hollow Rd.
Melville, NY 11747

American Education Services
Harrisburg, PA 17130

American Express
ARA Development
P.O. Box 360002
Fort Lauderdale, FL 33336

American Mortgage, Inc.
1010 Berlin Rd.
Cherry Hill, NJ 08034

ARA Development
2011 NW 53 Street
Boca Raton, FL 33496

Avra Gross
2665 Edgemont Street
Philadelphia, PA 19125

Bally Keita
2668 Tilton Street
Philadelphia, PA 19125

Bank of America
P.O. Box 15019
Wilmington, DE 19886

Bank of America
P.O. Box 650225
Dallas, TX 75265

Bank of America Business Card
ARA Development
P.O. Box 360002
Wilmington, DE 19886

Bob Federico
JBLK Investment Trust
5000 Wagner Dr.
Bethlehem, PA 18020

Brian and Jamie Barker
2671 Edgemont Street
Philadelphia, PA 19125

Bryan Delaney
2667 Edgemont Street
Philadelphia, PA 19125

Chase
P.O. Box 15548
Wilmington, DE 19886

CitiBusiness Platinum
P.O. Box 6235
Sioux Falls, SD 57117

CLC Consumer Services Co
2730 Liberty Avenue
Pittsburgh, PA 15222

Countrywide Home Loans
1199 North Fairfax St.
Suite 500
Alexandria, VA 22314

Countrywide Home Loans, Inc.
P.O. Box 10334
Van Nuys, CA 91410

Craig and Yolanda Collie
1317 Piazza Pitti
Boynton Beach, FL 33426

David Beckerman, Esq.
7000 West Palmetto Park Rd.
Suite 500
Boca Raton, FL 33433

ETrade
P.O. Box 785568
Pittsburgh, PA 15274

Evonne Federico
25 N. Gaston Avenue
Somerville, NJ 08876

Florida Default Law Group, PL
9119 Corporate Lake Drive
3rd Floor
Tampa, FL 33634

Greenpoint Mortgage Funding, Inc.
710 Route 46 Suite 400
Fairfield, NJ 07004

Indy Mac Bank, FSB
401 Rte 73 North 40
Lake Ctr. Executive Park 400
Marlton, NJ 08053

Indymac Bank, F.S.B
Bldg B, 901 E. 104th Street
Kansas City, MO 64131

JBLK Investment Trust
5000 Wagner Drive
Bethlehem, PA 18020

Jennifer and Darin Summerlot
9197-C Sun Terrace Circle
Palm Beach Gardens, FL 33410

Juan G. Gonzales
2670 Tilton Street
Philadelphia, PA 19125

Justin Lucindo
9491 Birmingham Drive
Palm Beach Gardens, FL 33410

Kahane & Associates, PA
8201 Peters Rd. Suite 3000
Fort Lauderdale, FL 33324

Kevan Price/Melissa Beltran
8842 Villa View Circle #305
Orlando, FL 32821

Lauri Biern
1605 Renaissance Commons
#237
Boynton Beach, FL 33426

Law Offices of David Stern, PA
900 South Pine Island Rd.
Suite 400
Fort Lauderdale, FL 33324

Luis Diaz
19935 Villa Isle Drive #308
Orlando, FL 32821

National City Mortgage
P.O. Box 17677
Baltimore, MD 21297

Ocwen
P.O. Box 6440
Carol Stream, IL 60197

Orange County Tax Collector
P.O. Box 545100
Orlando, FL 32854

Palm Beach County Tax Collector
P.O. Box 3353
West Palm Beach, FL 33402

Phelan, Hallinan & Schmieg, LLP
1617 JFK Blvd. Suite 1400
Philadelphia, PA 19103

Philadelphia Revenue Dept.
1401 JFK Blvd.
Philadelphia, PA 19102

Richard Webber/Krista Lotz
8824 Villa View Circle #308
Orlando, FL 32821

Robert A. Smith, Esq.
P.O. Box 11438
Fort Lauderdale, FL 33339

Robert Spenzierato
4960 Wagner Drive
Bethlehem, PA 18020

Shane Giddiens
2669 Edgemont Street
Philadelphia, PA 19125

Shapiro & Fishman
2424 North Federal Highway #360
Boca Raton, FL 33431

Southwest Visa
P.O. Box 15153
Wilmington, DE 19886

Specialized Loan Servicing, LLC
P.O. Box 105219
Atlanta, GA 30348

Suetlana Martyshova
8824 Villa View Circle #301
Orlando, FL 32821

Tat-Lin Angus, Esq.
Smith, Hiatt & Diaz, PA
P.O. Box 11438
Fort Lauderdale, FL 33339

Taylor, Bean & Whitaker
1417 North Magnolia Avenue
Ocala, FL 34475

Wachovia Bank
P.O. Box 96807
Charlotte, NC 28296

Wachovia Mortgage Corp.
1100 Corporate Center Drive
Raleigh, NC 27607

Washington Mutual
1983 Marcus Avenue
Suite 260
New Hyde Park, NY 11042

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

Wells Fargo
2701 Wells Fargo Way
Minneapolis, MN 55467

Willie Garcia
4402 N. Mary Circle
Palm Beach Gardens, FL 33410