

B1 (Official Form 1)(4/10)

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Coutts, Sean M.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Gaber, Nadia M.</b>
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) <b>xxx-xx-6942</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-9086</b>
Street Address of Debtor (No. and Street, City, and State): <b>1453 Blue Road Miami, FL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>33146</b></div>	Street Address of Joint Debtor (No. and Street, City, and State): <b>1453 Blue Road Miami, FL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>33146</b></div>
County of Residence or of the Principal Place of Business: <b>Miami-Dade</b>	County of Residence or of the Principal Place of Business: <b>Miami-Dade</b>
Mailing Address of Debtor (if different from street address): <b>1172 South Dixie Hwy #453 Coral Gables, FL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>33146</b></div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>

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

<b>Type of Debtor</b> (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.)	<b>Nature of Business</b> (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 type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (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).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (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  <b>Nature of Debts</b> (Check one box)  <input checked="" 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 type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (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.	<b>Chapter 11 Debtors</b> 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 \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). 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"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000
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**Estimated Assets**

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

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input checked="" type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Coutts, Sean M.</b> <b>Gaber, Nadia M.</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<p style="text-align: center;"><b>Exhibit A</b></p> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	<p style="text-align: center;"><b>Exhibit B</b></p> (To be completed if debtor is an individual whose debts are primarily consumer debts.) 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).  <b>X</b> <u>/s/ Lynn H. Gelman, Esq.</u> <b>December 7, 2010</b> Signature of Attorney for Debtor(s)                                      (Date) <b>Lynn H. Gelman, Esq. 0245011</b>	
<b>Exhibit C</b>		
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="checked" type="checkbox"/> No.		
<b>Exhibit D</b>		
(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="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="checked" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)		
<input checked="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.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (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):  
**Coutts, Sean M.**  
**Gaber, Nadia M.**

**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/ Sean M. Coutts  
 Signature of Debtor **Sean M. Coutts**

/s/ Nadia M. Gaber  
 Signature of Joint Debtor **Nadia M. Gaber**

Telephone Number (If not represented by attorney)

December 7, 2010  
 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/ Lynn H. Gelman, Esq.  
 Signature of Attorney for Debtor(s)

Lynn H. Gelman, Esq. 0245011  
 Printed Name of Attorney for Debtor(s)

Lynn H. Gelman, P.A.  
 Firm Name

**1450 Madruga Avenue**  
**Suite 408**  
**Coral Gables, FL 33146**

\_\_\_\_\_ Address

(305) 668-6681 Fax: (305) 668-6682  
 Telephone Number

December 7, 2010  
 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) (12/09)

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

In re Sean M. Coutts  
Nadia M. Gaber

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 14 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 seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

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

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

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/ Sean M. Coutts  
Sean M. Coutts

Date:  December 7, 2010

B 1D (Official Form 1, Exhibit D) (12/09)

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

In re Sean M. Coutts  
Nadia M. Gaber

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 14 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 seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

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

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

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/ Nadia M. Gaber  
Nadia M. Gaber

Date: December 7, 2010

B4 (Official Form 4) (12/07)

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

In re **Sean M. Coutts**  
**Nadia M. Gaber**

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 Home Mtg Svci 1525 S Beltline Rd Coppell, TX 75019	American Home Mtg Svci 1525 S Beltline Rd Coppell, TX 75019	Mortgage		147,692.00
American Home Mtg Svci 1525 S Beltline Rd Coppell, TX 75019	American Home Mtg Svci 1525 S Beltline Rd Coppell, TX 75019	Mortgage		146,720.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Mortgage		140,044.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Mortgage		2,085,763.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Mortgage		1,749,987.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Mortgage		1,019,574.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Mortgage		820,354.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Mortgage		763,854.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Mortgage		437,477.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Mortgage		250,000.00
Chase Po Box 1093 Northridge, CA 91328	Chase Po Box 1093 Northridge, CA 91328	Mortgage		223,123.00
Chase Po Box 1093 Northridge, CA 91328	Chase Po Box 1093 Northridge, CA 91328	Mortgage		1,110,654.00



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

In re **Sean M. Coutts**  
**Nadia M. Gaber**

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

Debtor(s)

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Chase 1201 Third Avenue Seattle, WA 98101	Chase 1201 Third Avenue Seattle, WA 98101	Mortgage		126,544.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	ChargeAccount		58,414.00
Gmac Mortgage 3451 Hammond Ave Waterloo, IA 50702	Gmac Mortgage 3451 Hammond Ave Waterloo, IA 50702	Mortgage		187,067.00
Portfolio Recvry&Affil 120 Corporate Blvd Ste 1 Norfolk, VA 23502	Portfolio Recvry&Affil 120 Corporate Blvd Ste 1 Norfolk, VA 23502	Collection Chase Bank Usa N.A.		61,282.00
Real Time Resolutions 1750 Regal Row Dallas, TX 75235	Real Time Resolutions 1750 Regal Row Dallas, TX 75235	Collection		117,500.00
Real Time Resolutions 1750 Regal Row Dallas, TX 75235	Real Time Resolutions 1750 Regal Row Dallas, TX 75235	Collection		149,864.00
Real Time Resolutions 1750 Regal Row Dallas, TX 75235	Real Time Resolutions 1750 Regal Row Dallas, TX 75235	Collection		349,906.00
Sanibelbk	Sanibelbk	Mortgage		171,758.00

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

We, **Sean M. Coutts** and **Nadia M. Gaber**, 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 December 7, 2010Signature /s/ Sean M. Coutts**Sean M. Coutts**

Debtor

Date December 7, 2010Signature /s/ Nadia M. Gaber**Nadia M. Gaber**

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.

Advanta Bank Corp  
Po Box 844  
Spring House, PA 19477

Aegis Mortgage Corp  
3250 Briarpark Dr Ste 40  
Houston, TX 77042

Amc Mortgage Services  
Po Box 11000  
Santa Ana, CA 92711

American Home Mtg Svci  
1525 S Beltline Rd  
Coppell, TX 75019

Amex  
Po Box 297871  
Fort Lauderdale, FL 33329

Amex  
P.O. Box 297871  
Fort Lauderdale, FL 33329-7871

Aresscosvc

Asset Acceptance Llc  
Po Box 2036  
Warren, MI 48090

Aurora Loan Services I  
10350 Park Meadows Dr St  
Littleton, CO 80124

Bac Home Loans Servici  
450 American St  
Simi Valley, CA 93065

Bally Total Fitness  
12440 E Imperial Hwy Ste  
Norwalk, CA 90650

Bank Of America  
Po Box 17054  
Wilmington, DE 19850

Bank Of America  
Po Box 1598  
Norfolk, VA 23501

Bank Of America  
4161 Piedmont Pkwy  
Greensboro, NC 27410

Bk Of Amer  
P.O. Box 17054  
Wilmington, DE 19884

Cavalry Portfolio Serv  
7 Skyline Dr Ste 3  
Hawthorne, NY 10532

Cba Collection Bureau  
25954 Eden Landing Rd  
Hayward, CA 94545

Chase  
Po Box 1093  
Northridge, CA 91328

Chase  
1201 Third Avenue  
Seattle, WA 98101

Chase  
Po Box 15298  
Wilmington, DE 19850

Chase

Chase  
3990 S Babcock St  
Melbourne, FL 32901

Chase-Pier  
Po Box 15298  
Wilmington, DE 19850

Citi  
Po Box 6241  
Sioux Falls, SD 57117

Citi  
Po Box 6497  
Sioux Falls, SD 57117

Creditone  
Po Box 625  
Metairie, LA 70004

Discover Fin Svcs Llc  
Po Box 15316  
Wilmington, DE 19850

Enhanced Recovery Co L  
8014 Bayberry Rd  
Jacksonville, FL 32256

Fifth Third Bank  
Fifth Third Center  
Cincinnati, OH 45263

Gemb/City Furniture  
Po Box 981439  
El Paso, TX 79998

Gemb/Ge Money Bank Low  
Po Box 103065  
Roswell, GA 30076

Gemb/Rose Furniture  
Po Box 981439  
El Paso, TX 79998

Gemb/Signature Series  
950 Forrer Blvd  
Kettering, OH 45420

Gmac Mortgage  
3451 Hammond Ave  
Waterloo, IA 50702

Gmac Mortgage  
Po Box 4622  
Waterloo, IA 50704

Guaranty Bank  
21731 Ventura Blvd  
Woodland Hills, CA 91364

Hsbc/Bstby

Hsbc/Comp  
Po Box 15524  
Wilmington, DE 19850

Hsbc/Rs  
90 Christiana Rd  
New Castle, DE 19720

Macydsnb  
911 Duke Blvd  
Mason, OH 45040

Marshall & Ilsley Bank  
770 N Water St  
Milwaukee, WI 53202

Mcydsnb  
9111 Duke Blvd  
Mason, OH 45040

Nordstrom Fsb  
Po Box 6555  
Englewood, CO 80155

Ocwen Loan Servicing L  
12650 Ingenuity Dr  
Orlando, FL 32826

Onewest Bank  
6900 Beatrice Dr  
Kalamazoo, MI 49009

Pnc Mortgage  
6 N Main St  
Dayton, OH 45402

Portfolio Recvry&Affil  
120 Corporate Blvd Ste 1  
Norfolk, VA 23502

Radio/Cbsd  
Po Box 6497  
Sioux Falls, SD 57117

Real Time Resolutions  
1750 Regal Row  
Dallas, TX 75235

Redstone Fcu  
220 Wynn Dr Nw  
Huntsville, AL 35893

Republic Bank  
1400 66th St N  
Saint Petersburg, FL 33710

Republic Bk Of Fl/Dove  
1 Corporate Dr Ste 360  
Lake Zurich, IL 60047

Sanibelbk

Tempus Rsrts/Tempus Pa  
5422 Carrier Dr Ste 100  
Orlando, FL 32819

Visdsnb  
9111 Duke Blvd  
Mason, OH 45040

Wffnatbank  
Po Box 94498  
Las Vegas, NV 89193

Wffnatlbnk  
Po Box 94498  
Las Vegas, NV 89193

Wfnnb/American Signatu  
4590 E Broad St  
Columbus, OH 43213

Wfnnb/Ann Taylor  
Po Box 182273  
Columbus, OH 43218

Wfnnb/Express  
4590 E Broad St  
Columbus, OH 43213