Case 10-48701-EPK Doc 1 Filed 12/22/10 Page 1 of 52

B1 (Official Form 1)(4/10)										
	United Sou			uptcy of Florid					Volunta	ry Petition
Name of Debtor (if individual, enter Last, First, Middle): Mercur, William				Name	of Joint De	btor (Spouse	e) (Last, First,	Middle):		
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 Indi (if more than one, state all) xxx-xx-0860	vidual-Taxpa	yer I.D. (I	TIN) No./C	Complete El	IN Last for (if more	our digits of than one, state	f Soc. Sec. or all)	r Individual-T	axpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and 3 193 Porgee Rock Place Jupiter, FL	Street, City, a	nd State):		700 0-1-		Address of	Joint Debtor	(No. and Stre	eet, City, and State	,
				ZIP Code 33458	_					ZIP Code
County of Residence or of the Prince	cipal Place of	Business:		00400	Count	y of Reside	ence or of the	Principal Pla	ce of Business:	I
Palm Beach										
Mailing Address of Debtor (if diffe 516 Monceaux Road	rent from stre	et address):		Mailin	g Address	of Joint Debt	or (if differen	t from street addre	ss):
West Palm Beach, FL				ZIP Code						ZIP Code
			3	3405						
Location of Principal Assets of Bus (if different from street address abo										
Type of Debtor				f Business			Chapter	of Bankrup	tcy Code Under V	Vhich
(Form of Organization)		_		one box)		the Petition is Filed (Check one box)				
(Check one box) He Sir in See Exhibit D on page 2 of this form. Ra Corporation (includes LLC and LLP) Battarschip Co 		 Health Care Business Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank 		defined	 Chapt Chapt Chapt Chapt Chapt Chapt 	er 9 er 11 er 12	of : □ Ch	apter 15 Petition fo a Foreign Main Pro apter 15 Petition fo a Foreign Nonmair	oceeding or Recognition	
Other (If debtor is not one of the all check this box and state type of entit		Other Other							of Debts	
Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organi under Title 26 of the United S Code (the Internal Revenue C			e) anization d States	tates "incurred by an individual primarily for						
Filing Fee (C	heck one box)		Check	one box:		Chap	ter 11 Debto	ors	
□ 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 □ Debtor			Debtor is not if: Debtor's aggi	a small busin regate nonco	ness debtor as o ntingent liquida	ated debts (excl	S.C. § 101(51D).	insiders or affiliates) three years thereafter).		
□ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. □ Acce				Acceptances	ng filed with of the plan w	this petition. were solicited pr S.C. § 1126(b).		one or more classes o	of creditors,	
 Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured credito Debtor estimates that, after any exempt property is excluded and administrative of there will be no funds available for distribution to unsecured creditors. 					es paid,		THIS	SPACE IS FOR COU	'RT USE ONLY	
Estimated Number of Creditors	200- 1] 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 Image: S0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000	\$500,001 \$ to \$1 t] 61,000,001 o \$10 nillion	\$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	to \$1 t	61,000,001 o \$10 nillion	\$10,000,001 to \$50 million	50,000,001 to \$100 million	\$100,000,001 to \$500 million	5500,000,001 to \$1 billion	More than \$1 billion			

Case 10-48701-EPK Doc 1 Filed 12/22/10 Page 2 of 52

B1 (Official Form 1)(4/10)

B1 (Official For	m 1)(4/10)	-	Page 2
Voluntar	y Petition	Name of Debtor(s): Mercur, William	
(This page mu	st be completed and filed in every case)		
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, a	ttach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If m	ore than one, attach additional sheet)
Name of Debte - None -	DI.	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is an	Exhibit B individual whose debts are primarily consumer debts.)
forms 10K as pursuant to S and is reques	leted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission section 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petition have informed the petitioner t 12, or 13 of title 11, United S	er named in the foregoing petition, declare that I hat [he or she] may proceed under chapter 7, 11, tates Code, and have explained the relief available ther certify that I delivered to the debtor the notice). December 22, 2010 Debtor(s) (Date)
		Ene A. Rosen 3042	
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and ide	entifiable harm to public health or safety?
(To be compl	eted by every individual debtor. If a joint petition is filed, ea	ch spouse must complete and	attach a separate Exhibit D.)
	D completed and signed by the debtor is attached and made	a part of this petition.	
If this is a joi	nt petition: D also completed and signed by the joint debtor is attached a	and made a part of this petition	1.
	Information Regardin	g the Debtor - Venue	
	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or princip	
	There is a bankruptcy case concerning debtor's affiliate, ge	• • •	•
	Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	in the United States but is a d	defendant in an action or
	Certification by a Debtor Who Reside (Check all app		Property
	Landlord has a judgment against the debtor for possession		checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, th the entire monetary default that gave rise to the judgment f		
	Debtor has included in this petition the deposit with the co after the filing of the petition.	urt of any rent that would bec	ome due during the 30-day period

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

B1 (O	Official Form 1)(4/10)		Page 3
Vo	luntary Petition		me of Debtor(s):
	•		Mercur, William
(1111	s page must be completed and filed in every case) Sign	otur	*00
	Signature(s) of Debtor(s) (Individual/Joint)	atur I	Signature of a Foreign Representative
	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.	i: p ((C	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.
	· · ·	x	
X	/s/ William Mercur Signature of Debtor William Mercur		Signature of Foreign Representative
X	Signature of Joint Debtor		Printed Name of Foreign Representative
			Date
	Telephone Number (If not represented by attorney)	┝	Signature of Non-Attorney Bankruptcy Petition Preparer
	December 22, 2010		
	Date		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
X .	Signature of Attorney* /s/ Eric A. Rosen Signature of Attorney for Debtor(s) Eric A. Rosen 36426 Printed Name of Attorney for Debtor(s) Rosen & Winig, P.A. Firm Name 2925 PGA Boulevard Suite 100 Palm Beach Gardens, FL 33410 Address Email: erosen@rosenwinig.com 1-561-799-6040 Telephone Number December 22, 2010 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a		compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers. I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.) Address
	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.		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:
X	Signature of Authorized Individual		
-	Signature of Authorized Individual Printed Name of Authorized Individual		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
-	Title of Authorized Individual		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.
•	Date		

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

United States Bankruptcy Court Southern District of Florida

In re William Mercur

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*.

 \Box 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.*

 \Box 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.] Software Copyright (c) 1996-2010 Best Case Solutions - Evanston, IL - bestcase.com

Best Case Bankruptcy

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

 \Box 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.);

 \Box 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/ William Mercur William Mercur Date: December 22, 2010 B4 (Official Form 4) (12/07)

United States Bankruptcy Court Southern District of Florida

In re William Mercur

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)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
American Express PO Box 360002 Fort Lauderdale, FL 33336-0002	American Express PO Box 360002 Fort Lauderdale, FL 33336-0002	revolving credit		43,656.87
American Express PO Box 360002 Fort Lauderdale, FL 33336-0002	American Express PO Box 360002 Fort Lauderdale, FL 33336-0002	revolving credit		8,291.93
Bank of America PO Box 15710 Wilmington, DE 19866-5710	Bank of America PO Box 15710 Wilmington, DE 19866-5710	revolving credit		151,387.56
Chase Mastercard P.O. Box 15153 Wilmington, DE 19886-5153	Chase Mastercard P.O. Box 15153 Wilmington, DE 19886-5153	revolving credit		39,525.00
Chase Mastercard P.O. Box 15153 Wilmington, DE 19886-5153	Chase Mastercard P.O. Box 15153 Wilmington, DE 19886-5153	revolving credit		4,151.00
Chase Visa P.O. Box 15153 Wilmington, DE 19886-5153	Chase Visa P.O. Box 15153 Wilmington, DE 19886-5153	revolving credit		10,520.00
Citi P.O. Box 183041 Columbus, OH 43218-3041	Citi P.O. Box 183041 Columbus, OH 43218-3041	revolving credit		14,977.00
Discover P.O. Box 71084 Charlotte, NC 28272	Discover P.O. Box 71084 Charlotte, NC 28272	revolving credit		12,886.00
Internal Revenue Service IRS Insolvency Unit 7850 SW 6th Court #165 Stop 5730 Fort Lauderdale, FL 33324	Internal Revenue Service IRS Insolvency Unit 7850 SW 6th Court #165 Stop 5730 Fort Lauderdale, FL 33324	1040 Income Taxes for Tax Year 2009		29,576.53

B4 (Official Form 4) (12/07) - Cont. In re William Mercur

Debtor(s)

Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Judy Leibovit f/k/a Judy Mercur 213 Murray Road West Palm Beach, FL 33405	Judy Leibovit f/k/a Judy Mercur 213 Murray Road West Palm Beach, FL 33405	Monthly Child Support of \$755.25. This amount will be paid for approximately ten more years pursuant to the debtor's marital settlement agreement, for		90,630.00
Judy Leibovit f/k/a Judy Mercur 213 Murray Road West Palm Beach, FL 33405	Judy Leibovit f/k/a Judy Mercur 213 Murray Road West Palm Beach, FL 33405	Alimony		50,000.00
Labella Kitchens, LLC P.O. Box 10355 West Palm Beach, FL 33419	Labella Kitchens, LLC P.O. Box 10355 West Palm Beach, FL 33419	Services rendered and improvements made to real property located at 8056 SE Hidden Bridge Court, Jupiter, FL. Real property has been sold at foreclosu	Contingent Disputed	38,000.00
Marion County Tax Collector P.O. Box 970 Ocala, FL 34478	Marion County Tax Collector P.O. Box 970 Ocala, FL 34478	Real property taxes on real property located at: Lot 56, Via Paradisus Summerfield, FL 33491	Contingent Disputed	4,477.91
Northern Trust, N.A. 700 Brickell Avenue Miami, FL 33131-2802	Northern Trust, N.A. 700 Brickell Avenue Miami, FL 33131-2802	Final Judgment for deficiency balance after foreclosure of real property located at 8056 SE Hidden Bridge Court, Jupiter, FL, 33456.		253,472.08
Onshore Construction and Development 938 North Old Dixie Highway Jupiter, FL 33458	Onshore Construction and Development 938 North Old Dixie Highway Jupiter, FL 33458	Services rendered and improvements made to real property located at 8056 SE Hidden Bridge Court, Jupiter, FL. Real property has been sold at foreclosu	Contingent Disputed	104,400.00

B4 (Official Form 4) (12/07) - Cont. In re William Mercur

Debtor(s)

Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Via Paradisus Property Owners' Assoc. 10935 SE 177th Place, Suite 305 Summerfield, FL 34491	Via Paradisus Property Owners' Assoc. 10935 SE 177th Place, Suite 305 Summerfield, FL 34491	HOA fees on Lot 56 Via Paradisus		5,451.66
Wachovia Bank, NA Commercial Loan Services Commemrcial Trailing Documents, NC 6375 P.O. Box 2705 Winston Salem, NC 27199-8182	Wachovia Bank, NA Commercial Loan Services Commemrcial Trailing Documents, NC 6375 Winston Salem, NC 27199-8182	Personal Guarantee on mortgage of Judy Leibovit Petrnoy f/k/a Judy L. Mercur	Contingent	600,000.00
Wachovia Mortgage Corporation P.O. Box 900001 Raleigh, NC 27675-9000	Wachovia Mortgage Corporation P.O. Box 900001 Raleigh, NC 27675-9000	Final Judgment of Mortgage Foreclosure on Lot 56, Via Paradisus Summerfield FL 34491	Unliquidated	991,092.53
Wells Fargo Financial P.O. Box 98752 Las Vegas, NV 89193	Wells Fargo Financial P.O. Box 98752 Las Vegas, NV 89193	revolving credit		6,044.46
Wells Fargo/Wachovia Card Services P.O. Box 30086 Los Angeles, CA 90030	Wells Fargo/Wachovia Card Services P.O. Box 30086 Los Angeles, CA 90030	revolving credit		103,427.66

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

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

Date December 22, 2010

Signature /s/ William Mercur

William Mercur

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

.

William Mercur

Debtor

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	1	329,200.00		
B - Personal Property	Yes	5	282,591.10		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		295,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		170,206.53	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		2,401,250.80	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7,685.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			7,324.53
Total Number of Sheets of ALL Schedu	ıles	22			
	Te	otal Assets	611,791.10		
			Total Liabilities	2,866,457.33	

United States Bankruptcy Court

Southern District of Florida

In re

.

William Mercur

Debtor

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)	140,630.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	29,576.53
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	170,206.53

State the following:

Average Income (from Schedule I, Line 16)	7,685.00
Average Expenses (from Schedule J, Line 18)	7,324.53
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	8,614.89

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	120,206.53	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		50,000.00
4. Total from Schedule F		2,401,250.80
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		2,451,250.80

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

In re William Mercur

Case No.

Debtor

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.

Real property and improvements: 93 Porgee Rock Place Jupiter, Florida	Fee Simple	-	329,200.00	170,000.00
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

(Lot 168 - Loxahatchee Reserve North)

Sub-Total > 329,200.00

.0,200.00

(Total of this page)

Total > 329,200.00

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

In re

William Mercur

Case No.

Debtor

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 petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

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

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

	Type of Property	N O N E Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash In Pocket	-	400.00
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	PNC Bank Donald Ross Road Jupiter, Florida Checking Account #2797	-	1,703.02
	unions, brokerage houses, or cooperatives.	TD Ameritrade Division of TD Ameritrade, INc. P.O. Box 2209 Ohmaha, NE 68103-2209	-	0.59
		PNC Bank Donald Ross Road Jupiter, Florida Savings Account: 2818	-	6.02
		Wells Fargo 401 South Tryon Street Charlotte, NC 28254 Standard Brokerage Acct. 5680	-	7.60
		E Trade brokerage account Account No.: 3010	-	2.92
		E-Trade personal savings account Account No.: 9139	-	2.88
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	1 sofa, 1 end table, 1 52" TV, 2 DVD player, 1 Stere 1 Dinette Table & Chairs, 1 19" TV, kitchen radio, 1 Dining table and 8 chairs, 1 patio table and chair, Patio umbrella, 1 king size bed w/headboard, 2 dressers, 3 night stands, 3 lamps, 2-32" TVs, 1 full size bed with headboard, 2 chairs, 1 desk, 1 vacuu cleaner, 5 telephones, 3 computers, 1 cell phone, 1 printer, misc. yard and hand tools	m	5,000.00

7,123.03

4 continuation sheets attached to the Schedule of Personal Property

111	re William Mercur		, Case	No	
			Debtor		
		SCHED	ULE 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 Exemptio
	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Variou	is books, CDs and DVDs	-	100.00
j.	Wearing apparel.	reside sock,s	r's wearing apparel located at Debtor's nce including but not limited to shirts, shoes, slacks, suits, pants, jeans, undergarments, ats, etc.	-	10.00
	Furs and jewelry.		l Chains, 1 Rolex Gold Watch with Leather 1 Cartier Roadster Stainless Steel watch	-	11,100.00
-	Firearms and sports, photographic, and other hobby equipment.		Horse Men's Bicycle (5 years old); 1 Nikon igital camera with two lenses & flash (2 years	-	500.00
	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	720 Ea Milwa Term	western Mutual ast Wisconsin Avenue uke, WI 53202 Life Insurance Policy: .5161 sh Value	-	0.00
		720 Ea Milwa Term	western Mutual ast Wisconsin Avenue uke, WI 53202 Life Insurance Policy: .9033 sh Value	-	0.00
0.	Annuities. Itemize and name each issuer.	X			
1.	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).)	minor	a Pre-Paid Tuition Plan for the benefit of child L. Mercur.	-	38,000.00
2.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Custo	Fargo Bank, N.A. dian Traditional IRA ınt No.: 3337	-	206.10
3.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Laure a Flor which	ercent interest n Management, LLC, ida Limited Liability Company s own 1% of Lauren Investments ion: 516 Monceaux Road, West Palm Beach, Fl	-	2,203.48

Sheet <u>1</u> of <u>4</u> continuation sheets attached to the Schedule of Personal Property

52,119.58

Sub-Total >

(Total of this page)

In	re William Mercur		,	e No	
			Debtor		
		SCHE	DULE 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
		Lau Dela Loc 334 Ass acc bro pro yet acc \$10	bercent interest ren Investments Limited Partnership, a aware limited partnership ation: 516 Monceaux Road, West Palm Beach, F 05 eets include a Royal Bank of Canada checking ount with \$5,602.05, an E-Trade Financial kerage account with \$1,824.49, a claim for the ceeds of the sale of a piece of art work that has to be paid worth approximately \$60,000.00, an ount receivable worth approximately 0,000.00, and eleven pieces of art work worth roximately \$52,921.95.	-	220,348.49
		Am Loc	percent interest in Specialty Products of erica, LLC ation: 516 Monceaux Road, West Palm Beach, 33405-1533	-	0.00
			rent assets: \$200,000 rent liabilities: \$450,000		
4.	Interests in partnerships or joint ventures. Itemize.	Х			
5.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
6.	Accounts receivable.	Х			
7.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	deb Mer AR- Elitt Col: (pol pist GP- Om deb the	suant to the Marital Settlement Agreement the tor entered into with Judy Leibovit f/k/a Judy cur, a baby grand piano & several guns (Colt 15 A2 .223 caliber and magazines, Colt Delta e 10mm with holster and multiple magazines, t .45 caliber ACP, 12 guage Remington shotgun lice issue), Beretta .22 caliber single action ol, Sig Sauer P230 9mm, Ruger .357 magnum 100 double action revolver, Springfield Armory ega 10mm pistol) were to be turned over to the tor. This has not occurred yet and, to the best of debtor's knowledge, these items are being held 13 Murray Road, West Palm Beach, FL 33405.		3,000.00
8.	Other liquidated debts owed to debto including tax refunds. Give particular				

including tax refunds. Give particulars.

Sheet <u>2</u> of <u>4</u> continuation sheets attached to the Schedule of Personal Property

Sub-Total > (Total of this page)

223,348.49

In re

William Mercur

Case No.

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Debtor

	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.	x			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	x			
30.	Inventory.	х			
31.	Animals.	X			

Sheet <u>3</u> of <u>4</u> continuation sheets attached to the Schedule of Personal Property

Sub-Total > (Total of this page)

0.00

In re	William Mercur		0	Case No.						
-			Debtor,							
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					
	ps - growing or harvested. Give iculars.	x								
	ning equipment and lements.	x								
34. Farm	n supplies, chemicals, and feed.	X								
	er personal property of any kind already listed. Itemize.	x								

0.00

282,591.10

Sheet <u>4</u> of <u>4</u> continuation sheets attached to the Schedule of Personal Property

B6C (Official Form 6C) (4/10)

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In re William Mercur Case No. Debtor SCHEDULE C - PROPERTY CLAIMED AS EXEMPT Debtor claims the exemptions to which debtor is entitled under: Check if debtor claims a homestead exemption that exceeds (Check one box) \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.) □ 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3) Value of Current Value of Specify Law Providing Description of Property Claimed Property Without Each Exemption Exemption Deducting Exemption **Real Property** Real property and improvements: Fla. Const. art. X, § 4(a)(1); Fla. Stat. 159,200.00 329,200.00 193 Porgee Rock Place Ann. §§ 222.01, 222.02, 222.05 Jupiter, Florida (Lot 168 - Loxahatchee Reserve North) Household Goods and Furnishings 1 sofa, 1 end table, 1 52" TV, 2 DVD player, 1 Stereo, 1 Dinette Table & Chairs, 1 19" TV, 1,000.00 5,000.00 Fla. Const. art. X, § 4(a)(2) kitchen radio, 1 Dining table and 8 chairs, 1 patio table and chair, Patio umbrella, 1 king size bed w/headboard, 2 dressers, 3 night stands, 3 lamps, 2-32" TVs, 1 full size bed with headboard, 2 chairs, 1 desk, 1 vacuum cleaner, 5 telephones, 3 computers, 1 cell phone, 1 printer, misc. yard and hand tools Interests in an Education IRA or under a Qualified State Tuition Plan Florida Pre-Paid Tuition Plan for the benefit of Fla. Stat. Ann. § 222.22 38,000.00 38,000.00 minor child L. Mercur. Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans Wells Fargo Bank, N.A. Fla. Stat. Ann. § 222.21(2) 206.10 206.10 **Custodian Traditional IRA** Account No.: 3337

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

In re

William Mercur

Case No._____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Debtor

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.

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. Mark Finkelstein 9571 Liberty Church Road Brentwood, TN 37037	CODEBTOR	H W J	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN 9/30/10 Mortgage Real property and improvements: 193 Porgee Rock Place Jupiter, Florida (Lot 168 - Loxahatchee Reserve North)		N L Q U L		AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		╞	Value \$ 329,200.00		$ \rightarrow$		170,000.00	0.00
Account No. Philip Seid 8909 Via Brilliante Wellington, FL 33411	x	-	02/26/2010 lien against intangible personal property 99 percent interest Lauren Investments Limited Partnership, a Delaware limited partnership Location: 516 Monceaux Road, West Palm Beach, FI 33405 Assets include a Royal Bank of Canada					
Account No.		┢	Value \$ 220,348.49		+	-	125,000.00	0.00
			Value \$					
Account No.		T						
			Value \$					
0 continuation sheets attached			S (Total of th		otal bage)	295,000.00	0.00
				Т	otal		295,000.00	0.00

(Report on Summary of Schedules)

William Mercur

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Debtor

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 \$11,725* 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 \$5,775* 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 \$2,600* 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).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

2 continuation sheets attached

Case 10-48701-EPK Doc 1 Filed 12/22/10 Page 20 of 52

B6E (Official Form 6E) (4/10) - Cont.

In re

William Mercur

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Debtor

(Continuation Sheet)

Domestic Support Obligations

							TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H V J C		CONTINGEN	UNLLQULDA	D I S P UT E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No.			Alimony	Т	D A T E D			
Judy Leibovit f/k/a Judy Mercur 213 Murray Road West Palm Beach, FL 33405		-						50,000.00
Account No.			2010				50,000.00	0.00
Judy Leibovit f/k/a Judy Mercur 213 Murray Road West Palm Beach, FL 33405		-	Monthly Child Support of \$755.25. This amount will be paid for approximately ten more years pursuant to the debtor's marital settlement agreement, for a total of \$90,630.					0.00
			child support educational costs				90,630.00	90,630.00
Account No. Judy Leibovit f/k/a Judy Mercur 213 Murray Road West Palm Beach, FL 33405		-	approximately \$1,200.00 a month				0.00	0.00
Account No.								
Account No.								
Sheet <u>1</u> of <u>2</u> continuation sheets a	ttache	ı d to	1SS	ubt	ota	1 .1		50,000.00
Schedule of Creditors Holding Unsecured P				nis	pag	ge)	140,630.00	90,630.0

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B6E (Official Form 6E) (4/10) - Cont.

In re

William Mercur

Debtor

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

							TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONT - NGEN	UNLLQULDAT	E	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No.			8/20/10	T	T E D			
Internal Revenue Service IRS Insolvency Unit 7850 SW 6th Court #165 Stop 5730 Fort Lauderdale, FL 33324		-	1040 Income Taxes for Tax Year 2009				29,576.53	0.00 29,576.53
Account No.							29,570.55	
Account No.								
Account No.	-							
Account No.								
Sheet 2 of 2 continuation sheets atta				Subt			20.576.52	0.00
Schedule of Creditors Holding Unsecured Price	ority	Cla	(Report on Summary of S	Т	'ota	ıl	29,576.53 170,206.53	29,576.53 50,000.00 120,206.53

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

In re

William Mercur

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Debtor

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,	C	Н	isband, Wife, Joint, or Community		U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	L C H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		L	S P U T E	AMOUNT OF CLAIM
Account No. xxxx-xxxx-x1005			revolving credit	T	TE		
American Express PO Box 360002 Fort Lauderdale, FL 33336-0002		-			D		43,656.87
Account No. xxxx-xxxxx-x2006			revolving credit		╈		
American Express PO Box 360002 Fort Lauderdale, FL 33336-0002		-					
							8,291.93
Account No. xxxxxxxxx3993 American Express P.O. Box 981537 El Paso, TX 79998		-	7/2010 revolving credit				
Account No. xxxx-118-9			Safe Deposit Box Rental Fees		_	_	319.00
Bank of America P.O. Box 53150 Phoenix, AZ 85072-3150		-					73.00
_5 continuation sheets attached		1	(Total o	Sut of this			52,340.80

William Mercur

Debtor

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

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	(3	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	C M M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1		UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxx7121			revolving credit		Г	T E		
Bank of America Client Services, Inc. 3451 Harry Truman Blvd. Saint Charles, MO 63301-4047		-				D		61.46
Account No. xxxxxxxxxx/xxxxx9418			collection account					
Bank of America NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044		-						
								34.62
Account No. xxxx-xxxx-9105			revolving credit		T			
Bank of America PO Box 15710 Wilmington, DE 19866-5710		-						
								151,387.56
Account No. xxxx-xxxx-8613			revolving credit					
Chase Mastercard P.O. Box 15153 Wilmington, DE 19886-5153		-						
								39,525.00
Account No. xxxx-xxxx-7216			revolving credit		Ī	Ţ		
Chase Mastercard P.O. Box 15153 Wilmington, DE 19886-5153		-						
								4,151.00
Sheet no1 of _5 sheets attached to Schedul	le of					otal		195,159.64
Creditors Holding Unsecured Nonpriority Claims			(Total	of thi	s p	age)	100,100.04

Case No._____

William Mercur

Debtor

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

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community		U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				AMOUNT OF CLAIN
Account No. xxxx-xxxx-3342			revolving credit	Ť	E		
Chase Visa P.O. Box 15153 Wilmington, DE 19886-5153		-			D		
Account No. xxxx-xxxx-2403	+		revolving credit				10,520.00
Citi P.O. Box 183041 Columbus, OH 43218-3041		-					
Account No. xxxx-xxxx-3624			revolving credit				14,977.00
Citibank Visa P.O. Box 6000 The Lakes, NV 89163-6000		-					2,338.00
Account No. xxxx-xxxx-1926			revolving credit				
Discover P.O. Box 71084 Charlotte, NC 28272		-					12,886.00
Account No. xxxx-xxxx-8377		+	revolving credit				
GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061		-					2,471.00
Sheet no. 2 of 5 sheets attached to Schedule of				Sut			
Creditors Holding Unsecured Nonpriority Claims			(Total o				43,192.00

(Total of this page)

Case No._____

William Mercur

Debtor

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

Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED CONTINGENT CREDITOR'S NAME, SP MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W UTED CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Services rendered and improvements made to Account No. real property located at 8056 SE Hidden Bridge Court, Jupiter, FL. Real property has been sold Labella Kitchens, LLC at foreclosure sale. Х Х P.O. Box 10355 West Palm Beach, FL 33419 38,000.00 2009 Account No. xxxxx-x56-00 Real property taxes on real property located at: **Marion County Tax Collector** Lot 56, Via Paradisus Х Х P.O. Box 970 Summerfield FL 34491 Ocala, FL 34478 102.69 Account No. xxxxxx5600 2010 Real property taxes on real property located at: **Marion County Tax Collector** Lot 56, Via Paradisus Х Х P.O. Box 970 Summerfield, FL 33491 Ocala, FL 34478 4,477.91 Account No. xxxxxxxxxxxxxxxxxx0000 2009 Real property taxes for real property located Martin County Tax Collector at: 8056 SE Hidden Bridge Х Х 3485 SE Willoughby Blvd Jupiter, Florida Stuart, FL 34994 3,568.22 Account No. xxxx0839 December 1, 2010 (date of deficiency judgment) Final Judgment for deficiency balance after Northern Trust. N.A. foreclosure of real property located at 8056 SE 700 Brickell Avenue Hidden Bridge Court, Jupiter, FL, 33456. Miami, FL 33131-2802 253,472.08 Subtotal

Sheet no. 3 of 5 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case No.

299,620.90

William Mercur

Debtor

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

Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED CONTINGENT CREDITOR'S NAME, SP MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W -UTED CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Services rendered and improvements made to Account No. real property located at 8056 SE Hidden Bridge Court, Jupiter, FL. Real property has been sold **Onshore Construction and** at foreclosure sale. Х Х Development 938 North Old Dixie Highway Jupiter, FL 33458 104,400.00 Account No. xxxxx-xx0976 water/sewer on Hidden Bridge Home **Town of Jupiter** P.O. Box 8900 Jupiter, FL 33468-8900 521.15 Account No. xot #56 HOA fees on Lot 56 Via Paradisus Via Paradisus Property Owners' Assoc. 10935 SE 177th Place, Suite 305 Summerfield, FL 34491 5,451.66 Personal Guarantee on mortgage of Judy Account No. Leibovit Petrnoy f/k/a Judy L. Mercur Wachovia Bank, NA XJ Х **Commercial Loan Services Commemrcial Trailing Documents, NC** 6375 P.O. Box 2705 600,000.00 Winston Salem, NC 27199-8182 Account No. xxx6707 2010 Final Judgment of Mortgage Foreclosure on Lot 56, Via Paradisus Wachovia Mortgage Corporation Summerfield FL 34491 Х P.O. Box 900001 Raleigh, NC 27675-9000 991,092.53 Subtotal

Sheet no. 4 of 5 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case No.

1,701,465.34

William Mercur

Debtor

Case No._____

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

	С	Hu	sband, Wife, Joint, or Community	C O	U N	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NG E N	N L L Q U L D A	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-3196			revolving credit	Ť	TE		
Wells Fargo Financial P.O. Box 98752 Las Vegas, NV 89193		-					
Account No. xxxx-xxxx-0539			revolving credit	╀	$\left \right $		6,044.46
Wells Fargo/Wachovia Card Services P.O. Box 30086 Los Angeles, CA 90030		-					
							103,427.66
Account No.							
Account No.							
Account No.							
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		1	(Total of	Sub this			109,472.12
			(Report on Summary of S	Г	Fota	al	2,401,250.80

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

In re

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William Mercur

Case No.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Debtor

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).

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.

Mercedes-Benz Financial P.O. Box 90011680 Louisville, KY 40290-1680 Automobile Lease Debtor: Lessee Lease End Date: 10/3/2011 B6H (Official Form 6H) (12/07)

In re

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William Mercur

Case No.

Debtor

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

Judy Leibovit 213 Murray Road West Palm Beach, FL 33405 NAME AND ADDRESS OF CREDITOR

Wachovia Bank, NA Commercial Loan Services Commemrcial Trailing Documents, NC 6375 P.O. Box 2705 Winston Salem, NC 27199-8182

Lauren Investments Limited Partnership 516 Monceaux Road West Palm Beach, FL 33405 Guarantor Philip Seid 8909 Via Brilliante Wellington, FL 33411 **B6I (Official Form 6I) (12/07)**

In re William Mercur

Debtor(s)

Case No.

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:	DEPENDENTS OF DEBTOR AI		ND SPOUSE			
Divorced	RELATIONSHIP(S): Daughter	AGE(S): 8				
Employment:	DEBTOR		SPOUSE			
Occupation Ov	vner					
	ecialty Products of America					
How long employed						
r r	6 Monceaux Road est Palm Beach, FL 33405					
	jected monthly income at time case filed)		DEBTOR		SPOUSE	
	mmissions (Prorate if not paid monthly)	\$	7,258.33	\$	N/A	
2. Estimate monthly overtime		\$	0.00	\$	N/A	
3. SUBTOTAL		\$	7,258.33	\$	N/A	
4. LESS PAYROLL DEDUCTIONS						
a. Payroll taxes and social securit	У	\$	771.94	\$	N/A	
b. Insurance		\$	0.00	\$	N/A	
c. Union dues		\$	0.00	\$_	N/A	
d. Other (Specify):		\$	0.00	<u></u> -	N/A	
		\$	0.00	\$	N/A	
5. SUBTOTAL OF PAYROLL DEDU	CTIONS	\$	771.94	\$	N/A	
6. TOTAL NET MONTHLY TAKE H	OME PAY	\$	6,486.39	\$	N/A	
7. Regular income from operation of bu	usiness or profession or farm (Attach detailed state	ment) \$	0.00	\$	N/A	
8. Income from real property		\$	0.00	\$	N/A	
9. Interest and dividends		\$	0.00	\$	N/A	
dependents listed above	ayments payable to the debtor for the debtor's use	or that of \$	0.00	\$	N/A	
11. Social security or government assis	tance	¢		¢		
(Specify):		\$	0.00	\$_	N/A	
12. Pension or retirement income		— <u> </u>	0.00	°-	N/A N/A	
13. Other monthly income		۵ <u> </u>	0.00	-р 	N/A	
(Specify): Auto Lease paid	by company	\$	798.61	\$	N/A	
	e - Specialty Products	\$	400.00	\$	N/A	
14. SUBTOTAL OF LINES 7 THROU	GH 13	\$	1,198.61	\$	N/A	
15. AVERAGE MONTHLY INCOME	(Add amounts shown on lines 6 and 14)	\$	7,685.00	\$	N/A	
16. COMBINED AVERAGE MONTH	LY INCOME: (Combine column totals from line	15)	\$	7,685	5.00	

(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:

B6J	(Official	Form	6J)	(12/07)
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In re William Mercur

Debtor(s)

Case No.

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)	\$	1,416.67
a. Are real estate taxes included? Yes <u>No X</u>		
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	125.00
b. Water and sewer	\$	63.00
c. Telephone	\$	0.00
d. Other Cable	\$	125.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	800.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	450.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	350.00
10. Charitable contributions	\$	20.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	130.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Real Property Taxes	\$	450.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	798.61
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	755.25
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other _See Detailed Expense Attachment	\$	1,541.00
	Ψ	1,041.00
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.)	\$	7,324.53
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
following the fining of this document.		
	-	
20. STATEMENT OF MONTHLY NET INCOME	¢	7 695 00

a.	Average monthly income from Line 15 of Schedule I	\$_	7,685.00
b.	Average monthly expenses from Line 18 above	\$	7,324.53
с.	Monthly net income (a, minus b.)	\$	360.47

B6J (Official Form 6J) (12/07) In re William Mercur

Debtor(s)

Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Expenditures:	
Homeowner's Association	\$ 141.00
Child's private school tuition	\$ 1,200.00
Child's clothes and uniforms	\$ 200.00
Total Other Expenditures	\$ 1,541.00

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

United States Bankruptcy Court Southern District of Florida

William Mercur In re

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 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date December 22, 2010

Signature

/s/ William Mercur William Mercur 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) (04/10)

United States Bankruptcy Court Southern District of Florida

In re William Mercur

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 \$54,150.00	SOURCE 2010 YTD: Specialty Products of America Approximate Gross Wages
\$8,784.74	2010 YTD: Car Lease Payment Income
\$155,589.00	2008: Gross Wages - 1040 US Individual Income Tax Return
\$45,600.00	2009: Gross Wages - 1040 U.S. Individual Tax Returns

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 \$61,758.00	SOURCE 2008: Taxable Interest Earned - 1040 U.S. Individual Tax Return
\$53,431.00	2008: Ordinary Dividends - 1040 U.S. Individual Tax Return
\$16.00	2009: Taxable Interest - Bank of America
\$46,325.00	2009: Taxable Interest - K-1 Lauren Investment Limited Partner
\$463.00	2009: Taxable Interest - K-1 Lauren Management, LLC
\$18,849.00	2009: Ordinary Dividends - K-1 Lauren Investment Limited Partner
\$188.00	2009: Ordinary Dividends - K-1 Lauren Mangement, LLC
\$88,431.00	2009: IRA Distribution
\$0.00	2009: Misc. Sales of Stock at Various time - Capital Loss <\$1,500> - 1040 Schedule E
\$17,044.94	2010 YTD: Lauren Investments - Interest Payments

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

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
*Judy Leibovit f/k/a Judy Mercur 213 Murray Road West Palm Beach, FL 33405	September 2010, October, 2010 and November 2010 - Monthly Domestic Support Obligation Payments of \$755.25	\$2,265.75	\$90,630.00
*The Weiss School 4176 Burns Road Palm Beach Gardens, FL 33410	September 2010, October 2010 and November 2010 Tuition Payments	\$2,461.35	\$0.00
Mark Finkelstein 9571 Liverty Church Road Christiana, TN 37037	11/6/2010 and 12/6/2010 - Monthly mortgage payments	\$2,458.32	\$170,000.00

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 \$5,850^{*}. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

				:
NAME AND ADDRESS OF CREDITOR None c. <i>All debtors:</i> List all payments made withi	DATES OF PAYMENTS/ TRANSFERS	ely preceding the comm	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING or for the benefit of
□ creditors who are or were insiders. (Married de spouses whether or not a joint petition is filed,	btors filing under ch	apter 12 or chapter 13 n	nust include payments by	
NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR Judy Leibovit f/k/a Judy Mercur 213 Murray Road West Palm Beach, FL 33405 Ex-wife	DATE OF PAYI March 2010 - E Distribution pa pursuant to M Settlement Ag	Equitable ayment arital	AMOUNT PAID \$25,000.00	AMOUNT STILL OWING \$50,000.00
 None a. List all suits and administrative proceedings, exceedings a. List all suits and administrative proceedings this bankruptcy case. (Married debtors filing u whether or not a joint petition is filed, unless the statement of th	to which the debtor i nder chapter 12 or ch	s or was a party within apter 13 must include in	nformation concerning eit	
CAPTION OF SUIT AND CASE NUMBER Wachovia Mortgage Corporation vs. William J. Mercur, et al. Case No: 10-652-CA-G	NATURE OF PROCEEDING Foreclosure	COURT OR AGEN AND LOCATION In the Fifth Judic In and For Marior	ial Circuit	STATUS OR DISPOSITION Judgment of Foreclosure Entered, Property Sold at Auction
American Express Bank, FSB v. William Mercur Case No.: 502010CA018261XXXXMBAH	Money Owed	In the 15th Judici In and For Palm I	al Circuit Beach County, Florida	Pending
Northern Trust, N.A. vs. William Mecur, et al. Case No.: 09-2194CA	Foreclosure Action	15th Judicial Circ		Final
Case No.: 09-2194CA		In and For Palm I	Beach County, Florida	a Judgment of Foreclosure - Property Sold At Auction; Deficiency Judgment Entered

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately None 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

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DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

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 Northern Trust, N.A. 700 Brickell Avenue Miami, FL 33131-2802 Wachovia Mortgage Corporation P.O. Box 900001 Raleigh, NC 27675-9000		DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 5/11/2010 10/14/2010	DESCRIPTION AND VALUE OF	
				re Sale via a credit bid.
	6. Assignments and receivership	5		
None	this case. (Married debtors filing un	erty for the benefit of creditors made wit nder chapter 12 or chapter 13 must include buses are separated and a joint petition is	le any assignment by	
NAME A	AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIC	GNMENT OR SETTLEMENT
None	preceding the commencement of th	in the hands of a custodian, receiver, or o is case. (Married debtors filing under cha whether or not a joint petition is filed, unl	apter 12 or chapter 13	must include information concerning
	AND ADDRESS JUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
	7. Gifts			
None	and usual gifts to family members a aggregating less than \$100 per reci	ions made within one year immediately aggregating less than \$200 in value per in pient. (Married debtors filing under chap ot a joint petition is filed, unless the spou	ndividual family mem ter 12 or chapter 13 m	ber and charitable contributions nust include gifts or contributions by
	E AND ADDRESS OF I OR ORGANIZATION ur	RELATIONSHIP TO DEBTOR, IF ANY Minor Daughter	DATE OF GIFT 12/25/2009	DESCRIPTION AND VALUE OF GIFT Various Christmas gifts to daughter; approximate value of \$800.
	8. Losses			
None	since the commencement of this of	casualty or gambling within one year in ase. (Married debtors filing under chapter ion is filed, unless the spouses are separated on the spouse of the spouse of the separated of the spouse of the separated of the second of	er 12 or chapter 13 mi	ist include losses by either or both
DESCON		DESCRIPTION OF C	CIRCUMSTANCES A	ND, IF

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

4

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 Rosen & Winig, P.A. 2925 PGA Blvd., Suite 100 Palm Beach Gardens, FL 33410 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR August 2010 and October 2010. The debtor paid \$5,000 and Lauren Investments paid \$10,000. AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$15,000.00

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 Judy Leibovit f/k/a Judy Mercur 213 Murray Road West Palm Beach, FL 33405 Ex-Wife	DATE 3/2010	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED Household furnishings, jewelry, etc. pursuant to Maritial Settlement Agreement
Raymond J. Brocato & Mary L. Brocato 1102 Egret Circle N. Jupiter, FL 33458 Purchaser	9/29/10	1188 Islamorada Drive Jupiter, Florida 33458 \$188,038.52
Philip Seid 8909 Via Brilliante Wellington, FL 33411 Business Partner	11/2009	Treadmill (10 years old), universal gym, desk and wall unit. Debtor did not wish to continue paying for storage of these items, so he gave them to Mr. Seid.

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		AMOUNT OF MONEY OR DESCRIPTION AND
DEVICE	DATE(S) OF TRANSFER(S)	VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

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 JPMorgan Chase Bank, N.A. P.O. Box 260180 Baton Rouge, LA 70826-0180 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Account **# 7866**

AMOUNT AND DATE OF SALE OR CLOSING 8/17/2010 \$36.85

6

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.)				
OR OT Bank of Donald	ND ADDRESS OF BANK HER DEPOSITORY America Ross Road FL 33458	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY William J. Mercur	DESCRIPTION OF CONTENTS None	DATE OF TRANSFER OR SURRENDER, IF ANY	
	13. Setoffs				
None	commencement of this case. (N	editor, including a bank, against a debt or farried debtors filing under chapter 12 or petition is filed, unless the spouses are sep	chapter 13 must include inf	ormation concerning either or both	
NAME A	ND ADDRESS OF CREDITOR	DATE OF SETOFF		AMOUNT OF SETOFF	
	14. Property held for another person				
None	List all property owned by ano	ther person that the debtor holds or contro	bls.		
Lauren I 516 Mor	ND ADDRESS OF OWNER Investments Inceaux Road Im Beach, FL 33405	DESCRIPTION AND VALUE OF P Various pieces of artwork		N OF PROPERTY Residence	
	15. Prior address of debtor				
None		three years immediately preceding the c d vacated prior to the commencement of t			
	SS morada Drive Florida 33458	NAME USED William Mercur		DATES OF OCCUPANCY November, 2009 to October, 2010	
	ntner Boulevard each Gardens, FL 33410	William Mercur		October, 2008 to January, 2009	
	rdens Parkway each Gardens, FL 33410	William Mercur		February, 2009 to November, 2009	
1122 San Michelle Way Palm Beach Gardens, FL 33410		William Mercur		October, 2004 to October, 2008	

16. Spouses and Former Spouses

12. Safe deposit boxes

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 NA	ME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
None		every site for which the debtor provided notice that unit to which the notice was sent and the	C	release of Hazardous

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	LAW

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

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
Specialty Products of America, LLC		516 Monceaux Road West Palm Beach, FL 33405-1533	Chemical Distribution	10/2005 to current
Monceaux Properties, LLC	86-1117875	516 Monceaux Road West Palm Beach, FL 33401	Investment and real estate management	10/2004 to current
Online Companies, Inc.	26-1529805	516 Monceaux Road West Palm Beach, FL 33405	None	11/2007 to 9/2010

NAME Lauren Management, LLC	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN 20-2976929	ADDRESS 516 Monceaux Road West Palm Beach, FL 33405	NATURE OF BUSINESS Investment and Management	BEGINNING AND ENDING DATES 6/2005 to current
MDI Holdings, Inc.	None	c/o Hogan & Hartson L.L.P. 101 North Clematis Street, Suite 202 West Palm Beach, FL 33401	Investment and Management	10/2004 to 10/2005
Lauren Investments, LP	20-2993118	516 Monceaux Road West Palm Beach, FL 33405	Investment	6/2005 to current

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 \square 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 Dorra & Dugan, CPA 2475 Mercer Avenue #103 West Palm Beach, FL 33401

DATES SERVICES RENDERED 2002 to present

DATES SERVICES RENDERED

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

None

ADDRESS

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 Dorra & Dugan, CPA's ADDRESS 2475 Mercer Avenue #103 West Palm Beach, FL 33401

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

	20. Inventories		
None		e last two inventories taken of your property, the name of t and basis of each inventory.	the person who supervised the taking of each inventory,
DATE O	OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	b. List the name and a	address of the person having possession of the records of a	each of the two inventories reported in a., above.
DATE O	OF INVENTORY	NAME AND ADDR RECORDS	RESSES OF CUSTODIAN OF INVENTORY
	21 . Current Partner	rs, Officers, Directors and Shareholders	
None	a. If the debtor is a pa	artnership, list the nature and percentage of partnership int	terest of each member of the partnership.
NAME A	AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
None		proporation, list all officers and directors of the corporation ercent or more of the voting or equity securities of the cor	
NAME A	AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
	22. Former partner	rs, officers, directors and shareholders	
None	a. If the debtor is a pa commencement of the	artnership, list each member who withdrew from the partn is case.	ership within one year immediately preceding the
NAME		ADDRESS	DATE OF WITHDRAWAL
None		orporation, list all officers, or directors whose relationship ng the commencement of this case.	with the corporation terminated within one year
NAME A	AND ADDRESS	TITLE	DATE OF TERMINATION
	23 . Withdrawals fro	om a partnership or distributions by a corporation	
None		nership or corporation, list all withdrawals or distributions , loans, stock redemptions, options exercised and any othe is case.	
OF REC	& ADDRESS IPIENT, IONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
	24. Tax Consolidation	on Group.	
None		poration, list the name and federal taxpayer identification r es of which the debtor has been a member at any time with	

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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)

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 December 22, 2010

Signature /s/ William Mercur

William Mercur Debtor

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

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

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 <u>before</u> 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)

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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.

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.

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

Form B 201A, Notice to Consumer Debtor(s)

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.

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.

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 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. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Southern District of Florida

William Mercur In re

Printed Name(s) of Debtor(s)

Case No. (if known)

Debtor(s)

Case No. Chapter

11

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

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy

Code.	
William	Mercur

	X /s/ William Mercur	December 22, 2010
_	Signature of Debtor	Date
	X	
	Signature of Joint Debtor (if any)	Date

Signature of Joint Debtor (if any)

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Southern District of Florida

In re **William Mercur**

Debtor(s)

Case No. Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: December 22, 2010

/s/ William Mercur

William Mercur Signature of Debtor

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American Express PO Box 360002 Fort Lauderdale, FL 33336-0002

American Express PO Box 360002 Fort Lauderdale, FL 33336-0002

American Express P.O. Box 981537 El Paso, TX 79998

American Express P.O. Box 6618 Omaha, NE 68105-0618

Bank of America P.O. Box 53150 Phoenix, AZ 85072-3150

Bank of America Client Services, Inc. 3451 Harry Truman Blvd. Saint Charles, MO 63301-4047

Bank of America NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044

Bank of America PO Box 15710 Wilmington, DE 19866-5710

Cardmember Service P.O. Box 15548 Wilmington, DE 19886-5548

Chase Card Services P.O. Box 659409 San Antonio, TX 78265

Chase Card Services P.O. Box 659409 San Antonio, TX 78265

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Chase Mastercard P.O. Box 15153 Wilmington, DE 19886-5153

Chase Mastercard P.O. Box 15153 Wilmington, DE 19886-5153

Chase Visa P.O. Box 15153 Wilmington, DE 19886-5153

Citi P.O. Box 183041 Columbus, OH 43218-3041

Citibank Visa P.O. Box 6000 The Lakes, NV 89163-6000

Client Services, Inc. 3451 Harry Truman Blvd. Saint Charles, MO 63301-4047

Discover P.O. Box 71084 Charlotte, NC 28272

GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061

Glenn Lane, President Via Paradisus Property Owners Assoc. 10935 SE 188thPlace, Suite 305 Summerfield, FL 34491

Internal Revenue Service IRS Insolvency Unit 7850 SW 6th Court #165 Stop 5730 Fort Lauderdale, FL 33324 Jacqueline F. Kuyk, Esq. Florida Default Law Group, P.L. 9119 Corporate Lake Drive, Suite 300 Tampa, FL 33634

Joanna C. Evans, Esq. Wagner & Hunt, P.A. P.o. Box 934788 Margate, FL 33093-4788

Judy Leibovit 213 Murray Road West Palm Beach, FL 33405

Judy Leibovit f/k/a Judy Mercur 213 Murray Road West Palm Beach, FL 33405

Judy Leibovit f/k/a Judy Mercur 213 Murray Road West Palm Beach, FL 33405

Judy Leibovit f/k/a Judy Mercur 213 Murray Road West Palm Beach, FL 33405

Labella Kitchens, LLC P.O. Box 10355 West Palm Beach, FL 33419

Marion County Tax Collector P.O. Box 970 Ocala, FL 34478

Marion County Tax Collector P.O. Box 970 Ocala, FL 34478

Mark Finkelstein 9571 Liberty Church Road Brentwood, TN 37037

Martin County Tax Collector 3485 SE Willoughby Blvd Stuart, FL 34994 Mercedes-Benz Financial P.O. Box 90011680 Louisville, KY 40290-1680

MRS Associates, Inc. 1930 Olney Avenue Cherry Hill, NJ 08003

Nathan E. Nason, Esq. Nason, Yeager, Gerson, White & Lioce 1645 Palm Beach Lakes, #1200 West Palm Beach, FL 33401

Northern Trust, N.A. 700 Brickell Avenue Miami, FL 33131-2802

Onshore Construction and Development 938 North Old Dixie Highway Jupiter, FL 33458

Philip Seid 8909 Via Brilliante Wellington, FL 33411

Town of Jupiter P.O. Box 8900 Jupiter, FL 33468-8900

Via Paradisus Property Owners' Assoc. 10935 SE 177th Place, Suite 305 Summerfield, FL 34491

Wachovia Bank, NA Commercial Loan Services Commemrcial Trailing Documents, NC 6375 P.O. Box 2705 Winston Salem, NC 27199-8182

Wachovia Mortgage Corporation P.O. Box 900001 Raleigh, NC 27675-9000 Wells Fargo Bank, N.A. 3476 Stateview Blvd Fort Mill, SC 29715

Wells Fargo Bank, N.A. 3476 Stateview Boulevard MAC#X7801-013 Fort Mill, SC 29715

Wells Fargo Financial P.O. Box 98752 Las Vegas, NV 89193

Wells Fargo/Wachovia Card Services P.O. Box 30086 Los Angeles, CA 90030