Case 13-12496-RAM Doc 1 Filed 02/01/13 Page 1 of 13

United States Bankruptcy Court Southern District of Florida						Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Bells Bicycles and Repair, Inc.			Name of Joint Debtor (Spouse) (Last, First, Middle):					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Bell's Bicycles and Repair			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) 65-0850492	yer I.D. (ITIN) No./Co	mplete EIN	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)					
Street Address of Debtor (No. and Street, City, a 1951 N.E. 163rd Street North Miami Beach, FL		ZIP Code	Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code					
County of Residence or of the Principal Place of Miami-Dade		162	Count	y of Reside	ence or of the	Principal Place	of Business:	
Mailing Address of Debtor (if different from stre 2310 N.E. 192nd Street Miami, FL Location of Principal Assets of Business Debtor (if different from street address above):	33		Street		of Joint Debt	tor (if different f	from street addre	SS): ZIP Code
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of (Check or (Check or Single Asset Real in 11 U.S.C. § 10) Railroad Stockbroker Commodity Broke	fined	□ Chapt □ Chapt □ Chapt □ Chapt □ Chapt	the 1 er 7 er 9 er 11 er 12	Petition is Filed Chap of a I Chap	y Code Under V I (Check one box oter 15 Petition for Foreign Main Pro- oter 15 Petition for Foreign Nonmain	a) or Recognition occeeding or Recognition	
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Other Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).			defined "incurr	1 in 11 U.S.C. § ed by an indivi	Nature of Debts (Check one box) onsumer debts, § 101(8) as ■ Debts are primarily business debts. vidual primarily for • household purpose."		
 Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 			e box: Chapter 11 Debtors btor is a small business debtor as defined in 11 U.S.C. § 101(51D). btor is not a small business debtor as defined in 11 U.S.C. § 101(51D). btor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). applicable boxes: olan is being filed with this petition. ceptances of the plan were solicited prepetition from one or more classes of creditors, accordance with 11 U.S.C. § 1126(b).					
Statistical/Administrative Information Debtor estimates that funds will be available Debtor estimates that, after any exempt prop there will be no funds available for distributi Estimated Number of Creditors	erty is excluded and ad	ministrative ors.	expense	es paid,		THIS SF	PACE IS FOR COU	RT USE ONLY
1- 50- 100- 200- 49 99 199 999 Estimated Assets □ □ □ \$0 to \$50,001 to \$100,001 to \$500,001 to \$50,000 \$100,000 \$500,000 to \$100	1,000- 5,000 5,001- 10,000 2 5,000,001 510,000,000 510 510,000,000 510 510,000,000 510 510,000,000 510 510 510 510 510 510 510 510 510	0,001- 25 25,000 50 50,000,001 \$10 \$100 to	5,001- 0,000	50,001- 100,000	OVER 100,000	-		
Estimated Liabilities	\$1,000,001 \$10,000,001 \$ to \$10 to \$50 to	50,000,001 \$10 5100 to		500,000,001 to \$1 billion				

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B1 (Official Fo			Page 2	
Voluntar	y Petition	Name of Debtor(s): Bells Bicycles and	Repair, Inc.	
(This page mi	ust be completed and filed in every case)	-	•	
	All Prior Bankruptcy Cases Filed Within Last			
Location Where Filed:	- None -	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than one, attach additional sheet)	
Name of Deb - None -	tor:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
forms 10K a pursuant to and is reque Exhibit	Exhibit A pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 esting relief under chapter 11.) A is attached and made a part of this petition. Exh or own or have possession of any property that poses or is alleged to a Exhibit C is attached and made a part of this petition.	I, the attorney for the pet have informed the petitic 12, or 13 of title 11, Unit under each such chapter. required by 11 U.S.C. §3 X Signature of Attorney	for Debtor(s) (Date)	
-	pleted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made		and attach a separate Exhibit D.)	
🛛 Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this pe	tition.	
	Information Regardin	ng the Debtor - Venue		
_	(Check any ap	1 ,		
	Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
	Debtor is a debtor in a foreign proceeding and has its princ 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.	s in the United States but i	s a defendant in an action or	
	Certification by a Debtor Who Reside (Check all app		ntial Property	
	Landlord has a judgment against the debtor for possession		box checked, complete the following.)	
	(Name of landlord that obtained judgment)			
	Debtor claims that under applicable nonbankruptcy law, the			
	the entire monetary default that gave rise to the judgment			

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

B1 (Official Form 1)(12/11)	Page 3
Voluntary Petition	Name of Debtor(s): Bells Bicycles and Repair, Inc.
(This page must be completed and filed in every case)	Dells Dicycles and Repair, inc.
	latures
Signature(s) of Debtor(s) (Individual/Joint)	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 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
Signature of Debtor	Signature of Foreign Representative
X	Printed Name of Foreign Representative
	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
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
Signature of Attorney* X /s/ Paul L. Orshan FBN Signature of Attorney for Debtor(s) Paul L. Orshan FBN 776203 Printed Name of Attorney for Debtor(s) PAUL L. ORSHAN, P.A. Firm Name 450 Alk embers Origina	 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
150 Alhambra Circle Suite 1150 Coral Gables, FL 33134-4542 Address Email: paul@orshanpa.com <u>305-858-0220 x 0215 Fax: 305-402-0777</u> Telephone Number	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.)
February 1, 2013	
Date	Address
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	X
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of 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 /s/ James R. Bell Signature of Authorized Individual James R. Bell Printed Name of Authorized Individual President Title of Authorized Individual February 1, 2013 Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B4 (Official Form 4) (12/07)

United States Bankruptcy Court Southern District of Florida

In re Bells Bicycles and Repair, Inc.

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]
Giant Bicycle, Inc. 3587 Old Conejo Road Newbury Park, CA 91320	Giant Bicycle, Inc. 3587 Old Conejo Road Newbury Park, CA 91320	Vendor		497,703.87
Cycling Sports Group, Inc. 16 Trowbridge Drive Bethel, CT 06801	Cycling Sports Group, Inc. 16 Trowbridge Drive Bethel, CT 06801	Note	Disputed	200,000.00
Cycling Sports Group, Inc. 16 Trowbridge Drive Bethel, CT 06801	Cycling Sports Group, Inc. 16 Trowbridge Drive Bethel, CT 06801	Vendor (Litigation Pending)		99,234.28
Look Cycle USA 6300 San Ignacio Ave #G San Jose, CA 95119	Look Cycle USA 6300 San Ignacio Ave #G San Jose, CA 95119	Vendor - Judgment		39,615.78
J&B Importers, Inc. PO Box 161859 Miami, FL 33116-1859	J&B Importers, Inc. PO Box 161859 Miami, FL 33116-1859	Vendor		33,868.58
Bank of America Business Credit Line PO Box 15731 Wilmington, DE 19886-5731	Bank of America Business Credit Line PO Box 15731 Wilmington, DE 19886-5731	Business Credit Line		24,366.45
Small Business Administration U.S. Department of the Treasury 409 3rd St, SW Washington, DC 20416	Small Business Administration U.S. Department of the Treasury 409 3rd St, SW Washington, DC 20416			24,105.84
G. Joannou Cycle Co Inc d/b/a Jamis Bicycles PO Box 313 Norwood, NJ 07648	G. Joannou Cycle Co Inc d/b/a Jamis Bicycles PO Box 313 Norwood, NJ 07648	Vendor	Disputed	20,557.17
Tom Hagen Sample Account Cannondale Sports Group 1361 Pinewood Road Jacksonville Beach, FL 32250	Tom Hagen Sample Account Cannondale Sports Group Jacksonville Beach, FL 32250	Vendor	Disputed	20,000.00
Bank of America, N.A. NC1-001-07-06 101 N. Tryon Street Charlotte, NC 28255-0001	Bank of America, N.A. NC1-001-07-06 101 N. Tryon Street Charlotte, NC 28255-0001	Note		19,326.15

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B4 (Official Form 4) (12/07) - Cont. In re Bells Bicycles and Repair, Inc.

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]
Citibank South Dakota N.A. Citicorp Credit Services, Inc. (USA) PO Box 6077 Sioux Falls, SD 57117-6077	Citibank South Dakota N.A. Citicorp Credit Services, Inc. (USA) PO Box 6077 Sioux Falls, SD 57117-6077	Credit Card		16,920.85
Bell Sports Inc. 3367 Payshere Circle Chicago, IL 60674	Bell Sports Inc. 3367 Payshere Circle Chicago, IL 60674	Vendor		15,368.00
The Burlington Insurance Company 238 International Road Burlington, NC 27215	The Burlington Insurance Company 238 International Road Burlington, NC 27215	Hazard Insurance Premium	Disputed	8,187.74
CACH, LLC c/o J.A. Cambece Law Office P.C. 200 Cummings Center #173-D Beverly, MA 01915	CACH, LLC c/o J.A. Cambece Law Office P.C. 200 Cummings Center #173-D Beverly, MA 01915	Original Creditor: Bank of America, N.A. (0398)		5,890.53
Bank of America WorldPoints Business Card PO Box 982238 El Paso, TX 79998-2238	Bank of America WorldPoints Business Card PO Box 982238 El Paso, TX 79998-2238	Credit Card		5,890.53
Louis Garneau USA Inc. 1352 East Main Street PO Box 755 Newport, VT 05855	Louis Garneau USA Inc. 1352 East Main Street PO Box 755 Newport, VT 05855	Vendor		5,373.44
Metro-Dade Fire Department c/o Clerk of Courts, Code Enforcement 111 N.W. 1st St. #1750 Miami, FL 33128-1981	Metro-Dade Fire Department c/o Clerk of Courts, Code Enforcement 111 N.W. 1st St. #1750 Miami, FL 33128-1981	Civil Code Violation (\$200) and Penalties 1937 N.E. 163rd Street	Disputed	4,210.00
Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Credit Card		2,620.39
Alman Accounting and Tax Service Mr. Martin Alman 17290 N.E. 19th Avenue North Miami Beach, FL 33162	Alman Accounting and Tax Service Mr. Martin Alman 17290 N.E. 19th Avenue North Miami Beach, FL 33162	Professional services		2,500.00
US-Yellow - Yellow Pages PO Box 41308 Jacksonville, FL 32203-1308	US-Yellow - Yellow Pages PO Box 41308 Jacksonville, FL 32203-1308	Unauthorized Listing	Disputed	2,340.00

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B4 (Official Form 4) (12/07) - Cont. In re Bells Bicycles and Repair, Inc.

Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Debtor(s)

(Continuation Sheet)

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

I, the President of the corporation named as 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 February 1, 2013

Signature /s/ James R. Bell

James R. Bell President

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.

Alman Accounting and Tax Service Mr. Martin Alman 17290 N.E. 19th Avenue North Miami Beach, FL 33162

Bank of America WorldPoints Business Card PO Box 982238 El Paso, TX 79998-2238

Bank of America Business Credit Line PO Box 15731 Wilmington, DE 19886-5731

Bank of America, N.A. NC1-001-07-06 101 N. Tryon Street Charlotte, NC 28255-0001

Bank of America, N.A. PO Box 25118 Tampa, FL 33622-5118

Bank of America, N.A. PO Box 45144 FL9-100-04-24 Bldg 100 4th Fl Jacksonville, FL 32232-9923

Bank of America, N.A. c/o ER Solutions, Inc. 800 SW 39 St PO Box 9004 Renton, WA 98057

Bayview Loan Servicing, LLC 4425 Ponce de Leon Blvd 5th Floor Coral Gables, FL 33146

Bell Sports Inc. 3367 Payshere Circle Chicago, IL 60674 Bell Sports, Inc. c/o Sprechman & Assoc, P.A. 2775 Sunny Isles Blvd #100 Miami, FL 33160-4007

CACH, LLC c/o J.A. Cambece Law Office P.C. 200 Cummings Center #173-D Beverly, MA 01915

Cannondale Corporation Cannondale Sports Group 4902 Hammersley Road Madison, WI 53711

Cannondale Sports Group 6885 Paysphere Circle Chicago, IL 60674

Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083

Capital One Bank (USA), N.A. c/o United Recovery Systems LP PO Box 722929 Houston, TX 77272-2929

Capital One Bank (USA), N.A. c/o MRS BPO, L.L.C. 1930 Olney Avenue Cherry Hill, NJ 08003

Capital One Bank (USA), N.A. c/o NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044

Capital One Bank (USA), N.A. c/o Northland Group, Inc. PO Box 390846 Minneapolis, MN 55439 CCA Global Partners c/o Continental Commercial Group 317 S. Brand Blvd Glendale, CA 91204-1701

Citibank South Dakota N.A. Citicorp Credit Services, Inc. (USA) PO Box 6077 Sioux Falls, SD 57117-6077

Citibank South Dakota, N.A. c/o United Recovery Systems LP 5800 North Course Drive Houston, TX 77072

City of North Miami Beach 17011 N.E. 19 Ave North Miami Beach, FL 33162

City of North Miami Beach Lien Department 17011 N.E. 19th Avenue North Miami Beach, FL 33162

City of North Miami Beach Building Dept 17050 N.E. 19th Avenue North Miami Beach, FL 33162-3194

Competitor Group, Inc. Retail Sales Program 23 Pond Lane Middlebury, VT 05753

Cycling Sports Group, Inc. 16 Trowbridge Drive Bethel, CT 06801

Cycling Sports Group, Inc. Commercial Collection Solutions, Inc. PO Box 4156 Seal Beach, CA 90740

Cycling Sports Group, Inc. c/o Sprechman & Assoc, P.A. 2775 Sunny Isles Blvd #100 North Miami Beach, FL 33160-4007 Delilah L. Bell 1731 S.E. 15th St. #313 Fort Lauderdale, FL 33316

FIA Card Services NC4-105-03-86 PO Box 21846 Greensboro, NC 27420

G. Joannou Cycle Co Inc d/b/a Jamis Bicycles PO Box 313 Norwood, NJ 07648

Giant Bicycle, Inc. 3587 Old Conejo Road Newbury Park, CA 91320

Global Partners Management LLC d/b/a The Biking Solution 4301 Earth City Expressway Earth City, MO 63045

IFS Funding Corp d/b/a Intrepid Financial Services a division of Trek Bicycle Corporation 801 W. Madison Street Waterloo, WI 53594

Internal Revenue Service
Small Business/Self-Employed Area #3
51 Southwest 1st Avenue
Miami, FL 33130

J&B Importers, Inc. PO Box 161859 Miami, FL 33116-1859

LNR AFIS Asset Services, LLC Mail Center 1601 Washington Ave. Miami Beach, FL 33139

Look Cycle USA 6300 San Ignacio Ave #G San Jose, CA 95119 Look Cycle USA c/o Sanders & Douglas 120 S. Houghton Road #138 Tucson, AZ 85748

Look Cycle USA c/o David L. Kessler, Esq. 8501 S.W. 124 Ave #312 Miami, FL 33183

Louis Garneau USA Inc. 1352 East Main Street PO Box 755 Newport, VT 05855

Metro-Dade Fire Department c/o Clerk of Courts, Code Enforcement 111 N.W. 1st St. #1750 Miami, FL 33128-1981

Miami-Dade County Tax Collector 140 W. Flagler Street Miami, FL 33130

Office Depot Citibank (South Dakota), N.A. PO Box 689020 Des Moines, IA 50368-9020

Office Depot-Citibank (South Dakota) NA c/o PRO Consulting Services, Inc. Collection Division PO Box 66510 Houston, TX 77266-6510

Pacific Cycle Inc. 4902 Hammersley Road Madison, WI 53711

Pearl Izumi USA, Inc. 1886 Prairie Wy Louisville, CO 80027

Pearl Izumi USA, Inc. Dept 272 Denver, CO 80271-0272 Protect-O-Larms, Inc. 1123 South 21st Street Hollywood, FL 33020

Silver Ankh, LLC c/o Larry Silverman Akerman Senterfitt 1 S.E. 3rd Ave Miami, FL 33131

Small Business Administration U.S. Department of the Treasury 409 3rd St, SW Washington, DC 20416

Small Business Administration c/o The CBE Group, Inc. 1309 Technology Parkway Cedar Falls, IA 50613

Small Business Administration U.S. Department of the Treasury c/o Progressive Financial Services, Inc. PO Box 24216 Tempe, AZ 85285

Specialized Bicycle Components, Inc. 15130 Concord Circle Morgan Hill, CA 95037

T-Mobile Wireless c/o Plaza Associates JAF Station PO Box 2769 New York, NY 10116-2769

The Burlington Insurance Company 238 International Road Burlington, NC 27215

Tifosi Optics, Inc. 1051 Industrial Blvd Watkinsville, GA 30677 Tifosi Optics, Inc. c/o Comcol 425 Main Street PO Box 730 East Aurora, NY 14052

Tifosi Optics, Inc. c/o Sprechman & Assoc, P.A. 2775 Sunny Isles Blvd #100 Miami, FL 33160-4007

Tom Hagen Sample Account Cannondale Sports Group 1361 Pinewood Road Jacksonville Beach, FL 32250

US-Yellow - Yellow Pages PO Box 41308 Jacksonville, FL 32203-1308

West End Trust 2012-1 c/o Midland Loan Services, Inc. Attn.: Portfolio Servicing PO Box 25965 Shawnee Mission, KS 66225-5965

Zephyrhills Water Nestle Waters North America, Inc. 900 Long Ridge Road Stamford, CT 06902

Zephyrhills/Perrier Group c/o Associated Credit Services, Inc. 105B South Street PO Box 9100 Hopkinton, MA 01748-9100