United States Bankruptcy C Southern District of Florid					T7 1 4 TD 4				luntary Petition
Name of Debtor (if individual, enter Last, First, Midd McElhaney Investments, Inc.	le):			Name of J	Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names):	'S				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I. (if more than one, state all): 20-8624097	D. (ITIN) /0	Comp	lete EIN	I	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all):				
Street Address of Debtor (No. & Street, City, State & 1531 SW 63 Ter N. Lauderdale, FL	Zip Code):	:		Street Add	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):				
	ZIPCODE	330	68-440	1					ZIPCODE
County of Residence or of the Principal Place of Busin	ness:			County of	Residence	e or of the	he Principal Plac	ce of Busi	iness:
Mailing Address of Debtor (if different from street address)				Mailing A	ddress of	Joint De	ebtor (if differen	t from str	reet address):
	ZIPCODE	,							ZIPCODE
Location of Principal Assets of Business Debtor (if di	fferent fron	n stree	et address	above):					
1531 SW 63 Ter, N. Lauderdale, FL									ZIPCODE 33068-4401
Type of Debtor (Form of Organization) (Check one box.)			(Check	f Business one box.)			the Petitio		y Code Under Which (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.)	Health Care Business Single Asset Real Estate U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank				n 11	Chapter 7			cognition of a Foreign in Proceeding apter 15 Petition for cognition of a Foreign nmain Proceeding
	Other	r					((Check or	ne box.)
Chapter 15 Debtor Country of debtor's center of main interests: Tax-Exemp				Entity debts, defined in 11 U.S.C. business debts pplicable.) § 101(8) as "incurred by an			er Debts are primarily business debts.		
Each country in which a foreign proceeding by,			tax-exenthe Unite	empt organization under individual primarily for a ited States Code (the personal, family, or house-					
Filing Fee (Check one box)	_			-		-	oter 11 Debtors	i i	
✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals			Debto	r is a small business debtor as defined in 11 U.S.C. § 101(51D). r is not a small business debtor as defined in 11 U.S.C. § 101(51D).					
consideration certifying that the debtor is unable to except in installments. Rule 1006(b). See Official I					aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less 20,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).				
only). Must attach signed application for the court's consideration. See Official Form 3B.			☐ A pla ☐ Accep	l applicable boxes: a is being filed with this petition stances of the plan were solicited prepetition from one or more classes of creditors, in lance with 11 U.S.C. § 1126(b).					
Statistical/Administrative Information Debtor estimates that funds will be available for d Debtor estimates that, after any exempt property i distribution to unsecured creditors.					id, there v	will be n	o funds availabl	e for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors 1-49 50-99 100-199 200-999 1,00 5,00	0- 5	5,001-		10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000	
<u> </u>				\$50,000,001 to \$100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More tha	1
Estimated Liabilities Story S				\$50,000,001 to \$100 million			\$500,000,001 to \$1 billion	More tha	

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51 (6111etai 1 6111 1) (6 1/13)		1 450 2		
luntary Petition Name of Debtor(s): McElhaney Investments, Inc.				
All Prior Bankruptcy Case Filed Within Last	t 8 Years (If more than two, attac	h additional sheet)		
Location Where Filed: Southern District Of Florida	Case Number: 15-34954-RBR	Date Filed: 11/12/2014		
Location Where Filed: N/A	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are pr I, the attorney for the petitioner in that I have informed the petition chapter 7, 11, 12, or 13 of tit explained the relief available unit	chibit B if debtor is an individual imarily consumer debts.) named in the foregoing petition, declare er that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify notice required by 11 U.S.C. § 342(b).		
	Signature of Attorney for Debtor(s)	Date		
Does the debtor own or have possession of any property that poses or is a or safety? Yes, and Exhibit C is attached and made a part of this petition. No Exhi		t and identifiable harm to public health		
(To be completed by every individual debtor. If a joint petition is filed, ea Exhibit D completed and signed by the debtor is attached and ma	•	ch a separate Exhibit D.)		
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ed a made a part of this petition.			
Information Regardia	ng the Debtor - Venue			
	oplicable box.) of business, or principal assets in this	is District for 180 days immediately		
☐ There is a bankruptcy case concerning debtor's affiliate, general p	partner, or partnership pending in t	his District.		
☐ Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States I in this District, or the interests of the parties will be served in reg	out is a defendant in an action or pro	oceeding [in a federal or state court]		
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	licable boxes.)			
(Name of landlord that	at obtained judgment)			
(Address o	f landlord)			
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for post				
☐ Debtor has included in this petition the deposit with the court of a filing of the petition.	any rent that would become due du	ring the 30-day period after the		
☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).				

Voluntary Petition

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

Name of Debtor(s):

McElhaney Investments, Inc.

Signatures

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

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

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

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

Signatu	e of Debtor			
Signatu	e of Joint Debtor			
Telenho	ne Number (If not repre	sented by attorney	1	

Signature of a Foreign Representative

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

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, Unite	ec
States Code. Certified copies of the documents required by 11 U.S.C	٦.
§ 1515 are attached.	

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

ignature of	Foreign Repres	sentative		
Printed Name	e of Foreign Re	epresentative		

Signature of Attorney*

X /s/ Elias Leonard Dsouza

Signature of Attorney for Debtor(s)

Elias Leonard Dsouza 399477 Elias Leonard Dsouza, P.A. 111 N. Pine Island Road # 205 Plantation, FL 33324-1836 (954) 358-5911 Fax: (954) 357-2267 dtdlaw@aol.com

May 5, 2015

Date

Date

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

Signature of Debtor (Corporation/Partnership)

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

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

Χ	/s/ Walter McElhaney				
	Signature of Authorized Individual				
	Walter McElhaney				
	Printed Name of Authorized Individual				

President

Title of Authorized Individual

May 5, 2015

Date

Signature of Non-Attorney Petition Preparer

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

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

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

Address			

Signature

Dat

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

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

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

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

United States Bankruptcy Court Southern District of Florida

	Southern District of Florida					
IN RE:		Case No	·			
McElhaney Investments, Inc.		Chapter 11				
De	btor(s)	r				
LIST OF CREDI	TORS HOLDING 20 LARGEST U	NSECURED (CLAIMS			
Following is the list of the debtor's creditors holding the chapter 11 [or chapter 9] case. The list does not include the value of the collateral is such that the unsecured defic holding the 20 largest unsecured claims, state the child guardian." Do not disclose the child's name. See, 11 U.S.	(1) persons who come within the definition of "inside eight places the creditor among the holders of the 20 's initials and the name and address of the child's pa	er" set forth in 11 U. largest unsecured cla	S.C. § 101, or (2) sectims. If a minor child is	ured creditors unless s one of the creditors		
(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)		
Ocwen Loan Servicing, LLC. POB 24737 WPB, FL 33416-4737				102,000.00 Collateral: 0.00 Unsecured: 102,000.00		
Wells Fargo Bank POB 14517 Des Moines, IA 50306	(800) 642-4720			265,000.00 Collateral: 195,820.00 Unsecured: 69,180.00		
City First Mortgage 6100 Hollywood Blvd # 305 Hollywood, FL 33024				97,332.01 Collateral: 63,690.00 Unsecured: 33,642.01		
Johann G. Speth, As Trustee Johann G. Speth Recovable Living Trust 2740 Oak Tree Lane Ft Lauderdale, FL 33309	Robert P. Bissonnette, Esq. 2810 E. Oakland Park Blvd # 104 Ft. Lauderdale, FL 33306			193,739.10 Collateral: 165,090.00 Unsecured: 28,649.10		
DECLARATION UNDER PENA	ALTY OF PERJURY ON BEHALF OF A C	CORPORATION	OR PARTNERSI			
I, [the president or other officer or an authorized	agent of the corporation][or a member or an at					

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: May 5, 2015	Signature:	/s/ Walter McElhaney
	Ü	

Walter McElhaney, President

(Print Name and Title)

UNITED STATES BANKRUPTCY COURT

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, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

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, \$75 administrative fee: Total fee \$310)

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 (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

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, \$75 administrative fee: Total fee \$275)

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

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

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

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

Case 15-18213-RBR Doc 1 Filed 05/05/15 Page 7 of 9

United States Bankruptcy Court Southern District of Florida

IN RE:		Case No
McElhaney Investments, Inc.		Chapter 11
	Debtor(s)	_
	VERIFICATION OF CREDITOR MATE	RIX
The above named debtor(s) hereby v	erify(ies) that the attached matrix listing creditor	rs is true to the best of my(our) knowledge.
Date: May 5, 2015	Signature: /s/ Walter McElhaney	
	Walter McElhaney, President	Debtor
Date:	Signature:	
	-	Joint Debtor, if any

City First Mortgage 6100 Hollywood Blvd # 305 Hollywood, FL 33024

Johann G. Speth, As Trustee Johann G. Speth Recovable Living Trust 2740 Oak Tree Lane Ft Lauderdale, FL 33309

Kass Shuler PA POB 800 Tampa, FL 33601

Ocwen Loan Servicing, LLC. POB 24737 WPB, FL 33416-4737

Robert P. Bissonnette, Esq. 2810 E. Oakland Park Blvd # 104 Ft. Lauderdale, FL 33306

Wells Fargo Bank POB 14517 Des Moines, IA 50306

Case No. (if known) ___

United States Bankruptcy Court Southern District of Florida

IN RE:	Case	No
McElhaney Investments, Inc.		ter 11
Debtor(s)		
	OF NOTICE TO CONSUMER DEBTO (b) OF THE BANKRUPTCY CODE	OR(S)
Certificate of [Non	-Attorney] Bankruptcy Petition Prepa	nrer
I, the [non-attorney] bankruptcy petition preparer sign notice, as required by § 342(b) of the Bankruptcy Cod		I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:		Security number (If the bankruptcy n preparer is not an individual, state cial Security number of the officer, pal, responsible person, or partner of akruptcy petition preparer.)
X		red by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, partner whose Social Security number is provided abo		
	Certificate of the 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.
McElhaney Investments, Inc.	X /s/ Walter McElhaney	5/05/2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date

Instructions: Attach a copy of Form B 201A, 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.

Signature of Joint Debtor (if any)

Date