

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

SOUTHERN DISTRICT OF FLORIDA

Case number (if known) \_\_\_\_\_ Chapter 11

Check if this an amended filing

Official Form 201

**Voluntary Petition for Non-Individuals Filing for Bankruptcy**

4/16

If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and case number (if known). For more information, a separate document, *Instructions for Bankruptcy Forms for Non-Individuals*, is available.

1. Debtor's name Chariots of Palm Beach, Inc.

2. All other names debtor used in the last 8 years  
Include any assumed names, trade names and doing business as names

3. Debtor's federal Employer Identification Number (EIN) 65-0440210

4. Debtor's address	Principal place of business	Mailing address, if different from principal place of business
	<u>2400 N. Florida Mango Road</u> <u>West Palm Beach, FL 33409</u> Number, Street, City, State & ZIP Code	_____
	<u>Palm Beach</u> County	<u>Location of principal assets, if different from principal place of business</u> _____
		Number, Street, City, State & ZIP Code

5. Debtor's website (URL) www.chariotsofpb.com

6. Type of debtor

Corporation (including Limited Liability Company (LLC) and Limited Liability Partnership (LLP))

Partnership (excluding LLP)

Other. Specify: \_\_\_\_\_

Debtor **Chariots of Palm Beach, Inc.**  
Name

Case number (if known) \_\_\_\_\_

**7. Describe debtor's business**

A. Check one:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Railroad (as defined in 11 U.S.C. § 101(44))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- Clearing Bank (as defined in 11 U.S.C. § 781(3))
- None of the above

B. Check all that apply

- Tax-exempt entity (as described in 26 U.S.C. §501)
- Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. §80a-3)
- Investment advisor (as defined in 15 U.S.C. §80b-2(a)(11))

C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor.  
 See <http://www.uscourts.gov/four-digit-national-association-naics-codes>.

**8. Under which chapter of the Bankruptcy Code is the debtor filing?**

Check one:

- Chapter 7
- Chapter 9

Chapter 11. Check all that apply:

- Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,566,050 (amount subject to adjustment on 4/01/19 and every 3 years after that).
- The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). If the debtor is a small business debtor, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if all of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
- A plan is being filed with this petition.
- Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
- The debtor is required to file periodic reports (for example, 10K and 10Q) with the Securities and Exchange Commission according to § 13 or 15(d) of the Securities Exchange Act of 1934. File the *attachment to Voluntary Petition for Non-Individuals Filing for Bankruptcy under Chapter 11* (Official Form 201A) with this form.
- The debtor is a shell company as defined in the Securities Exchange Act of 1934 Rule 12b-2.

Chapter 12

**9. Were prior bankruptcy cases filed by or against the debtor within the last 8 years?**

- No.
- Yes.

If more than 2 cases, attach a separate list.

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
 District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

**10. Are any bankruptcy cases pending or being filed by a business partner or an affiliate of the debtor?**

- No
- Yes.

List all cases. If more than 1, attach a separate list

Debtor \_\_\_\_\_ Relationship \_\_\_\_\_  
 District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_

Debtor **Chariots of Palm Beach, Inc.**  
Name

Case number (if known)

11. Why is the case filed in this district? *Check all that apply:*

Debtor has had its domicile, 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.

A bankruptcy case concerning debtor's affiliate, general partner, or partnership is pending in this district.

12. Does the debtor own or have possession of any real property or personal property that needs immediate attention?

No

Yes. Answer below for each property that needs immediate attention. Attach additional sheets if needed.

**Why does the property need immediate attention?** *(Check all that apply.)*

It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety.  
What is the hazard? \_\_\_\_\_

It needs to be physically secured or protected from the weather.

It includes perishable goods or assets that could quickly deteriorate or lose value without attention (for example, livestock, seasonal goods, meat, dairy, produce, or securities-related assets or other options).

Other \_\_\_\_\_

**Where is the property?** \_\_\_\_\_  
Number, Street, City, State & ZIP Code

**Is the property insured?**

No

Yes. Insurance agency \_\_\_\_\_  
Contact name \_\_\_\_\_  
Phone \_\_\_\_\_

**Statistical and administrative information**

13. Debtor's estimation of available funds *Check one:*

Funds will be available for distribution to unsecured creditors.

After any administrative expenses are paid, no funds will be available to unsecured creditors.

14. Estimated number of creditors

<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 25,001-50,000
<input type="checkbox"/> 50-99	<input type="checkbox"/> 5001-10,000	<input type="checkbox"/> 50,001-100,000
<input type="checkbox"/> 100-199	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> More than 100,000
<input type="checkbox"/> 200-999		

15. Estimated Assets

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

16. Estimated liabilities

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

Debtor **Chariots of Palm Beach, Inc.**  
Name

Case number (if known)

**Request for Relief, Declaration, and Signatures**

**WARNING** -- Bankruptcy fraud is a serious crime. Making a false statement in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**17. Declaration and signature of authorized representative of debtor**

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

I have been authorized to file this petition on behalf of the debtor.

I have examined the information in this petition and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on **July 27, 2017**  
MM / DD / YYYY

**X /s/ Charles Sharoubim**  
Signature of authorized representative of debtor  
  
Title **President**

**Charles Sharoubim**  
Printed name

**18. Signature of attorney**

**X /s/ Steven S. Newburgh**  
Signature of attorney for debtor

Date **July 27, 2017**  
MM / DD / YYYY

**Steven S. Newburgh**  
Printed name

**McLaughlin & Stern, LLP**  
Firm name

**525 Okeechobee Boulevard**  
**Suite 1700**  
**West Palm Beach, FL 33401**  
Number, Street, City, State & ZIP Code

Contact phone **561-659-4020** Email address **snewburgh@mclaughlinstern.com**

**348619**  
Bar number and State

**Fill in this information to identify the case:**

Debtor name Chariots of Palm Beach, Inc.  
 United States Bankruptcy Court for the: SOUTHERN DISTRICT OF FLORIDA  
 Case number (if known): \_\_\_\_\_

Check if this is an amended filing

**Official Form 204****Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders**

12/15

A list of creditors holding the 20 largest unsecured claims must be filed in a Chapter 11 or Chapter 9 case. Include claims which the debtor disputes. Do not include claims by any person or entity who is an insider, as defined in 11 U.S.C. § 101(31). Also, do not include claims by secured creditors, unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Name of creditor and complete mailing address, including zip code	Name, telephone number and email address of creditor contact	Nature of claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
Alan and Susan Gilison 1233 Breakers West Blvd Sands Point, NY 11050		Trade debt				\$756,000.00
Alexander P. & Winifred Aranyos 3552 Jonathan's Harbour Drive FL 33447		Trade debt				\$100,000.00
American Express PO Box 650448 Dallas, TX 75265-0448		Credit Card Additional Account No.: 96006				\$5,000.00
Anchor Commercial Bank - Loan Ops 11025 RCA Center Drive Suite 101 Palm Beach Gardens, FL 33410		Bank Loan				\$9,488.05
Anchor Commercial Bank - Loan Ops 11025 RCA Center Drive Suite 101 Palm Beach Gardens, FL 33410		Bank Loan				\$5,877.39
AT&T PO Box 105262 Atlanta, GA 30348-5262		Utility Bill				\$807.12
Carfax, Inc. 16630 Collection Center Drive Chicago, IL 60693		Trade Debt				\$1,609.00

Debtor **Chariots of Palm Beach, Inc.**  
Name

Case number (if known)

Name of creditor and complete mailing address, including zip code	Name, telephone number and email address of creditor contact	Nature of claim (for example, trade debts, bank loans, professional services,	Indicate if claim is contingent, unliquidated, or disputed	Amount of claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
Chase Cardmember Service PO Box 1423 Charlotte, NC 28201-1423		Credit Card				\$4,000.00
Chase Cardmember Service PO Box 1423 Charlotte, NC 28201-1423		Credit Card				\$4,000.00
Flagler Bank - Loan Dept 555 Northlake Boulevard Suite 200 North Palm Beach, FL 33408		Bank Loan				\$14,821.50
Florida Power & Light General Mail Facility Miami, FL 33188-0001		Utility Bill				\$894.61
J&S Marketing & Advertising 7711 Military Trail North Suite 1000 Palm Beach Gardens, FL 33410		Trade Debt				\$1,250.00
Mackail & Sterling, CPA's & Associates 636 U.S. Highway One Suite 118 North Palm Beach, FL 33408		Trade Debt				\$1,150.00
Robert Berens 21 Hoffstot Lane Sands Point, NY 11050		Trade debt				\$284,833.33
Sanford Berens 5 Benedictine Retreat Savannah, GA 31411		Trade debt				\$69,333.33
Susan Gillson 1233 Breakers West Blvd Sands Point, NY 11050		Trade debt				\$564,833.33

Debtor **Chariots of Palm Beach, Inc.**  
Name \_\_\_\_\_

Case number (if known) \_\_\_\_\_

Name of creditor and complete mailing address, including zip code	Name, telephone number and email address of creditor contact	Nature of claim (for example, trade debts, bank loans, professional services,	Indicate if claim is contingent, unliquidated, or disputed	Amount of claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
<b>United Healthcare Insurance Company Dept. CH 10151 Palatine, IL 60055-0151</b>		<b>Trade Debt</b>				<b>\$3,343.25</b>
<b>Windstream Communications PO Box 9001950 Louisville, KY 40290-1950</b>		<b>Utility Bill</b>				<b>\$1,076.90</b>
<b>WPEC-TV c/o WTTO/WABM TV 651 Beacon Parkway Suite 105 Birmingham, AL 35209</b>		<b>Trade Debt</b>				<b>\$3,400.00</b>
<b>WPTV PO Box 116871 Atlanta, GA 30368-6871</b>		<b>Trade Debt</b>				<b>\$13,500.00</b>

Alan and Susan Gilison  
1233 Breakers West Blvd  
Sands Point, NY 11050

Alexander P. & Winifred Aranyos  
3552 Jonathan's Harbour Drive  
FL 33447

American Express  
PO Box 650448  
Dallas, TX 75265-0448

Anchor Commercial Bank  
11025 RCA Center Drive  
Suite 101  
Palm Beach Gardens, FL 33410

Anchor Commercial Bank - Loan Ops  
11025 RCA Center Drive  
Suite 101  
Palm Beach Gardens, FL 33410

Ardex of South Florida  
1801 N. Powerline Road  
Pompano Beach, FL 33069

AT&T  
PO Box 105262  
Atlanta, GA 30348-5262

Autotrader Specialty  
PO Box 934624  
Atlanta, GA 31193-4624

Carfax, Inc.  
16630 Collection Center Drive  
Chicago, IL 60693

Carsforsale.Com, Inc.  
PO Box 91537  
Sioux Falls, SD 57109

Carswell Landscape  
PO Box 14153  
North Palm Beach, FL 33408



Chase Cardmember Service  
PO Box 1423  
Charlotte, NC 28201-1423

City of Palm Beach  
PO Box 30000  
Tampa, FL 33630-3000

City of West Palm Beach Fire Rescue  
PO Box 3366  
West Palm Beach, FL 33402

Comcast  
PO Box 105184  
Atlanta, GA 30348-5184

Corelogic Credco, LLC  
PO Box 847070  
Dallas, TX 75284-7070

Dealer Services Corporation  
11555 North Meridian  
Suite 220  
Carmel, IN 46032

First Corporate Solutions, Inc.  
914 S Street  
Sacramento, CA 95811

Flagler Bank  
555 Northlake Boulevard  
Suite 200  
North Palm Beach, FL 33408

Flagler Bank  
Att: Jose Cano  
555 Northlake Boulevard  
North Palm Beach, FL 33408

Flagler Bank - Loan Dept  
555 Northlake Boulevard  
Suite 200  
North Palm Beach, FL 33408

Florida Power & Light  
General Mail Facility  
Miami, FL 33188-0001

Focus Four, LLC  
PO Box 938793  
Cincinnati, OH 45263-8793

Global Autosports  
125 Park Avenue  
25th Floor  
New York, NY 10017

H & S, Inc.  
2400 N. Florida Mango Road  
West Palm Beach, FL 33409-6418

J&S Marketing & Advertising  
7711 Military Trail North  
Suite 1000  
Palm Beach Gardens, FL 33410

Legacy Bank of Florida  
2300 Glades Road  
Suite 140 West  
Boca Raton, FL 33431-8516

LOD Loans One, LLC  
329 W. 18th Street  
Suite 601  
Chicago, IL 60616

LQD Business Finance, LLC  
329 W. 18th Street  
Suite 601  
Chicago, IL 60616

Mackail & Sterling, CPA's & Associates  
636 U.S. Highway One  
Suite 118  
North Palm Beach, FL 33408

Massey Services, Inc.  
PO Box 547668  
Orlando, FL 32854-7668

Michael Phelan, CRO  
Michael Moecker & Associates  
1883 Marina Mile Boulevard  
Suite 106  
Fort Lauderdale, FL 33315

NextGear Capital, Inc.  
1320 City Center Drive  
Suite 100  
Carmel, IN 46032

Nextgear Capital, Inc.  
11799 North College Avenue  
Carmel, IN 46032

Nextgear Capital, Inc.  
Att: Sanford H. Schwartz  
6205-A Peachtree Dunwoody Road  
Atlanta, GA 30328

Nextgear Capital, Inc.  
Att: Christopher Michael Trapp  
1320 City Center Drive  
Suite 100  
Carmel, IN 46032-3816

North Florida Mango Credit  
Robert Simses, Trustee  
251 Royal Palm Way  
Suite 400  
Palm Beach, FL 33480

Office Depot Business Credit  
Dept. 56-4235348389  
PO Box 78004  
Phoenix, AZ 85062-8004

Palm Beach Network Associates, Inc.  
1728 Sawgrass Circle  
Greenacres, FL 33413

Reynolds & Reynolds  
PO Box 182206  
Columbus, OH 43218-2206

Robert Berens  
21 Hoffstot Lane  
Sands Point, NY 11050

Roger O. Isphording  
240 Nokomis Avenue South  
Suite 200  
Venice, FL 34285

Route 66 HF Holdings, LLC  
118 King Street  
2nd Floor  
Alexandria, VA 22314

Sanford Berens  
5 Benedictine Retreat  
Savannah, GA 31411

Superior Interiors c/o  
Donna Cheatham  
6864 19th Drive South  
Lantana, FL 33462-4010

Susan Gilison  
1233 Breakers West Blvd  
Sands Point, NY 11050

TGI Office Automation, Inc.  
120 3rd Street  
Brooklyn, NY 11231

United Healthcare Insurance Company  
Dept. CH 10151  
Palatine, IL 60055-0151

UPS  
PO Box 7247-0244  
Philadelphia, PA 19170-0001

Windstream Communications  
PO Box 9001950  
Louisville, KY 40290-1950

WPEC-TV c/o  
WTTO/WABM TV  
651 Beacon Parkway  
Suite 105  
Birmingham, AL 35209

WPTV  
PO Box 116871  
Atlanta, GA 30368-6871