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B1 (Official Form 1)(04/13)	United					.go 1 0			Vol	untarv	Petition
	Noi	thern D	District (of Georg						unitur j	1 00101011
Name of Debtor (if individu Terrace Mortgage Co		, Middle):			Name	of Joint De	ebtor (Spouse) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the J maiden, and			years		
Last four digits of Soc. Sec. (if more than one, state all) 58-1832516	or Individual-Taxp	ayer I.D. (I	TIN)/Com	plete EIN	Last for	our digits o	f Soc. Sec. or	Individual-	Taxpayer I.I	D. (ITIN) No	o./Complete EIN
Street Address of Debtor (N 900 Ashwood Parkwa Suite 130		and State):			Street	Address of	Joint Debtor	(No. and St	reet, City, a	nd State):	
Atlanta, GA				ZIP Code 30338	_						ZIP Code
County of Residence or of the DeKalb	he Principal Place o	f Business:		30336	Count	y of Reside	ence or of the	Principal Pla	ace of Busir	ness:	<u> </u>
Mailing Address of Debtor (150 South Perry Street Lawrenceville, GA	`	eet address	s):	ZIP Code		g Address	of Joint Debt	or (if differe	nt from stre	et address):	ZIP Code
			[30046							ZIF Code
Location of Principal Assets (if different from street addre		r									
Type of Del				of Business			•	of Bankrup Petition is Fi			h
(Form of Organization) (Check one box) ☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partmership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ☐ Commodity Broker ☐ Commodity Broker ☐ Clearing Bank			defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl	hapter 15 Pe a Foreign M hapter 15 Pe	etition for Re Main Procee etition for Re Nonmain Pro	ding ecognition		
Chapter 15 D	ebtors	Othe							e of Debts		
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organization under Title 26 of the United State Code (the Internal Revenue Code)			e) cation cates	defined "incurr	are primarily co in 11 U.S.C. § ed by an indivi- onal, family, or	nsumer debts, 101(8) as dual primarily	for	_	are primarily ess debts.		
Filing	Fee (Check one bo	x)		Check	one box:		Chap	ter 11 Debt	ors		
■ Full Filing Fee attached □ Filing Fee to be paid in instatatach signed application for debtor is unable to pay fee of Form 3A.	r the court's considera	tion certifyin	g that the	ial Check i	Debtor is not if: Debtor's agg	a small busing regate nonco \$2,490,925 (lefined in 11 U	U.S.C. § 101(s	51D). owed to insid	ers or affiliates) e years thereafter).
Filing Fee waiver requested attach signed application for				BB.	A plan is bein Acceptances	ng filed with of the plan w	this petition. vere solicited pr S.C. § 1126(b).	epetition from	n one or more	classes of cre	ditors,
Statistical/Administrative I ■ Debtor estimates that fur □ Debtor estimates that, aft there will be no funds av	nds will be available ter any exempt proj	erty is exc	luded and	administrati		es paid,		THIS	S SPACE IS F	OR COURT	JSE ONLY
Estimated Number of Credit	0- 200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
	00,001 to \$500,001 00,000 to \$1 million	\$1,000,001 to \$10 million	\$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				
	00,001 to \$500,001 00,000 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Terrace Mortgage Company (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). and is requesting relief under chapter 11.) ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) ☐ Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) 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 principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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B1 (Official Form 1)(04/13) Voluntary Petition

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

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.

X Signature of Debtor

Telephone Number (If not represented by attorney)

Date

Signature of Attorney*

X /s/ William A. Rountree State Bar No. Signature of Attorney for Debtor(s)

William A. Rountree State Bar No. 616503

Distribution of Date (1)

Printed Name of Attorney for Debtor(s)

Macey, Wilensky & Hennings, LLC

Firm Name

303 Peachtree St. NE

Signature of Joint Debtor

Suite 4420

Atlanta, GA 30308

Address

Email: swenger@maceywilensky.com

(404) 584-1200 Fax: (404) 681-4355

Telephone Number

October 21, 2015

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.

X /s/ Craig A. Page

Signature of Authorized Individual

Craig A. Page

Printed Name of Authorized Individual

Managing Member of Courteous Capital, LLC, Sole Shareholde

Title of Authorized Individual

October 21, 2015

Date

Name of Debtor(s):

Terrace Mortgage Company

Signatures

Signature of a Foreign Representative

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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.

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Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

Social-Security number (If the 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.)

T
×

Date

Address

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.

CERTIFIED COPY OF RESOLUTION

OF BOARD OF DIRECTORS OF

TERRACE MORTGAGE COMPANY

This is to certify that a meeting of the Board of Directors of Terrace Mortgage Company, a Georgia corporation (the Corporation), held on the 21st day of October, 2015, the following resolution was adopted:

WHEREAS, the Corporation is unable to pay its debts as they generally mature. NOW, THEREFORE, IT IS HEREBY

RESOLVED, that the Corporation authorizes any of the officers of the Corporation to prepare, file and execute the Petition for Relief provided in Title 11, United States Code, Chapter 11 for Terrace Mortgage Company, a Georgia Corporation, and all of the necessary papers in connection therewith, in the United States Bankruptcy Court, Northern District of Georgia, Atlanta Division.

RESOLVED FURTHER, that any of the officers of the Corporation be and they hereby are authorized to do any other acts, execute all necessary documents and take any other steps in the name and in behalf of the said Corporation necessary or appropriate to obtaining such relief, including the presentation of a Plan of Reorganization.

RESOLVED FURTHER, that any of the officers of the Corporation be and they hereby are authorized to retain as counsel for the Corporation in said proceeding Macey, Wilensky & Hennings, LLC.

Said resolution is still of full force and effect.

Dated: This A day of October, 2015.

COURTEOUS CAPITAL, LLC Sole Shareholder of Terrace

Mortgage Company

Craig A. Page, Managing Member

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B4 (Official Form 4) (12/07)

United States Bankruptcy Court Northern District of Georgia

In re	Terrace Mortgage Company			
		Debtor(s)	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]
Bowman and Brooke 150 South Fifth Street Suite 3000 Minneapolis, MN 55402	Bowman and Brooke 150 South Fifth Street Suite 3000 Minneapolis, MN 55402			2,916.50
Christopher D. Gunnels, Esq. 4360 Chamblee Dunwoody Road Suite 208, Plaza Square N Bldg Atlanta, GA 30341	Christopher D. Gunnels, Esq. 4360 Chamblee Dunwoody Road Suite 208, Plaza Square N Bldg Atlanta, GA 30341			2,750.00
Coles Barton Attn: Aaron Tady 150 South Perry Street Lawrenceville, GA 30046	Coles Barton Attn: Aaron Tady 150 South Perry Street Lawrenceville, GA 30046			34,570.85
JPMCC 2005-LDP2 Office 900 LP Promenade, Suite 800 1230 Peachtree Street, NE Atlanta, GA 30309-3574	JPMCC 2005-LDP2 Office 900 LP Promenade, Suite 800 1230 Peachtree Street, NE Atlanta, GA 30309-3574	Lease for Atlanta Office.	Disputed	49,205.23
JPMCC 2005-LDP2 Office LP Promenade, Suite 800 1230 Peachtree Street, NE Atlanta, GA 30309-3574	JPMCC 2005-LDP2 Office LP Promenade, Suite 800 1230 Peachtree Street, NE Atlanta, GA 30309-3574	Lease for Tampa Office.	Disputed	104,610.91
RESCAP Liquidating Trust f/k/a Residential Funding Company 220 South 6th St., Suite 2200 Minneapolis, MN 55402-4504	RESCAP Liquidating Trust f/k/a Residential Funding Company 220 South 6th St., Suite 2200 Minneapolis, MN 55402-4504		Unliquidated Disputed	34,000,000.00
RESCAP Liquidating Trust f/k/a Residential Funding Company 220 South 6th St., Suite 2200 Minneapolis, MN 55402-4504	RESCAP Liquidating Trust f/k/a Residential Funding Company 220 South 6th St., Suite 2200 Minneapolis, MN 55402-4504		Disputed	1,600,000.00

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B4 (Offic	cial Form 4) (12/07) - Cont.			
In re	Terrace Mortgage Company		Case No.	
	Deb	tor(s)		

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]
	DECLADATION LINDED DENIA	I WY OF DED III	DI	

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

I, the Managing Member of Courteous Capital, LLC, Sole Shareholder 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	October 21, 2015	Signature	/s/ Craig A. Page		
			Craig A. Page		
			Managing Member of Courteous Capital, LLC, Sole		
			Shareholder		

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.

ANTHONY P. ALDEN RESCAP LIQUIDATING TRUST 865 FIGUEROA STREET, 10TH FLOO LOS ANGELES CA 90017

BOWMAN AND BROOKE 150 SOUTH FIFTH STREET SUITE 3000 MINNEAPOLIS MN 55402

CHRISTOPHER D. GUNNELS, ESQ. 4360 CHAMBLEE DUNWOODY ROAD SUITE 208, PLAZA SQUARE N BLDG ATLANTA GA 30341

COLES BARTON ATTN: AARON TADY 150 SOUTH PERRY STREET LAWRENCEVILLE GA 30046

DONALD G. HEEMAN RESCAP LIQUIDATING TRUST 220 SOUTH 6TH ST., SUITE 2200 MINNEAPOLIS MN 55402-4504

FELHABER LARSON RESCAP LIQUIDATING TRUST 220 SOUTH 6TH ST., SUITE 2200 MINNEAPOLIS MN 55402-4504

GEORGIA DEPARTMENT OF LABOR 148 ANDREW YOUNG INT'L BLVD NE SUITE 826 ATLANTA GA 30303

GEORGIA DEPARTMENT OF REVENUE 1800 CENTURY BOULEVARD, N.E. SUITE 9100 ATLANTA GA 30345-3202 INTERNAL REVENUE SERVICE P. O. BOX 7346 PHILADELPHIA PA 19101-7346

JEFFREY A. LIPPS RESCAP RESIDENTIAL TRUST 280 PLAZA, SUITE 1300 COLUMBUS OH 43215

JESSICA J. NELSON RESCAP LIQUIDATING TRUST 220 SOUTH 6TH ST., SUITE 2200 MINNEAPOLIS MN 55402-4504

JPMCC 2005-LDP2 OFFICE 900 LP PROMENADE, SUITE 800 1230 PEACHTREE STREET, NE ATLANTA GA 30309-3574

JPMCC 2005-LDP2 OFFICE LP PROMENADE, SUITE 800 1230 PEACHTREE STREET, NE ATLANTA GA 30309-3574

NICK P. PANAYOTOPOULOS, ESQ. WEINBERG WHEELER HUDGINS ET AL 3344 PEACHTREE RD., SUITE 2400 ATLANTA GA 30326

PETER E. CALAMARI RESCAP LIQUIDATING TRUST 51 MADISON AVENUE, 22ND FLOOR NEW YORK NY 10010

RESCAP LIQUIDATING TRUST F/K/A RESIDENTIAL FUNDING COMPANY 220 SOUTH 6TH ST., SUITE 2200 MINNEAPOLIS MN 55402-4504

United States Bankruptcy Court Northern District of Georgia

In re	Terrace Mortgage Company		Case No.	
		Debtor(s)	Chapter	11
	VERIFICAT	ION OF CREDITOR MA	TRIX	
I, the M	anaging Member of Courteous Capital, LLC,	Sole Shareholder of the corporation na	amed as the	debtor in this case, hereby
verify th	nat the attached list of creditors is true and cor	rect to the best of my knowledge.		
Date:	October 21, 2015	/s/ Craig A. Page		
		Craig A. Page/Managing Member of C Shareholder	Courteous C	apital, LLC, Sole

Signer/Title