

United States Bankruptcy Court Eastern District of Louisiana					Voluntary Petition				
Name of Debtor (if individual, enter Last, First, Middle): MENDY, CHARLES ALBERT					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): NONE					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.D. (ITIN) No./Complete EIN (if more than one, state all): XXX-XX-0544					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, and State): XXXX ADAM STREET 11607 W. I. Taley Rd. NEW ORLEANS, LA 70118 Bogalusa, La 70427 ZIP CODE 70418					Street Address of Joint Debtor (No. and Street, City, and State): ZIP CODE				
County of Residence or of the Principal Place of Business: ORLEANS PARISH, LOUISIANA					County of Residence or of the Principal Place of Business:				
Mailing Address of Debtor (if different from street address): SAME ZIP CODE					Mailing Address of Joint Debtor (if different from street address): ZIP CODE				
Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE									
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other OWNING REAL ESTATE Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).			Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for <input type="checkbox"/> Chapter 9 Recognition of a Foreign <input checked="" type="checkbox"/> Chapter 11 Main Proceeding <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for <input type="checkbox"/> Chapter 13 Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.			
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> 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. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000 Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion									THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): MENDY, CHARLES ALBERT	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: N/A	Case Number: N/A	Date Filed: N/A	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor: N/A	Case Number: N/A	Date Filed: N/A	
District: Eastern District of Louisiana	Relationship: N/A	Judge: N/A	
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.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I 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 under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X _____ 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?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.			
<input checked="" type="checkbox"/> 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.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input type="checkbox"/> 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.)			
<input checked="" type="checkbox"/> 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.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> 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.)			
<input type="checkbox"/> 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)			
<input type="checkbox"/> 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			
<input type="checkbox"/> 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.			
<input checked="" type="checkbox"/> 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):

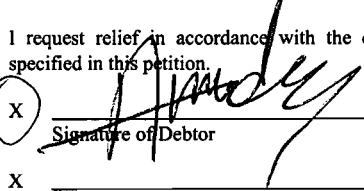
MENDY, CHARLES ALBERT**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

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.

X 
Signature of Debtor

X _____
Signature of Joint Debtor

Telephone Number (if not represented by attorney) _____

Date 2/3/10

Signature of Attorney*

X /s/ Edward Mendy
Signature of Attorney for Debtor(s)

EDWARD B. MENDY

Printed Name of Attorney for Debtor(s)

MENDY & BEEKMAN, PLLC

Firm Name

Address TWO PENN CNETER, SUITE 200
PHILADELPHIA, PA 19102

215-854-4057

Telephone Number

02/03/2010

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual _____

Title of Authorized Individual _____

Date _____

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, 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 _____
(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 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

X _____

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.

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



In re MENDY, CHARLES ALBERT
Debtor

Case No. _____
(if known)

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.*

☐ 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.*

☐ 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.]*


☐ 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.);

☐ 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: 

Date: 02/03/2010

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF LOUISIANA

CHARLES ALBERT MENDY

: Chapter 11

Debtor

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**LIST OF CREDITORS HOLDING
TWENTY 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, Debtor will 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." Debtor will not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

A.S.C.

P. O. Box 10388
Des Moines, IA 50306-0388
Reverse Equity: Unknown

Bank of America

P. O. Box 961206
Fort Worth, TX 76161-0206
Credit Card: \$8,000.00
Reverse Equity: Unknown

Chase Home Finances, LLC

3415 Vision Drive

Columbus, Ohio 43219
Reverse Equity: Unknown

Cox Communications
338 Edwards Avenue
Harahan, LA 70123-4216
Cable: \$100

Direct TV
2230 East Imperial Highway
El Segundo, CA 90245
Services: \$150.00

George Hiram
3470 El Cajon Boulevard
San Diego, CA 92104
Loan: \$5,000.00

Homecomings Financial
Through its Attorney Charles Heck
Dean Morris, L.L.P.
1505 N. 19th Street
Monroe, LA 71201
Reverse Equity: Unknown

Tejan Jallow
3634 Coliseum Street
New Orleans, LA 70115
Lease Payments: \$100,000.00

Legal Zoom
7083 Hollywood Boulevard
Suite 180
Hollywood, CA 90028
Services: \$300.00

Daryl Lewis
1819 Plum Street
New Orleans, LA 70118
Real Estate Profits: \$2,000.00

Mendy & Beekman, PLLC
Two Penn Center, Suite 200
Philadelphia, PA 19102
Legal Services: \$10,000.00

Cheryl Ann Mendy
4141 Vendome Place
New Orleans, LA 70125
Bond for Deed: \$50,000.00

Ocwen Financial
C/O Penny Daigreponte
Shapiro & Daigreponte, LLP
3510 North Causeway Blvd, Suite 600
Metairie, LA 70002
Reverse Equity: Unknown

U.S Bank, N.A, As Trustee for
Bear Stearns Asset Backed Securities Trust 2004-AC4
C/O Its Attorney of Record
Kathlyn Perez
201 St. Charles Avenue, Suite 3600
New Orleans, LA 70170
Reverse Equity: Unknown

Wells Fargo Bank
Through its Attorney Charles Heck
Dean Morris, L.L.P
1505 N. 19th Street
Monroe, LA 71201
Reverse Equity: Unknown

DECLARATION UNDER PENALTY OF PERJURY

I, CHARLES ALBERT MENDY, named as the debtor in this case, hereby declare under penalty of perjury that I have read the foregoing List of Creditors Holding Twenty Largest Unsecured Claims and that it is true and correct to the best of my information and belief.

Date

2/3/10

Signature:


CHARLES ALBERT MENDY, DEBTOR

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF LOUISIANA

CHARLES ALBERT MENDY

Debtor

: Chapter 11

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DECLARATION UNDER PENALTY OF PERJURY

I, CHARLES ALBERT MENDY, and named as the debtor in this case, hereby declare under penalty of perjury that I have read the foregoing Petition for Bankruptcy, the List of Creditors Holding Twenty Largest Unsecured Claims and Mailing Matrix and that each of them is true and correct to the best of my information and belief.

Date

2/3/10

Signature:



CHARLES ALBERT MENDY, DEBTOR

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF LOUISIANA

CHARLES ALBERT MENDY

: Chapter 11

Debtor

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:
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MAILING MATRIX

CHARLES ALBERT MENDY
MAILING MATRIX

A.S.C.

P. O. Box 10388
Des Moines, IA 50306-0388

Bank of America

P. O. Box 961206
Fort Worth, TX 76161-0206

Chase Home Finances, LLC

3415 Vision Drive
Columbus, Ohio 43219

John Conry

1000 Clearview Parkway
Metairie, LA 70003

Cox Communications

338 Edwards Avenue
Harahan, LA 70123-4216

Direct TV

2230 East Imperial Highway
El Segundo, CA 90245

Heritage Funding, LLC

9799 Old St. Augustine Road
Jacksonville, FL 32257

George Hirad

3470 El Cajon Boulevard
San Diego, CA 92104

Homecomings Financial

Through its Attorney Charles Heck

Dean Morris, L.L.P
1505 N. 19th Street
Monroe, LA 71201
Reverse Equity: Unknown

Tejan Jallow

3634 Coliseum Street
New Orleans, LA 70115

Farerin Johnson
3232 Mandeville Street
New Orleans, LA 70125

Legal Zoom
7083 Hollywood Boulevard
Suite 180
Hollywood, CA 90028

Daryl Lewis
1819 Plum Street
New Orleans, LA 70118

Mendy & Beekman, PLLC
Two Penn Center, Suite 200
Philadelphia, PA 19102

Cheryl Ann Mendy
4141 Vendome Place
New Orleans, LA 70125

Edward B. Mendy
Two Penn Center, Suite 200
Philadelphia, PA 19102

Ocwen Financial
C/O Penny Daigreponte
Shapiro & Daigreponte, LLP
3510 North Causeway Blvd, Suite 600
Metairie, LA 70002

Dwight Richard
5524 Mandeville
New Orleans, LA 70122

U.S Bank, N.A, As Trustee for
Bear Stearns Asset Backed Securities Trust 2004-AC4
C/O Its Attorney of Record
Kathlyn Perez
201 St. Charles Avenue, Suite 3600
New Orleans, LA 70170

Wells Fargo Bank
Through its Attorney Charles Heck
Dean Morris, L.L.P
1505 N. 19th Street
Monroe, LA 71201

Joe Versish
4324 Earhart Boulevard
New Orleans, LA 70125

DECLARATION UNDER PENALTY OF PERJURY

I, CHARLES ALBERT MENDY, named as the debtor in this case, hereby declare under penalty of perjury that I have read the foregoing Mailing Matrix and that it is true and correct to the best of my information and belief.

/Date _____

Signature: / _____
CHARLES ALBERT MENDY, DEBTOR