B1 (Official Form 1)(1/08)									1		
United States Bankruptcy Objective of Massachusetts								Volu	untary	Petition	
Name of Debtor (if individual, enter Last, First, Middle): McSweeney, Jennifer A.				Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):			
All Other Names used by the Del (include married, maiden, and tra		3 years			All Ot	her Names le married,	used by the I	Joint Debtor trade names	in the last 8	years	
AKA Jennifer A. Hartling	9										
Last four digits of Soc. Sec. or In (if more than one, state all) xxx-xx-1671	dividual-Taxpa	yer I.D. (I	TIN) No./0	Complete E	IN Last fo	our digits o e than one, s	f Soc. Sec. or state all)	r Individual-′	Гахрауег I.Г	D. (ITIN) No	o./Complete EIN
Street Address of Debtor (No. and Street, City, and State): 169 Beacon Street				Street	Address of	Joint Debtor	r (No. and St	reet, City, an	nd State):		
Boston, MA										ZIP Code	
O2116-145 County of Residence or of the Principal Place of Business:				50	y of Pacida	ence or of the	Dringing DI	ace of Rusin	Acc:	Zii code	
Suffolk	incipai i iace oi	Dusiness.	•		Count	y of Reside	ince of of the	i i ilicipai i i	ace of Busin	css.	
Mailing Address of Debtor (if different from street address): Mail				Mailir	g Address	of Joint Debt	tor (if differe	nt from stree	et address):		
				ZIP Code							ZIP Code
					ZIF Code						
Location of Principal Assets of Business Debtor (if different from street address above):											
Type of Debtor (Form of Organization	1)			of Business			•	of Bankruj Petition is F			h
See Exhibit D on page 2 of th	(Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Corporation (includes LLC and LLP) ☐ Corporation (includes LLC and LLP) ☐ Health Care Business ☐ Chapter 7 ☐ Chapter 9 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 13				ding ecognition						
Other (If debtor is not one of the check this box and state type of e	above entities, ntity below.)	Other							e of Debts k one box)		
		unde	(Check box or is a tax- r Title 26 o	mpt Entity , if applicabl exempt org of the Unite hal Revenue	e) anization d States	defined "incurr	are primarily continuity in 11 U.S.C. § seed by an indivioual, family, or	onsumer debts. § 101(8) as idual primarily	for		are primarily ess debts.
· ·	Fee (Check on	e box)				one box:		Chapter 11		11 USC 8	101(51D)
 □ Full Filing Fee attached □ 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. □ Check if: □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: □ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: □ 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). 					C. § 101(51D). ng debts owed e or more						
☐ Debtor estimates that funds w ☐ Debtor estimates that, after ar	Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. 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	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets	to \$1 t	\$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				
Estimated Liabilities	to \$1 t	\$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					

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition McSweeney, Jennifer A. (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) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: 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: 08-13217 5/02/08 The McSweeney Company, Inc. District: Relationship: Judge: Massachusetts **Debtor's Corporation** William C. Hillman 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 have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 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 and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ David B. Madoff August 27, 2008 Signature of Attorney for Debtor(s) (Date) David B. Madoff 552968 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 in 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)).

B1 (Official Form 1)(1/08) Page 3

Voluntary Petition

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

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 /s/ Jennifer A. McSweeney

Signature of Debtor Jennifer A. McSweeney

 \mathbf{X} .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 27, 2008

Date

Signature of Attorney*

X /s/ David B. Madoff

Signature of Attorney for Debtor(s)

David B. Madoff 552968

Printed Name of Attorney for Debtor(s)

Madoff & Khoury LLP

Firm Name

124 Washington Street, Suite 202 Foxborough, MA 02035

Address

508-543-0040 Fax: 508-543-0020

Telephone Number

August 27, 2008

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

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.)

Name of Debtor(s):

McSweeney, Jennifer A.

- ☐ 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.

₹	τ:	1
- 1	ж	

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.)

_	_	_	
7	۱	,	

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.

OFFICIAL FORM 7

UNITED STATES BANKRUPTCY COURT DISTRICT OF MASSACHUSETTS (EASTERN DIVISION)

In re)	
	Jennifer A. McSweeney,)	Chapter 11 Case No. 08-
	Debtor.)	Case No. 08-

DECLARATION RE: ELECTRONIC FILING

PART I – DECLARATION OF PETITIONERS

I, Jennifer A. McSweeney, hereby declare under penalty of perjury that all of the information contained in our Petition, List, Statement and Schedules ("Documents"), filed electronically, is true and correct. I understand that this DECLARATION is to be filed with the Clerk of Court electronically concurrently with the electronic filing of the Documents. I understand that failure to file this DECLARATION may cause the Documents to be struck and any request contained or relying thereon to be denied, without further notice.

I further understand that pursuant to the Massachusetts Electronic Filing Local Rule (MEFLR)-7(a) all paper documents containing original signatures executed under the penalties of perjury and filed electronically with the Court are the property of the bankruptcy estate and shall be maintained by the authorized CM/ECF Registered User for a period of five (5) years after the closing of this case.

Dated: August 2008

Iennifer A McKy

PART II – DECLARATION OF ATTORNEY

I certify that the affiant signed this form before I submitted the Documents, I gave the affiant a copy of the Documents and this DECLARATION, and I have followed all other electronic filing requirements currently established by local rule and standing order. This DECLARATION is based on all information of which I have knowledge and my signature below constitutes my certification of the foregoing under Fed. R. Bankr. P. 9011. I have reviewed and will comply with the provisions of MEFR 7.

Dated: August 2, 2008

ligned:

g:\clients\0450-156\declaration (efiling)

United States Bankruptcy Court District of Massachusetts

In re	Jennifer A. McSweeney		Case No.	
		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]
Aurora Loan Services, Inc. 10350 Park Meadows Drive Littleton, CO 80124	Aurora Loan Services, Inc. 10350 Park Meadows Drive Littleton, CO 80124	731 Palmer Avenue, Falmouth, MA		276,817.00 (250,000.00 secured)
Chase 800 Brooksedge Boulevard Westerville, OH 43081	Chase 800 Brooksedge Boulevard Westerville, OH 43081	Credit Card Purchases		17,000.00
Citi Residential Lending PO Box 11000 Santa Ana, CA 92711	Citi Residential Lending PO Box 11000 Santa Ana, CA 92711	24 Kenmar Drive, #230, Billerica, MA (to be surrendered)		110,000.00 (90,000.00 secured)
Citi Residential Lending PO Box 11000 Santa Ana, CA 92711	Citi Residential Lending PO Box 11000 Santa Ana, CA 92711	3 Kenmar Drive, #22, Billerica, MA (to be surrendered)		119,800.00 (90,000.00 secured)
Countrywide Home Loans 450 American Street Simi Valley, CA 93065	Countrywide Home Loans 450 American Street Simi Valley, CA 93065	169 Beacon Street, Boston Unit 1-4		263,988.00 (651,000.00 secured) (403,157.84 senior lien)
Daniel J. Gibson c/o Frank C. Corso, Esq. 95 Commercial Wharf Boston, MA 02110	Daniel J. Gibson c/o Frank C. Corso, Esq. 95 Commercial Wharf Boston, MA 02110	Personal Injury Claim		1,040.19
Discover P.O. Box 15316 Wilmington, DE 19850	Discover P.O. Box 15316 Wilmington, DE 19850	Credit Card Purchases		9,609.00
GEMB/Yale Electric PO Box 981439 El Paso, TX 79998	GEMB/Yale Electric PO Box 981439 El Paso, TX 79998	Credit Card Purchases		3,907.00
Kevin McSweeney 1 Doris Street Burlington, MA 01803	Kevin McSweeney 1 Doris Street Burlington, MA 01803	Trade Debt		21,508.00

B4 (Offic	cial Form 4) (1	(12/07) - Cont.
In re	Jennifer A	. McSweene

Case No.

Debtor(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]
Mitchell Estates Condo Association c/o Marcus, Errico, Emmer & Brooks, PC 45 Braintree Hill Office Park Suite 107 Braintree, MA 02184	Mitchell Estates Condo Association c/o Marcus, Errico, Emmer & Brooks, PC 45 Braintree Hill Office Park Braintree, MA 02184	3 Kenmar Drive, #22, Billerica, MA (to be surrendered)		3,800.00 (90,000.00 secured) (119,800.00 senior lien)
Nancy A. Pastore 1 Doris Street Burlington, MA 01803	Nancy A. Pastore 1 Doris Street Burlington, MA 01803	Trade Debt		56,537.00
Plaza Place Condo Association c/o Gary Daddario 73 Princeton Street Suite 306 North Chelmsford, MA 01863	Plaza Place Condo Association c/o Gary Daddario 73 Princeton Street North Chelmsford, MA 01863	24 Kenmar Drive, #230, Billerica, MA (to be surrendered)		4,500.00 (90,000.00 secured) (110,000.00 senior lien)
Propser Mrketplace, Inc. 111 Sutter Street, Floor 22 San Francisco, CA 94104	Propser Mrketplace, Inc. 111 Sutter Street, Floor 22 San Francisco, CA 94104			25,804.00
Rizzo & Restuccia, PC 99 Walnut Street Saugus, MA 01906	Rizzo & Restuccia, PC 99 Walnut Street Saugus, MA 01906	Trade Debt - Tax Services		3,000.00
Romuald and Michele Romulus c/o Marshall J. Handly, Esq. Handly & Cox, PC 9 Abbott Street Beverly, MA 01915	Romuald and Michele Romulus c/o Marshall J. Handly, Esq. Handly & Cox, PC Beverly, MA 01915	Trade Debt	Disputed	38,000.00
Sears P.O. Box 6189 Sioux Falls, SD 57115	Sears P.O. Box 6189 Sioux Falls, SD 57115	Credit Card Purchases		9,800.00
Servpro of Boston PO Box 15 South Weymouth, MA 02190	Servpro of Boston PO Box 15 South Weymouth, MA 02190			1,800.00
Stoneham Bank 80 Montvale Avenue Stoneham, MA 02180	Stoneham Bank 80 Montvale Avenue Stoneham, MA 02180	Trade Debt - Money Loaned		25,855.00
Town of Billerica Billerica, MA 01821	Town of Billerica Billerica, MA 01821	24 Kenmar Drive, #230, Billerica, MA (to be surrendered)		2,200.00 (90,000.00 secured) (114,500.00 senior lien)
Town of Billerica Billerica, MA 01821	Town of Billerica Billerica, MA 01821	3 Kenmar Drive, #22, Billerica, MA (to be surrendered)		2,200.00 (90,000.00 secured) (123,600.00 senior lien)

T. Lawritan A. Ma Owen and C. N.	
In re Jennifer A. McSweeney Case No.	

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, **Jennifer A. McSweeney**, 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	August 27, 2008	Signature	/s/ Jennifer A. McSweeney	
			Jennifer A. McSweeney	
			Debtor	

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.

United States Bankruptcy Court District of Massachusetts

In re	Jennifer A. McSweeney		Case No.	
-		Debtor		
			Chapter	11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,081,000.00		
B - Personal Property	Yes	3	1,180.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		1,186,462.84	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		217,680.13	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			12,521.59
J - Current Expenditures of Individual Debtor(s)	Yes	2			12,049.38
Total Number of Sheets of ALL Schedu	ıles	21			
	T	otal Assets	1,082,180.00		
			Total Liabilities	1,404,142.97	

United States Bankruptcy CourtDistrict of Massachusetts

In re	Jennifer A. McSweeney		Case No.	
_		Debtor ,		
			Chapter	11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	12,521.59
Average Expenses (from Schedule J, Line 18)	12,049.38
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	20,178.84

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		105,462.84
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		217,680.13
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		323,142.97

In re	Jennifer A. McSweeney	Case No.	
-		Debtor	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
169 Beacon Street, Boston, Units B-4 and 1-4, and parking space (Foreclosure Pending)	Tenants by the Entiret	y J	651,000.00	667,145.84
731 Palmer Avenue, Falmouth, MA	1/3 Interest	-	250,000.00	276,817.00
3 Kenmar Drive, #22, Billerica, MA (to be surrendered)	Fee Simple	-	90,000.00	125,800.00
24 Kenmar Drive, #230, Billerica, MA (to be surrendered)	Fee Simple	-	90,000.00	116,700.00

Sub-Total > **1,081,000.00** (Total of this page)

Total > **1,081,000.00**

.,...,....

(Report also on Summary of Schedules)

In re	Jennifer A. McSweeney	Case No.	
-	<u> </u>	Dohtor,	
		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Descripti E	on and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	х			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Citizens Bank Check	ing Account	J	80.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous Furnit (All furniture is built	ure (Debtor's Interest) in to home)	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6.	Wearing apparel.	Miscellaneous Clothi	ng	-	500.00
7.	Furs and jewelry.	x			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each	Term Policy - John H	ancock - No Cash Value	-	0.00
	policy and itemize surrender or refund value of each.	Term Policy - Genwo	rth Life - No Cash Value	-	0.00
10.	Annuities. Itemize and name each issuer.	x			
				Sub-Tota	al > 1,080.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

In re Jennifer A. McSweeney

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Communion Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) with current employer - Not Estate Property (Balance approx. \$18,397.54)	-	0.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		The McSweeny Co., Inc. (liquidated)	-	0.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.		U.S. Savings Bond - Joint	J	100.00
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 100.00
			(Total	of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

In re	Jennifer	Δ	McSweeney
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Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

ı	n	re

Jennifer A. McSweeney

Case No.

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
■ 11 U.S.C. §522(b)(2)	
□ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 169 Beacon Street, Boston, Units B-4 and 1-4, and parking space (Foreclosure Pending)	11 U.S.C. § 522(d)(1)	0.00	651,000.00
Checking, Savings, or Other Financial Accounts, C Citizens Bank Checking Account	ertificates of Deposit 11 U.S.C. § 522(d)(5)	80.00	80.00
Household Goods and Furnishings Miscellaneous Furniture (Debtor's Interest) (All furniture is built in to home)	11 U.S.C. § 522(d)(3)	500.00	500.00
Wearing Apparel Miscellaneous Clothing	11 U.S.C. § 522(d)(3)	500.00	500.00
Interests in Insurance Policies Term Policy - John Hancock - No Cash Value	11 U.S.C. § 522(d)(7)	0.00	0.00
Term Policy - Genworth Life - No Cash Value	11 U.S.C. § 522(d)(7)	0.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension of 401(k) with current employer - Not Estate Property (Balance approx. \$18,397.54)	r Profit Sharing Plans 11 U.S.C. § 522(d)(10)(E)	0.00	0.00
Government & Corporate Bonds, Other Negotiable U.S. Savings Bond - Joint	& Non-negotiable Inst. 11 U.S.C. § 522(d)(5)	100.00	100.00

Total: 1,180.00 652,180.00

In re	Jennifer A. McSweeney	Case No.
	-	

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated" in the column labeled "Unliquidated" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXF-XGEX	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx1902			10/2004	Т	T E D			
Aurora Loan Services, Inc. 10350 Park Meadows Drive Littleton, CO 80124		-	Mortgage 731 Palmer Avenue, Falmouth, MA		ט			
			Value \$ 250,000.00				276,817.00	26,817.00
Account No. xxxxx4462 Citi Residential Lending PO Box 11000 Santa Ana, CA 92711		-	3/2003 Mortgage 3 Kenmar Drive, #22, Billerica, MA (to be surrendered)					
			Value \$ 90,000.00				119,800.00	29,800.00
Account No. xxxxx4506 Citi Residential Lending PO Box 11000 Santa Ana, CA 92711		-	4/2003 Mortgage 24 Kenmar Drive, #230, Billerica, MA (to be surrendered) Value \$ 90.000.00				440,000,00	20,000,00
Account No. xxxxx0445	_		Value \$ 90,000.00 9/2005				110,000.00	20,000.00
Countrywide Home Loans 450 American Street Simi Valley, CA 93065	x	-	Mortgage 169 Beacon Street, Boston, Unit B-4					
			Value \$ 651,000.00				403,157.84	0.00
_1 continuation sheets attached			S (Total of th	ubt nis p		_	909,774.84	76,617.00

In re	Jennifer A. McSweeney	Case No	
		Debtor ,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 7580			12/2003	Ť	T E D			
Countrywide Home Loans 450 American Street Simi Valley, CA 93065	x	_	Mortgage 169 Beacon Street, Boston Unit 1-4					
			Value \$ 651,000.00	-	Н		263,988.00	16,145.84
Account No. Mitchell Estates Condo Association c/o Marcus, Errico, Emmer & Brooks, PC 45 Braintree Hill Office Park Suite 107		_	Condo Fees 3 Kenmar Drive, #22, Billerica, MA (to be surrendered)					
Braintree, MA 02184			Value \$ 90,000.00				3,800.00	3,800.00
Account No.			Condo Fees			\sqcap		
Plaza Place Condo Association c/o Gary Daddario 73 Princeton Street Suite 306		_	24 Kenmar Drive, #230, Billerica, MA (to be surrendered)					
North Chelmsford, MA 01863			Value \$ 90,000.00				4,500.00	4,500.00
Account No.			Real Estate Taxes					
Town of Billerica Billerica, MA 01821		-	3 Kenmar Drive, #22, Billerica, MA (to be surrendered)					
			Value \$ 90,000.00	1			2,200.00	2,200.00
Account No.			Real Estate Taxes					•
Town of Billerica Billerica, MA 01821		_	24 Kenmar Drive, #230, Billerica, MA (to be surrendered)					
			Value \$ 90,000.00	1			2,200.00	2,200.00
Sheet 1 of 1 continuation sheets attacked Schedule of Creditors Holding Secured Claims		d to	(Total of t		total pag	- 1	276,688.00	28,845.84
, and the second			(Report on Summary of So		ota lule	- 1	1,186,462.84	105,462.84

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Jennifer A. McSweeney

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report th total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible related of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. $\$$ 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sal representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busin whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re	Jennifer	Δ.	McSweeney
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Case No.

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CONTINGENT CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н **AMOUNT** DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J С (See instructions.) **Notice Purposes Only** Account No. Internal Revenue Service 0.00 John F. Kennedy Federal Building 15 New Sudbury Street Attn: Bankruptcy Unit Boston, MA 02203 0.00 0.00 **Notice Purposes Only** Account No. **MA** Department of Revenue 0.00 P.O. Box 7010 Boston, MA 02204 0.00 0.00 **Notice Purposes Only** Account No. **MA Secretary of State** 0.00 Secretary of the Commonwealth One Ashburton Place, 17th Floor Boston, MA 02108 0.00 0.00 Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 0.00 0.00 Total 0.00

(Report on Summary of Schedules)

0.00

0.00

In re	Jennifer A. McSweeney	Case No.	
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

•			•					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Q	U T F	!	AMOUNT OF CLAIM
Account No.			Trade Debt	Ϊ	T E D			
1 & 1 Internet, Inc. c/o NCO Financial Services PO Box 15740 Wilmington, DE 19850		-			D			29.97
Account No. xxxxxxxx2797		Г	10/1994		T	T	T	
Chase 800 Brooksedge Boulevard Westerville, OH 43081		-	Credit Card Purchases					17,000.00
Account No.		Г	Personal Injury Claim	T	H	T	t	
Daniel J. Gibson c/o Frank C. Corso, Esq. 95 Commercial Wharf Boston, MA 02110		-						1,040.19
Account No. xxxxxxxx7053			9/1995		Г		T	
Discover P.O. Box 15316 Wilmington, DE 19850		_	Credit Card Purchases					9,609.00
			<u> </u>	Sub	tota	 .1	\dagger	
continuation sheets attached			(Total of t					27,679.16

In re	Jennifer A. McSweeney	Case No.	
_		Debtor	

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE. AND ACCOUNT NO. MAILING ADDRESS INCLUDING ZIP CODE. AND ACCOUNT NO. MAILING COMPANIANCE (See instructions above.) Account No. EV1Servers 315 Capital Street, Suite 205 Trade Debt Trade Debt Trade Debt July 27, 2006 Insurance Claim Fireman's Fund Insurance Company c/o Sugarman, Rogers, Barshak & Cohen 101 Merrimac Street Boston, Ma 02114 Account No. XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	ODEDITORIO MAME	С	Hu	sband, Wife, Joint, or Community	С	U	1	οТ	
EV1Servers 315 Capital Street, Suite 205 Account No. HP xxx-53-31 Fireman's Fund Insurance Company co Sugarman, Rogers, Barshak & Cohen 101 Merrimac Street Boston, MA 02114 Account No. xxxxxxxxx6032 GEMB/Banana Republic PO Box 981400 EI Paso, TX 79998 Account No. xxxxxxxxx4502 GEMB/Yale Electric PO Box 981439 EI Paso, TX 79998 Account No. Account	INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Ľ	1:		AMOUNT OF CLAIM
315 Capital Street, Suite 205 Account No. HP xxx-53-31 Fireman's Fund Insurance Company c/o Sugarman, Rogers, Barshak & Cohen 101 Merrimac Street Boston, MA 02114 Account No. xxxxxxxxx6032 GEMB/Banana Republic PO Box 981400 El Paso, TX 79998 GEMB/Yale Electric PO Box 981439 El Paso, TX 79998 Account No. John H. Slingerland, Esq. PO Box 5487 Beverly, MA 01915 Sheet no. 1_of_5_ sheets attached to Schedule of Account 1_of_5_ sheets attached to Schedule of Subtout 1_July 27, 2006 Insurance Claim X				1.000 2001		D	L		
Insurance Claim			-						300.00
Fireman's Fund Insurance Company c/o Sugarman, Rogers, Barshak & Cohen 101 Merrimac Street Boston, MA 02114 Account No. xxxxxxxxx6032 GEMB/Banana Republic PO Box 981400 EI Paso, TX 79998 Account No. xxxxxxxxx4502 GEMB/Yale Electric PO Box 981439 EI Paso, TX 79998 Account No. Account No. John H. Slingerland, Esq. PO Box 5487 Beverly, MA 01915 Subtotal Attorney handling Stoneham Bank Collection - For Notice Purposes 0.000	Account No. HP xxx-53-31								
Account No. xxxxxxxxx6032	c/o Sugarman, Rogers, Barshak & Cohen	х	-	insurance ciain	x		,	x	
GEMB/Banana Republic PO Box 981400 EI Paso, TX 79998 Account No. xxxxxxxx4502 GEMB/Yale Electric PO Box 981439 EI Paso, TX 79998 Account No. John H. Slingerland, Esq. PO Box 5487 Beverly, MA 01915 Credit Card Purchases For Notice Purposes Attorney handling Stoneham Bank Collection - For Notice Purposes O.000 Sheet no1_ of _5_ sheets attached to Schedule of	Boston, MA 02114								Unknown
Care	Account No. xxxxxxxx6032						Ī		
Account No. xxxxxxxx4502 GEMB/Yale Electric PO Box 981439 El Paso, TX 79998 Account No. Account No. John H. Slingerland, Esq. PO Box 5487 Beverly, MA 01915 Sheet no. 1 of 5 sheets attached to Schedule of Subtotal 5/2006 Credit Card Purchases - Attorney handling Stoneham Bank Collection - For Notice Purposes 0.000	PO Box 981400		-	oreun Gara i dichases					700.00
GEMB/Yale Electric PO Box 981439 El Paso, TX 79998 Account No. John H. Slingerland, Esq. PO Box 5487 Beverly, MA 01915 Sheet no1 of _5 sheets attached to Schedule of Credit Card Purchases - Credit Card Purchases - Attorney handling Stoneham Bank Collection - For Notice Purposes 0.00	Account No. vvvvvvv4502		_	5/2006	╀		+	4	700.00
John H. Slingerland, Esq. PO Box 5487 Beverly, MA 01915 Sheet no. 1 of 5 sheets attached to Schedule of Subtotal	GEMB/Yale Electric PO Box 981439		_						3,907.00
John H. Slingerland, Esq. PO Box 5487 Beverly, MA 01915 Sheet no1 of _5 sheets attached to Schedule of Subtotal 4.907.00	Account No.						t	1	
4.907.00	PO Box 5487		-	- For Notice Purposes					0.00
								\int	4,907.00

In re	Jennifer A. McSweeney	Case No.	
-	<u> </u>	Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ğ	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	NL I QU I DATED	DISPUTED	AMOUNT OF CLAIM
Account No.			Trade Debt	Ť	T		
Kevin McSweeney 1 Doris Street Burlington, MA 01803		-			D		21,508.00
Account No. xxxxxxx8341			Trade Debt - Utility Bill	T	Т		
Keyspan KeySpan Energy Delivery P.O. Box 4300 Woburn, MA 01888-4300		-					800.00
Account No. xxxxx4899			3/1995	T	Т		
Macy's/DSNB 9111 Duke Blvd. Mason, OH 45040		-	Credit Card Purchases				825.00
Account No. xxxx-xxxx-y926	t		Medical Bill	T	T	T	
Mass General Hospital c/o OSI Collections PO Box 953 Brookfield, WI 53008		-					25.00
Account No.	\vdash		Trade Debt	+	\vdash		
Nancy A. Pastore 1 Doris Street Burlington, MA 01803		-					56,537.00
Sheet no. 2 of 5 sheets attached to Schedule of				Sub			79,695.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	. 5,555.66

In re	Jennifer A. McSweeney	Case No.	Case No
-		Debtor ,	 ,

	_	1	ah and Mills Islant an Osmannika	16	1	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATE	DISPUTED	AMOUNT OF CLAIM
Account No. xxx4927			Collection Agent for Town Sports International	'	Ė		
NARS PO Box 701 Chesterfield, MO 63006		-					450.00
Account No. xxxxx6002			Utility Bill for 24 Kenmar Drive				
National Grid PO Box 960 Northborough, MA 01532		-					
							350.00
Account No. Kxxx4089 NCO Financial Systems PO Box 15740 Wilmington, DE 19850		-	Collection Agent for 1&1 Internet, Inc Trade Debt				29.97
Account No. xxxxxxx1015			Trade Debt - Utility Bill				
NSTAR P.O. Box 4508 Woburn, MA 01888-4508		-					60.00
Account No.	T	T	1/2007	T			
Propser Mrketplace, Inc. 111 Sutter Street, Floor 22 San Francisco, CA 94104		-					25,804.00
Sheet no. 3 of 5 sheets attached to Schedule of	_	<u> </u>	S	Subt	tota	.1	22 222 27
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	26,693.97

In re	Jennifer A. McSweeney	Case No.	
_		Debtor	

CREDITOR'S NAME,	C	Нι	usband, Wife, Joint, or Community	Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H M	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGEN	NLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.			Trade Debt - Tax Services	Т	E		
Rizzo & Restuccia, PC 99 Walnut Street Saugus, MA 01906		-			D		3,000.00
Account No.			Trade Debt				
Romuald and Michele Romulus c/o Marshall J. Handly, Esq. Handly & Cox, PC 9 Abbott Street Beverly, MA 01915		-				x	38,000.00
Account No. xxxxxxxx7653	┢	<u> </u>	6/1990	╁	-	\vdash	, , , , , , , , , , , , , , , , , , , ,
Sears P.O. Box 6189 Sioux Falls, SD 57115		-	Credit Card Purchases				9,800.00
Account No.	t			t	H	t	
Servpro of Boston PO Box 15 South Weymouth, MA 02190		-					1,800.00
Account No. xxxxxxx7790	H	H	3/2003	+	H	H	
Stoneham Bank 80 Montvale Avenue Stoneham, MA 02180		-	Trade Debt - Money Loaned				25,855.00
Sheet no. <u>4</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub			78,455.00
Creations froming Onsecuted Nonphority Claims			(10101011	1113	Pas	50)	

In re	Jennifer A. McSweeney	Case No.	
		Debtor	

CREDITOR'S NAME,	COD	Hu	isband, Wife, Joint, or Community	CON	UN	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	CONSIDERATION FOR CLAIM. IF CLAIM	NT I NG ENT	QUIDA	DISPUTED	AMOUNT OF CLAIM
Account No.			Trade Debt - Utility Bill	٦Ÿ	TED		
Verizon P.O. Box 1 Worcester, MA 01654-0001		-					
Account No.	-		Credit Card Purchases	+			Unknown
Victoria Secret							
PO Box 659728 San Antonio, TX 78265		-					
							250.00
Account No.							
Account No.	\dagger			+		+	
Account No.	4	-		\bot			
Account No.	1						
Sheet no. 5 of 5 sheets attached to Schedule or	f			Sub			250.00
Creditors Holding Unsecured Nonpriority Claims			(Total of		pa; Tot		
			(Report on Summary of				217,680.13

In re	Jennifer A. McSweeney	Case No	
-	<u>-</u>	Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, 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 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

In re	Jennifer A. McSweeney	Case No.	
-		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, 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 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors. NAME AND ADDRESS OF CODEBTOR NAME AND ADDRESS OF CREDITOR **Fireman's Fund Insurance Company** Brian J. McSweeney c/o Sugarman, Rogers, Barshak & Cohen 101 Merrimac Street Boston, MA 02114 Brian J. McSweeney, III **Countrywide Home Loans** 169 Beacon Street 450 American Street Simi Valley, CA 93065 Boston, MA 02116 Brian J. McSweeney, III **Countrywide Home Loans** 169 Beacon Street 450 American Street Boston, MA 02116 Simi Valley, CA 93065

In re	Jennifer A. McSweeney
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Debtor(s)

Case No.

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Name of Employer DMI, Inc.	Bowdoin Construction Corp.	
How long employed		
Address of Employer 215 Salem Street Woburn, MA 01801		
INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>11,407.84</u> \$	8,371.00
2. Estimate monthly overtime	\$ <u> </u>	0.00
3. SUBTOTAL	\$\$ 11,407.84 \$	8,371.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$\$ <u></u>	1,501.54
b. Insurance	\$\$ <u>524.09</u> \$	0.00
c. Union dues	\$ <u> </u>	0.00
d. Other (Specify) See Detailed Income Attachment	\$ <u>582.27</u> \$	1,312.66
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$\$\$\$	2,814.20
6. TOTAL NET MONTHLY TAKE HOME PAY	\$\$\$\$	5,556.80
7. Regular income from operation of business or profession or farm (Attach detailed staten		0.00
8. Income from real property	\$ <u> </u>	0.00
9. Interest and dividends	\$ \$	0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use of dependents listed above	or that of \$ \$ \$	0.00
11. Social security or government assistance (Specify):	\$ 0.00 \$	0.00
(Specify):		0.00
12. Pension or retirement income	\$ 0.00 \$	0.00
13. Other monthly income (Specify): Reimbursement for Mileage	\$ 400.00 \$	0.00
(Specify).	\$ 0.00 \$	0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$\$ <u>400.00</u> \$	0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ \$,964.79 \$	5,556.80
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 1.)	5) \$ 12,521.	59

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Used average over last 6 months for Debtor, including commissions paid at end of month.

In re	Jennifer A. McSweeney		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Detailed Income Attachment

Other Payroll Deductions:

Group Insurance	\$ 0.00	\$ 21.02
401(k)	\$ 0.00	\$ 1,291.64
401(k) Loan Deduction	\$ 582.27	\$ 0.00
Total Other Payroll Deductions	\$ 582.27	\$ 1,312.66

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שע	otor	lS.

Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	SCHEDULE J -	CURRENT	EXPENDITURES	OF INDIVIDUAL	DEBTOR(S
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Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

\square Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complex expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	5,999.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	110.00
b. Water and sewer	\$	0.00
c. Telephone	\$	72.00
d. Other See Detailed Expense Attachment	\$	270.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	1,000.00
5. Clothing	\$	90.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	60.00
10. Charitable contributions	\$	120.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	175.00
b. Life	\$	296.00
c. Health	\$	0.00
d. Auto	\$	302.25
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Excise Tax	\$	30.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	487.50
b. Other Husband's Car	\$	319.13
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Husband's Credit Card Payments	\$	149.00
Other Childcare	\$	1,969.50
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	12,049.38
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
None.	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	12,521.59
b. Average monthly expenses from Line 18 above	\$	12,049.38
c Monthly net income (a minus b)	\$	472.21

R6I	(Official	Form ((T)	(12/07)	
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In re Jennifer A. McSweeney Case No.	
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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Utility Expenditures:

Cable	\$ 70.00
Cell Phones, Blackberry and Internet	\$ 200.00
Total Other Utility Expenditures	\$ 270.00

United States Bankruptcy Court District of Massachusetts

In re	Jenniter A. McSweeney		Case No.		
			Debtor(s)	Chapter	11
	DECLARATIO	ON CONCERN	NING DEBTOR	R'S SCHEDUL	ES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR					BTOR
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.				
Date	August 27, 2008	Signature	/s/ Jennifer A. McSv Jennifer A. McSv Debtor		

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.

United States Bankruptcy CourtDistrict of Massachusetts

In re	Jennifer A. McSweeney			
		Debtor(s)	Chapter	11

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None \square

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$147,987.90 2008 ytd Joint Income \$90,969.00 2007 Joint Income \$20,798.00 2006 Joint Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Stoneham Bank v. Jennifer Collection **Woburn District Court Pending** McSweeney and The McSweeney Company, CA No. 0753CV1209 Plaza Place Condominium Collection **Middlesex Superior Court Pending** Trust v. Jennifer A. McSweeney, No. 08-1035 Daniel J. Gibson v. Brian **Personal Injury Claim** Suffolk BMC **Pending** McSweeney, II and Jennifer McSweeney, Civil No. 0801CV001533

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Madoff & Khourv LLP 124 Washington Street, Suite 202 Foxborough, MA 02035

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR **Debtor and Spouse**

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$3,100

Institute For Financial Literacy \$100

10. Other transfers

None П

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED

AND VALUE RECEIVED

Transferred 2001 Mercedes held in Debtor's name for 2006 Toyota Forerunner held in name

of Husband; Mercedes had no net value; Debtor could not qualify for financing.

John Hernandez 6/25/08 Diamond Ring for \$5,000

No Relation

Holland Use Auto Parts. Inc.

8/12/08

1995 Tovota Camry for \$300.00

IN PROPERTY

Wining Road North Billerica, MA 01862 No Relation

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

11. Closed financial accounts

trust or similar device of which the debtor is a beneficiary.

None

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

TE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

BEGINNING AND

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

The McSweeney 04-3681578 Filed Bankruptcy

Company, Inc.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

ADDRESS

NAME

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

NAME AND ADDRESS

TITLE

OF STOCK OWNERSHIP

${\bf 22}$. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 27, 2008	Signature	/s/ Jennifer A. McSweeney
			Jennifer A. McSweeney

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court District of Massachusetts

In re	Jennifer A. Mc	Sweeney		Case No	. <u> </u>	
			Debtor(s)	Chapter	11	
	DISC	CLOSURE OF C	OMPENSATION OF ATT	ORNEY FOR D	DEBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services	s, I have agreed to accep	<u> </u>	\$	3,500.00	
	Prior to the filing	g of this statement I have	received	\$	3,100.00	
	Balance Due			\$	400.00	
2.	The source of the compensation paid to me was:					
	☐ Debtor	Other (specify):	Debtor and Spouse			
3.	The source of compen	sation to be paid to me i	S:			
	☐ Debtor	Other (specify):	Debtor's Spouse			
 I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding. 						
	T CAAAC			.		
	I certify that the foregoankruptcy proceeding		nent of any agreement or arrangement	for payment to me for	representation of the debtor(s) in	
Date	d: August 27, 20 0	08	/s/ David B. Ma	adoff		
			David B. Mado			
			Madoff & Kho 124 Washingto	ury LLP on Street, Suite 202		
			Foxborough, I	MA 02035		
			508-543-0040	Fax: 508-543-0020		

UNITED STATES BANKRUPTCY COURT DISTRICT OF MASSACHUSETTS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (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.

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 before 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.

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.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. 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, 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.
- 2. 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.
- 3. 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.
- 4. 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, \$39 administrative fee: Total fee \$274)

- 1. 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.
- 2. 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.
- 3. 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 (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

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, \$39 administrative fee: Total fee \$239)

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.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

David B. Madoff 552968	X /s/ David B. Madoff	August 27, 2008				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
124 Washington Street, Suite 202						
Foxborough, MA 02035 508-543-0040						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Jennifer A. McSweeney	X /s/ Jennifer A. McSweeney	August 27, 2008				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date				
Case No. (if known)	X					
	Signature of Joint Debtor (if any)	Date				

United States Bankruptcy Court District of Massachusetts

In re	Jennifer A. McSweeney		Case No.		
		Debtor(s)	Chapter 11		
	VERIFICATION OF CREDITOR MATRIX				
The ab	ove-named Debtor hereby verifies	s that the attached list of creditors is true and correc	t to the best of his/her knowledge.		
Date:	August 27, 2008	/s/ Jennifer A. McSweeney Jennifer A. McSweeney			
		Signature of Debtor			

1 & 1 Internet, Inc. c/o NCO Financial Services PO Box 15740 Wilmington, DE 19850

Aurora Loan Services, Inc. 10350 Park Meadows Drive Littleton, CO 80124

Brian J. McSweeney

Brian J. McSweeney, III 169 Beacon Street Boston, MA 02116

Brian J. McSweeney, III 169 Beacon Street Boston, MA 02116

Chase 800 Brooksedge Boulevard Westerville, OH 43081

Citi Residential Lending PO Box 11000 Santa Ana, CA 92711

Citi Residential Lending PO Box 11000 Santa Ana, CA 92711

Countrywide Home Loans 450 American Street Simi Valley, CA 93065

Countrywide Home Loans 450 American Street Simi Valley, CA 93065

Daniel J. Gibson c/o Frank C. Corso, Esq. 95 Commercial Wharf Boston, MA 02110

Discover P.O. Box 15316 Wilmington, DE 19850

EV1Servers
315 Capital Street, Suite 205

Fireman's Fund Insurance Company c/o Sugarman, Rogers, Barshak & Cohen 101 Merrimac Street Boston, MA 02114

GEMB/Banana Republic PO Box 981400 El Paso, TX 79998

GEMB/Yale Electric PO Box 981439 El Paso, TX 79998

Harmon Law Offices, PC 150 California Street Newton, MA 02458

Internal Revenue Service John F. Kennedy Federal Building 15 New Sudbury Street Attn: Bankruptcy Unit Boston, MA 02203

John H. Slingerland, Esq. PO Box 5487 Beverly, MA 01915

Kevin McSweeney 1 Doris Street Burlington, MA 01803

Keyspan KeySpan Energy Delivery P.O. Box 4300 Woburn, MA 01888-4300

MA Department of Revenue P.O. Box 7010 Boston, MA 02204

MA Secretary of State Secretary of the Commonwealth One Ashburton Place, 17th Floor Boston, MA 02108

Macy's/DSNB 9111 Duke Blvd. Mason, OH 45040

Mass General Hospital c/o OSI Collections PO Box 953 Brookfield, WI 53008 Mitchell Estates Condo Association c/o Marcus, Errico, Emmer & Brooks, PC 45 Braintree Hill Office Park Suite 107 Braintree, MA 02184

Nancy A. Pastore 1 Doris Street Burlington, MA 01803

NARS PO Box 701 Chesterfield, MO 63006

National Grid PO Box 960 Northborough, MA 01532

NCO Financial Systems PO Box 15740 Wilmington, DE 19850

NSTAR P.O. Box 4508 Woburn, MA 01888-4508

Plaza Place Condo Association c/o Gary Daddario 73 Princeton Street Suite 306 North Chelmsford, MA 01863

Propser Mrketplace, Inc. 111 Sutter Street, Floor 22 San Francisco, CA 94104

Rizzo & Restuccia, PC 99 Walnut Street Saugus, MA 01906

Romuald and Michele Romulus c/o Marshall J. Handly, Esq. Handly & Cox, PC 9 Abbott Street Beverly, MA 01915

Sears P.O. Box 6189 Sioux Falls, SD 57115

Servpro of Boston PO Box 15 South Weymouth, MA 02190 Stoneham Bank 80 Montvale Avenue Stoneham, MA 02180

Town of Billerica Billerica, MA 01821

Town of Billerica Billerica, MA 01821

Verizon P.O. Box 1 Worcester, MA 01654-0001

Victoria Secret PO Box 659728 San Antonio, TX 78265