

**United States Bankruptcy Court  
District of Massachusetts - Eastern Division**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Romano, Arthur Michael</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Romano, Susan Wallace</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0205</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-6808</b>
Street Address of Debtor (No. and Street, City, and State): <b>2 Rocky Hill Road Plymouth, MA</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>2 Rocky Hill Road Plymouth, MA</b>
ZIP Code <b>02360</b>	ZIP Code <b>02360</b>
County of Residence or of the Principal Place of Business: <b>Plymouth</b>	County of Residence or of the Principal Place of Business: <b>Plymouth</b>
Mailing Address of Debtor (if different from street address): <b>P.O. Box 1121 Plymouth, MA</b>	Mailing Address of Joint Debtor (if different from street address): <b>P.O. Box 1121 Plymouth, MA</b>
ZIP Code <b>02360</b>	ZIP Code <b>02360</b>

Location of Principal Assets of Business Debtor (if different from street address above):

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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**Statistical/Administrative Information**      \*\*\* **STEPHEN E. SHAMBAN 453300** \*\*\*

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.

<b>Estimated Number of Creditors</b>									
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

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

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

THIS SPACE IS FOR COURT USE ONLY



**Voluntary Petition**

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

Name of Debtor(s):

**Romano, Arthur Michael  
Romano, Susan Wallace**

**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/ Arthur Michael Romano**  
Signature of Debtor **Arthur Michael Romano**

**X /s/ Susan Wallace Romano**  
Signature of Joint Debtor **Susan Wallace Romano**

Telephone Number (If not represented by attorney)  
**November 26, 2008**  
Date

**Signature of Attorney\***

**X /s/ STEPHEN E. SHAMBAN**  
Signature of Attorney for Debtor(s)

**STEPHEN E. SHAMBAN 453300**  
Printed Name of Attorney for Debtor(s)

**STEPHEN E. SHAMBAN LAW OFFICES, P.C.**  
Firm Name

**P.O. BOX 850973  
222 FORBES RD., STE. 208  
BRAINTREE, MA 02185-0973**

Address  
**Email: sshamban@yahoo.com  
(781) 849-1136 Fax: (781) 848-9055**

Telephone Number  
**November 26, 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.)

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

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

**X** \_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

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

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

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

Address

**X** \_\_\_\_\_

Date

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

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

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

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

**United States Bankruptcy Court**  
**District of Massachusetts - Eastern Division**

In re **Arthur Michael Romano**  
**Susan Wallace Romano**

Debtor(s)

Case No. \_\_\_\_\_  
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)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
American Education Services Harrisburg, PA 17130	American Education Services Harrisburg, PA 17130	student loan		24,050.58
Bank of America Platinum Visa Business Card P.O. Box 15710 Wilmington, DE 19886	Bank of America Platinum Visa Business Card Wilmington, DE 19886	Revolving credit		25,399.64
Bank of America P.O. Box 15726 Wilmington, DE 19886	Bank of America P.O. Box 15726 Wilmington, DE 19886	Revolving credit		35,889.89
Bank of America P.O. Box 15102 Wilmington, DE 19886	Bank of America P.O. Box 15102 Wilmington, DE 19886	Revolving credit		35,528.17
Bank of America P.O. Box 15721 Wilmington, DE 19886	Bank of America P.O. Box 15721 Wilmington, DE 19886	Revolving credit		23,988.53
Bank of America P.O. Box 15726 Wilmington, DE 19886	Bank of America P.O. Box 15726 Wilmington, DE 19886	Revolving credit		12,464.95
Barclays Bank Delaware 125 S West Street Wilmington, DE 19801	Barclays Bank Delaware 125 S West Street Wilmington, DE 19801	Revolving credit		25,248.00
Capital One P.O. Box 70886 Charlotte, NC 28272	Capital One P.O. Box 70886 Charlotte, NC 28272	Revolving credit		7,442.52
Chase 900 Stewart Avenue Garden City, NY 11530	Chase 900 Stewart Avenue Garden City, NY 11530	Revolving credit		28,818.00
Citi Advantage World Mastercard P.O. Box 6062 Sioux Falls, SD 57117	Citi Advantage World Mastercard P.O. Box 6062 Sioux Falls, SD 57117	Revolving credit		9,549.03
Citi Flex Line P.O. Box 183113 Columbus, OH 43218	Citi Flex Line P.O. Box 183113 Columbus, OH 43218	Revolving credit		15,225.60

In re **Arthur Michael Romano**  
**Susan Wallace Romano**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
<b>Citibank</b>	<b>Citibank</b>	<b>Revolving credit</b>		<b>14,800.00</b>
<b>Citizens Bank of Rhode Island One Citizens Plaza Providence, RI 02903</b>	<b>Citizens Bank of Rhode Island One Citizens Plaza Providence, RI 02903</b>	<b>Revolving credit</b>		<b>10,638.30</b>
<b>FIA Card Services P.O. Box 15726 Wilmington, DE 19886</b>	<b>FIA Card Services P.O. Box 15726 Wilmington, DE 19886</b>	<b>Revolving credit</b>		<b>16,689.25</b>
<b>GMAC P.O. Box 380902 Bloomington, MN 55438</b>	<b>GMAC P.O. Box 380902 Bloomington, MN 55438</b>	<b>Deficiency after termination of lease</b>		<b>9,746.37</b>
<b>Lehman Brothers Bank FSB 400 Professional Drive Gaithersburg, MD 20879</b>	<b>Lehman Brothers Bank FSB 400 Professional Drive Gaithersburg, MD 20879</b>	<b>2 Rocky Hill Road Plymouth</b>		<b>565,000.00</b> <b>(477,000.00 secured)</b>
<b>National Collegiate Trust c/o American Education Services Harrisburg, PA 17130</b>	<b>National Collegiate Trust c/o American Education Services Harrisburg, PA 17130</b>	<b>student loan</b>		<b>11,450.47</b>
<b>National Collegiate Trust c/o American Education Services Harrisburg, PA 17130</b>	<b>National Collegiate Trust c/o American Education Services Harrisburg, PA 17130</b>	<b>student loan</b>		<b>12,837.09</b>
<b>US Airways World Mastercard Card Services P.O. Box 13337 Philadelphia, PA 19101</b>	<b>US Airways World Mastercard Card Services P.O. Box 13337 Philadelphia, PA 19101</b>	<b>revolving credit</b>		<b>25,248.84</b>
<b>Washington Mutual P.O. Box 660487 Dallas, TX 75266</b>	<b>Washington Mutual P.O. Box 660487 Dallas, TX 75266</b>	<b>revolving credit</b>		<b>11,724.62</b>

In re **Arthur Michael Romano**  
**Susan Wallace Romano** \_\_\_\_\_  
Debtor(s)

Case No. \_\_\_\_\_

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

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

We, **Arthur Michael Romano** and **Susan Wallace Romano**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **November 26, 2008** \_\_\_\_\_

Signature **/s/ Arthur Michael Romano**  
**Arthur Michael Romano**  
Debtor

Date **November 26, 2008** \_\_\_\_\_

Signature **/s/ Susan Wallace Romano**  
**Susan Wallace Romano**  
Joint 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 - Eastern Division**

In re Arthur Michael Romano  
Susan Wallace Romano

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. 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, I have agreed to accept.....	\$	<u>2,761.00</u>
Prior to the filing of this statement I have received.....	\$	<u>2,761.00</u>
Balance Due.....	\$	<u>0.00</u>

2. \$ 1,039.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor                       Other (specify):

4. The source of compensation to be paid to me is:

Debtor                       Other (specify):

5.  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.

6. 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]

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**The funds received constitute a retainer. Services to be billed at \$250.00 per hour. All fees subject to court approval.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: November 26, 2008

/s/ STEPHEN E. SHAMBAN

**STEPHEN E. SHAMBAN 453300  
STEPHEN E. SHAMBAN LAW OFFICES, P.C.  
P.O. BOX 850973  
222 FORBES RD., STE. 208  
BRAintree, MA 02185-0973  
(781) 849-1136 Fax: (781) 848-9055  
sshamban@yahoo.com**

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS - EASTERN DIVISION

**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**

**Chapter 7: 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.

**Chapter 13: 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.

**STEPHEN E. SHAMBAN 453300**  
\_\_\_\_\_  
Printed Name of Attorney  
Address:  
**P.O. BOX 850973**  
**222 FORBES RD., STE. 208**  
**BRAINTREE, MA 02185-0973**  
**(781) 849-1136**  
**sshamban@yahoo.com**

X **/s/ STEPHEN E. SHAMBAN** \_\_\_\_\_ **November 26, 2008**  
Signature of Attorney Date

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Arthur Michael Romano**  
**Susan Wallace Romano**  
\_\_\_\_\_  
Printed Name of Debtor

X **/s/ Arthur Michael Romano** \_\_\_\_\_ **November 26, 2008**  
Signature of Debtor Date

Case No. (if known) \_\_\_\_\_

X **/s/ Susan Wallace Romano** \_\_\_\_\_ **November 26, 2008**  
Signature of Joint Debtor (if any) Date

**United States Bankruptcy Court  
District of Massachusetts - Eastern Division**

In re Arthur Michael Romano  
Susan Wallace Romano Debtor(s) Case No. \_\_\_\_\_  
Chapter 11

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: November 26, 2008 /s/ Arthur Michael Romano  
Arthur Michael Romano  
Signature of Debtor

Date: November 26, 2008 /s/ Susan Wallace Romano  
Susan Wallace Romano  
Signature of Debtor

AES/RBS CITIZENS NA  
1200 N 7TH STREET  
HARRISBURG, PA 17102

AMERICAN EDUCATION SERVICES  
HARRISBURG, PA 17130

AMERICAN EDUCATION SERVICES  
P.O. BOX 2461  
HARRISBURG, PA 17105

AMERICAN EXPRESS  
P.O. BOX 297812  
FORT LAUDERDALE, FL 33329

AT&T WIRELESS

AURORA LOAN SERVICES  
10350 PARK MEADOWS DRIVE  
LITTLETON, CO 80124

BANK OF AMERICA  
PLATINUM VISA  
BUSINESS CARD  
P.O. BOX 15710  
WILMINGTON, DE 19886

BANK OF AMERICA  
P.O. BOX 15102  
WILMINGTON, DE 19886

BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886

BANK OF AMERICA  
P.O. BOX 15721  
WILMINGTON, DE 19886

BANK OF AMERICA, N.A.  
P.O. BOX 538625  
ATLANTA, GA 30353

BANK OF AMERICA, N.A.  
P.O. BOX 535310  
ATLANTA, GA 30353

BARCLAYS BANK DELAWARE  
125 S WEST STREET  
WILMINGTON, DE 19801

CAPITAL ONE  
P.O. BOX 70886  
CHARLOTTE, NC 28272

CHASE  
900 STEWART AVENUE  
GARDEN CITY, NY 11530

CHASE AUTO FINANCE  
P.O. BOX 901076  
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