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United States Bankruptcy Court District of Massachusetts				Volu	Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Mic D'Amato, John J	ldle):	Name of Jo	Name of Joint Debtor (Spouse) (Last, First, Middle):			_	
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ars			ed by the Joint Debtor iiden, and trade names		years	
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): 1380	I.D. (ITIN) No./Complete			oc. Sec. or Individual- ue, state all):	- Γaxpayer I.D	. (ITIN) No./Complete	
Street Address of Debtor (No. & Street, City, State 99 Oak Ridge Circle Weymouth, MA	& Zip ('ode):	Street Addr	ress of Joi	int Debtor (No. & Stre	et, City, Stat	e & Zip Code):	
Weymouth, MA	ZIPCODE 02188				Z	ZIPCODE	
County of Residence or of the Principal Place of Bu Norfolk	siness:	County of F	Residence	or of the Principal Pla	ace of Busine	ess:	
Mailing Address of Debtor (if different from street a	address)	Mailing Ad	ldress of J	Joint Debtor (if differe	nt from stree	et address):	
	ZIPCODE				Z	ZIPCODE	
Location of Principal Assets of Business Debtor (if	different from street address	above):		-			
					Z	ZIPCODE	
Type of Debtor (Form of Organization) (Check one box.)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one b Filing Fee to be paid in installments (Applicable attach signed application for the court's consider is unable to pay fee except in installments. Rule	(Check of Check box, Check of Check box, Check of Check o	mpt Entity if applicable.) ipt organization of destates Code (the destates)  Check one  Debtor is  Debtor is  Check if:	under ne box: s a small s not a sm	the Petitic  Chapter 7  Chapter 9  Chapter 11  Chapter 12  Chapter 13  Debts are primare debts, defined in § 101(8) as "incurindividual primare personal, family, hold purpose."  Chapter 11  business debtor as definall business debtor as	on is Filed (i  Chap Reco Main Chap Reco Nonn Nature of I (Check one ily consumer II U.S.C. rred by an ily for a or house-	box.)  Debts are primarily business debts.  S.C. § 101(51D).	
3A.  Filing Fee waiver requested (Applicable to chapte attach signed application for the court's consideration for the court consideration for	er 7 individuals only). Must	affiliates Check all a	pplicable s being fil	than \$2,190,000.  boxes: led with this petition	repetition fro	om one or more classes of	
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.		editors.				THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors	,	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000		
Estimated Assets  So to \$50,001 to \$100,001 to \$500,001 to \$1,000 \$500,000 \$1 million \$100,000 \$100,00			\$100,000 to \$500		More than		
Estimated Liabilities		. ,	\$100,000 to \$500	0,001 \$500,000,001 million to \$1 billion	More than		

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): D'Amato, John J	
Prior Bankruptcy Case Filed Within Last 8	8 Years (If more than two, atta	ch additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If	more than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	whose debts are I, the attorney for the petition that I have informed the petit chapter 7, 11, 12, or 13 of explained the relief available	Exhibit B  ed if debtor is an individual e primarily consumer debts.)  er named in the foregoing petition, declara- cioner that [he or she] may proceed under title 11, United States Code, and have under each such chapter. I further certify r the notice required by § 342(b) of the
	X /s/ Richard A. Meston Signature of Attorney for Debtor(	
☐ Yes, and Exhibit C is attached and made a part of this petition.  ✓ No		
(To be completed by every individual debtor. If a joint petition is filed, example Exhibit D completed and signed by the debtor is attached and many	-	attach a separate Exhibit D.)
If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition	
Information Regardia	ng the Debtor - Venue	
	pplicable box.) of business, or principal assets ir	
There is a bankruptcy case concerning debtor's affiliate, general	•	*
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	ace of business or principal asso but is a defendant in an action or	ets in the United States in this District, proceeding [in a federal or state court]
Certification by a Debtor Who Reside	es as a Tenant of Residentia	al Property
(Check all app  Landlord has a judgment against the debtor for possession of deb	olicable boxes.) otor's residence. (If box checked	l, complete the following.)
(Name of landlord or less	or that obtained judgment)	
(Address of lan	adlord or lessor)	a quantina di Mathematica conserti, il disci a sel a attenda, in sangaranga manyappan angan mga disci di sering
Debtor claims that under applicable nonbankruptcy law, there are	!	4-1-4

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

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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filing of the petition.

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Name of Debtor(s):

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DI (Official Form 1) (1700)	Name of Debtor(s):
Voluntary Petition (This page must be completed and filed in every case)	D'Amato, John J
	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
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 State 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/ John J D'Amato Signature of Debtor  Telephone Number (If not represented by attorney)  May 7, 2009	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
Date	
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
X /s/ Richard A. Mestone Signature of Attorney for Debtor(s)  Richard A. Mestone 642789 Mestone Hogan LLC 459 Broadway Suite 204 Everett, MA 02149 (617) 381-6700 Fax: (617) 381-6703 richard.mestone@mestonehogan.com	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); 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
May 7, 2009	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.)
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.	Address
Signature of Debtor (Corporation/Partnership)	X
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.	Date  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy
X	petition preparer is not an individual:
Signature of Authorized Individual	
Printed Name of Authorized 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
Title of Authorized Individual	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.
Date	

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### United States Bankruptcy Court District of Massachusetts

IN RE:	Case No.
D'Amato, John J	Chapter 11

Debtor(s)

### 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 and Fed. R. Bankr. P. 1007(m).

(1) 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	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Androscoggin Savings Bank 30 Lisbon Street, P.O. Box 1227 Lewiston, ME 04243-1227	(207) 784-9164	Bank Ioan		149,077.63 Collateral 40,474.00 Unsecured 108,603.63
Americas Servicing Co 1 Home Campus Des Moines, IA 50328	(877) 222-7875	Bank loan		143,393.00 Collateral 40,000.00 Unsecured 103,393.00
Americas Servicing Co P.O. Box 10388 Des Moines, IA 50328	(877) 222-7875	Bank loan		137,127.94 Collateral 43,690.00 Unsecured 93,437.94
GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034	(800) 850-4622	Bank loan		168,520.00 Collateral 75,690.00 Unsecured 92,830.00
GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034	(800) 850-4622	Bank loan		165,923.00 Collateral 76,080.00 Unsecured 89,843.00
Aurora Loan Services, LLC Po Box 1706 Scottsbluff, NE 69363	(308) 635-3500	Bank loan		230,757.00 Collateral 145,000.00 Unsecured 85,757.00
Home Coming Funding Ne GMAC Mortgage 1100 Virginia Drive Fort Washington, PA 19034	(800) 206-2901	Bank loan		152,795.00 Collateral 70,000.00 Unsecured 82,795.00
GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034	(800) 850-4622	Bank Ioan		123,375.00 Collateral 50,648.00 Unsecured 72,727.00

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GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034	(800) 850-4622	Bank loan		154,717.00 Collateral: 82,700.00 Unsecured: 72,017.00
Plaza Home Mortgage Company 5090 Shoreham Place, Suite 206 San Diego, CA 92122	(308) 635-3500	Bank loan	Contingent Unliquidated	128,060.00 Collateral: 70,000.00 Unsecured: 58,060.00
GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034	(800) 850-4622	Bank loan		103,758.61 Collateral: 280,000.00 Unsecured: 53,900.61
GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034	(800) 850-4622	Bank loan		48,083.00 Collateral: 180,000.00 Unsecured: 48,083.00
Wells Fargo Home Mortgage P.O. Box 10335 Des Moines, IA 50306	(800) 274-7025	Bank loan		224,410.00 Collateral: 180,900.00 Unsecured: 43,510.00
Specialized Loan Servicing, LLC 8742 Lucent Blvd Highlands Ranch, CO 80129	(800) 306-6057	Bank loan		34,842.00
SLM Financial Corp C/O Specialized Loan Servicing, LLC 8742 Lucent Blvd Highlands Ranch, CO 80129	(800) 306-6057	Bank loan		26,116.00 Collateral: 40,000.00 Unsecured: 26,116.00
GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034	(800) 850-4622	Bank loan		25,105.00 Collateral: 70,000.00 Unsecured: 25,105.00
Home Coming Funding Ne GMAC Mortgage 1100 Virginia Drive Fort Washington, PA 19034	(800) 206-2901	Bank loan		24,102.00 Collateral: 70,000.00 Unsecured: 24,102.00
Springfield Water And Sewer Commission P.O. Box 3688 Springfield, MA 01101-3688		utility		861.37
Office Of Housing And Neighborhoods Housing Inspection Division 1600 E. Columbus Avenue Springfield, MA 01103		violation	Disputed	150.00
Office Of Housing And Neighborhoods Housing Inspection Division 1600 E. Columbus Avenue Springfield, MA 01103		violation	Disputed	100.00

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### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have	e read the foregoing list and that it is true and correct to the best of my information and belief.	•
Date: <b>May 7, 2009</b>	Signature /s/ John J D'Amato of Debtor John	J D'Amato
Date:	Signature of Joint Debtor (if any)	

### Case 09-14169 Doc 1

B6 Summary (Form 6 - Summary) (12/07)

### 

## **United States Bankruptcy Court District of Massachusetts**

IN RE:	Case No.
D'Amato, John J	Chapter 11
Debtor(s)	

### 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 also must 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)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 1,515,000.00		
B - Personal Property	Yes	3	\$ 241,395.38		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	4		\$ 2,562,968.28	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 36,004.37	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 29,915.8
J - Current Expenditures of Individual Debtor(s)	Yes	2	_		\$ 30,237.8
	TOTAL	18	\$ 1,756,395.38	\$ 2,598,972.65	

Case 09-14169 Form 6 - Statistical Summary (12/07)

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**United States Bankruptcy Court District of Massachusetts** 

IN RE:		Case No.
D'Amato, John J		 Chapter 11
	Debtor(s)	

### 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)	\$ 29,915.80
Average Expenses (from Schedule J, Line 18)	\$ 30,237.85
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 11,830.93

### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,0	080,280.18
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		\$	36,004.37
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 1,	116,284.55

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IN RE D'Amato, John J

Debtor(s)

Case No.

(If known)

### 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 the 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
133 Chard Street, Weymouth, MA Two Family Residence	Fee Simple		280,000.00	333,900.61
17 Marble Street, Springfield, Ma Three Family Residence	Fee Simple		40,000.00	137,127.94
18 Fairmont Street, Springfield, MA Four Family Residence	Fee Simple		80,000.00	154,717.00
20 Massasoit Place, Springfield, MA Three Family Residence	Fee Simple		40,000.00	149,077.63
25 Webster Street, Springfield, MA 50% Interest as Tenant-in-Common with William L. Pappas 3 Family Residence	Tenancy in Common	J	70,000.00	176,897.00
27-29 Brunswick Street, Brockton, MA Three Family Residence	Fee Simple		180,000.00	272,493.00
45-47 Beech Street, Springfield, MA Three Family Residence	Fee Simple		45,000.00	123,375.00
50 Cherry Street, Springfield, MA 50% Interest as Tenant-in-Common with William L. Pappas 2 Family Residence	Tenancy in Common	J	70,000.00	153,165.00
53-55 Maynard Street, Springfield, MA Three Family Residence	Fee Simple		40,000.00	169,509.00
80 Commonwealth Avenue, Springfield, MA Four Family Residence	Fee Simple		75,000.00	165,923.00
84 Commonwealth Avenue, Springfield, MA Four Family Residence	Fee Simple		75,000.00	168,520.00
99 Oak Ridge Circle, Weymouth, MA Single Family Home, Debtor's Residence Tenancy by the Entirety with Wife, Janice A. D'Amato	Tenancy by the Entirety	J	375,000.00	327,506.10
Unit 2205, Sterling Green 1, Bldg. 2 6820 Sterling Greens Place, Naples, FL	Fee Simple		145,000.00	230,757.00
				_

TOTAL 1,515,000.00

(Report also on Summary of Schedules)

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IN RE D'Amato, John J

Debtor(s)

Case No.

(If known)

### 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 the 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 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
1.	Cash on hand.		Funds held in escrow account of Steven J. Marullo		23,718.75
2.	Checking, savings or other financial		Bank of America Checking Account # xxxx-xxxx-8885		37,829.00
	accounts, certificates of deposit or shares in banks, savings and loan,		Bank of America, Business Accout #xxxx-xxxx-3508		3,187.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America, Money Market Accout #xxxx-xxxdx-8885		33,974.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		2 Bedroom Sets, Office furniture, 3 Televisions, Dinning Room Furniture, Kitchen Furniture, Treadmill, Computer and Fax Machine		6,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6.	Wearing apparel.		Pants, Shirts, Shoes, Suits, Jackets, Shorts, ect		4,000.00
7.	Furs and jewelry.		Wedding Ring, Watch, Gold Chain & Bracelet		1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of		Lincoln Financial Group, Lincoln National Life policy #8056658 Benifit payabl upon the death of the Debtor \$81,000.00 Benificary Janice D'Amato		6,839.93
	each.		Lincoln Financial Group, Lincoln National Life policy #8072124 Term Life policy payable upon death of Debtor \$100,000 Benificary Janice D'Amato		0.00
			Met Life Group Optional Life policy #0001927055 Term life policy payable upon death of Debtor to Janice D'Amato \$50,000		0.00
			Prudential Financial Term Life Insurance Policy #L4-180-922, value upon death 383,495.00, beneaficiary Janice D'Amato		0.00
10.	Annuities. Itemize and name each		Met Life annuity #9200059137		5,000.00
	issue.		Pacific Life Isurance Company #SP09402260		10,807.88
			Smith Barney Annuity #xxx-70741-xx-xxx as of March 31, 2009		17,626.75

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IN RE D'Amato, John J

Debtor(s)

Case No.

(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	IIUSBAND, 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).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans.		Martignetti Corporation Profit Sharing 401(k) plan as of May 4, 2009		14,782.00
	Give particulars.		Smith Barney Individual Retirement Account # xxx-6064A-xx-xxx as of March 31, 2009		48,984.04
			Smith Barney Roth IRA #xxx-6063C-xx-xxx as of March 31, 2009		1,937.05
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.		50% interest in Booze Man Group, LLC		unknown
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.		Rental Income owed 17 Marble Street, Springfield, MA		3,690.00
	•		Rental Income owed 18 Fairmount Street, Springfield, Ma		2,700.00
			Rental Income owed 20 Massasoit Place, Springfiedl, Ma		474.00
			Rental Income owed 80 Commonwealth Avenue, Springfield, Ma		1,080.00
		1	Rental Income owed 84 Commonwealth Avenue, Springfield, Ma		690.00
			Rental income owed from 45-47 Beech Street, Springfield, Ma		5,648.00
			Rental Income owed, 27 Brunswick Street, Brockton, Ma,		900.00
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2008 Tax Refund		898.00
19.	Equitable or future interest, 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		General American Term Life Insurance Policy of Janice D'Amato #3862367 \$250,000 value upon the death of Janice D'Amato		0.00
	benefit plan, life insurance policy, or trust.		Lincoln Financial Group, Lincoln National Life, policy # 8056674 Benefit payable upon death of Vincent D'Amato \$45,000.00 Benificary John and Janice D'Amato		2,160.98
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			

Debtor(s)

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IN RE D'Amato, John J

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(If known)

## 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.	Х			
26.	Boats, motors, and accessories.	Х			
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			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
1	Farming equipment and implements.	X			
1	Farm supplies, chemicals, and feed.	X	1/3 Beneficial Interest in the Dameron Aruba Realty Trust,		7,458.00
35.	Other personal property of any kind not already listed. Itemize.		(Real Estate located at San Miguel # 50. Noord, Aruba)		
			100% Beneficial Interest in D'Amato Springfield Realty Trust		0.00
			100% Beneficial Interest in D'Amato Weymouth Realty Trust		0.00
			D'Amato 1997 Family Trust		10.00
			Membership to Glen Eagle Golf and Country Club, Naples, Florida non-transferrable		0.00
			New England Patriots Season Tickets, nontransferrable		0.00
		1	·	TOTAL	241,395.38

TOTAL 241,395

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Debtor(s)

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Case No.

(If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects	the exemptions	to which	debtor is	entitled under:
(Charles and bow)	-			

Check if debtor claims a homestead exemption that exceeds \$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 EXEMPTIONS
SCHEDULE A - REAL PROPERTY			EXEM HOUS
99 Oak Ridge Circle, Weymouth, MA Single Family Home, Debtor's Residence Tenancy by the Entirety with Wife, Janice A. D'Amato	11 USC § 522(d)(1)	20,200.00	375,000.00
SCHEDULE B - PERSONAL PROPERTY			
Bank of America Checking Account # xxxx-xxxx-8885	11 USC § 522(d)(5)	1,075.00	37,829.00
2 Bedroom Sets, Office furniture, 3 Televisions, Dinning Room Furniture, Kitchen Furniture, Treadmill, Computer and Fax Machine	11 USC § 522(d)(3)	6,000.00	6,000.00
Pants, Shirts, Shoes, Suits, Jackets, Shorts, ect	11 USC § 522(d)(3)	4,000.00	4,000.00
Wedding Ring, Watch, Gold Chain & Bracelet	11 USC § 522(d)(4)	1,000.00	1,000.00
Lincoln Financial Group, Lincoln National Life policy #8056658 Benifit payabl upon the death of the Debtor \$81,000.00 Benificary Janice D'Amato	11 USC § 522(d)(7)	6,839.93	6,839.93
Met Life annuity #9200059137	11 USC § 522(d)(10)(E)	5,000.00	5,000.00
Pacific Life Isurance Company #SP09402260	11 USC § 522(d)(10)(E)	10,807.88	10,807.88
Smith Barney Annuity #xxx-70741-xx-xxx as of March 31, 2009	11 USC § 522(d)(10)(E)	17,626.75	17,626.75
Martignetti Corporation Profit Sharing 401(k) plan as of May 4, 2009	11 USC § 522(d)(12)	14,782.00	14,782.00
Smith Barney Individual Retirement Account # xxx-6064A-xx-xxx as of March 31, 2009	11 USC § 522(d)(12)	48,984.04	48,984.04
Smith Barney Roth IRA #xxx-6063C-xx-xxx as of March 31, 2009	11 USC § 522(d)(12)	1,937.05	1,937.05
Lincoln Financial Group, Lincoln National Life, policy # 8056674 Benefit payable upon death of Vincent D'Amato \$45,000.00 Benificary John and Janice D'Amato	11 USC § 522(d)(7)	2,160.98	2,160.98

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IN RE D'Amato, John J

Debtor(s)

Case No.

(If known)

### 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.

List creditors in alphabetical order to the extent practicable. If a minor child is the 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 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 "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" 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 Without Deducting Value of Collateral" 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, if Any" 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.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED. NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1061205237465  Americas Servicing Co 1 Home Campus Des Moines, IA 50328			First mortgage, 55 Maynard Street, Springfield, MA, opened 9/05				143,393.00	103,393.00
			VALUE \$ 40,000.00	1				
ACCOUNT NO. 1061205237549  Americas Servicing Co P.O. Box 10388  Des Moines, IA 50328			First mortgage, 17 Marble Street, Springfield, MA, opened 8/05				137,127.94	93,437.94
			VALUE \$ 43,690.00	1				
ACCOUNT NO. 15000000057000077280305  Androscoggin Savings Bank 30 Lisbon Street, P.O. Box 1227 Lewiston, ME 04243-1227			First mortgage 20 Massasoit Place, Springfield, MA				149,077.63	108,603.63
			VALUE \$ 40,474.00	1				
ACCOUNT NO. 3640021601331  Aurora Loan Services, LLC Po Box 1706 Scottsbluff, NE 69363			Frist mortgage, Unit 2205, 6820 Sterling Green Place, Naples, FL, opened 10/05				230,757.00	85,757.00
3 continuation sheets attached				is p	Tot	e) al	\$ 660,355.57 \$	\$ 391,191.57 \$ (If applicable, report

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related

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IN RE D'Amato, John J

Debtor(s)

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### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER, (See Instructions Above.)	CODEBTOR	IIUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED. NATURE OF LIEN. AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 449258888881	X	J	Second Mortgage 99 Oak Ridge Circle,	Ť		Г	102,382.10	
Chase Home Finances, LLC 1820 East Sky Harbor Circle, S. Phoenix, AZ 85034-9701			Weymouth, MA					
			VALUE \$ 375,000.00					
ACCOUNT NO. <b>600941236</b>	X	J	First Mortgage, 133 Chard Street,				230,142.00	
GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034			Weymouth, MA, opened 3/04					
			VALUE \$ 280,000.00			L		
ACCOUNT NO. 600966643	X		First mortgage 99 Oak Ridge Circle,				225,124.00	
GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034			Weymouth, MA, opened 4/04					
			VALUE \$ 375,000.00					
ACCOUNT NO. 601084231			First mortgage 84 Commonwealth				168,520.00	92,830.00
GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034			Avenue, Springfield, MA, opened 4/05					
			VALUE \$ 75,690.00					
ACCOUNT NO. 601084230			First mortgage 80 Commonwealth			Γ	165,923.00	89,843.00
GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034			Avenue, Springfield, MA, opened 4/05					
			VALUE \$ 76,080.00					
ACCOUNT NO. 601084234			First mortgage 18 Fairmount Street,				154,717.00	72,017.00
GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034			Springfield, MA, opened 4/05					
			VALUE \$ 82,700.00					
Sheet no. 1 of 3 continuation sheets attach Schedule of Creditors Holding Secured Claims	ed	to	(Total of	this	Tot	e) al	\$ 1,046,808.10 \$	\$ <b>254,690.00</b>

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE D'Amato, John J

Debtor(s)

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### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	IIUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTÉD	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 601207881			First mortgage 45-47 Beech Street,	$\top$	T		123,375.00	72,727.00
GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034			Springfield, MA, opened 4/05					
			VALUE \$ 50,648.00					
ACCOUNT NO. 8307010196			Second mortgage 133 Chard Street,				103,758.61	53,900.6
GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034			Weymouth, MA, opened 4/05					
			VALUE \$ 280,000.00					
ACCOUNT NO. 8307046310			Second mortgage, 27 Brunswick Street,				48,083.00	48,083.00
GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034			Brockton, MA, opened 6/06					
			VALUE \$ 180,000.00					
ACCOUNT NO. 8359026057	X		Second mortgage, 50 Cherry Street,				25,105.00	25,105.00
GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034			Springfield, MA					
			VALUE \$ 70,000.00					
ACCOUNT NO. <b>7442407144</b>	Х		First mortgage, 25 Webster Street,	T			152,795.00	82,795.00
Home Coming Funding Ne GMAC Mortgage 1100 Virginia Drive Fort Washington, PA 19034			Springfield, MA					
	$\perp$	ļ	VALUE \$ 70,000.00	L	L			
ACCOUNT NO. 7392607040	_ X		Second mortgage, 25 Webster Street, Springfield, MA				24,102.00	24,102.00
Home Coming Funding Ne GMAC Mortgage 1100 Virginia Drive Fort Washington, PA 19034			Springheid, WA					
			VALUE \$ 70,000.00		L			
Sheet no. 2 of 3 continuation sheets atta Schedule of Creditors Holding Secured Claims	ched	to	(Total of t	his p	Tota	e) al		\$ 306,712.61 \$

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE D'Amato, John J

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### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	IIUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED. NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 3640124174913	x		First mortgage, 50 Cherry Street,	X	X	T	128,060.00	58,060.00
Plaza Home Mortgage Company 5090 Shoreham Place, Suite 206 San Diego, CA 92122			Springfield, MA					
			VALUE \$ 70,000.00	1				
ACCOUNT NO.			Assignee or other notification for:	Γ				
Aurora Loan Services, LLC P.O. Box 1706 Scottsbluff, NE 69363			Plaza Home Mortgage Company					
			VALUE \$	1				
ACCOUNT NO. 1001225047	Τ		Second mortgage, 53-55 Maynard Street,				26,116.00	26,116.0
SLM Financial Corp C/O Specialized Loan Servicing, LLC 8742 Lucent Blvd Highlands Ranch, CO 80129			Springfield, MA, opened 9/05					
gac Nancii, CC CC 120			VALUE \$ 40,000.00	1				
ACCOUNT NO. 9360613461128	Х	J	First mortgage, 27 Brunswick Street,				224,410.00	43,510.0
Wells Fargo Home Mortgage P.O. Box 10335 Des Moines, IA 50306			Brockton, MA, opened 9/03					
			VALUE \$ 180,900.00			L.		
ACCOUNT NO.	+							
			VALUE \$					
ACCOUNTAIN	+	-	VALUE 9	+	+	┝		
ACCOUNT NO.								
2.6	Ļ	<u></u>	VALUE \$			Ļ		
Sheet no. 3 of 3 continuation sheets attacked of Creditors Holding Secured Claims	hed	to	(Total of t	his	btot pag Tot	e)	\$ 378,586.00	<u>\$ 127,686.0</u>

\$ 2,562,968.28 \$ 1,080,280.18

(Use only on last page)

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

## Case 09-14169 B6E (Official Form 6E) (12/07) IN RE D'Amato, John J

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Debtor(s)

Doc 1

Case No.

### 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 on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.	isted on this Schedule E in the box labeled "Total"
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with prime 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. Re listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with 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 S	Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the	ne attached sheets)
Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of responsible relative of such a child, or a governmental unit to whom such a domestic support claim has 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 commencer appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	nent of the case but before the earlier of the
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to emploindependent sales representatives up to \$10,950* per person earned within 180 days immediately precedent cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	oyees and commissions owing to qualifying ding the filing of the original petition, or the
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately precedir cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	ng the filing of the original petition, or the
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 were not delivered or provided. 11 U.S.C. § 507(a)(7).	s for personal, family, or household use, that
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, Comptro of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured deposition.	oller of the Currency, or Board of Governors epository 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 a drug, or another substance. 11 U.S.C. § 507(a)(10).	debtor was intoxicated from using alcohol,
* Amounts are subject to adjustment on April I, 2010, and every three years thereafter with respect to cases commer	nced on or after the date of adjustment.
0 continuation sheets attached	

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IN RE D'Amato, John J

Debtor(s)

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Case No.

### 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 nonpriority claims to report on this Schedule F.

						_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 80 Commonwealth Avenue			Trash violation 37060, 80 Commonwealth Avenue,	П		Γ	
City Of Springfield City Cllerk 36 Court Street Springfield, MA 01103			Springfield, MA				50.00
ACCOUNT NO.			Potential Personal Injury Recovery	х	X	х	
Elizabeth Cruz C/O Harry Shuman 15 Court Street, Suite 1000 Boston, MA 02108			Slip and fall accident 27 Brunswick Street, Brockton, MA				unknown
ACCOUNT NO. 7442409793	x	<b></b>	First mortgage,17-19 Webster Street, Springfield,	П	X	x	
Home Coming Funding Ne GMAC Mortgage 1100 Virginia Drive Fort Washington, PA 19034			MA Property sold with Mortgagee's authorization as a short sale and the mortgagee provided a letter stating that the proceeds of the sale were to be full and final satisfaction of the debt.				1.00
ACCOUNT NO. 00000029009399696	1		Lease on 2998 Infiniti G35X	П	Х	_	
Nissan-infiniti Lt Po Box 371491 Pittsburg, PA 75266							
							unknown
1 continuation sheets attached			(Total of th	Sub is p			\$ 51.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	t als	tica	n al	\$

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IN RE D'Amato, John J

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Case No.

Summary of Certain Liabilities and Related Data.) \$

36,004.37

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
INCLUDING ZIP CODE, AND ACCOUNT NUMBER. ☐ ☐ F CONSIDERATIO		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF. SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. 17 Marble Street	$\top$		Violations, 17 Marble Street, Springfield, MA	П		x	
Office Of Housing And Neighborhoods Housing Inspection Division 1600 E. Columbus Avenue Springfield, MA 01103			#08235-0048-aaa-00001				150.00
ACCOUNT NO. 84 Commonwealth Avenue	十		Violation at 84 Commonwealth Avenue,	†		х	
Office Of Housing And Neighborhoods Housing Inspection Division 1600 E. Columbus Avenue Springfield, MA 01103			Springfield, MA #03095-0014-aaa-00002				100.00
ACCOUNT NO. 1001416021	x		Deficiency on foreclosed property, 38 Johnson	T		П	
Specialized Loan Servicing, LLC 8742 Lucent Blvd Highlands Ranch, CO 80129			Street, Springfield, MA				34,842.00
ACCOUNT NO. <b>001081-000</b>		-	Water bill, 53-55 Maynard Street, Springfield, MA	+		H	01,012.00
Springfield Water And Sewer Commission P.O. Box 3688 Springfield, MA 01101-3688							861.37
ACCOUNT NO.	T		Potential Personal Injury Recovery	x	х	X	
Tuyen Kim Le C/O Law Office Of David Street 192 Maple Street Springfield, MA 01105			Slip and fall accident 18 Fairmount Street, Springfield, MA				unknowr
ACCOUNT NO.	X		Deficiency from forclosure on 38 Johnson Street,	十		П	
U.S. Bank National Assoc. As Trustee For Mortgage -Backed Pass-Thru Certificate 425 Walnut Street Cincinati, OH 45202			Springfield, MA				unknowr
ACCOUNT NO.							
Sheet no1 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claim			(Total of t	Sub			\$ 35,953.33
Solicence of Creeners Holding Observed Holpholity Claim	13		(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S	rt als	Fot:	al on al	

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IN RE D'Amato, John J

Case No.

Debtor(s) (If known)

Desc Main

### 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).

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.
niti Financial Services 00 Freeport Parkway ng, TX 75063-2438	2008 Infiniti G35 Auto Lease

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IN RE D'Amato, John J

Debtor(s)

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Case No.

(If known)

### **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 the 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					
Janice D'Amato	GMAC Mortgage, LLC					
99 Oak Rigde Circle	1100 Virginia Drive					
Veymouth, MA 02188	Fort Washington, PA 19034					
	GMAC Mortgage, LLC					
	1100 Virginia Drive					
	Fort Washington, PA 19034					
	Wells Fargo Home Mortgage					
	P.O. Box 10335					
	Des Moines, IA 50306					
	Chase Home Finances, LLC					
	1820 East Sky Harbor Circle, S.					
	Phoenix, AZ 85034-9701					
Villiam L. Pappas	Plaza Home Mortgage Company					
0 Menut Circle	5090 Shoreham Place, Suite 206					
lewburyport, MA 01950	San Diego, CA 92122					
	GMAC Mortgage, LLC					
	1100 Virginia Drive					
	Fort Washington, PA 19034					
	Home Coming Funding Ne					
	GMAC Mortgage					
	1100 Virginia Drive					
	Fort Washington, PA 19034					
	Home Coming Funding Ne					
	GMAC Mortgage					
	1100 Virginia Drive					
	Fort Washington, PA 19034					
	Home Coming Funding Ne					
	GMAC Mortgage					
	1100 Virginia Drive					
	Fort Washington, PA 19034					
	Specialized Loan Servicing, LLC					
	8742 Lucent Blvd					
	Highlands Ranch, CO 80129					
	U.S. Bank National Assoc. As Trustee For					
	Mortgage -Backed Pass-Thru Certificate					
	425 Walnut Street					
	Cincinati, OH 45202					

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IN RE D'Amato, John J

Debtor(s)

Case No.

(If known)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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 calculated on this form may differ from the current

Debtor's Marital Status DEPENDENTS OF DEBTOR AND				AND SPOU	SF		
Married		RELATIONSHIP(S): Son		7		AGE(S): 21	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation	Portfolio Man	nager	Legal Assist	tant			
Name of Employer	United Liquo	rs, LLC	Verrill Dana				
How long employed	17 years		2 years				
Address of Employer 175 Campanelli Drive, BX 859219 One Boston Place, S Braintree, MA 02185-9219 Boston, MA 02108					iite 2330		
INCOME: (Estim	ate of average o	or projected monthly income at time ca	ase filed)		DEBTOR		SPOUSE
	_	alary, and commissions (prorate if not	•	\$	6,991.01	\$	4,915.63
2. Estimated month			r ,	\$		\$	
3. SUBTOTAL				\$	6,991.01	\$	4,915.63
4. LESS PAYROL	L DEDUCTION	NS		· T		¥	
a. Payroll taxes a				\$	1,934.70	\$	1,026.82
b. Insurance		,		\$	269.88		
c. Union dues				\$		\$	
d. Other (specify)	) See Schedu	ıle Attached		\$	536.71	\$	183.34
	Angly to high to transfer your state of the second state of the se			\$		\$	
5. SUBTOTAL O	F PAYROLL I	DEDUCTIONS		\$	2,741.29	\$	1,210.16
6. TOTAL NET M	<b>IONTHLY TA</b>	KE HOME PAY		\$	4,249.72	\$	3,705.47
7. Regular income	from operation	of business or profession or farm (atta	ach detailed stateme	ent) \$		\$	
8. Income from rea	al property	-		\$	21,123.00	\$	
9. Interest and divid				\$	176.00	\$	
		ort payments payable to the debtor for	r the debtor's use or	r			
that of dependents				\$		\$	
11. Social Security				Ф		4	
(Specify)			Halis HH-Itilii Iribbaya waxaya w	\$		\$	
12 Domaion or ratio		HIND, WARRING PLANTER WARRANT AND		\$		\$	<b></b>
12. Pension or retir 13. Other monthly:				\$		\$	
		ron Aruba Realty Trust		\$	661 61	2	
(bpoon)	o i ioiii samas.	TOTI AIRDA Realty Trust		Ψ \$		\$	
——————————————————————————————————————				\$		\$	
14. SUBTOTAL O	OF LINES 7 TH	HROUGH 13		\$	21,960.61	\$	
		COME (Add amounts shown on lines	6 and 14)	\$	26,210.33		3,705.47
		(1111 1111 1111 1111 1111 1111 1111 1111 1111	o <b>u</b> ate 1 1 )	Ψ		Ψ	
16. COMBINED	AVERAGE MO	ONTHLY INCOME: (Combine colu	mn totals from line	15;			
		otal reported on line 15)			\$ 2	29,915.8	30

(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: The Debtor states that the certainty of any increase and/or decrease in income within the twelve months following the filing of the petition is dependant upon the economy and its recovery. Tenants have been failling to pay their rent as time passes and they lose their jobs and/or have reductions in their income causing a decrease in rental income being paid to the estate.

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IN RE D'Amato, John J

Debtor(s)

Case No.

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

	DEBTOR	SPOUSE
Other Payroll Deductions:		
·	2.20	
Ee Additional	2.38	
Spouse Additional	0.61	
401K	529.73	130.00
Ee Additional Life Ins.	3.19	
Spouse Additional Life	0.80	
125REB		43.33
Transportation		10.01

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(If known)

30,237.85

IN RE D'Amato, John J

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Debtor(s)

Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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 biweekly, 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 Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

<ol> <li>Rent or home mortgage payment (include lot rented for mobile home)</li> <li>a. Are real estate taxes included? Yes ✓ No</li> </ol>	\$	2,318.39
b. Is property insurance included? Yes $\checkmark$ No		
2. Utilities:		
a. Electricity and heating fuel	\$	294.00
b. Water and sewer	\$	78.00
c. Telephone	\$	242.00
d. Other Cable & Internet	\$	200.00
Trash Disposal Fee	\$ .\$	34.58
3. Home maintenance (repairs and upkeep)	\$ \$	50.00
4. Food	\$	500.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	125.00
8. Transportation (not including car payments)	\$	450.25
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	129.67
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	
b. Life	\$	201.72
c. Health	\$	
d. Auto	\$	228.00
e. Other	\$	·····
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	Y	
(Specify) Excise	\$	45.15
	\$	No. of the last section of
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	w.n.s V	
a. Auto	\$	595.51
b. Other Life Insurance	\$	140.11
	\$	
14. Alimony, maintenance, and support paid to others	Φ.	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other See Schedule Attached	\$	24,530.47
	\$	
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		_

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: The Debtor states that the certainty of any increase and/or decrease in expenses within the twelve months following the filing of the petition is dependant upon the economy and its recovery. As the economy weakens further increases in the cost of utilities and other expenses will continue to rise.

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ <u>29,915.80</u>
b. Average monthly expenses from Line 18 above	\$30,237.85
c. Monthly net income (a. minus b.)	\$322.05

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IN RE D'Amato, John J

Debtor(s)

Case No.

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

**Continuation Sheet - Page 1 of 1** 

Other Expenses (DEBTOR)

Rental Property Expenses See Attached
Multiply Listing Regristration Fee
Non Debtor Spouse Loan And Credit Card Payments Non Debtor Spouse Holiday Club

Mortgage Payment - Dameron Aruba Realty Trust

22,662.47

40.00

1,178.00

150.00

500.00

IN RE D'Amato, John J				Case No				
Debtor(s)								
	<u>R</u>	<u>ental Property M</u>	onthly Exp	enses*				
		133		27-29		45-47		
	Ch	ard Street,	Brun	swick Street	Bee	ech Street,		
		mouth, MA		ckton, MA		ngfield, MA		
	,, 0,	1110 4411, 1711 1	210		~P***	.8,		
Generated Income	\$	2,850.00	\$	1,725.00	\$	1,650.00		
Income - Page Subtotal	\$	6,225.00						
Mortgage	\$	1,643.73	\$	1,064.77	\$	269.80		
Taxes	\$	255.00	\$	227.43	\$	287.00		
						26.00		
Utilities	\$	102.00	\$	50.00	\$			
Insurance	\$	47.00	\$	143.00	\$	116.00		
Management Fees	\$	-	\$	-	\$	108.00		
Repairs	\$	15.00	\$	98.00	\$	446.00		
Legal and Professional Fees	\$	30.00	\$	30.00	\$	30.00		
Water & Sewer	\$	61.00	\$	454.00	\$	142.00		
Lawn Care & Snow Removal	\$	93.00	\$	99.00	\$	21.00		
Auto and Travel	\$	27.00	\$	27.00	\$	27.00		
Trash Fee	\$	-	\$	-	\$	32.00		
Total Expenses*	\$	2,273.73	\$	2,193.20	\$	1,504.80		
Expenses - Page Subtotal	\$	5,971.73						

Page 1 of 5

IN RE D'Amato, John J  Debtor(s)				Cas	se No	
Depto(S)	<u>R</u>	ental Property M	onthly Exp	enses*		
		18 mont Street, ngfield, MA		80 nmonwealth Avenue, ngfield, MA		84 nmonwealth Avenue, ngfield, MA
Generated Income	\$	1,975.00	\$	1,875.00	\$	2,890.00
Income - Page Subtotal	\$	6,740.00				
Mortgage	\$	479.64	\$	449.66	\$	449.66
Taxes	\$	309.00	\$	413.00	\$	378.00
Utilities	\$	89.00	\$	78.00	\$	38.00
Insurance	\$	178.00	\$	178.00	\$	178.00
Management Fees	\$	165.00	\$	212.00	\$	210.00
Repairs	\$	491.00	\$	177.00	\$	277.00
Legal and Professional Fees	\$	30.00	\$	30.00	\$	30.00
Water & Sewer	\$	126.00	\$	248.00	\$	143.00
Lawn Care & Snow Removal	\$	50.00	\$	50.00	\$	50.00
Auto and Travel	\$	27.00	\$	27.00	\$	27.00
Trash Fee	\$	30.00	\$	30.00	\$	30.00
Total Expenses*	\$	1,974.64	\$	1,892.66	\$	1,810.66
Expenses - Page Subtotal	\$	5,677.96				

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IN RE D'Amato, John J				Cas	e No		
Debtor(s)	<u>R</u>	ental Property M	onthly Exp	oenses*			
	20 Massasoit Place,			17 urble Street,	53-55 Maynard Street,		
	Spri	ngfield, MA	Spri	ngfield, MA	Springfield, MA		
Generated Income	\$	-	\$	2,225.00	\$	1,200.00	
Income - Page Subtotal	\$	3,425.00					
Mortgage	\$	220.88	\$	262.77	\$	239.62	
Taxes	\$	209.00	\$	260.00	\$	320.00	
Utilities	\$	79.00	\$	15.00	\$	60.00	
Insurance	\$	136.00	\$	106.00	\$	158.00	
Management Fees	\$	151.00	\$	98.00	\$	88.00	
Repairs	\$	326.00	\$	524.00	\$	148.00	
Legal and Professional Fees	\$	30.00	\$	30.00	\$	30.00	
Water & Sewer	\$	194.00	\$	139.00	\$	87.00	
Lawn Care & Snow Removal	\$	33.00	\$	29.00	\$	38.00	
Auto and Travel	\$	27.00	\$	27.00	\$	27.00	
Trash Fee	\$	22.00	\$	22.00	\$	22.00	
Total Expenses*	\$	1,427.88	\$	1,512.77	\$	1,217.62	
Expenses - Page Subtotal	\$	4,158.27					

IN RE D'Amato, John J			Case No.					
Debtor(s)								
	R	ental Property	Monthly Expenses*					
		nit 2205,						
		0 Sterling	•					
		eens Place,						
	N	aples, FL						
Generated Income	\$	833.00						
Income - Page Subtotal	\$	833.00						
Mortgage	\$	964.69						
Taxes	\$	187.00						
Utilities	\$	33.00						
Insurance	\$	53.00						
Management Fees	\$	26.00						
Legal and Professional Fees	\$	30.00						
Auto and Travel	\$	27.00						
Advertising	\$	13.00						
Cleaning & Maintance	\$	84.00						
Association Dues	\$	585.00						
Telephone	\$	60.00						
Home Warranty**	\$	38.00						
Food Minimum***	\$	33.00						
Rental Transfer Fees	\$	62.00						
Gratuities***	\$	9.00						
Total Expenses*	\$	2,204.69						
Expenses - Page Subtotal	\$	2,204.69						

<sup>\*\*</sup> Apliance and home insurance

<sup>\*\*\*</sup> Country Club Mandatory Fees for this property based on location within Country Club Page 4 of 5

IN RE D'Amato, John J				Case No.		
Debtor(s)  Rental Property Monthly Expenses*						
	<u>v</u>	ental Property	Monthly Ex	penses		
		50	25	Webster		
	Ch	erry Street,	Stree	et, Springfield,		
	Spri	ngfield, MA		MA		
Generated Income	\$	1,650.00	\$	2,250.00		
Income - Page Subtotal	\$	3,900.00				
Mortgage	\$	1,226.76	\$	1,060.58		
Taxes	\$	_	\$	174.83		
Utilities	\$	38.59	\$	77.34		
Insurance	\$	191.42	\$	191.83		
Management Fees	\$	107.33	\$	175.17		
Repairs	\$	462.50	\$	526.33		
Legal and Professional Fees	\$	65.42	\$	61.67		
Water & Sewer	\$	51.17	\$	135.09		
Lawn Care & Snow Removal	\$	29.17	\$	29.17		
Auto and Travel	\$	_	\$	5.25		
Trash Fee	\$	5.20	\$	-		
Pest Control	\$	15.00	\$	20.00		
Total Expenses*	\$	2,192.56	\$	2,457.26		
Expenses - Page Subtotal	\$	4,649.82				
Total Income - All Pages	\$	21,123.00				
Total Expenses - All Pages	\$	22,662.47				

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IN RE D'Amato, John J

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Debtor(s)

Case No.

(If known)

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	are: /s/ John J D'Amato
Date: May 7, 2009 Signat	John J D'Amato  Debto
Date: Signat	ire:
	(Joint Debtor, if any [If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF	NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a co and 342 (b); and, (3) if rules or guidelines have been	bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for by of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) a promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by notice of the maximum amount before preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of Bankruptcy Petit	ion Preparer Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individ responsible person, or partner who signs the docume	ual, state the name, title (if any), address, and social security number of the officer, principal, nt.
Address	MANUT TRANSPORT (SECURITY) (SECURITY) (SECURITY) (SECURITY SECURITY SECURIT
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other indivision of an individual:	duals who prepared or assisted in preparing this document, unless the bankruptcy petition prepared
If more than one person prepared this document, atta	ach additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply wi imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §	th the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines of 156.
DECLARATION UNDER PENALT	Y OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the	(the president or other officer or an authorized agent of the corporation or a
member or an authorized agent of the partnershi (corporation or partnership) named as debtor in schedules, consisting of sheets (total knowledge, information, and belief.	p) of the

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $\underset{B7 \text{ (Official Form 7) (12/07)}}{\text{Case 09-14169}}$ 

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**Desc Main** 

United States Bankruptcy Court **District of Massachusetts** 

IN RE:		Case No.	
D'Amato, John J		 Chapter 11	
	Debtor(s)		

### 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 and 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

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

98,332.12 2008 United Liquors, LLC

66,633.43 2007 Martigetti Corp

50,590.65 2007 Corporate Incentive Solutions

39,564.72 2009 Thru 4/30/09

21,067.00 2007 Unemployment compensation

### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, 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

222,260.00 2007 Rental Income

235,290.00 2008 Rental Income

48,635.00 2009 Rental Income Thru 4/30/09 Estimated

-258.00 2008 Booze Man Group, LLC

-600.00 2007 Booze Man Group, LLC

7,476.00 2007 Internal Revenue Service Tax Refund

### 5. Repossessions, foreclosures and returns

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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 U.S. Bank National Assoc. As Trustee For Mortgage -Backed Pass-Thru Certificate 425 Walnut Street Cincinati, OH 45202

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 11/19/08

DESCRIPTION AND VALUE
OF PROPERTY
38 Johnson Street, Springfield, Ma
foreclosure sale price \$111,000.00

	Case 09-14169	Doc 1	Filed 05/07/09 Document	Entered 05/07/0 Page 35 of 45	09 14:30:49	Desc Main
6. As	signments and receiverships					
None	a. Describe any assignment of pro (Married debtors filing under chap unless the spouses are separated a	oter 12 or chapte	er 13 must include any			
None	b. List all property which has bee commencement of this case. (Man spouses whether or not a joint per	ried debtors fili	ng under chapter 12 or	chapter 13 must include i	nformation concern	
7. Gi	fts					
None	List all gifts or charitable contribu- gifts to family members aggregation per recipient. (Married debtors fil a joint petition is filed, unless the	ng less than \$20 ing under chap	00 in value per individu ter 12 or chapter 13 m	al family member and cha ust include gifts or contril	nritable contribution	ns aggregating less than \$100
8. Lo	sses					
None	List all losses from fire, theft, oth commencement of this case. (Ma a joint petition is filed, unless the	arried debtors fi	lling under chapter 12	or chapter 13 must includ		
9. Pa	yments related to debt counseling	g or bankrupto				
None	List all payments made or propert consolidation, relief under bankru of this case.					
Mest 459 I	E AND ADDRESS OF PAYEE cone Hogan, LLC Broadway, St. 204 ett, MA 02149			MENT, NAME OF HER THAN DEBTOR		MONEY OR DESCRIPTION ID VALUE OF PROPERTY 23,000.00
9009	ey Management International, West Loop South, 7th Floor ston, TX 77096-1719	, Inc.	4/29/09			50.00
10.0	ther transfers					
None	a. List all other property, other the absolutely or as security within to chapter 13 must include transfers petition is not filed.)	wo years imme	ediately preceding the	commencement of this ca	ase. (Married debto	ors filing under chapter 12 or
RELA Mirna 1328	E AND ADDRESS OF TRANSFI ATIONSHIP TO DEBTOR a Gomez Page Blvd. ngfield, MA 01101	EREE,	DATE <b>4/23/09</b>		AND VALUE R	OPERTY TRANSFERRED RECEIVED r Street, Springfield, MA
None	b. List all property transferred by t device of which the debtor is a be		n <b>ten years</b> immediate	y preceding the commenc	ement of this case to	o a self-settled trust or similar
D'An 99 O	E OF TRUST OR OTHER DEVIO nato Brockton Realty Trust ak Ridge Street mouth, MA 02188	CE	DATE(S) OF T DATE <b>8/16/04</b>	RANSFER(S)	OR DEBTOR'S 27 Brunswick	MONEY ION AND VALUE OF PRO INTEREST IN PROPERTY Street, Brockton Ma, In in 2004, value 4/1/09
Dam MA	eron Aruba Realty Trust		10/18/05			Villa in Aruba alued at \$7,458.00

### 11. Closed financial accounts

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.)

### 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.)

### 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.)

### 14. Property held for another person

None  $\checkmark$ 

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

### 15. Prior address of debtor

If 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.

### 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.

### 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.

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.

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.

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.

Case	19-14169	DOC 1	Docume		Page 37 of		14.30.49	Desc	Main
18. Nature, location and	l name of bus	iness							
of all businesses i	n which the descriptions of this case, or i	ebtor was and in a trade, in which the	officer, director profession, or o	or, partne ther acti	er, or managing ex vity either full- or	ecutive of part-time	a corporation, p within <b>six year</b>	oartner in <b>s</b> immedia	ng and ending dates a partnership, sole ately preceding the years immediately
					ng and ending dates years immediately				
	n which the de	btor was a pa							ng and ending dates years immediately
NAME Booze Man Group, L	LC	OF SOCIA SECURIT INDIVIDU TAXPAY	Y OR OTHER UAL ER-I.D. NO. OMPLETE EIN		ESS k Ridge Circle nouth, MA 0218	8	NATURE O BUSINESS real estate	E	EGINNING AND NDING DATES 2/05 to present
None b. Identify any bus	siness listed in	response to	subdivision a., a	bove, th	at is "single asset i	real estate"	as defined in 1	U.S.C. §	101.
The following questions six years immediately prospercent of the voting of in a trade, profession, or	eceding the cor r equity securit	mmencement ties of a corpo	of this case, and oration; a partne	y of the f	following: an offic	er, director,	, managing exec	cutive, or o	owner of more than
(An individual or joint de years immediately prece signature page.)									
19. Books, records and	financial state	ements							
None a. List all bookkee keeping of books				ears imm	nediately preceding	the filing o	of this bankrupt	cy case kep	ot or supervised the
NAME AND ADDRESS Robert P. Doneghey, 25 Checkerberry Roa Abington, MA 02351	CPA, MST, I	P.C.	DATE <b>15 Ye</b>		ICES RENDEREI	D			
None b. List all firms or and records, or pro				liately p	eceding the filing of	of this bank	ruptcy case have	audited th	ne books of account
NAME AND ADDRESS Robert P. Doneghey, 25 Checkerberry Roa Abington, MA 02351	CPA, MST, I	P.C.	DATE <b>15 Ye</b>		ICES RENDERE	D			
None c. List all firms or						n possessio	n of the books	of account	and records of the

20. Inventories

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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.

None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued

within the two years immediately preceding the commencement of the case by the debtor.

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None	b. List the name and address of the	person hav	ving possession of the re	ecords of each of the two inventories repor	ted in a., above.
21. C	urrent Partners, Officers, Director	s and Sha	reholders		
None	a. If the debtor is a partnership, list	the nature	and percentage of partr	ership interest of each member of the parti	nership.
None	b. If the debtor is a corporation, list or holds 5 percent or more of the vo	all officer oting or eq	s and directors of the couity securities of the co	rporation, and each stockholder who direct poration.	tly or indirectly owns, controls,
22. Fo	ormer partners, officers, directors	and share	holders		
None	a. If the debtor is a partnership, list of this case.	each memb	per who withdrew from t	he partnership within one year immediatel	y preceding the commencement
	b. If the debtor is a corporation, lis preceding the commencement of the		ers, or directors whose r	elationship with the corporation terminate	d within one year immediately
23. W	ithdrawals from a partnership or	distributio	ons by a corporation		
None				butions credited or given to an insider, inclurquisite during <b>one year</b> immediately prece	
24. Ta	ax Consolidation Group				
None				fication number of the parent corporation of ix years immediately preceding the comme	
25. Pe	ension Funds.				
None				ntification number of any pension fund to w mediately preceding the commencement of	
[If co	mpleted by an individual or indi	vidual an	ed spouse]		_
	are under penalty of perjury that I to and that they are true and corre		d the answers containe	ed in the foregoing statement of financia	al affairs and any attachments
Date:	May 7, 2009		ture /s/ John J D'An	nato	
		of De	btor		John J D'Amato
Date:	AND COMMON AND COMMON C		nt Debtor		
			0 continuati	on pages attached	

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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.

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IN RE:		Case No.
D'Amato, John J		Chapter 11
	Debtor(s)	_
	VERIFICATION OF CREDITOR MATRI	X
The above named debtor(s) hereby ve	rify(ies) that the attached matrix listing creditors	is true to the best of my(our) knowledge.
Date: May 7, 2009	Signature: /s/ John J D'Amato	MANAGAMAN MANAGAMA WAN IN 18 SESTANA COLONIA SANDES SESTANA MANAGAMAN MANAGAMAN MANAGAMAN MANAGAMAN MANAGAMAN M
	John J D'Amato	Debtor
Date:	Signature:	
		Joint Debtor, if any

Americas Servicing Co 1 Home Campus Des Moines, IA 50328

Americas Servicing Co P.O. Box 10388 Des Moines, IA 50328

Androscoggin Savings Bank 30 Lisbon Street, P.O. Box 1227 Lewiston, ME 04243-1227

Aurora Loan Services, LLC Po Box 1706 Scottsbluff, NE 69363

Aurora Loan Services, LLC P.O. Box 1706 Scottsbluff, NE 69363

Chase Home Finances, LLC 1820 East Sky Harbor Circle, S. Phoenix, AZ 85034-9701

City Of Springfield City Cllerk 36 Court Street Springfield, MA 01103

Elizabeth Cruz C/O Harry Shuman 15 Court Street, Suite 1000 Boston, MA 02108 FBCS, Inc Fritz Kaelin 2200 Byberry Road, Suite 120 Hatboro, PA 19040

GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034

Home Coming Funding Ne GMAC Mortgage 1100 Virginia Drive Fort Washington, PA 19034

Infiniti Financial Services 8900 Freeport Parkway Irving, TX 75063-2438

Mortgage Electronic Registration Systems P.O. Box 2026 Flint, MI 48501-2026

Nissan-infiniti Lt Po Box 371491 Pittsburg, PA 75266

Office Of Housing And Neighborhoods Housing Inspection Division 1600 E. Columbus Avenue Springfield, MA 01103

Plaza Home Mortgage Company 5090 Shoreham Place, Suite 206 San Diego, CA 92122 SLM Financial Corp C/O Specialized Loan Servicing, LLC 8742 Lucent Blvd Highlands Ranch, CO 80129

Specialized Loan Servicing, LLC 8742 Lucent Blvd Highlands Ranch, CO 80129

Springfield Water And Sewer Commission P.O. Box 3688 Springfield, MA 01101-3688

Tuyen Kim Le C/O Law Office Of David Street 192 Maple Street Springfield, MA 01105

U.S. Bank National Assoc. As Trustee For Mortgage -Backed Pass-Thru Certificate 425 Walnut Street Cincinati, OH 45202

Wells Fargo Home Mortgage P.O. Box 10335 Des Moines, IA 50306 Case 09-14169 Doc 1

## **United States Bankruptcy Court**

		District of Massachusetts	
IN	NRE:		Case No.
D'	Amato, John J		Chapter 11
	Debtor(s)		
	DISCLOSURE OF C	OMPENSATION OF ATTORNEY	FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 201 one year before the filing of the petition in bankruptcy, or of or in connection with the bankruptcy case is as follows:	agreed to be paid to me, for services rendered or to be	
	For legal services, I have agreed to accept		\$ <u>250.00/hr</u>
	Prior to the filing of this statement I have received		\$ 23,000.00
	Balance Due		
2.	The source of the compensation paid to me was:	otor Other (specify):	
3.	The source of compensation to be paid to me is:	otor Other (specify):	
4.	I have not agreed to share the above-disclosed compo	ensation with any other person unless they are members	s and associates of my law firm.
	I have agreed to share the above-disclosed compensatiogether with a list of the names of the people sharing	tion with a person or persons who are not members or g in the compensation, is attached.	associates of my law firm. A copy of the agreement,
5.	In return for the above-disclosed fee, I have agreed to rend	der legal service for all aspects of the bankruptcy case,	including:
	b. Preparation and filing of any petition, schedules, stat	ors and confirmation hearing, and any adjourned hearin	
6.	By agreement with the debtor(s), the above disclosed fee of	does not include the following services:	
_			
	certify that the foregoing is a complete statement of any agroceeding.	CERTIFICATION eement or arrangement for payment to me for represen	tation of the debtor(s) in this bankruptcy
	May 7, 2009	/s/ Richard A. Mestone	
	Date	Mestone Hogan LLC 459 Broadway Suite 204 Everett, MA 02149 (617) 381-6700 Fax: (617) 381-6703	

### UNITED STATES BANKRUPTCY COURT

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

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (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.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 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. Each debtor in a joint case must complete the briefing.

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. Each debtor in a joint case must complete the course.

### 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.

<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)

Page 2

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 [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Address:	petition preparer is no the Social Security nu principal, responsible the bankruptcy petitio	t an individual, state mber of the officer, person, or partner of n preparer.)
X	(Required by 11 U.S.	C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, partner whose Social Security number is provided about the security number of partner whose Social Security number is provided about the security number of the security number		
I (We), the debtor(s), affirm that I (we) have received	Certificate of the Debtor if and read this notice.	
D'Amato, John J	X /s/ John J D'Amato	5/07/2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

B201