

B1 (Official Form 1)(1/08)

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Doherty, Arthur P. Jr.	Name of Joint Debtor (Spouse) (Last, First, Middle): Doherty, Patricia
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1805	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3450
Street Address of Debtor (No. and Street, City, and State): 35 Allan Road West Barnstable, MA	Street Address of Joint Debtor (No. and Street, City, and State): 35 Allan Road West Barnstable, MA
ZIP Code 02668	ZIP Code 02668
County of Residence or of the Principal Place of Business: Barnstable	County of Residence or of the Principal Place of Business: Barnstable
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

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

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

Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

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

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

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

THIS SPACE IS FOR COURT USE ONLY

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Doherty, Arthur P. Jr. Doherty, Patricia</p>
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach 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: Bayside Electrical Contractors, Inc.	Case Number: 08-19379	Date Filed: 12/08/08
District: Massachusetts	Relationship: President	Judge: Hillman

<p style="text-align: center;">Exhibit A</p> <p>(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.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X /s/ STEPHEN E. SHAMBAN May 28, 2009</p> <p>Signature of Attorney for Debtor(s) (Date)</p> <p style="text-align: center;">STEPHEN E. SHAMBAN 453300</p>
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Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.

No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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

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

Name of Debtor(s):
Doherty, Arthur P. Jr.
Doherty, Patricia

Signature(s) of Debtor(s) (Individual/Joint)
I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.
X /s/ Arthur P. Doherty, Jr.
Signature of Debtor **Arthur P. Doherty, Jr.**
X /s/ Patricia Doherty
Signature of Joint Debtor **Patricia Doherty**

Telephone Number (If not represented by attorney)
May 28, 2009
Date

Signatures
Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
(Check only one box.)
 I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
 Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*
X /s/ STEPHEN E. SHAMBAN
Signature of Attorney for Debtor(s)
STEPHEN E. SHAMBAN 453300
Printed Name of Attorney for Debtor(s)
STEPHEN E. SHAMBAN LAW OFFICES, P.C.
Firm Name
P.O. BOX 850973
222 FORBES RD., STE. 208
BRAINTREE, MA 02185-0973
Address
Email: sshamban@yahoo.com
(781) 849-1136 Fax: (781) 848-9055
Telephone Number
May 28, 2009
Date
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

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

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

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

Address
X _____
Date

Signature of Debtor (Corporation/Partnership)
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.
X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Date
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B4 (Official Form 4) (12/07)

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

In re Arthur P. Doherty, Jr.
Patricia Doherty

Debtor(s)

Case No. _____
Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
American Express P.O. Box 2855 New York, NY 10116	American Express P.O. Box 2855 New York, NY 10116	Revolving credit		41,941.95
Authorized Services of New England 410 Forest Street, Ste. 3 Marlborough, MA 01752	Authorized Services of New England 410 Forest Street, Ste. 3 Marlborough, MA 01752	Business debt		7,000.00
Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886	Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886	Revolving credit		3,081.76
Chase Card Services P.O. Box 15153 Wilmington, DE 19886	Chase Card Services P.O. Box 15153 Wilmington, DE 19886	Revolving credit		5,003.00
Chrysler Financial P.O. Box 5223 Lisle, IL 60532	Chrysler Financial P.O. Box 5223 Lisle, IL 60532	Business debt		24,080.66
Discover Card P.O. Box 6103 Carol Stream, IL 60197	Discover Card P.O. Box 6103 Carol Stream, IL 60197	Revolving credit		4,905.76
Eastern Bank 195 Market Street Lynn, MA 01901	Eastern Bank 195 Market Street Lynn, MA 01901	Business debt		12,354.15
Ford Credit P.O. Box 94380 Palatine, IL 60094	Ford Credit P.O. Box 94380 Palatine, IL 60094	Business debt		10,692.28
Ford Credit P.O. Box 94380 Palatine, IL 60094	Ford Credit P.O. Box 94380 Palatine, IL 60094	Business debt		10,666.24
Ford Credit P.O. Box 94380 Palatine, IL 60094	Ford Credit P.O. Box 94380 Palatine, IL 60094	Business debt		2,285.27

B4 (Official Form 4) (12/07) - Cont.

Arthur P. Doherty, Jr.

In re Patricia Doherty

Case No. _____

Debtor(s) _____

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Granite City Electric Company c/o David S. Katz, Esq. Katz Law Group, P.C. 112 Turnpike Road, Ste. 104 Westborough, MA 01581	Granite City Electric Company c/o David S. Katz, Esq. Katz Law Group, P.C. Westborough, MA 01581	Business debt		323,764.00
H&R Block Bank P.O. Box 5170 Simi Valley, CA 93062	H&R Block Bank P.O. Box 5170 Simi Valley, CA 93062	284 Oak Street W. Barnstable		280,729.00 (260,000.00 secured)
Harbor One Credit Union P.O. Box 4200 Brockton, MA 02303	Harbor One Credit Union P.O. Box 4200 Brockton, MA 02303	Business debt		8,082.71
HMA Direct 7 Wells Avenue Ste. 24 Newton Center, MA 02459	HMA Direct 7 Wells Avenue Ste. 24 Newton Center, MA 02459	Business debt		16,895.23
Morse-Collins, Inc. 5047 State Route 34 Auburn, NY 13021	Morse-Collins, Inc. 5047 State Route 34 Auburn, NY 13021	Business debt		2,700.00
Munro Electrical Supplies P.O. Box 468 Fall River, MA 02722	Munro Electrical Supplies P.O. Box 468 Fall River, MA 02722	Guaranty of Bayside Electrical Contractors, Inc. Default Judgment		88,665.00
Nantucket Shuttle 490 Barnstable Road Hyannis, MA 02601	Nantucket Shuttle 490 Barnstable Road Hyannis, MA 02601	Business debt		2,407.00
Recel CLS 242 Libbey Industrial Parkway East Weymouth, MA 02189	Recel CLS 242 Libbey Industrial Parkway East Weymouth, MA 02189	Business debt		3,715.82
RMV 1084 Route 28 South Yarmouth, MA 02664	RMV 1084 Route 28 South Yarmouth, MA 02664	Business debt		2,690.00
Yellow Book USA P.O. Box 580 Newark, NJ 07101	Yellow Book USA P.O. Box 580 Newark, NJ 07101	Business debt		7,221.23

B4 (Official Form 4) (12/07) - Cont.

In re **Arthur P. Doherty, Jr.**
Patricia Doherty

Debtor(s)

Case No. _____

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

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

We, **Arthur P. Doherty, Jr.** and **Patricia Doherty**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **May 28, 2009** _____

Signature **/s/ Arthur P. Doherty, Jr.** _____
Arthur P. Doherty, Jr.
Debtor

Date **May 28, 2009** _____

Signature **/s/ Patricia Doherty** _____
Patricia Doherty
Joint Debtor

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

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS - EASTERN DIVISION
**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.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

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

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

X /s/ STEPHEN E. SHAMBAN **May 28, 2009**
Signature of Attorney Date

Certificate of Debtor

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

Arthur P. Doherty, Jr.
Patricia Doherty
Printed Name(s) of Debtor(s)

X /s/ Arthur P. Doherty, Jr. **May 28, 2009**
Signature of Debtor Date

Case No. (if known) _____

X /s/ Patricia Doherty **May 28, 2009**
Signature of Joint Debtor (if any) Date

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

In re Arthur P. Doherty, Jr.
Patricia Doherty Debtor(s) Case No. _____ Chapter 11

VERIFICATION OF CREDITOR MATRIX

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

Date: May 28, 2009

/s/ Arthur P. Doherty, Jr.
Arthur P. Doherty, Jr.
Signature of Debtor

Date: May 28, 2009

/s/ Patricia Doherty
Patricia Doherty
Signature of Debtor

AMERICAN EAGLE OUTFITTERS
P.O. BOX 530942
ATLANTA, GA 30353

AMERICAN EXPRESS
P.O. BOX 2855
NEW YORK, NY 10116

AMERICAN EXPRESS
P.O. BOX 360001
FORT LAUDERDALE, FL 33336

AMERICAN HONDA FINANCE
P.O. BOX 7829
PHILADELPHIA, PA 19101

AUTHORIZED SERVICES OF NEW ENGLAND
410 FOREST STREET, STE. 3
MARLBOROUGH, MA 01752

BAYNES ELECTRIC SUPPLY CO., INC.
900 WEST CHESTNUT STREET
P.O. BOX 1850
BROCKTON, MA 02303

BOTELLO HOME CENTER
P.O. BOX V
OSTERVILLE, MA 02655

BRADFORD'S HARDWARE
231 MAIN STREET
HYANNIS, MA 02601

BUCKLER'S TOWING SERVICES, INC.
116 RIDGEWOOD AVENUE
HYANNIS, MA 02601

CAPE COD COOPERATIVE BANK
25 BENJAMIN FRANKLIN WAY
HYANNIS, MA 02601

CAPE COD EMERGENCY PHYSICIANS
P.O. BOX 1028
MELROSE, MA 02176

CAPE COD HOSPITAL
C/O HMA ADMINISTRATORS, LLC
7 WELLS AVENUE, STE. 24
NEWTON CENTER, MA 02459

CAPE COD HUMAN SERVICES
C/O HMA ADMINISTRATORS, LLC
7 WELLS AVENUE, STE. 24
NEWTON CENTER, MA 02459

CAPE COD TEXTILES
338 ROUTE 130
SANDWICH, MA 02563

CAPE ELECTRIC SUPPLY
47 THEOPHILUS SMITH ROAD
SOUTH DENNIS, MA 02660

CHASE
CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON, DE 19886

CHASE CARD SERVICES
P.O. BOX 15153
WILMINGTON, DE 19886

CHRYSLER FINANCIAL
P.O. BOX 5223
LISLE, IL 60532

CITI CARDS
P.O. BOX 183053
COLUMBUS, OH 43218

COLONIAL SUPPLEMENTAL INSURANCE
P.O. BOX 1365
COLUMBIA, SC 29202

COLUMBIA ELECTRIC SUPPLY, INC.
P.O. BOX 4050
BROCKTON, MA 02303

COMCAST
P.O. BOX 1577
NEWARK, NJ 07101

CONED SOLUTIONS
C/O RUI CREDIT SOLUTIONS
P.O. BOX 1349
MELVILLE, NY 11747

CONSTRUCTION DATA COMPANY
2001 9TH AVENUE
STE. 6A
VERO BEACH, FL 32960

COUNTRYWIDE
P.O. BOX 5170
SIMI VALLEY, CA 93062

DISCOVER CARD
P.O. BOX 6103
CAROL STREAM, IL 60197

EASTERN BANK
P.O. BOX 843350
BOSTON, MA 02284

EASTERN BANK
195 MARKET STREET
LYNN, MA 01901

EXXON/MOBIL
P.O. BOX 688938
DES MOINES, IA 50368

FASTENAL COMPANY
P.O. BOX 978
WINONA, MN 55987

FEDERAL EXPRESS
P.O. BOX 371461
PITTSBURGH, PA 15250

FIRST PREMIER VISA
P.O. BOX 5147
SIOUX FALLS, SD 57117

FORD CREDIT
P.O. BOX 94380
PALATINE, IL 60094

FORD DIAMOND ELECTRIC SUPPLY CORP.
539 HIGGINS CROWELL ROAD
WEST YARMOUTH, MA 02673

FORD OF HYANNIS
332 FALMOUTH ROAD
HYANNIS, MA 02601

FOWLER & SONS INC.
358 WEST MAIN STREET
HYANNIS, MA 02601

GRANITE CITY ELECTRIC COMPANY
C/O DAVID S. KATZ, ESQ.
KATZ LAW GROUP, P.C.
112 TURNPIKE ROAD, STE. 104
WESTBOROUGH, MA 01581

GRANITE CITY EMERGENCY ACCOUNT
441 PULASKI BLVD.
BELLINGHAM, MA 02019

H&R BLOCK BANK
P.O. BOX 5170
SIMI VALLEY, CA 93062

HARBOR ONE CREDIT UNION
P.O. BOX 4200
BROCKTON, MA 02303

HINCKLEY ELECTRIC COMPANY
108 PARKER ROAD
OSTERVILLE, MA 02655

HMA DIRECT
7 WELLS AVENUE
STE. 24
NEWTON CENTER, MA 02459

IDEARC MEDIA CORP.
ATTN: CUSTOMER SERVICE DEPARTMENT
P.O. BOX 619009
DFW AIRPORT, TX 75261

J.D. DADDARIO CO., INC.
5 FORGER PARKWAY
FRANKLIN, MA 02038

JOHN M. KALISZ
404 NASH ROAD
NEW BEDFORD, MA 02746

JOHNSON ELECTRIC SUPPLY, INC.
P.O. BOX 1508
SAGAMORE BEACH, MA 02562

KENMARK OFFICE SYSTEM
P.O. BOX 827
MASHPEE, MA 02649

LANE BRYANT
P.O. BOX 659728
SAN ANTONIO, TX 78265

LOUD FUEL
552 THOMAS LANDERS ROAD
FALMOUTH, MA 02540

LYNNE MOWER, CNP
C/O HMA ADMINISTRATORS, LLC
7 WELLS AVENUE, STE. 24
NEWTON CENTER, MA 02459

MACOMBER'S SANITARY REFUSE CO.
P.O. BOX 1176
MARSTONS MILLS, MA 02648

MACY'S
P.O. BOX 689195
DES MOINES, IA 50368

MID CAPE HOME CENTER
P.O. BOX 1418
SOUTH DENNIS, MA 02660

MID CAPE TIRE & AUTO SERVICES
426 YARMOUTH ROAD
HYANNIS, MA 02601

MJ QUALITY TIRE & AUTO
196 ENTERPRISE ROAD
YARMOUTH PORT, MA 02675

MORSE-COLLINS, INC.
5047 STATE ROUTE 34
AUBURN, NY 13021

MUNRO ELECTRICAL SUPPLIES
P.O. BOX 468
FALL RIVER, MA 02722

NANTUCKET SHUTTLE
490 BARNSTABLE ROAD
HYANNIS, MA 02601

NATIONAL GRID
C/O THE ALLEN DANIEL ASSOCIATES, INC.
880 MAIN STREET, 4TH FLOOR
WALTHAM, MA 02451

NATIONAL GRID
P.O. BOX 4300
WOBURN, MA 01888

NES RENTAL
P.O. BOX 8500
PHILADELPHIA, PA 19178

NEXTELL
P.O. BOX 4181
CAROL STREAM, IL 60197

NORTH EAST PUBLICATION
143A UPPER COUNTY ROAD
DENNIS PORT, MA 02639

NORTHEAST TOOL SUPPLY CORP.
157 THORTON DRIVE
HYANNIS, MA 02601

NSTAR
P.O. BOX 4508
WOBURN, MA 01888

NSTAR ELECTRIC & GAS
C/O GANICK, O'BRIEN & SARIN
161 GRANITE AVENUE
BOSTON, MA 02124

NSTAR ELECTRIC & GAS CORP.
C/O RUI CREDIT SERVICES
P.O. BOX 1349
MELVILLE, NY 11747

ORLEANS AUTO SUPPLY
333 BARNSTABLE ROAD
HYANNIS, MA 02601

PINNACLE CREDIT SERVICES
C/O RMCB
P.O. BOX 1238
ELMSFORD, NY 10523

PITNEY BOWES LEASE
P.O. BOX 856460
LOUISVILLE, KY 40285

PITNEY BOWES POSTAGE
P.O. BOX 856042
LOUISVILLE, KY 40285

POLAND SPRINGS WATER
P.O. BOX 856192
LOUISVILLE, KY 40285

QUANTUM OF CAPE COD, LLC
154 BARNSTABLE ROAD
HYANNIS, MA 02601

QUEST DIAGNOSTICS INCORPORATED
P.O. BOX 64363
BALTIMORE, MD 21264

RECEL CLS
242 LIBBEY INDUSTRIAL PARKWAY
EAST WEYMOUTH, MA 02189

RETS TECHNICAL CENTER
570 RUTHERFORD AVENUE
CHARLESTOWN, MA 02129

RG INDUSTRIES
13259 EAST 166TH STREET
CERRITOS, CA 90703

RMV
1084 ROUTE 28
SOUTH YARMOUTH, MA 02664

ROBERT B. OUR CO., INC.
36 GREAT WESTERN ROAD
HARWICH, MA 02645

SANDERS, WALSH & EATON, LLP
MIKE WALSH
P.O. BOX F
OSTERVILLE, MA 02655

SAV-ON
326 WEST MAIN STREET
HYANNIS, MA 02601

SEASIDE ALARMS INC.
1265 ROUTE 28
SOUTH YARMOUTH, MA 02664

SOVEREIGN BANK
MAIL CODE 10-6438-CS5
601 PENN STREET
READING, PA 19601

STAPLES
P.O. BOX 9027
DES MOINES, IA 50368

SUNDERLAND PRINTING
41 ROSARY LANE
HYANNIS, MA 02601

TRADE SERVICE
15445 INNOVATION DRIVE
SAN DIEGO, CA 92128

TRAVELERS/COMMERCIAL
ONE TOWER SQUARE, PLPBA
SHAREHOLDER SERVICES
HARTFORD, CT 06183

UNITED PARCEL SERVICE
P.O. BOX 7247
PHILADELPHIA, PA 19170

UNITED RENTALS INC.
P.O. BOX 196334A
NEWARK, NJ 07195

VERIZON
P.O. BOX 1
WORCESTER, MA 01654

VICTORIA'S SECRET
P.O. BOX 659728
SAN ANTONIO, TX 78265

W.B. MASON CO., INC.
P.O. BOX 111
BROCKTON, MA 02303

WAL-MART
P.O. BOX 530927
ATLANTA, GA 30353

WALMART
P.O. BOX 960023
ORLANDO, FL 32896

WESTGATE RESORT TIMESHARE
5601 WINDHOVER DRIVE
ORLANDO, FL 32819

WINDOW CANDLES
3006 CHURCHVILLE ROAD
CHURCHVILLE, MD 21028

YELLOW BOOK USA
P.O. BOX 580
NEWARK, NJ 07101