

B1 (Official Form 1)(1/08)

United States Bankruptcy Court District of Massachusetts		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Da Silva, Marlene		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Marlene Da Silva; AKA Marlene DaSilva		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-3929		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 11 Warren Rd Framingham, MA		Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 01702		ZIP Code
County of Residence or of the Principal Place of Business: Middlesex		County of Residence or of the Principal Place of Business:
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.
Filing Fee (Check one box) <input type="checkbox"/> Full Filing Fee attached <input checked="" type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$50 million <input type="checkbox"/> \$10,000,001 to \$100 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Da Silva, Marlene
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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: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<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/ Carmenelisa Perez-Kudzma October 8, 2009 Signature of Attorney for Debtor(s) (Date) Carmenelisa Perez-Kudzma 633520</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):
Da Silva, Marlene

Signatures

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 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.

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 /s/ Marlene Da Silva
Signature of Debtor **Marlene Da Silva**

X _____
Signature of Foreign Representative

X _____
Signature of Joint Debtor

Printed Name of Foreign Representative

Telephone Number (If not represented by attorney)

Date

October 8, 2009
Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Address

X _____

Date

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

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

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

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

Signature of Attorney*

X /s/ Carmenelisa Perez-Kudzma
Signature of Attorney for Debtor(s)

Carmenelisa Perez-Kudzma 633520
Printed Name of Attorney for Debtor(s)

Carmenelisa Perez-Kudzma
Firm Name

**Arecibo #349
Urb. La Cumbre
Orlando, FL 00926**

Address

Email: attorney.carmenelisa@gmail.com

978-505-3333
Telephone Number

October 8, 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 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

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court
District of Massachusetts**

In re Marlene Da Silva

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>
Bank of America P.O. Box 1598 Norfolk, VA 23501	Bank of America P.O. Box 1598 Norfolk, VA 23501	Credit Card Purchases		10,890.00
Bank of America P.O. Box 1598 Norfolk, VA 23501	Bank of America P.O. Box 1598 Norfolk, VA 23501	Credit Card Purchases		3,216.00
Bank of America 4161 Piedmont Parkway Greensboro, NC 27410	Bank of America 4161 Piedmont Parkway Greensboro, NC 27410	Line of Credit		1,091.00
Chase P.O. Box 15298 Wilmington, DE 19850	Chase P.O. Box 15298 Wilmington, DE 19850	Credit Card Purchases		11,153.00
Chase 201 N Walnut Street #DE1-10 Wilmington, DE 19801	Chase 201 N Walnut Street #DE1-10 Wilmington, DE 19801	(2003 Ford Heavy Duty 68,400 miles) (In debtor's name but owned by Agilson Silveira) Location: 11 Warren Rd, Framingham MA		15,468.00 (7,600.00 secured)
Chase Home Finance 2901 Kinwest Parkway Irving, TX 75063	Chase Home Finance 2901 Kinwest Parkway Irving, TX 75063	Location: 11 Warren Rd, Framingham MA		383,641.40 (345,000.00 secured)
Cohen Financial c/o PNC Bank 7300 West 110th Street Suite 560 Overland Park, KS 66210	Cohen Financial c/o PNC Bank 7300 West 110th Street Suite 560 Overland Park, KS 66210	37-39 Freeman Street, Framingham, MA 01701		470,886.00 (315,000.00 secured)
Department of the Treasury Internal Revenue Service P.O. Box 9019 Holtsville, NY 11742-9019	Department of the Treasury Internal Revenue Service P.O. Box 9019 Holtsville, NY 11742-9019	Federal Taxes		719.00
First Franklin Loan Services 150 Allegheny Center Mall Locator # 24-040 Pittsburgh, PA 15212	First Franklin Loan Services 150 Allegheny Center Mall Locator # 24-040 Pittsburgh, PA 15212	40-42 Frederick Street, Framingham, MA 01702		394,600.43 (280,000.00 secured)

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

In re **Marlene Da Silva**

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>
First Franklin Loan Services 150 Allegheny Center Mall Locator # 24-040 Pittsburgh, PA 15212	First Franklin Loan Services 150 Allegheny Center Mall Locator # 24-040 Pittsburgh, PA 15212	40-42 Frederick Street, Framingham, MA 01702		73,932.66 (280,000.00 secured) (394,600.43 senior lien)
Franklin Credit Management Corporation P.O. Box 2303 Jersey City, NJ 07303-2303	Franklin Credit Management Corporation P.O. Box 2303 Jersey City, NJ 07303-2303	Location: 11 Warren Rd, Framingham MA		95,909.43 (345,000.00 secured) (383,641.40 senior lien)
GEMB/Bargin Outlet P.O. Box 981439 El Paso, TX 79998	GEMB/Bargin Outlet P.O. Box 981439 El Paso, TX 79998	Credit Purchases		2,195.00
GEMB/Bargin Outlet P.O. Box 981439 El Paso, TX 79998	GEMB/Bargin Outlet P.O. Box 981439 El Paso, TX 79998	Credit Purchases		1,035.00
Sears Sears Charge Plus P.O. Box 740281 Houston, TX 77274	Sears Sears Charge Plus P.O. Box 740281 Houston, TX 77274	Credit Card Purchases		7,376.00
Sears/Citibank SD, N P.O. Box 6189 Sioux Falls, SD 57117	Sears/Citibank SD, N P.O. Box 6189 Sioux Falls, SD 57117	Credit Card Purchases		4,009.00
Town of Framingham c/o Treasurer/Collectors Office 150 Concord Street Framingham, MA 01702	Town of Framingham c/o Treasurer/Collectors Office 150 Concord Street Framingham, MA 01702	Water/Sewer Bill		2,179.50

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

In re **Marlene Da Silva**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, **Marlene Da Silva**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **October 8, 2009**

Signature **/s/ Marlene Da Silva**

Marlene Da Silva

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.

Bank of America
P.O. Box 1598
Norfolk, VA 23501

Bank of America
4161 Piedmont Parkway
Greensboro, NC 27410

Chase
201 N Walnut Street #DE1-10
Wilmington, DE 19801

Chase
P.O. Box 15298
Wilmington, DE 19850

Chase Home Finance
2901 Kinwest Parkway
Irving, TX 75063

Chase Manhattan Mortgage
10790 Rancho Bernardo Road
San Diego, CA 92127

Cohen Financial
Lockbox 773295
3295 Solutions Center
Chicago, IL 60677-3002

Cohen Financial c/o PNC Bank
7300 West 110th Street
Suite 560
Overland Park, KS 66210

Department of the Treasury
Internal Revenue Service
P.O. Box 9019
Holtsville, NY 11742-9019

First Franklin Loan Services
150 Allegheny Center Mall
Locator # 24-040
Pittsburgh, PA 15212

Franklin Credit Management Corporation
P.O. Box 2303
Jersey City, NJ 07303-2303

Franklin Credit Management Corporation
101 Hudson Street
Jersey City, NJ 07302

GEMB/Bargin Outlet
P.O. Box 981439
El Paso, TX 79998

Harmon Law Offices, P.C.
150 California Street
Newton, MA 02458

Home Loan Services INC.
150 Allegheny Center Mall
Pittsburgh, PA 15212

Midland Loan Services INC.
P.O. Box 25965
Shawnee Mission, KS 66225

Orlans | Morgan
P.O. Box 962169
Boston, MA 02196

Sears Sears Charge Plus
P.O. Box 740281
Houston, TX 77274

Sears/Citibank SD, N
P.O. Box 6189
Sioux Falls, SD 57117

THD/CBSD
P.O. Box 6497
Sioux Falls, SD 57117

Town of Framingham
c/o Treasurer/Collectors Office
150 Concord Street
Framingham, MA 01702

Toyota Motor Credit
1500 West Park Drive
Westborough, MA 01581