B I (Official Form I Casse 09-20642 Doc		1/03/09			13:27:02	Desc M	ain	
United States Ban		ıment	Page 1 o	f 12	Vol	untary Petitio	n	
District of Mas			N(• Doht (C		•		
Name of Debtor (if individual, enter Last, First, Middle Dandreo III Donato Joseph):		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):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Dandreo III Daniel Joseph								
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (if more than one, state all): 0656	(ITIN) No./Compl	lete EIN	Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):					
Street Address of Debtor (No. and Street, City, and Stat	e):		Street Address of Joint Debtor (No. and Street, City, and State):					
46 Rock Avenue Swampscott, MA			NOV03'09 PM 1:11 USB					
	ZIP CODE	01907	ZIP CODE					
County of Residence or of the Principal Place of Busine Essex	ess:		County of Residence or of the Principal Place of Business:					
Mailing Address of Debtor (if different from street address ame	ess):		Mailing Address of Joint Debtor (if different from street address):					
	ZIP CODE					Z	IP CODE	
Location of Principal Assets of Business Debtor (if different form)	erent from street ac	ddress above):	A /	01907			IP CODE	
Type of Debtor	Nat	ture of Busines		C	hapter of Bankr	uptcy Code Ur	ider Which	
(Form of Organization) (Check one box.)	(Check one box.				_	Filed (Check of	ŕ	
Individual (includes Joint Debtors)		re Business set Real Estate	as defined in	Chap		Chapter 15 P Recognition		
See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP)		§ 101(51B)		as defined in				
Partmership Other (If debtor is not one of the above entities,	Stockbrok Commodi						of a Foreign	
check this box and state type of entity below.)	Railroad Stockbrok Commodi Clearing F				Nati	ure of Debts		
	Construction					eck one box.)		
		x-Exempt Enti box, if applica	ble.) Debts are primarily consumer debts, defined in 11 U.S.C.				bts are primarily	
	☐ Debtor is a	a tax-exempt of					siness debts.	
	1	le 26 of the Uni Internal Reven			ial primarily for a I, family, or hous			
Filing Fee (Check one bo	<u> </u>		!	hold pur	rpose." Chapter 11 D	ebtors		
Full Filing Fee attached.	,		Check one box:					
☐ Filing Fee to be paid in installments (applicable to	individuals only)	Must attach	Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).					
signed application for the court's consideration ce	rtifying that the de	btor is	Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).					
unable to pay fee except in installments. Rule 100							cluding debts owed to	
Filing Fee waiver requested (applicable to chapter attach signed application for the court's considera					re less than \$2,19			
					Check all applicable boxes: A plan is being filed with this petition.			
		Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).						
Statistical/Administrative Information THIS SPACE IS FOR					THIS SPACE IS FOR COURT USE ONLY			
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			7					
1-49 50-99 100-199 200-999	1,000- 5,0	001-	0,001-	5,001- 50,000	50,001- 100,000	Over 100,000		
Estimated Assets								
\$0 to \$50.001 to \$100,001 to \$500,001		0,000,001 \$3	50,000,001 \$	□ 5100,000,001	\$500,000,001	☐ More than		
\$50,000 \$100,000 \$500,000 to \$1 million	to \$10 to 5	\$50 to	\$100 to	o \$500 nillion	to \$1 billion	\$1 billion		
Estimated Liabilities					<u> </u>			
		0,000,001 \$3	50,000,001 \$	□ 5100,000,001	\$500,000,001	☐ More than		
\$50,000 \$100,000 \$500.000 to \$1 million				o \$500 nillion	to \$1 billion	\$1 billion		

MUUU3*09 PM 1:11 USB 12:27:02 Desc Main Entered 11/03/09 13:27:02 B 1 (Official Form 1 Case 09-20642 Filed 11/03/09 Doc 1 Dandreo III Voluntary Petition Document onato Joseph (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Date Filed: 4/11/07 Case Number: 07-12211 Location **Boston** Where Filed: Date Filed: 6/13/08 Case Number: 07-15146 Location Boston Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Date Filed: Name of Debtor: Case Number: District: Relationship: Judge: District of Massachusetts Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) 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 have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) 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. Z 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.) \mathbf{Z} 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 with 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(1)).

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B 1 (Official Form) 1 (1/08) Document	Page 3 of 12 Page 3		
Voluntary Petition	Name of Debtor(s):		
(This page must be completed and filed in every case.)	Dandreo III Donato Joseph		
Signa	tures		
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 shapter 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 (Signature of Foreign Representative)		
X Signature of Joint Debtor 781-985-4059	(Printed Name of Foreign Representative)		
Telephone Number (if not represented by attorney)	Date		
Date	Dute		
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer		
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address	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.		
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer		
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.	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		
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.	Date		
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.		
Signature of Authorized Individual	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		
Printed Name of Authorized Individual	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.		
Title of Authorized Individual			
Date			
	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.		

B 1D (Official Form 1, Exhibit D) (12/08)

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UNITED STATES BANKRUPTCY COURT

District of Massachusetts

In re Donato J. Dandreo III	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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B ID (Official Form 1, Exh. D) (12/08) - Cont.

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☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of menta
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.

I certify under penalty of perjury that the information provided above is true and

□ 5. The United States trustee or bankruptcy administrator has determined that the credit

Signature of Debtor:

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Data: 11-1-09

Certificate Number: 00252-MA-CC-008833020

CERTIFICATE OF COUNSELING

I CERTIFY that on October 28, 2009	, at	9:14	o'clock PM EDT,
Daniel J Dandreo III		received	from
Institute for Financial Literacy, Inc.			,
an agency approved pursuant to 11 U.S.C. §	§ 111 to	provide credit o	counseling in the
District of Massachusetts	, aı	n individual [or	group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111		
A debt repayment plan was not prepared	If a d	lebt repayment 1	olan was prepared, a copy of
the debt repayment plan is attached to this c	ertificat	e.	
This counseling session was conducted by i	nternet a	nd telephone	·
Date: October 28, 2009	Ву	/s/Dallas P. Dic	kinson
	Name	Dallas P. Dickin	nson
	Title	Credit Counselo	or

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Ameriquest Mortgage Services P.O. Box 5926 Carol Stream, IL 60197-5926

> Julie Taylor Moran Orlans Moran PLLC 45 School Street Boston, MA 02108

> Michael T. Eramo 160 Sylvan Street Danvers, MA 01923

Nicholas L. Cosmos Massachusetts Department of Revenue 436 Dwight Street Springfield, MA 01103

> Castle Equipment Company P.O. Box 19428 Johnston, RI 02919

Bobcat of Boston, Inc c/o Cellai Law Offices, P.C, 335 Congress Street, Suite 2B Boston, MA 02201

Castle Equipment Company c/o Cellai Law Offices, P.C, 335 Congress Street, Suite 2B Boston, MA 02201

> Suffolk Partners P.O. Box 627 Beverly, MA 01915

Chrysler Financial P.O. Box 1728 Newark, NJ 07101-1728

Massachusetts General Hospital C/O HBCS 710 Edgewater Drive Suite 250 Wakefield, MA 01880 Providian National Bank Palisades Collection, LLC c/o Howard Lee Schiff, P.C 510 Tolland Street East Hartford, CT 06108

Capitol One C/O Northland Group, INC P.O. Box 390846 Edina, MN 55439

GE Money Bank C/O Arrow Financial Services 2103 Network Place Chicago, IL 60678-1031

Capitol One C/o MRS Services 3 Executive Campus, Suite 400 Cherry Hill, NJ 08002

Commonweath Radiology Association PO Box 9135 Brookline, MA 02446-9135

> Walker Associates 2 Oliver Street Boston, MA 02109-4901

North Shore Medical Center Hospital Services P.O. Box 4108 Woburn, MA 01888-4108

Capitol One C/o Alliance One 1160 Centre Point Suite 1 Mendota Heights, MN 55120

Sears C/o Ventus Capitol Services, LP Sherman 9700 Bisonnet Suite 2000 Houston, TX 77036 American Express PO Box 740640 Atlanta, Georgia 30374-0640

> Capitol One PO Box 85147 Richmond, VA 23276

Pediatrics Assoc of Greater Salem C/O Receivables Management 55 Rozer Road Beverly, MA 01915

> Massachusetts Electric C/o Solomon & Solomon Columbus Circle Box 15019 Albany, NY 12203

American Express P.O. Box 360001 Ft. Lauderdale, FL 33336-0001

Associated Concrete Coatings C/o Atty Brian Aylard 5 Essex Center Drive Peabody, MA 01960-2914

> Rudolph Freidman LLP 92 State Street Boston, MA 02109

Orchard Bank HSBC Card Services P.O. Box 17051 Baltimore, MD 21297

Shirmer Engineering 707 Lake Cook Road Suite 200 Deerfield, IL 60015

Pitman & Wardley 32 Church St Salem, MA 01970 Case 09-20642 Doc 1 Filed 11/03/09 Entered 11/03/09 13:27:02 Desc Main Document Page 10 of 12

Rent All 675 Highland Avenue Salem, MA 01970

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UNITED STATES BARRUPTEY COURT

District of Massachusetts

In re	Donato Joseph Dandreo	111	,	Case Not 1:11 t	ICE
	Debtor			Chapter 11	
	APP	LICATIO	N TO PAY FILING FEE IN II	NSTALLMENTS	
1.	In accordance with Fed. R. Ba	nkr. P. 1006, I	apply for permission to pay the filing fee an	nounting to \$_1,039.00	in installments.
2.	I am unable to pay the filing fe	ee except in ins	allments.		
3.	Until the filing fee is paid in fu services in connection with thi		ake any additional payment or transfer any	additional property to an attor	ney or any other person for
4.	I propose the following terms	for the paymen	of the Filing Fee.*		
	\$	Check one	With the filing of the petition, or On or before		
	\$300.00_	n or before1	2/01/2009		
	\$300.00 ₀	n or before 0	1/01/2009		
		n or before 0			
5. Signat	I understand that if I fail to pay ure of Attorney	y any installme Date	nt when due, my bankruptcy case may be di Sepature of D (In a joint case	11/12/214	a discharge of my debts. Date
Name	of Attorney				
			Signature of Jo	oint Debtor (if any)	Date
and ha rules o have g	clare under penalty of perjury that: we provided the debtor with a copy or guidelines have been promulgate iven the debtor notice of the maxir	(1) I am a bank of this documed pursuant to 1 num amount be	ruptcy petition preparer as defined in 11 U. ent and the notices and information required 1 U.S.C. § 110(h) setting a maximum fee for fore preparing any document for filing for all money or other property from the debtor	S.C. § 110; (2) I prepared this 1 under 11 U.S.C. §§ 110(b), 1 or services chargeable by banks a debtor or accepting any fee fi	document for compensation 10(h), and 342(b); (3) if ruptcy petition preparers, I rom the debtor, as required
If the l	f or Typed Name and Title, if any, bankruptcy petition preparer is not a, or partner who signs the docume	an individual,	Petition Preparer Soci state the name, title (if any), address, and so	ial-Security No. (Required by ocial-security number of the of	11 U.S.C. § 110.) ficer, principal, responsible
Addre	SS				

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 signed 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.

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UNITED STATES BANKRUPTCY COURT

District of Massachusetts

n re Donato	Joseph Dandreo III , Debtor	Case No.
		Chapter 11
	ORDER APPROVING PAYMEN	NT OF FILING FEE IN INSTALLMENTS
□ application.	IT IS ORDERED that the debtor(s) may pa	y the filing fee in installments on the terms proposed in the foregoing
	IT IS ORDERED that the debtor(s) shall pa	y the filing fee according to the following terms:
\$	Check one	With the filing of the petition, or On or before
\$	on or before	
\$	on or before	
\$	on or before	
□ payment or tra	IT IS FURTHER ORDERED that until the insfer any additional property to an attorney or a	filing fee is paid in full the debtor(s) shall not make any additional any other person for services in connection with this case.
		BY THE COURT
Date:	·····	
		United States Bankruptcy Judge