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Case 09-42912 <u>B1 (Official Form 1) (1/08)</u> Doc 1 Filed 07/19/09 Entered 07/19/09 15:37:42 Desc Main Document Page 1 of 15 **United States Bankruptcy Court Voluntary Petition District of Massachusetts** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Canonica, Ronald Canonica, Renee M. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2459 EIN (if more than one, state all): 2176 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 4 Tammer Lane 4 Tammer Lane Hopkinton, MA Hopkinton, MA **ZIPCODE 01748 ZIPCODE 01748** County of Residence or of the Principal Place of Business: 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): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE **Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which** (Form of Organization) the Petition is Filed (Check one box.) (Check **one** box.)

☐ Individual (includes Join See Exhibit D on page 2 ☐ Corporation (includes L ☐ Partnership ☐ Other (If debtor is not o check this box and state	of this form. LC and LLP) ne of the above entition	☐ Sing U.S ☐ Rai ☐ Stoo	.C. § 101(51B) lroad ckbroker nmodity Broker aring Bank	Estate as defined i		Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are prim	Recog Main l Chapte Recog Nonm Nature of D (Check one b	
		Title Inte	(Check box, otor is a tax-exer	mpt Entity if applicable.) mpt organization ed States Code (tode).	under	debts, defined i § 101(8) as "individual prim personal, family hold purpose."	n 11 U.S.C. curred by an arily for a y, or house-	business debts.
 ✓ Full Filing Fee attached ☐ Filing Fee to be paid in attach signed application is unable to pay fee excess 3A. ☐ Filing Fee waiver requestatach signed application 	n for the court's consi ept in installments. Ru sted (Applicable to ch	ble to individua deration certify ale 1006(b). Sec napter 7 individu	ing that the debte Official Form	Tor Check if: Debtor's affiliate: Check all a A plan i Accepta	is a small but is not a small but is not a small state in a saggregate is a sare less that applicable it is being filed inces of the	siness debtor as del business debtor noncontingent liques \$2,190,000.	as defined in 11 uidated debts ow d prepetition from	S.C. § 101(51D). U.S.C. § 101(51D). red to non-insiders or m one or more classes of
Statistical/Administrativ Debtor estimates that f Debtor estimates that, distribution to unsecur	unds will be available after any exempt prop				id, there wil	l be no funds avai	lable for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Cred 1-49 50-99 100-		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 So to \$50,001 to \$100 \$50,000 \$100,000 \$500	,001 to \$500,001 to ,000 \$1 million	\$1,000,001 to \$10 million		\$50,000,001 to \$100 million	\$100,000,0 to \$500 mi	001 \$500,000,0	Ol More than	
Estimated Liabilities \$0 to \$50,001 to \$100 \$50,000 \$500 \$500 \$500 \$500 \$500 \$500	,001 to \$500,001 to ,000 \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 mi	001 \$500,000,0 Illion to \$1 billion		

Prior Bankruptcy Case Filed Within Last	8 Years (If more than two	, attach additional sheet)
Location Where Filed: District Of Massachusetts	Case Number: 06-41968	Date Filed: 9/26/06
Location Where Filed: N/A	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debto	r (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 deb I, the attorney for the pet that I have informed the chapter 7, 11, 12, or 1 explained the relief avai	Exhibit B upleted if debtor is an individual ts are primarily consumer debts.) itioner named in the foregoing petition, declare petitioner that [he or she] may proceed under 3 of title 11, United States Code, and have lable under each such chapter. I further certify debtor the notice required by § 342(b) of the
	X /s/ Mark W. Miller	7/19/09
	Signature of Attorney for I	Debtor(s) Date
Exhi (To be completed by every individual debtor. If a joint petition is filed, e Exhibit D completed and signed by the debtor is attached and ma If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.	•
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 p 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	but is a defendant in an acti	on or proceeding [in a federal or state court]
Certification by a Debtor Who Resid (Check all app Landlord has a judgment against the debtor for possession of debtor		
		ecked, complete the following.)
(Name of landlord or less		ecked, complete the following.)
	otor's residence. (If box choose that obtained judgment)	ecked, complete the following.)
	or that obtained judgment)	

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

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

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Canonica, Ronald & Canonica, Renee M.

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Name of Debtor(s):

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filing of the petition.

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

Voluntary Petition

Doc 1

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Document

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Voluntary Petition

B1 (Official Form 1) (1/08)

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

Case 09-42912

Name of Debtor(s):

Canonica, Ronald & Canonica, Renee M.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

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. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Ronald Canonica

Signature of Joint Debtor

Signature of Debtor

Ronald Canonica

/s/ Renee M. Canonica

Renee M. Canonica

Telephone Number (If not represented by attorney)

July 19, 2009

Date

Signature of Attorney*



Signature of Attorney for Debtor(s)

Mark W. Miller 634317 The Law Office of Mark W. Miller 44 School Street, #710 Boston, MA 02108

mmillerlaw@verizon.net

July 19, 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.

Signature of	Authorized Individual		
Printed Name	of Authorized Individua	al	

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.

Signature of Foreign Representative	Signature of Foreign Penracentative	
	Signature of Poreign Representative	
Printed Name of Foreign Representative	Drinted Name of Fourier Democratative	

Signature of Non-Attorney 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); 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		

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date

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.

Case 09-42912 Doc 1 B1D (Official Form 1, Exhibit D) (12/08)

Entered 07/19/09 15:37:42 Filed 07/19/09 Page 4 of 15 Document **United States Bankruptcy Court**

District of Massachusetts

Desc Main

IN RE:	Case No
Canonica, Ronald	Chapter 11
Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR'S STA WITH CREDIT COUNSELING	
Warning: You must be able to check truthfully one of the five statement do so, you are not eligible to file a bankruptcy case, and the court can do whatever filing fee you paid, and your creditors will be able to resume and you file another bankruptcy case later, you may be required to pay to stop creditors' collection activities.	ts regarding credit counseling listed below. If you cannot lismiss any case you do file. If that happens, you will lose collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, each one of the five statements below and attach any documents as directed.	ch spouse must complete and file a separate Exhibit D. Check
1. Within the 180 days before the filing of my bankruptcy case , I rece the United States trustee or bankruptcy administrator that outlined the opp performing a related budget analysis, and I have a certificate from the agency certificate and a copy of any debt repayment plan developed through the agency.	ortunities for available credit counseling and assisted me in y describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , I recent the United States trustee or bankruptcy administrator that outlined the oppoper forming a related budget analysis, but I do not have a certificate from the a copy of a certificate from the agency describing the services provided to you the agency no later than 15 days after your bankruptcy case is filed.	ortunities for available credit counseling and assisted me in agency describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approved days from the time I made my request, and the following exigent circum requirement so I can file my bankruptcy case now. [Summarize exigent circ	nstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain th you file your bankruptcy petition and promptly file a certificate from the of any debt management plan developed through the agency. Failure to case. Any extension of the 30-day deadline can be granted only for caus also be dismissed if the court is not satisfied with your reasons for filing counseling briefing.	agency that provided the counseling, together with a copy fulfill these requirements may result in dismissal of your se and is limited to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because of: [Comotion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason	, , , , , , , , , , , , , , , , , , , ,

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

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

of realizing and making rational decisions with respect to financial responsibilities.);

participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Signature of Debtor: /s/ Ronald Canonica

Active military duty in a military combat zone.

Date: July 19, 2009

does not apply in this district.

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District of Massachusetts

	G N
IN RE:	Case No
Canonica, Renee M. Debtor(s)	Chapter 11
	OR'S STATEMENT OF COMPLIANCE NSELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the whatever filing fee you paid, and your creditors will be able	re statements regarding credit counseling listed below. If you cannot court can dismiss any case you do file. If that happens, you will lose to resume collection activities against you. If your case is dismissed nired to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition one of the five statements below and attach any documents as d	n is filed, each spouse must complete and file a separate Exhibit D. Check irected.
the United States trustee or bankruptcy administrator that outlin	case , I received a briefing from a credit counseling agency approved by ned the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the rough the agency.
the United States trustee or bankruptcy administrator that outling performing a related budget analysis, but I do not have a certification of the control of	case, I received a briefing from a credit counseling agency approved by ned the opportunities for available credit counseling and assisted me in ate from the agency describing the services provided to me. You must file rovided to you and a copy of any debt repayment plan developed through filed.
	n approved agency but was unable to obtain the services during the five gent circumstances merit a temporary waiver of the credit counseling exigent circumstances here.]
you file your bankruptcy petition and promptly file a certifica of any debt management plan developed through the agency case. Any extension of the 30-day deadline can be granted or also be dismissed if the court is not satisfied with your reas counseling briefing.	ll obtain the credit counseling briefing within the first 30 days after te from the agency that provided the counseling, together with a copy . Failure to fulfill these requirements may result in dismissal of your nly for cause and is limited to a maximum of 15 days. Your case may ons for filing your bankruptcy case without first receiving a credit
motion for determination by the court.]	cause of: [Check the applicable statement.] [Must be accompanied by a
of realizing and making rational decisions with respect to	
participate in a credit counseling briefing in person, by to Active military duty in a military combat zone.	cally impaired to the extent of being unable, after reasonable effort, to elephone, or through the Internet.);
	determined that the credit counseling requirement of 11 U.S.C. § 109(h)
does not apply in this district.	
I certify under penalty of perjury that the information provided a	above is true and correct.

Signature of Debtor: /s/ Renee M. Canonica

Date: July 19, 2009

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IN RE:		Case No
Canonica, Ronald & Canonica, Rene	е М.	Chapter 11
	Debtor(s)	
	VERIFICATION OF CREDITOR	R MATRIX
The above named debtor(s) hereby v	verify(ies) that the attached matrix listing	g creditors is true to the best of my(our) knowledge.
Date: July 19, 2009	Signature: /s/ Ronald Canonica	
	Ronald Canonica	Debtor
Date: July 19, 2009	Signature: /s/ Renee M. Canonica	
	Renee M. Canonica	Joint Debtor, if any

ADT Services P.O. Box 371490 Pittsburgh, PA 15250-7490

American Express
P.O. Box 297807
Ft. Lauderdale, FL 33329

American Express
P.O. Box 360002
Ft. Lauderdale, FL 33336-0002

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

American Express
P.O. Box 297812
Ft. Lauderdale, FL 33329

ASC P.O. Box 10388 Des Moines, IA 50306-0388

Aspire P.O. Box 23007 Columbus, GA 31902-3007

Bank Of America P.O. Box 1758 Newark, NJ 07101-1758

Bank Of America P.O. Box 17054 Wilmington, DE 19884 Best Buy P.O. Box 981439 El Paso, TX 79998

Best Buy P.O. Box 17298 Baltimore, MD 21297-1298

BLMDSNB 9111 Duke Boulevard Mason, OH 45040

Brookline Bank P.O. Box 470469 Brookline, MA 02447

Capital One P.O. Box 70885 Charlotte, NC 28272

Capital One P.O. Box 30281 Salt Lake City, UT 84130

Cescent Ridge Dairy 355 Bay Road Sharon, MA 02067

Charles River Medical Assoc. 171 Main Street, #203 Ashland, MA 01721

Chase P.O. Box 15153 Wilmington, DE 19886-5153 Chase P.O. Box 15298 Wilmington, DE 19850-5298

Chase/CC P.O. Box 15678 Wilmington, DE 19850

Citgo P.O. Box 689095 Des Moines, IA 50368-9095

Citi Bank/ DFS SB Building B 12234 N IH 35 Austin, TX 78753

Citi Cards P.O. Box 183061 Columbus, OH 43218

DCFS USA LLC 36455 Corporate Drive Farmington Hills, MI 48331

Dell Financial P.O. Box 6503 Carol Stream, IL 60197-6403

Discover P.O. Box 15251 Wilmington, DE 19886-5251

Ethan Allen P.O. Box 530993 Atlanta, GA 30353-0993 Fidelity Investments 100 Summer Street Boston, MA 02110

GEMB

P.O. Box 981064 El Paso, TX 79998

GEMB

P.O. Box 981400 El Paso, TX 79998

GEMB

P.O. Box 981439 El Paso, TX 79998

GEMB/ JC Penney P.O. Box 981131 El Paso, TX 79998

GEMB/Banana Republic P.O. Box 981400 El Paso, TX 79998

GEMB/Ethan Allen P.O. Box 981439 El Paso, TX 79998

GEMB/L&T P.O. Box 981400 El Paso, TX 79998

Gulf Oil 8035 Quivira Road, Suite 100 Lenexa, KS 66215 Hilco Receivables 5 Revere Drive Northbrook, IL 60062

Home Depot P.O. Box 689100 Des Moines, IA 50386-9100

J.C. Penney P.O. Box 981131 El Paso, TX 79998

Jaguar Credit P.O. Box 680020 Franklin, TN 37068

Leading Edge Recovery Solutions, LLC 8550 W. Bryn Mawr Chicago, IL 60631

Lord & Taylor P.O. Box 1026 Maryland Heights, MO 63043

Macy's 9111 Duke Boulevard Mason, OH 45040

MBNA P.O. Box 15137 Wilmington, DE 19886-5137

Mercy Hospital & Medical Center 2525 South Michigan Avenue Chicago, IL 60616-2477

Merrick Bank P.O. Box 5721 Hicksville, NY 11802-5721

Milford Regional Medical Milford, MA 01757-0190

Milford Regional Medical Center P.O. Box 190 Milford, MA 01757

Next Card P.O. Box 2538 Omaha, NE 68103-2538

Nordstrom
P.O. Box 13589
Scottsdale, AZ 85267

Portfolio Recovery Assoc P.O. Box 12914 Norfolk, VA 23541

Providian P.O. Box 660487 Dallas, TX 75266-0487

Quest Diagnostics 3 Giralda Farms Madison, NJ 07940

Recovery Management 50 Morrissey Boulevard Dorchester, MA 02125-3312 Sears P.O. Box 6189 Sioux Falls, SD 57117

Shell P.O. Box 689151 Des Moines, IA 50368-9151

Sunoco P.O. Box 689153 Des Moines, IA 50368-9153

Tri County Medical Assoc. 124 Grove Street Franklin, MA 02038

Van Ru Credit P.O. Box 618 Park Ridge, IL 60068-0618

Verizon
P.O. Box 1
Worcester, MA 01654-0001

Wachovia
P.O. Box 15137
Wilmington, DE 19886-5137

Web Card P.O. Box 23001 Columbus, GA 31902-3001

Wells Fargo P.O. Box 98751 Las Vegas, NV 89193-8751 WFFinance 374 William S. Canning Boulevard Fall River, MA 02721

WFNNB P.O. Box 182273 Columus, OH 43218

WFNNB
P.O. Box 182128
Columus, OH 43218

Worldwide Asset Purchasing 2 Ravina Drive, #1750 Atlanta, GA 30308

Worldwide Asset Purchasing II 2 Ravina Drive, #1750 Atlanta, GA 30308

Zoots 153 Needham Street Newton, MA 02461-1615

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IN	RE:		Case No
Са	nonica, Ronald & Canonica, Renee M	1.	Chapter 11
]	Debtor(s)	<u> </u>
	DISCLOSURE	OF COMPENSATION OF A	ATTORNEY FOR DEBTOR
1.		ruptcy, or agreed to be paid to me, for servi	ey for the above-named debtor(s) and that compensation paid to me within ices rendered or to be rendered on behalf of the debtor(s) in contemplation
	For legal services, I have agreed to accept		\$ <u>175.00/hr</u>
	Prior to the filing of this statement I have received	ed	\$\$\$
	Balance Due		\$
2.	The source of the compensation paid to me was:	Debtor Other (specify):	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
4.	I have not agreed to share the above-disclos	ed compensation with any other person unle	ess they are members and associates of my law firm.
	I have agreed to share the above-disclosed together with a list of the names of the peop		o are not members or associates of my law firm. A copy of the agreement,
5.	In return for the above-disclosed fee, I have agree	ed to render legal service for all aspects of t	the bankruptcy case, including:
	a. Analysis of the debtor's financial situation, b. Preparation and filing of any petition, schec c. Representation of the debtor at the meeting d. Representation of the debtor in adversary pe e. [Other provisions as needed]	dules, statement of affairs and plan which m of creditors and confirmation hearing, and	any adjourned hearings thereof;
ó.	By agreement with the debtor(s), the above discl	osed fee does not include the following serv	vices:
	certify that the foregoing is a complete statement	CERTIFICATION	ent to me for representation of the debtor(s) in this bankruptcy
	roceeding.	or any agreement or arrangement for payme	on to the for representation of the deptor(s) in this banktupicy
_	July 19, 2009 Date	/s/ Mark W. Miller Mark W. Miller 634317 The Law Office of Mark W. Miller 44 School Street, #710	er

mmillerlaw@verizon.net