

B1 (Official Form 1)(4/10)

United States Bankruptcy Court District of Massachusetts		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): <b>Spiro, Gali</b>		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):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-5141</b>		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): <b>31 Harborview Avenue Winthrop, MA</b> <div style="text-align: right; font-size: small;">ZIP Code <b>02152</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; font-size: small;">ZIP Code</div>
County of Residence or of the Principal Place of Business: <b>Suffolk</b>		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (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.)	<b>Nature of Business</b> (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/> <b>Tax-Exempt Entity</b> (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).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (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  <b>Nature of Debts</b> (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.
<b>Filing Fee</b> (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.		<b>Chapter 11 Debtors</b> 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 \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).  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).
<b>Statistical/Administrative Information</b> <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 type="checkbox"/> \$500,001 to \$1 million <input checked="" 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 \$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		

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): <b>Spiro, Gali</b></p>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	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: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></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;"><b>Exhibit B</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><b>X /s/ John F. Sommerstein</b> <span style="float: right;"><b>June 14, 2010</b></span></p> <p style="text-align: center;">Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span></p> <p style="text-align: center;"><b>John F. Sommerstein 555521</b></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):  
**Spiro, Gali**

**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/ Gali Spiro**  
 \_\_\_\_\_  
 Signature of Debtor **Gali Spiro**

**X** \_\_\_\_\_  
 Signature of Joint Debtor

\_\_\_\_\_  
 Telephone Number (If not represented by attorney)

**June 14, 2010**  
 \_\_\_\_\_  
 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/ John F. Sommerstein**  
 \_\_\_\_\_  
 Signature of Attorney for Debtor(s)

**John F. Sommerstein 555521**  
 \_\_\_\_\_  
 Printed Name of Attorney for Debtor(s)

**Law Offices of John F. Sommerstein**  
 \_\_\_\_\_  
 Firm Name

**98 North Washington**  
**Boston, MA 02114**  
 \_\_\_\_\_  
 Address

**(617) 523-7474**  
 \_\_\_\_\_  
 Telephone Number

**June 14, 2010**  
 \_\_\_\_\_  
 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

\_\_\_\_\_  
 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**

In re **Gali Spiro** 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>
<b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>	<b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>	<b>31 Harborview Avenue Winthrop, MA 02152 Single Family Residence</b>		<b>600,956.00  (320,000.00 secured)</b>
<b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>	<b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>	<b>12 Mt. Pleasant Avenue Roxbury, MA 02119 Three Family</b>		<b>460,000.00  (275,000.00 secured)</b>
<b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>	<b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>	<b>137 Geneva Avenue Dorchester, MA 02121 Three Family</b>		<b>153,006.00 (300,000.00 secured) (363,221.00 senior lien)</b>
<b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>	<b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>	<b>137 Geneva Avenue Dorchester, MA 02121 Three Family</b>		<b>363,221.00  (300,000.00 secured)</b>
<b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>	<b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>	<b>12 Mt. Pleasant Avenue Roxbury, MA 02119 Three Family</b>		<b>56,148.00 (275,000.00 secured) (460,000.00 senior lien)</b>
<b>Bank Of America Po Box 1598 Norfolk, VA 23501</b>	<b>Bank Of America Po Box 1598 Norfolk, VA 23501</b>			<b>16,804.00</b>
<b>Bank Of America Po Box 17054 Wilmington, DE 19850</b>	<b>Bank Of America Po Box 17054 Wilmington, DE 19850</b>			<b>6,578.00</b>
<b>Bankunited 7815 Nw 148th St Miami Lakes, FL 33016</b>	<b>Bankunited 7815 Nw 148th St Miami Lakes, FL 33016</b>	<b>168 Hillside Street Boston, MA 02120 Three Family</b>		<b>802,648.00  (800,000.00 secured)</b>

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

In re **Gali Spiro**

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>
<b>Barclays Bank Delaware 125 S West St Wilmington, DE 19801</b>	<b>Barclays Bank Delaware 125 S West St Wilmington, DE 19801</b>			<b>6,136.00</b>
<b>Chase FL5-7730 P.O. Box 44090 Jacksonville, FL 32231</b>	<b>Chase FL5-7730 P.O. Box 44090 Jacksonville, FL 32231</b>	<b>209 Spring Street Luisburg, NC 27549 Single Family</b>		<b>66,180.00 (0.00 secured)</b>
<b>Chase FL5-7730 P.O. Box 44090 Jacksonville, FL 32231</b>	<b>Chase FL5-7730 P.O. Box 44090 Jacksonville, FL 32231</b>	<b>201 Spring Street Louisburg, NC 27549 Single Family</b>		<b>66,180.00 (40,000.00 secured)</b>
<b>Chase Po Box 1093 Northridge, CA 91328</b>	<b>Chase Po Box 1093 Northridge, CA 91328</b>	<b>107 Elm Street Louisburg, NC 27549 Single Family</b>		<b>96,159.00 (70,000.00 secured)</b>
<b>Citi/Shell Po Box 6497 Sioux Falls, SD 57117</b>	<b>Citi/Shell Po Box 6497 Sioux Falls, SD 57117</b>		<b>Disputed</b>	<b>38.00</b>
<b>Gemb/Ge Money Bank Low Po Box 103065 Roswell, GA 30076</b>	<b>Gemb/Ge Money Bank Low Po Box 103065 Roswell, GA 30076</b>	<b>ChargeAccount</b>		<b>1,993.00</b>
<b>Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117</b>	<b>Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117</b>	<b>ChargeAccount</b>		<b>834.00</b>
<b>Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117</b>	<b>Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117</b>	<b>ChargeAccount</b>		<b>5,451.00</b>
<b>Wff Cards 3201 N 4th Ave Sioux Falls, SD 57104</b>	<b>Wff Cards 3201 N 4th Ave Sioux Falls, SD 57104</b>			<b>7,785.00</b>

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

In re **Gali Spiro**

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, **Gali Spiro**, 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 **June 14, 2010**

Signature **/s/ Gali Spiro**

**Gali Spiro**

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.

Bac Home Loans Servici  
450 American St  
Simi Valley, CA 93065

Bank Of America  
Po Box 1598  
Norfolk, VA 23501

Bank Of America  
Po Box 17054  
Wilmington, DE 19850

Bankunited  
7815 Nw 148th St  
Miami Lakes, FL 33016

Barclays Bank Delaware  
125 S West St  
Wilmington, DE 19801

Chase  
Po Box 1093  
Northridge, CA 91328

Chase  
FL5-7730  
P.O. Box 44090  
Jacksonville, FL 32231

Citi/Shell  
Po Box 6497  
Sioux Falls, SD 57117

Gemb/Ge Money Bank Low  
Po Box 103065  
Roswell, GA 30076

Sears/Cbsd  
Po Box 6189  
Sioux Falls, SD 57117

Shapiro and Ingle  
8520 Cliff Cameron Drive  
Suite 300  
Charlotte, NC 28269

Stanton & Davis  
1000 Plain Street  
Marshfield, MA 02050

Thd/Cbsd  
Po Box 6497  
Sioux Falls, SD 57117

Wff Cards  
3201 N 4th Ave  
Sioux Falls, SD 57104