Case 10-18399 Doc 1 Filed 08/02/10 Entered 08/02/10 17:07:33 Desc Main Document Page 1 of 8

B1 (Official Form 1)(4/10)	00	cument	Гc	age 1 o	10						
United States Bankruptcy Court District of Massachusetts Voluntary Petition											
Name of Debtor (if individual, enter Last, First, WHITAKER, THERESA A.	Middle):		Name of Joint Debtor (Spouse) (Last, First, Middle):								
All Other Names used by the Debtor in the last a (include married, maiden, and trade names): <b>AKA THERESA A. WHITAKER-WILP</b>		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-Taxpa (if more than one, state all) <b>xxx-xx-6409</b>	yer I.D. (ITIN) No./C	Complete EIN	Last fo	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, a 13 MANSION ROAD Wakefield, MA	nd State):	ZIP Code	Street	Address of	Joint Debtor	(No. and Stre	eet, City, and State):				
County of Residence or of the Principal Place of		1880	Count	v of Reside	nce or of the	Principal Pla	ce of Business:				
Middlesex	Business.		count	y of iteside		i inicipui i iu					
Mailing Address of Debtor (if different from stre	eet address):		Mailin	g Address	of Joint Debt	or (if differen	t from street address):				
		ZIP Code	_				ZIP Code				
Location of Principal Assets of Business Debtor (if different from street address above):	I										
Type of Debtor		f Business			-	-	tcy Code Under Which				
<ul> <li>(Form of Organization) (Check one box)</li> <li>Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.</li> <li>Corporation (includes LLC and LLP)</li> <li>Partnership</li> <li>Other (If debtor is not one of the above entities,</li> <li>(Check one box)</li> <li>Health Care Business</li> <li>Single Asset Real Estate in 11 U.S.C. § 101 (51B)</li> <li>Railroad</li> <li>Stockbroker</li> <li>Compositive Bank</li> <li>Other</li> </ul>				efined the Petition is Filed (Check one box)  Chapter 7  Chapter 9  Chapter 15 Petition for Recognition  Chapter 11  Chapter 12  Chapter 15 Petition for Recognition  of a Foreign Nonmain Proceeding  Nature of Debts							
check this box and state type of entity below.)		f the United	States	defined "incurr	~	onsumer debts,					
Filing Fee (Check one box	() ()	Check or		I	-	ter 11 Debto					
<ul> <li>Full Filing Fee attached</li> <li>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.</li> <li>Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> <li>Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>							S.C. § 101(51D). uding debts owed to insiders or affiliates) on 4/01/13 and every three years thereafter).				
<ul> <li>Statistical/Administrative Information</li> <li>■ Debtor estimates that funds will be available</li> <li>□ Debtor estimates that, after any exempt prop there will be no funds available for distribution</li> </ul>	erty is excluded and a	administrativ		es paid,		THIS	SPACE IS FOR COURT USE ONLY				
1- 50- 100- 200- 49 99 199 999	1,000- 5,001- 5,000 10,000	10,001-	<b>]</b> 25,001- 50,000	50,001- 100,000	OVER 100,000						
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 5 to \$100 t	] 5100,000,001 o \$500 nillion	5500,000,001 to \$1 billion	More than \$1 billion						
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001         \$10,000,001           to \$10         to \$50           million         million	\$50,000,001 5 to \$100 t	] 5100,000,001 o \$500 nillion	500,000,001 to \$1 billion							

Case 10-18399	Doc 1	Filed 08/02/10

Entered	d 08/02/10 17:07:33	Desc M

	Case 10-18399 Doc 1 Filed 08/02/10 Document	Entered 08/02/10 17:07 Page 2 of 8	
B1 (Official Form Voluntary	m 1)(4/10)	Name of Debtor(s): WHITAKER, THERESA A.	Page 2
(This page mu	st be completed and filed in every case)		
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ad	lditional sheet)
Location Where Filed:	BOSTON	Case Number: <b>04-10949</b>	Date Filed: 2/09/04
Location Where Filed:		Case Number:	Date Filed:
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)
Name of Debto - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
forms 10K ar pursuant to S and is reques	<b>Exhibit A</b> leted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.) A is attached and made a part of this petition.	(To be completed if debtor is an individual I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11, United States Coo	<b>hibit B</b> whose debts are primarily consumer debts.) d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available ify that I delivered to the debtor the notice <b>August 2, 2010</b>
	A is attached and made a part of this petition.	Signature of Attorney for Debtor(s) Timothy M. Mauser 54205	) (Date)
Exhibit I If this is a join	eted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	a part of this petition.	a separate Exhibit D.)
	Information Regardin	ng the Debtor - Venue	
_	(Check any ap	•	· · · · · · · · · · · · · · · · · · ·
	Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for	a longer part of such 180 days than in	n any other District.
	There is a bankruptcy case concerning debtor's affiliate, ge		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	s in the United States but is a defendation	nt in an action or
	Certification by a Debtor Who Reside (Check all app		·ty
	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)		
	Debtor claims that under applicable nonbankruptcy law, th the entire monetary default that gave rise to the judgment f		
	Debtor has included in this petition the deposit with the co after the filing of the petition.		•

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

	Case 10-18399 Doc 1	Filed 08/02/10 Document	Entered 08/02/10 17:07:33 Page 3 of 8	Desc Main							
	Official Form 1)(4/10)	Document	0	Page 3							
Vo	luntary Petition		Name of Debtor(s): WHITAKER, THERESA A.								
(Thi	s page must be completed and filed in every cas										
	Signature(s) of Debtor(s) (Individu I declare under penalty of perjury that the information petition is true and correct. [If petitioner is an individual whose debts are primaril has chosen to file under chapter 7] I am aware that I r chapter 7, 11, 12, or 13 of title 11, United States Code available under each such chapter, and choose to proo [If no attorney represents me and no bankruptcy petiti petition] I have obtained and read the notice required I request relief in accordance with the chapter of title specified in this petition. /s/ THERESA A. WHITAKER	al/Joint) a provided in this by consumer debts and nay proceed under e, understand the relief seed under chapter 7. ion preparer signs the by 11 U.S.C. §342(b).	recognition of the foreign main proceeding is attached.								
	Signature of Debtor THERESA A. WHITAKE	R	X								
x	Signature of Joint Debtor		Printed Name of Foreign Representativ	'e							
	Telephone Number (If not represented by attorn										
	Telephone Number (If not represented by attorn August 2, 2010 Date Signature of Attorney*	ey)	Signature of Non-Attorney Bankr I declare under penalty of perjury that: (1) I preparer as defined in 11 U.S.C. § 110; (2) I compensation and have provided the debtor	am a bankruptcy petition I prepared this document for with a copy of this document							
	/s/ Timothy M. Mauser Signature of Attorney for Debtor(s) Timothy M. Mauser 542050 Printed Name of Attorney for Debtor(s) The Law Offices of Timothy M. Mauser		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 not 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.								
	Firm Name 1 Center Plaza Suite 240 Boston, MA 02108 Address Email: tmauser@.m	auserlaw.com	Social-Security number (If the bankrutpcy 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.)								
	(617) 338-9080 Fax: (617( 275-8990										
1	Telephone Number										
1	August 2, 2010 Date		Address								
	Date *In a case in which § 707(b)(4)(D) applies, this signal certification that the attorney has no knowledge after information in the schedules is incorrect.		X								
	Signature of Debtor (Corporation/P	artnership)	Date								
	I declare under penalty of perjury that the information petition is true and correct, and that I have been autho on behalf of the debtor. The debtor requests relief in accordance with the chap States Code, specified in this petition.	n provided in this prized to file this petition	Signature of Bankruptcy Petition Preparer of person,or partner whose Social Security nur Names and Social-Security numbers of all of assisted in preparing this document unless to not an individual:	mber is provided above. other individuals who prepared or							
X											
	Signature of Authorized Individual		If more than one person prepared this docur	ment, attach additional sheets							
	Printed Name of Authorized Individual		conforming to the appropriate official form	for each person.							
	Title of Authorized Individual		A bankruptcy petition preparer's failure to title 11 and the Federal Rules of Bankruptc fines or imprisonment or both 11 U.S.C. §1	y Procedure may result in							
	Date										

Case 10-18399 Doc 1

Filed 08/02/10 Document

Entered 08/02/10 17:07:33 Desc Main Page 4 of 8

B4 (Official Form 4) (12/07)

### United States Bankruptcy Court District of Massachusetts

In re THERESA A. WHITAKER

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)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
CARTER BUSINESS SERVICES 12 TEAL ROAD Wakefield, MA 01880	CARTER BUSINESS SERVICES 12 TEAL ROAD Wakefield, MA 01880	COLLECTION ACCOUNT ORIGINAL CREDITOR ORTHOPEDIC SURGERY, INC.	Disputed	172.00
FANUIEL BANK CORP 546 EAST BROADWAY Boston, MA 02127	FANUIEL BANK CORP 546 EAST BROADWAY Boston, MA 02127	13 MANSION ROAD WAKEFEILD, MA		Unknown (170,000.00 secured)
FIDELITY INFORMATION P.O. BOX 49938 Los Angeles, CA 90049	FIDELITY INFORMATION P.O. BOX 49938 Los Angeles, CA 90049	COLLECTION ACCOUNT ORIGINAL CREDITOR: MIDWEST CENTER		156.00
NATIONAL GRID SERVICE COMPANY 300 ERIE BLVD. W. Syracuse, NY 13202	NATIONAL GRID SERVICE COMPANY 300 ERIE BLVD. W. Syracuse, NY 13202			95.00

Case 10-18399 Doc 1

Filed 08/02/10 Document Entered 08/02/10 17:07:33 Desc Main Page 5 of 8

B4 (Official Form 4) (12/07) - Cont. In re THERESA A. WHITAKER

Debtor(s)

Case No.

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]

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

I, **THERESA A. WHITAKER**, 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 August 2, 2010

Signature /s/ THERESA A. WHITAKER THERESA A. WHITAKER 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. Case 10-18399

Filed 08/02/10 Document

Doc 1

Entered 08/02/10 17:07:33 Desc Main Page 6 of 8

B6D (Official Form 6D) (12/07)

In re

#### **THERESA A. WHITAKER**

Case No.

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Debtor

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests. List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.) Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding secured claims to report on this Schedule D. Check this box if debtor has no creditors holding secured claims to report on this Schedule D. 

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM W NATURE OF DESCRIPTION OF PRO SUBJECT	LIEN, AND AND VALUE PERTY	C O Z F – Z G E Z	N L Q U L	D I SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			13 MANSION ROAD WAKEFEILD, MA		Т	D A T E D			
FANUIEL BANK CORP 546 EAST BROADWAY Boston, MA 02127		-							
			Value \$	170,000.00	Ц			Unknown	Unknown
Account No.	_		13 MANSION ROAD WAKEFIELD, MA						
OCWEN LOAN SERVICING 1661 WORTHINGTON DRIVE, SUITE 100 West Palm Beach, FL 33409		-							
			Value \$	1,700,000.00	Ш			324,285.00	0.00
Account No.			Value \$						
Account No.									
			Value \$						
<b>0</b> continuation sheets attached				S (Total of tl	lubto nis p		)	324,285.00	0.00
			(Rei	port on Summary of Sc		otal iles	)	324,285.00	0.00

Document

B6F (Official Form 6F) (12/07)

In re

THERESA A. WHITAKER

Case No.

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Debtor

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Doc 1

CREDITOR'S NAME,	C	Hu	usband, Wife, Joint, or Community		U N	D	1
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C N H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFE SO STATE	O N T L NG E N	L I Q U	S P U T F	AMOUNT OF CLAIM
Account No. xxxxxxxx6833		Τ	COLLECTION ACCOUNT	T	T E D		
CARTER BUSINESS SERVICES 12 TEAL ROAD Wakefield, MA 01880		-	ORIGINAL CREDITOR ORTHOPEDIC SURGERY, INC.		D	×	 {
							172.00
Account No. xxxx3101		Τ	11/2005		Γ	Τ	
FIDELITY INFORMATION P.O. BOX 49938 Los Angeles, CA 90049		-	COLLECTION ACCOUNT ORIGINAL CREDITOR: MIDWEST CENTER				
							156.00
Account No. xxxxxxxx7176		T	10/2009	1	T	T	
NATIONAL GRID SERVICE COMPANY 300 ERIE BLVD. W. Syracuse, NY 13202		-					
							95.00
Account No.							
<b></b> continuation sheets attached		_ <b>_</b>	(Total of	Sub this			423.00
			, , , , , , , , , , , , , , , , , , ,		Tota		
			(Demonstrand Communication of C				423.00

(Report on Summary of Schedules)

### Case 10-18399 Doc 1 Filed 08/02/10 Entered 08/02/10 17:07:33 Desc Main Document Page 8 of 8

CARTER BUSINESS SERVICES 12 TEAL ROAD Wakefield, MA 01880

FANUIEL BANK CORP 546 EAST BROADWAY Boston, MA 02127

FIDELITY INFORMATION P.O. BOX 49938 Los Angeles, CA 90049

NATIONAL GRID SERVICE COMPANY 300 ERIE BLVD. W. Syracuse, NY 13202

OCWEN LOAN SERVICING 1661 WORTHINGTON DRIVE, SUITE 100 West Palm Beach, FL 33409