Case 14-11189 Doc 1

21 Filed 03/21/14 Entered 03/21/14 09:33:13 Desc Main Document Page 1 of 27 United States Bankruptcy Court District of Massachusetts

IN	IN RE:	Case No
<u>34</u> (340 Warren Avenue Realty Trust	Chapter <u>11</u>
	Debtor(s)	
	DISCLOSURE OF COMPENSATION OF ATTO	RNEY FOR DEBTOR
1.	 Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rende of or in connection with the bankruptcy case is as follows: 	
	For legal services, I have agreed to accept	\$\$
	Prior to the filing of this statement I have received	
	Balance Due	
2.	2. The source of the compensation paid to me was: $\mathbf{\mathbf{M}}$ Debtor \Box Other (specify):	
3.	3. The source of compensation to be paid to me is: Debtor Other (specify):	
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they a	are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not together with a list of the names of the people sharing in the compensation, is attached.	members or associates of my law firm. A copy of the agreement,
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankr	uptcy case, including:
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining w	1 1 5
	b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be rec	· ·
	 c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjoud. Representation of the debtor in adversary proceedings and other contested bankruptey matters; 	urned nearings thereor;
	 e. [Other provisions as needed] 	
	e. Louise his using an used of 1	

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 21, 2014

Date

/s/ Joseph W. Gruss Joseph W. Gruss 648109

2045 Centre St West Roxbury, MA 02132 (617) 323-3544 Fax: (617) 323-3548 law1918@hotmail.com

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

B201A (Form 201A) (11/12)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <u>http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure</u>.

B201B (Form 2018) (F2/0)4-11189 Doc 1

340 Warren Avenue Realty Trust

IN RE:

Entered 03/21/14 09:33:13 Filed 03/21/14 Desc Main Page 4 of 27 Document **United States Bankruptcy Court**

District of Massachusetts

Case No. Chapter 11 Debtor(s)

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

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

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.)

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

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

340 Warren Avenue Realty Trust	X /s/	3/21/2014
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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Document	- 1

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Name of Debtor (if individual, enter Last, First, M 340 Warren Avenue Realty Trust				of Joint De	bter (Spouse) (Last, F	0000555555999			
	All Other Names used by the Deblor 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. Szc. or individual-Taxpaye (if more than one, state all): 04-6924329		Lust four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete Ell (if more than one, state all)							
Street Address of Debtor (No & Street, City, State 340 Warren Avenue Brockton, MA	& Zıp Code):		Street A	Address of .	leint Debter (No. & S	streer, City, St	tate & Zip Code):		
	ZIPCODE	02301				Г	ZIPCODE		
County of Residence or of the Principal Place of Bu	siness;		County	ofResiden	ce or of the Principal	Place of Busi	iness:		
Mailing Address of Debtor (if different from street	address)		Mailing	Address of	l Joint Debtor (if diffe	erent from str	ect address);		
	ZIPCODE	<u></u>	-			Г	ZIDOODE		
Location of Principal Assets of Business Debtor (if	different from	street address	above):				ZIPCODE		
340 Warren Ave, Brockton, MA						Г	ZIPCODE 02301		
Type of Debtor (Form of Organization)			f Business	1.1.2.10	Chapter of	Bankruptcy	Code Under Which (Check one box.)		
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Care Busines Asset Real Es § 101(51B) ad roker odity Broker g Bank Tax-Exem (Check box, i is a (ax-exem o f the United	itate as define upt Entity (applicable) to organizatio	n under	Chapter 7 Chapter 9 Chapter 9 Chapter 12 Chapter 12 Chapter 13 Debts are prima debts, defined in § 101(8) as "inc individual prima	Reo Mai Chaj Reor Norr Nature of (Check one trily consume trily consume (11 U.S.C. urred by an rily for a	e box.)			
Filing Fee (Check one box)	Internal	Revenue Coo	ie).	(the	personal, family, hold purpose."	, or nouse-			
Full Filing Fee attached Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the court consideration certifying that the debtor is unable to except in installments. Rule 1006(b). See Official Filing Fee waiver requested (Applicable to chapter only). Must attach signed application for the court' consideration. See Official Form 3B.	s pay fee Form 3A 7 individuals	Check if: Dottor's than S2. Check ail A plan Accepts	is a small bus is not a small saggregate non- 343,300 <i>(amout</i> applicable bo is being filed	outingent liq outingent liq outset oxes: with this pe an were so	tition	S.C. § 101(51 U.S.C. § 10 g debts owed to nd every three	i (51D).		
Statistical/Administrative Information Debtor estimates that funds will be available for d Debtor estimates that, after any exempt property i distribution to unsecured creditors.	istribution to e s excluded and	measured	litere			ale for	THIS SPACE IS FOR COURT USE ONLY		
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1 (Official Form 1)		Name of Debtor(s):	Pag
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and the second se	Il Prior Bankruptcy Case Filed Within Last	8 Years (If more than to	wo. attach additional sheet)
ocation Where Filed: None		Case Number:	Date Filed:
ocation Where Filed:		Case Number:	Date Filed:
Pending Bankr	uptcy 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:
10K and 10Q) with the Section 13 or 15(d) requesting relief unde	Exhibit A ebtor is required to file periodic reports (e.g., forms e Securities and Exchange Commission pursuant to of the Securities Exchange Act of 1934 and is r chapter 11.) hed and made a part of this petition.	whose def 1, the attorney for the per- that 1 have informed the chapter 7, 11, 12, or explained the relief ava that 1 delivered to the def V	Exhibit B impleted if debtor is an individual bits are primarily consumer debts.) attitioner named in the foregoing petition, decla e petitioner that [he or she] may proceed und 13 of title 11, United States Code, and hav ilable under each such chapter. I further certi- ebtor the notice required by 11 U.S.C. § 342(h
		Signature of Attorney for	Debtor(s) Dat
or safety?	or have possession of any property that poses or is a C is attached and made a part of this petition.		imminent and identifiable hann to public heal
or safety? Yes, and Exhibit No (To be completed by Exhibit D could If this is a joint petitio	C is attached and made a part of this petition. Exhi every individual debtor. If a joint petition is filed, e upleted and signed by the debtor is attached and ma on:	illeged to pose a threat of bit D ach spouse must complete de a part of this petition.	and attach a separate Exhibit D.)
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Voluntary Petition	Name of Debtor(s): 340 Warren Avenue Realty Trust
(This page must be completed and filed in every case) Signa	
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 Signature of Debtor X Telephone Number (If not represented by attorney)	Signature of a Foreign Representative 1 declare under penalty of perjury that the information provided in thi petition is true and correct, that I am the foreign representative of a debte in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) 1 request relief in accordance with chapter 15 of title 11, Unite 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 th chapter of title 11 specified in this petition. A certified copy of th order granting recognition of the foreign main proceeding is attached. X Printed Name of Foreign Representative Date
X /s/ Joseph W. Gruss Signature of Attorney* Joseph W. Gruss 648109 2045 Centre St West Roxbury, MA 02132 (617) 323-3544 Fax: (617) 323-3548 law1918@hotmail.com	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petitic preparer as defined in 11 U.S.C. § 110; 2) I prepared this document (compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(f) 110(h) and 342(b); and 3) if rules or guidelines have been promulgat pursuant to 11 U.S.C. § 110(h) setting a maximum fee for servic chargeable by bankruptcy petition preparers, I have given the debtin notice of the maximum amount before preparing any document for filit for a debtor or accepting any fee from the debtor, as required in the section. Official Form 19 is attached. Pented 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, princepal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
March 21, 2014 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.	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. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Gluvel J. Rivera, Jr. Nignature of Authorized Individual Giuvel J. Rivera, Jr. Printed Name of Authorized Individual Trustee Trile of Authorized Individual March 21, 2014 Date	Date

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		United States Ba	nkrŭptcy Court				
District of Massachusetts							

Debtor(s)

IN RE:

Case No.

340 Warren Avenue Realty Trust

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 and Fed. R. Bankr. P. 1007(m).

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

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

I, [the president *or* other officer *or* an authorized agent of the corporation][*or* a member *or* an authorized agent of the partnership] named as 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: March 21, 2014

Signature: /s/ Giuvel J. Rivera, Jr.

Giuvel J. Rivera, Jr., Trustee

(Print Name and Title)

B6 Summary (Form 6- 34-11189, DOC 1

1 Filed 03/21/14 Entered 03/21/14 09:33:13 Desc Main Document Page 9 of 27 United States Bankruptcy Court District of Massachusetts

IN RE:

Case No.

340 Warren Avenue Realty Trust

Chapter 11

SUMMARY OF SCHEDULES

Debtor(s)

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 399,000.00		
B - Personal Property	Yes	3	\$ 1,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 345,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$ 0.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	No				\$
J - Current Expenditures of Individual Debtor(s)	No				\$
	TOTAL	12	\$ 400,000.00	\$ 345,000.00	

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Debtor(s)

IN RE 340 Warren Avenue Realty Trust

Case No.

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY MATURE OF DERTY PROPERTY OPEN PROPERTY MADUNT OF SALL REP Commercial Real Estate at 340 Warren Ave. Currently listed for sale. Fee Simple 399,000.00 345,000.00 Sale. Image: Sale of Deriver Sale o					
Sale.	DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR	AMOUNT OF SECURED CLAIM
Sale.	Commercial Real Estate at 340 Warren Ave. Currently listed for	Fee Simple		399.000.00	345.000.00
	sale.	··· •		,	,
		l	L		
(Report also on Summary of Schedules)		ТОТ	AL		
				(Report also on Summar	ry of Schedules)

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Debtor(s)

IN RE 340 Warren Avenue Realty Trust

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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).

TYPE OF PROPERTY		N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account, Citizen Bank		1,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.	X			
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6.	Wearing apparel.	Х			
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

Debtor(s)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.		Commercial Leases for Tenants at building, monthly \$1520 and \$1200.		0.0
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26.	Boats, motors, and accessories.	X		1	
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X		1	
31.	Animals.	X		1	
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X		1	
34.	Farm supplies, chemicals, and feed.	X		1	

(If known)

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SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

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TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	x		HU	
		TO	ΓAL	1,000.00

(If known)

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor(s)

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$146,450. *

(Check one box)
11 U.S.C. § 522(b)(2)
11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Not Applicable			

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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(If known)

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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.

List creditors in alphabetical order to the extent practicable. If a minor child is the 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). 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 Without Deducting Value of Collateral" 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, if Any" 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.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Mortgage on Real Estate				345,000.00	
NorthEast Community Bank f/k/a Forth Federal Savings Bank 87 Elm St Danvers, MA 01923			VALUE \$ 399,000.00					
ACCOUNT NO.			Assignee or other notification for:	┝	┝			
Adelson Loria and Weisman P.C. 20 PARK PLAZA, SUITE 820 Boston, MA 02116-0000			NorthEast Community Bank f/k/a					
ACCOUNT NO.	-							
			VALUE \$					
ACCOUNT NO.								
			VALUE \$	1				
0 continuation sheets attached		I	(Total of th	is p	Tot	e) al	\$ 345,000.00	-
			(Use only on la	ist p	bage	e)	\$ 345,000.00	\$

(Use only on last page)

(If applicable, report also on Statistical

(Report also on Summary of Schedules.)

Summary of Certain Liabilities and Related Data.)

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

Debtor(s)

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).

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 claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors 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 priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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 nonpriority claims to report on this Schedule F.

Debtor(s)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
ACCOUNT NO.				Π		Π	
ACCOUNT NO.							
ACCOUNT NO.							
0 continuation sheets attached			(Total of th	Subt is pa	tota age	al e)	\$
			x		ota	- 1	

(Use only on last page of the completed Schedule F. Report also on

the Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

\$

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Debtor(s)

IN RE 340 Warren Avenue Realty Trust

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Case No. _

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, 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).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Quality Collision 340 Warren Ave Brockton, MA 02301-0000	Commercial Lease \$1200/month
Enterprise 340 Warren Ave Brockton, MA 02301-0000	Commercial Lease at \$1,520/month

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Debtor(s)

Case No.

(If known)

SCHEDULE H - CODEBTORS

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Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or 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).

\checkmark Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Debtor(s)

Case No. _____

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _______ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

(Joint Debtor, if any) [If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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 by that section.

 Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer
 Social Security No. (Required by 11 U.S.C. § 110.)

 If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Signature of Bankruptcy Petition Preparer

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 provision 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.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the Trustee

(the president or other officer or an authorized agent of the corporation or a

Date

member or an authorized agent of the partnership) of the **<u>340 Warren Avenue Realty Trust</u>** (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <u>**13**</u> sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: March 21, 2014

Signature: /s/ Giuvel J. Rivera, Jr.

Giuvel J. Rivera, Jr.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to 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.

Address

B7 (Official Form?) (12/12)-11189

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IN RE:

Case No. _____

340 Warren Avenue Realty Trust

Chapter 11

STATEMENT OF FINANCIAL AFFAIRS

Debtor(s)

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business,

including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 Trust Generated a loss after collection of rent less payment of mortgage

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	bellow whose debis are not primarally consumer debis. Elsi eden payment of other transfer to any creation made within 50 days ininectatery			
	* Amount subject to adjustment on 4/01/13, and ever	y three years thereafter with respe	ct to cases commenced on or after the date of adjustment.	
None	e. The debiors. East an payments made what one ye	er chapter 12 or chapter 13 must in	nmencement of this case to or for the benefit of creditors nelude payments by either or both spouses whether or not .)	
4. Su	its and administrative proceedings, executions, gar	nishments and attachments		
None		er 12 or chapter 13 must include i	within one year immediately preceding the filing of this nformation concerning either or both spouses whether or filed.)	
None		ing under chapter 12 or chapter 12	equitable process within one year immediately preceding 3 must include information concerning property of either 4 and a joint petition is not filed.)	
5. Re	possessions, foreclosures and returns			
None	the seller, within one year immediately preceding th	e commencement of this case. (M	ferred through a deed in lieu of foreclosure or returned to arried debtors filing under chapter 12 or chapter 13 must nt petition is filed, unless the spouses are separated and a	
Nort Fort 87 E	IE AND ADDRESS OF CREDITOR OR SELLER hEast Community Bank f/k/a h Federal Savings Bank Im St vers, MA 01923-0000	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 3/21/14	DESCRIPTION AND VALUE OF PROPERTY Pending Foreclosure	
	signments and receiverships			
None		must include any assignment by ei	s immediately preceding the commencement of this case. ther or both spouses whether or not a joint petition is filed,	
None		nder chapter 12 or chapter 13 must	inted official within one year immediately preceding the include information concerning property of either or both oint petition is not filed.)	
7. Gi	fts			
None	gifts to family members aggregating less than \$200 in	value per individual family memb 2 or chapter 13 must include gifts	he commencement of this case except ordinary and usual er and charitable contributions aggregating less than \$100 or contributions by either or both spouses whether or not .)	
8. Lo	sses			
None		under chapter 12 or chapter 13 mu	y preceding the commencement of this case or since the ist include losses by either or both spouses whether or not .)	
9. Pa	yments related to debt counseling or bankruptcy			
None			ons, including attorneys, for consultation concerning debt vithin one year immediately preceding the commencement	

NAME AND ADDRESS OF PAYEE Joseph W. Gruss

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

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10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or \checkmark chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, \checkmark certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

 \checkmark

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

 \checkmark

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this \checkmark case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the \checkmark Environmental Law.



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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Document

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor \checkmark is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpaver-identification numbers, nature of the businesses, and beginning and ending dates None of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. \checkmark

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Tom Armond	DATES SERVICES RENDERED CPA services for business
None b. List all firms or individuals who wit and records, or prepared a financial s	hin the two years immediately preceding the filing of this bankruptcy case have audited the books of account tatement of the debtor.
$\stackrel{\text{None}}{\checkmark}$ c. List all firms or individuals who at debtor. If any of the books of account	the time of the commencement of this case were in possession of the books of account and records of the tand records are not available, explain.

None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued by \checkmark the debtor within the **two years** immediately preceding the commencement of this case.

20. Inventories

 \checkmark

None	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the
	dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
\checkmark	

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, None \checkmark or holds 5 percent or more of the voting or equity securities of the corporation.

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22. Former partners, officers, dir	8
None a. If the debtor is a partnersh of this case.	ip, list each member who withdrew from the partnership within one year immediately preceding the commencement
None b. If the debtor is a corporat \checkmark preceding the commencement	tion, list all officers, or directors whose relationship with the corporation terminated within one year immediately at of this case.
23. Withdrawals from a partners	hip or distributions by a corporation
	or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, options, options exercised and any other perquisite during one year immediately preceding the commencement of this
24. Tax Consolidation Group	
	, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax r has been a member at any time within six years immediately preceding the commencement of the case.
25. Pension Funds.	
	ual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, tributing at any time within six years immediately preceding the commencement of the case.
[If completed on behalf of a part	rtnership or corporation]
	y that I have read the answers contained in the foregoing statement of financial affairs and any attachments d correct to the best of my knowledge, information, and belief.
Date: March 21, 2014	Signature: /s/ Giuvel J. Rivera, Jr.
	Giuvel J. Rivera, Jr., Trustee
	Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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		United States Bar	nkrŭptcy Court	
		District of M	assachusetts	

IN RE:		Case No.
340 Warren Avenue Realty Trust	Debtor(s)	Chapter <u>11</u>
	VERIFICATION OF CREDITOR MATR	IX
The above named debtor(s) hereby ve	erify(ies) that the attached matrix listing creditors	s is true to the best of my(our) knowledge.
Date: March 21, 2014	Signature: /s/ Giuvel J. Rivera, Jr.	2
	Giuvel J. Rivera, Jr., Trustee	Debtor
Date:	Signature:	
	-	Joint Debtor, if any

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Adelson Loria and Weisman P.C. 20 PARK PLAZA, SUITE 820 Boston, MA 02116-0000

Enterprise 340 Warren Ave Brockton, MA 02301-0000

NorthEast Community Bank f/k/a Forth Federal Savings Bank 87 Elm St Danvers, MA 01923

Quality Collision 340 Warren Ave Brockton, MA 02301-0000