

| United States Bankruptcy Court<br>DISTRICT OF MARYLAND   |  | Voluntary Petition  |                          |                          |                          |                          |                          |                          |                          |                          |                   |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
|--|--|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------|-----------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Name of Debtor (if individual, enter Last, First, Middle):<br>Christopher N. O'Donnell   |  | Name of Joint Debtor (Spouse) (Last, First, Middle):<br>Jennifer L. O'Donnell   |                          |                          |                          |                          |                          |                          |                          |                          |                   |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| All Other Names used by the Debtor in the last 8 years<br>(include married, maiden, and trade names):  |  | All Other Names used by the Joint Debtor in the last 8 years<br>(include married, maiden, and trade names):<br>Jennifer L. Bocott   |                          |                          |                          |                          |                          |                          |                          |                          |                   |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one,<br>state all): 1367  |  | Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than<br>one, state all): 5514   |                          |                          |                          |                          |                          |                          |                          |                          |                   |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| Street Address of Debtor (No. and Street, City, and State):<br>11 Shuttle Court<br>Gaithersburg, MD<br><span style="float: right;">ZIP CODE 20878</span>   |  | Street Address of Joint Debtor (No. and Street, City, and State):<br>11 Shuttle Court<br>Gaithersburg, MD<br><span style="float: right;">ZIP CODE 20878</span>  |                          |                          |                          |                          |                          |                          |                          |                          |                   |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| County of Residence or of the Principal Place of Business:<br>Montgomery   |  | County of Residence or of the Principal Place of Business:<br>Montgomery  |                          |                          |                          |                          |                          |                          |                          |                          |                   |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| Mailing Address of Debtor (if different from street address):<br>N/A<br><span style="float: right;">ZIP CODE</span>  |  | Mailing Address of Joint Debtor (if different from street address):<br>N/A<br><span style="float: right;">ZIP CODE</span>   |                          |                          |                          |                          |                          |                          |                          |                          |                   |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| Location of Principal Assets of Business Debtor (if different from street address above):<br>N/A<br><span style="float: right;">ZIP CODE</span>  |  | <span style="float: right;">ZIP CODE</span>   |                          |                          |                          |                          |                          |                          |                          |                          |                   |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check <b>one</b> box.)<br><br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities,<br>check this box and state type of entity below.)   | <b>Nature of Business</b><br>(Check <b>one</b> box.)<br><br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in<br>11 U.S.C. § 101(51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other<br>N/A<br><br><b>Tax-Exempt Entity</b><br>(Check box, if applicable.)<br><br><input type="checkbox"/> Debtor is a tax-exempt organization<br>under Title 26 of the United States<br>Code (the Internal Revenue Code). | <b>Chapter of Bankruptcy Code Under Which<br/>the Petition is Filed</b> (Check <b>one</b> box.)<br><br><input type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input checked="" type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Chapter 13<br><br><input type="checkbox"/> Chapter 15 Petition for<br>Recognition of a Foreign<br>Main Proceeding<br><input type="checkbox"/> Chapter 15 Petition for<br>Recognition of a Foreign<br>Nonmain Proceeding<br><br><b>Nature of Debts</b><br>(Check <b>one</b> box.)<br><br><input checked="" type="checkbox"/> Debts are primarily consumer<br>debts, defined in 11 U.S.C.<br>§ 101(8) as "incurred by an<br>individual primarily for a<br>personal, family, or house-<br>hold purpose."<br><input type="checkbox"/> Debts are primarily<br>business debts. |                          |                          |                          |                          |                          |                          |                          |                          |                   |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| <b>Filing Fee</b> (Check one box.)<br><br><input checked="" type="checkbox"/> Full Filing Fee attached.<br><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach<br>signed application for the court's consideration certifying that the debtor is<br>unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must<br>attach signed application for the court's consideration. See Official Form 3B.  |  | <b>Chapter 11 Debtors</b><br><br><b>Check one box:</b><br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br><br><b>Check if:</b><br><input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to<br>insiders or affiliates) are less than \$2,190,000.<br>-----<br><b>Check all applicable boxes:</b><br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes<br>of creditors, in accordance with 11 U.S.C. § 1126(b).   |                          |                          |                          |                          |                          |                          |                          |                          |                   |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| <b>Statistical/Administrative Information</b><br><br><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative<br>expenses paid, there will be no funds available for distribution to unsecured creditors.  |  | <b>THIS SPACE IS FOR COURT USE ONLY</b>   |                          |                          |                          |                          |                          |                          |                          |                          |                   |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| Estimated Number of Creditors<br><table style="width:100%; text-align: center;"> <tr> <td>1-<br/>49</td> <td>50-<br/>99</td> <td>100-<br/>199</td> <td>200-<br/>999</td> <td>1,000-<br/>5,000</td> <td>5,001-<br/>10,000</td> <td>10,001-<br/>25,000</td> <td>25,001-<br/>50,000</td> <td>50,001<br/>100,000</td> <td>Over<br/>100,000</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> |  |   | 1-<br>49                 | 50-<br>99                | 100-<br>199              | 200-<br>999              | 1,000-<br>5,000          | 5,001-<br>10,000         | 10,001-<br>25,000        | 25,001-<br>50,000        | 50,001<br>100,000 | Over<br>100,000 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 1-<br>49   | 50-<br>99  |   | 100-<br>199              | 200-<br>999              | 1,000-<br>5,000          | 5,001-<br>10,000         | 10,001-<br>25,000        | 25,001-<br>50,000        | 50,001<br>100,000        | Over<br>100,000          |                   |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| <input checked="" type="checkbox"/>  | <input type="checkbox"/>   |   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |                   |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| Estimated Assets<br><input type="checkbox"/> \$0 to \$10,000<br><input type="checkbox"/> \$10,000 to \$100,000<br><input checked="" type="checkbox"/> \$100,000 to \$1 million<br><input type="checkbox"/> \$1 million to \$100 million<br><input type="checkbox"/> More than \$100 million  |  |   |                          |                          |                          |                          |                          |                          |                          |                          |                   |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| Estimated Liabilities<br><input type="checkbox"/> \$0 to \$50,000<br><input type="checkbox"/> \$50,000 to \$100,000<br><input checked="" type="checkbox"/> \$100,000 to \$1 million<br><input type="checkbox"/> \$1 million to \$100 million<br><input type="checkbox"/> More than \$100 million   |  |   |                          |                          |                          |                          |                          |                          |                          |                          |                   |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |

|  |   |
|--|---|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case.)</i> | Name of Debtor(s):<br><b>Christopher &amp; Jennifer O'Donnell</b> |
|--|---|

**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet.)

|                                  |              |             |
|----------------------------------|--------------|-------------|
| Location Where Filed: <b>N/A</b> | Case Number: | Date Filed: |
| Location Where Filed:            | Case Number: | Date Filed: |

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet.)

|                            |               |             |
|----------------------------|---------------|-------------|
| Name of Debtor: <b>N/A</b> | Case Number:  | Date Filed: |
| District:                  | Relationship: | Judge:      |

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).

X /s/ Karen H. Moore Karen H. Moore 5/21/07  
Signature of Attorney for Debtor(s) (Date)

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.

No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box.)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Statement by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Voluntary Petition

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

Name of Debtor(s):

Christopher & Jennifer O'Donnell

Signatures

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

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

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

X /S/ Christopher O'Donnell  
Signature of Debtor

X /S/ Jennifer O'Donnell  
Signature of Joint Debtor

Telephone Number (if not represented by attorney)  
May 21, 2007  
Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X \_\_\_\_\_  
(Signature of Foreign Representative)

\_\_\_\_\_  
(Printed Name of Foreign Representative)

\_\_\_\_\_  
Date

Signature of Attorney

X /S/ Karen H. Moore  
Signature of Attorney for Debtor(s)  
Karen H. Moore

Printed Name of Attorney for Debtor(s)  
Paley, Rothman, Goldstein, Rosenberg, Eig & Cooper, Chtd  
Firm Name  
4800 Hampden Lane, 7th Floor Bethesda, MD 20814  
Address

(301) 656-7603  
Telephone Number  
May 21, 2007  
Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
Address

X \_\_\_\_\_

\_\_\_\_\_  
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

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

X \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

UNITED STATES BANKRUPTCY COURT

District of Maryland

In re Christopher & Jennifer O'Donnell  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

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

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

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

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

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

**Official Form 1, Exh. D (10/06) – Cont.**

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

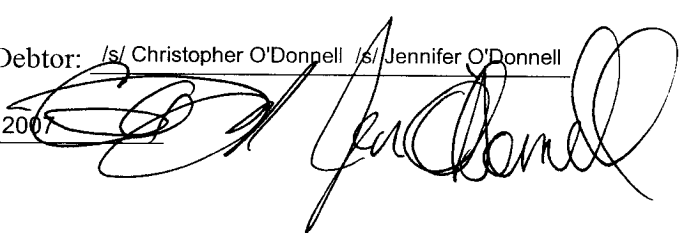
- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

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

Signature of Debtor: /s/ Christopher O'Donnell /s/ Jennifer O'Donnell

Date: May 21, 2007



# United States Bankruptcy Court District Of Maryland

In re Christopher & Jennifer O'Donnell  
Debtor

Case No. \_\_\_\_\_

Chapter 11

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

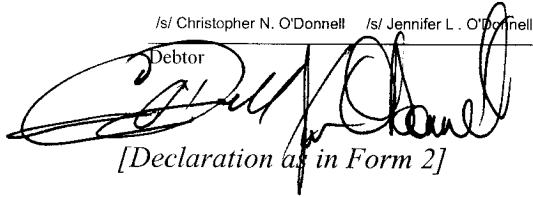
Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 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, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

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

Date: 5/21/2007

/s/ Christopher N. O'Donnell /s/ Jennifer L. O'Donnell

Debtor



[Declaration as in Form 2]

## 20 LARGE CREDITORS

|   |              |
|---|--------------|
| Option One Mortgage<br>c/o Alvin E, Friedman, Esq.<br>Friedman & McFadyen, P.A.<br>210 East Redwood Street, Suite 400<br>Baltimore, MD 21202-3399 | \$250,671.30 |
| LT Investments<br>3423 Olney Latonsville Road<br>Suite One<br>Olney, MD 20832   | \$140,000.00 |
| National Payment Center<br>US Department of Education<br>P.O. Box 4169<br>Greenville, Texas 75403-4169  | \$15,000.00  |
| Household Finance Inc, III<br>c/o Gary M. Janis, Esquire<br>Peroutka & Peroutka<br>8028 Ritchie Highway, Suite 300<br>Pasadena, MD 21122          | \$13,000.00  |
| National Payment Center<br>US Department of Education<br>P.O. Box 4169<br>Greenville, Texas 75403-4169  | \$10,663.09  |
| Rockville Ambulatory<br>c/o Chesapeake Credit Inc,<br>4920 Niagra, Suite 314<br>College Park, MD 20740-1175                                       | \$5,000.00   |

|  |            |
|--|------------|
| Peroutka & Peroutka, P.A.<br>8028 Ritchie Highway, Suite 300<br>Pasadena, MD 21122   | \$4,128.24 |
| Beneficial<br>c/oc NCB Management Services, Inc<br>P.O. Box 1099<br>Langhorne, PA 19047  | \$4,000.00 |
| Home Depot Credit Services<br>P.O. Box 689100<br>Des Moines, Iowa 50368-9100   | \$4,000.00 |
| HSBC Auto Finance<br>P.O. Box 17548<br>Baltimore, MD 21297-1548  | \$2,912.66 |
| HSBC Auto Finance<br>6602 Convoy Court<br>San Diego, California 92111  | \$3,000.00 |
| Citibank (South Dakota) NA<br>c/o Academy Collection Service, Inc.<br>10965 Decater Road<br>Philadelphia, PA 19154-3210              | \$1,844.86 |
| Orchard Bank<br>c/o HSBC Card Services<br>P. O. Box 17051<br>Baltimore, MD 21297-1051  | \$1,104.60 |
| Bennington Community Association, Inc.<br>c/o Philip B, Ochs Esquire<br>4300 Montgomery Avenue, Suite 205<br>Bethesda, MD 20814-4460 | \$1,054.00 |



|  |            |
|--|------------|
| Capital One Bank<br>c/o NCO Financial Systems, Inc.<br>507 Prudential Road<br>Horsham, PA 19044                                  | \$1,032.22 |
| Shady Grove Adventist Hospital<br>c/o Metro Republic Commercial Service, Inc.<br>P.O. Box 1357<br>Corona, California 92878-1357  | \$1,000.00 |
| WFNNB- New York & Company<br>c/o CAC Financial Corp<br>2601 NW Expressway, Suite 1000 East<br>Oklahoma City, Oklahoma 73112-7236 | \$1,000.00 |
| WFNNB-New York & Co.<br>P.O. Box 659728<br>San Antonio, Texas 78265-9728   | \$1,000.00 |
| Capital One Bank<br>c/o NCO Financial Systems, Inc.<br>507 Prudential Road<br>Horsham, PA 19044                                  | \$953.15   |
| American Honda Finance Corporation<br>P.O. Box 105027<br>Atlanta, Georgia 30348-5027   | \$847.12   |
| Norstrom's<br>c/o Creditors Financial Group<br>P.O. Box 440290<br>Aurora, CO 80044-0290  | \$799.15   |

United States Bankruptcy Court  
District of Maryland

In Re: Christopher & Jennifer O'Donnell

Case Number:

Debtor(s)

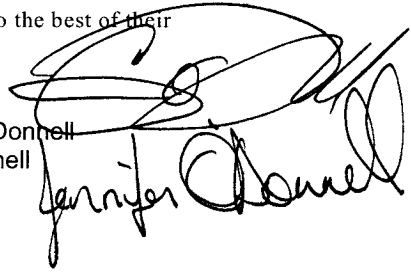
Chapter: 11

VERIFICATION OF CREDITOR MATRIX

The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: 5/21/2007

Signature of Debtor(s): /s/ Christopher N. O'Donnell  
/s/ Jennifer L. O'Donnell

Handwritten signatures of Christopher N. O'Donnell and Jennifer L. O'Donnell. The signature of Christopher N. O'Donnell is written in black ink and is positioned above the signature of Jennifer L. O'Donnell. Both signatures are written in a cursive, flowing style.

## LIST OF CREDITORS

- 1) Comprehensive Primary Care  
c/o Global Credit Network, LLC  
20010 Century Blvd, Suite 420  
Germantown, MD 20874-1115
- 2) American Honda Finance Corporation  
P.O. Box 105027  
Atlanta, Georgia 30348-5027
- 3) HSBC Auto Finance  
P.O. Box 17548  
Baltimore, MD 21297-1548
- 4) National Payment Center  
US Department of Education  
P.O. Box 4169  
Greenville, Texas 75403-4169
- 5) Option One Mortgage  
c/o Alvin E, Friedman, Esq.  
Friedman & McFadyen, P.A.  
210 East Redwood Street, Suite 400  
Baltimore, MD 21202-3399
- 6) HSBC Auto Finance  
6602 Convoy Court  
San Diego, California 92111
- 7) Peroutka & Peroutka, P.A.  
8028 Ritchie Highway, Suite 300  
Pasadena, MD 21122

- 8) City of Rockville  
Police Department- 1<sup>st</sup> Floor  
111 Maryland Avenue  
Rockville, MD 20850
- 9) Orchard Bank  
c/o HSBC Card Services  
P. O. Box 17051  
Baltimore, MD 21297-1051
- 10) Verizon  
P. O. Box 17577  
Baltimore, MD 21297-0513
- 11) Gaithersburg Storehouse  
#1 Metropolitan Grove Road  
Gaithersburg, MD 20870
- 12) Daniel L. Dellatore, MD  
5454 Wisconsin Avenue, Suite 855  
Chevy Chase, MD 20815
- 13.) Washington Suburban Sanitary Commission  
14501 Sweitzer Lane  
Laurel, MD 20707-5902
- 14.) Bennington Community Association, Inc.  
c/o Philip B, Ochs Esquire  
4300 Montgomery Avenue, Suite 205  
Bethesda, MD 20814-4460
- 15.) H&R Block Fee Center  
P.O. Box 17155  
Baltimore, MD 21297-1155
- 16.) Capital One Bank  
c/o NCO Financial Systems, Inc.  
507 Prudential Road  
Horsham, PA 19044

- 17.) Citibank (South Dakota) NA  
c/o Academy Collection Service, Inc.  
10965 Decater Road  
Philadelphia, PA 19154-3210
- 18.) Edward G. Koch, M.D. P.C.  
2501 North Glebe Road, Suite 301  
Arlington, VA 22207-3558
- 19.) Montgomery Emergency Physician  
c/o NCC  
120 North Keyser Avenue  
Scranton, PA 18504
- 20.) Capital One Bank  
c/o NCO Financial Systems, Inc.  
507 Prudential Road  
Horsham, PA 19044
- 21.) Norstrom's  
c/o Creditors Financial Group  
P.O. Box 440290  
Aurora, CO 80044-0290
- 22.) Household Finance Inc, III  
c/o Gary M. Janis, Esquire  
Peroutka & Peroutka  
8028 Ritchie Highway, Suite 300  
Pasadena, MD 21122
- 23.) Beneficial  
c/oc NCB Management Services, Inc  
P.O. Box 1099  
Langhorne, PA 19047
- 24.) Rockville Ambulatory  
c/o Chesapeake Credit Inc,  
4920 Niagra, Suite 314  
College Park, MD 20740-1175

- 25.) Shady Grove Adventist Hospital  
c/o Metro Republic Commercial Service, Inc.  
P.O. Box 1357  
Corona, California 92878-1357
- 26.) HSBC  
P.O. Box 5004  
Glendale Heights, Illinois 60139-5004
- 27.) HFC  
16512 South Westland Drive  
Walnut Hill  
Gaithersburg, MD 20877
- 28.) Home Depot Credit Services  
P.O. Box 689100  
Des Moines, Iowa 50368-9100
- 29.) National Payment Center  
US Department of Education  
P.O. Box 4169  
Greenville, Texas 75403-4169
- 30.) WFNNB-New York & Co.  
P.O. Box 659728  
San Antonio, Texas 78265-9728
- 31.) Maryland Motor Vehicle Administration  
6601 Ritchie Highway NE  
Glen Burnie, MD 21062
- 32.) WFNNB- New York & Company  
c/o CAC Financial Corp  
2601 NW Expressway, Suite 1000 East  
Oklahoma City, Oklahoma 73112-7236
- 33.) Cingular Wireless  
P.O. Box 536216  
Atlanta, GA 30353-6216

34.) Maryland Motor Vehicle Administration  
The Insurance Compliance Division  
6601 Ritchie Highway NE  
Glen Burnie, MD 21602

35.) Healion Emergency Care, LLC  
P.O. Box 2476  
Cheyenne, WY 82003

36.) LT Investments  
3423 Olney Latonsville Road  
Suite One  
Olney, MD 20832