Case: 07-21062 (Official Form 1) (04/07) Page 1 of 11 Doc #: 1 Filed: 11/05/2007

	ates Bankruptcy Co rict of Maryland	ourt		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Henry, Kenneth		Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 3873		Last four digits of S than one, state all):	Soc. Sec. No./Complete El	IN or other Tax I.D. No. (if more
Street Address of Debtor (No. & Street, City, State & Zip Code): 1005 Clifton Brook Lane Silver Spring, MD		Street Address of Jo	oint Debtor (No. & Street,	, City, State & Zip Code):
Silver Opring, ind	ZIPCODE 20905	ZIPCODE		
County of Residence or of the Principal Place of Bus Montgomery	iness:	County of Residence	ce or of the Principal Place	e of Business:
Mailing Address of Debtor (if different from street at 613 S Fayette Street Alexandria, VA	ldress)	Mailing Address of	Joint Debtor (if different	from street address):
	ZIPCODE 22314			ZIPCODE
Location of Principal Assets of Business Debtor (if d 1005 Clifton Brook Lane, Silver Spring,		oove):		ZIPCODE 20905
Type of Debtor (Form of Organization) (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.) Filing Fee (Check one bo ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to attach signed application for the court's considerat is unable to pay fee except in installments. Rule 10 3A.	individuals only). Must ion certifying that the debtor	t Entity upplicable.) organization under States Code (the). Check one box: Debtor is a small Debtor is not a sr Check if: Debtor's aggrega	the Petition Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 N (0 Debts are primarily debts, defined in 11 § 101(8) as "incurre individual primarily personal, family, or hold purpose." Chapter 11 De	Akruptcy Code Under Which Is Filed (Check one box.) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts Check one box) Consumer Debts are primarily U.S.C. business debts. In or a house-
Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Acceptances of the	iled with this petition he plan were solicited pre ordance with 11 U.S.C. §	
Statistical/Administrative Information ✓ Debtor estimates that funds will be available for d ☐ Debtor estimates that, after any exempt property i no funds available for distribution to unsecured or Estimated Number of Creditors 1- 50- 100- 200- 1,000- 49 99 199 999 5,000 ✓ ☐ ☐ ☐ ☐ ☐	s excluded and administrative	expenses paid, there v		CE IS FOR COURT USE ONLY
	\$100,000 to \$1 mill:		than million	

Estimated Liabilities

□ \$0 to \$50,000 \$50,000 to

\$100,000

\$100,000 to

\$1 million

□ \$1 million

\$100 million

☐ More than

\$100 million

Case: 07-21062 Doc #: 1 Fi	led: 11/05/2007 Pag	ge 2 of 11 FORM B1, Page 2	
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Henry, Kenneth		
Prior Bankruptcy Case Filed Within Last 8	8 Years (If more than one, attach	additional sheet)	
Location Where Filed: None	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 mo	re than one, attach additional sheet)	
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	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, declar that I have informed the petitioner that [he or she] may proceed unde chapter 7, 11, 12, or 13 of title 11, United States Code, and hav explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.		
	X /s/ John D. Bu Signature of Attorney for Debtor(s)	urns, Esquire	
Exhi Does the debtor own or have possession of any property that poses or is a or safety? Yes, and Exhibit C is attached and made a part of this petition. No		nt and identifiable harm to public health	
Exhi (To be completed by every individual debtor. If a joint petition is filed, explicitly a point petition is filed, explicitly Exhibit D completed and signed by the debtor is attached and material If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached.	de a part of this petition.	ch a separate Exhibit D.)	
	days than in any other District. partner, or partnership pending in ace of business or principal assets	this District. in the United States in this District,	
	s as a Tenant of Residential Policable boxes.)	roperty	
☐ Landlord has a judgment against the debtor for possession of deb	otor's residence. (If box checked, c	omplete the following.)	
(Name of landlord or less	or that obtained judgment)		
(Address of lan	idlord or lessor)		

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

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

Page 3 of 11 FORM B1, Page 3

Voluntary Petition

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

Name of Debtor(s): Henry, Kenneth

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 State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

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

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

X /s/ Kenneth Henry

Signature of Debtor

Kenneth Henry

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 5, 2007

Date

Signature of Attorney

X /s/ John D. Burns

Signature of Attorney for Debtor(s)

John D. Burns 22777

Printed Name of Attorney for Debtor(s)

The Burns LawFirm, LLC 6303 Ivy Lane

Firm Name

Suite 102

Address

Greenbelt, MD 20770

301-441-8780

Telephone Number

November 5, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

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

Χ

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

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

X

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Petition Preparer

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

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

Date

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

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

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

Case: 07-21062 Doc #: 1 Filed: 11/05/2007 Page 4 of 11

UNITED STATES BANKRUPTCY COURT

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

In accordance with § 342(b) of the Bankruptcy Code, this notice: (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.

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.

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.

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

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. 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, 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.
- 2. 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.
- 3. 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 discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. 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, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments 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.
- 2. 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,

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Case: 07-21062 Doc #: 1 Filed: 11/05/2007 Page 5 of 11

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.

3. 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 (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

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, \$39 administrative fee: Total fee \$239)

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

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Case No. (if known)

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.

I, the [non-attorney] bankruptcy petition preparer signing the debte 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.)
X		(Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, respondence whose Social Security number is provided above.	ponsible person, or	
Certificate of I (We), the debtor(s), affirm that I (we) have received and read this	of the Debtor notice.	
Henry, Kenneth	X /s/ Kenneth Henry	11/05/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date

Signature of Joint Debtor (if any)

Date

Case: 07-21062 Doc #: 1 Filed: 11/05/2007 Page 6 of 11

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court District of Maryland

IN RE:	Case No.
Henry, Kenneth	Chapter 11
Debtor(s)	
WITH CREDIT (Warning: You must be able to check truthfully one of t do so, you are not eligible to file a bankruptcy case, and whatever filing fee you paid, and your creditors will be	DEBTOR'S STATEMENT OF COMPLIANCE COUNSELING REQUIREMENT the five statements regarding credit counseling listed below. If you cannot the court can dismiss any case you do file. If that happens, you will lose to resume collection activities against you. If your case is dismissed to required to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint pe	etition 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.

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.

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/ Kenneth Henry	У
-		

Date: **November 5, 2007**

Certificate Number: 01267-VAE-CC-002798329

CERTIFICATE OF COUNSELING

I CERTIFY that on November 2, 2007	, at <u>2:29</u>	o'clock PM EDT
Kenneth Henry		received from
Money Management International, Inc.		,
an agency approved pursuant to 11 U.S.C.	§ 111 to provid	e credit counseling in the
Eastern District of Virginia	, an indiv	ridual [or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h) and 111.	
A debt repayment plan was not prepared	If a debt rep	payment plan was prepared, a copy of
the debt repayment plan is attached to this	certificate.	
This counseling session was conducted by	telephone	·
Date: November 2, 2007	By	Mu Doli-
	Title Coun	selor I

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Case: 07-21062 Doc #: 1 Filed: 11/05/2007 Page 8 of 11

United States Bankruptcy Court District of Maryland

IN RE:		Case No
Henry, Kenneth		Chapter 11
	Debtor(s)	
	VERIFICATION OF CREDIT	OR MATRIX
The above named debtor(s) here	by verify(ies) that the attached matrix list	ing creditors is true to the best of my(our) knowledge.
Date: November 5, 2007	Signature: /s/ Kenneth Henry	
	Kenneth Henry	Debtor
Date:	Signature:	
	-	Joint Debtor, if any

Case: 07-21062 Doc #: 1 Filed: 11/05/2007 Page 9 of 11

America's Servicing Company P O Box 10388 Des Moines, IA 50306

America's Servicing Company P O Box 10328
Des Monies, IA 50306

Aurora Loan Services P O Box 78111 Phoenix, AZ 85062

Belmont Green Community Association Chadwick, Washington, Moriarty & Assoc 9990 Fairfax Boulevard, Suite 200 Fairfax, VA 22030

Capital Eye Consultants PC M. Anna Gnadt PC 4020 University Drive Fairfax, VA 22030

Capitol One Services P O Box 70884 Charlotte, NC 28272

Captial Recovery Service LLC P O Box 11598
Jacksonville, FL 32239

Comptroller Of Maryland Compliance Division 301 W. Preston Street, Rm 410 Baltimore, MD 21201 Case: 07-21062 Doc #: 1 Filed: 11/05/2007 Page 10 of 11

Department Of Assessments And Taxation 301 West Preston Street Rm 801 Baltimore, MD 21201

EMC Mortgage P O Box 293150 Lewisville, TX 22314

First Magnus Financial Corporation 603 N Wilmot Tucson, AZ 85711

GMAC Mortgage 3451 Hammond Avenue, P O Box 780 Waterloo, IA 50704

Internal Revenue Service 31 Hopkins Plaza, RM 1150 Baltimore, MD 21201

Internal Revenue Service P O Box 21126 Philidaelphia PA, MD 19114

Pepco PO Box 97274 Washington, DC 20090-7274

Prince William County
Tax Administration Division
P O Box 2467
Woodbridge, VA 22195

Saxon Mortgage 4708 Mercantile Drive North Fort Worth, TX 76137 Case: 07-21062 Doc #: 1 Filed: 11/05/2007 Page 11 of 11

Sprint
PO Box 541023
Los Angeles, CA 90054-1023

State Of Maryland Central Collection Unit 300 West Preston Street Baltimore, MD 21201-2321

Washington Gas 6801 Industrial Rd. Springfield, VA 22151

Washington Mutual PO Box 78148 Phoenix, AZ 85062-8148

Washington Mutual PO Box 78148 Phoenix, AZ 85062

Washington Mutual Home Loans 6716 Grade Lane Building 9, Suite 910 Louisville, KY 40213

Washington Mutual Home Loans 6716 Grade Lane, Bldg 9, Suite 910 Louisville, KY 40213

Washington Suburban Sanitary Commission 14501 Sweiter Lane Laurel, MD 20707-5902