

**United States Bankruptcy Court
District of Maryland**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Sherwood, Jr., William, Edward	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): xxx-xx-0988	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all):
Street Address of Debtor (No. & Street, City, and State): 726 Deepdene Road Baltimore, MD	Street Address of Joint Debtor (No. & Street, City, and State):
ZIP CODE 21210	ZIP CODE
County of Residence or of the Principal Place of Business: Baltimore City	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP CODE	ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address above):	
ZIP CODE	

<p align="center">Type of Debtor (Form of Organization) (Check one box.)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____</p>	<p align="center">Nature of Business (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <hr/> <p align="center">Tax-Exempt Entity (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)</p>	<p align="center">Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p align="center">Nature of Debts (Check one box)</p> <p><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>
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<p align="center">Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>	<p align="center">Chapter 11 Debtors</p> <p>Check one box:</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</p> <hr/> <p>Check all applicable boxes</p> <p><input type="checkbox"/> A plan is being filed with this petition</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>
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<p>Statistical/Administrative Information</p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>	<p>THIS SPACE IS FOR COURT USE ONLY</p>																				
<p>Estimated Number of Creditors</p> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <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> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>Over 100,000</td> </tr> </table>	<input type="checkbox"/>	<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"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000	
<input type="checkbox"/>	<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"/>												
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<p>Estimated Assets</p> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <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> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
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<p>Estimated Liabilities</p> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <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> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): William Edward Sherwood, Jr.							
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, 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 more 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 B (To be completed if debtor is an individual whose debts are primarily consumer debts)							
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		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). <table style="width:100%; border:none;"> <tr> <td style="width:70%; text-align:center;">X /s/Marc R. Kivitz</td> <td style="width:30%; text-align:center;">5/1/2008</td> </tr> <tr> <td style="text-align:center;">Signature of Attorney for Debtor(s)</td> <td style="text-align:center;">Date</td> </tr> <tr> <td style="text-align:center;">Marc R. Kivitz, Esquire</td> <td style="text-align:center;">02878</td> </tr> </table>		X /s/Marc R. Kivitz	5/1/2008	Signature of Attorney for Debtor(s)	Date	Marc R. Kivitz, Esquire	02878
X /s/Marc R. Kivitz	5/1/2008								
Signature of Attorney for Debtor(s)	Date								
Marc R. Kivitz, Esquire	02878								
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?									
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> 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.)									
<input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> 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)									
<input checked="" type="checkbox"/> 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.									
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.									
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.									
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)									
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). <div style="text-align:right; margin-right: 100px;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align:right; margin-right: 100px;"> _____ (Address of landlord) </div>									
<input type="checkbox"/> 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									
<input type="checkbox"/> 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.									
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).									

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

Name of Debtor(s):
William Edward Sherwood, Jr.

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.

s/ William Edward Sherwood, Jr.
 Signature of Debtor **William Edward Sherwood, Jr.**

Not Applicable
 Signature of Joint Debtor

Telephone Number (If not represented by attorney)
5/1/2008
 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 § 1515 of title 11 are attached.

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

Not Applicable
 (Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney

s/Marc R. Kivitz
 Signature of Attorney for Debtor(s)

Marc R. Kivitz, Esquire Bar No. 02878
 Printed Name of Attorney for Debtor(s) / Bar No.

Marc R. Kivitz, Esquire
 Firm Name

201 N. Charles Street, Suite 1330 Baltimore, MD 21201
 Address

410-625-2300 **410-576-0140**
 Telephone Number

5/1/2008
 Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Petition Preparer

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

Not Applicable
 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

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.

Not Applicable
 Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Not Applicable

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 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.

Form B1, Exhibit C
(9/01)

**UNITED STATES BANKRUPTCY COURT
District of Maryland**

Exhibit "C"

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

In re: **William Edward Sherwood, Jr.**

Case No.:

Chapter: **11**

Debtor(s)

Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

N/A

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

N/A

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court
District of Maryland**

In re William Edward Sherwood, Jr., Case No. _____
Debtor Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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>
Indymac Bank, F.S.B. 7700 W. Parmer Lane Bldg. D, Second Floor Austin, TX 78729				\$4,445.51 SECURED VALUE: \$218,000.00
EMC Mortgage Corporation P. O. Box 293150 Lewisville, TX 75029-3150				\$2,801.55 SECURED VALUE: \$67,000.00
Litton Loan Servicing L.P. 5373 West Alabama Suite 600 Houston, TX 77056				\$4,713.67 SECURED VALUE: \$105,000.00
Wells Fargo Home Mortgage Payment Remittance Center P. O. Box 6426 Carol Stream, IL 60197-6426				\$100,000.00 SECURED VALUE: \$530,500.00
Countrywide Home Loans, Inc. 400 Countrywide Way Simi Valley, CA 93065				\$100,000.00 SECURED VALUE: \$530,500.00
US Dept. of Education P. O. Box 5202 Greenville, TX 75403-5202				\$37,000.00

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

In re William Edward Sherwood, Jr., Case No. _____
 Debtor Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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>
American Express Blue P. O. Box 981535 El Paso, TX 79998-1535				\$16,133.48
Internal Revenue Service Centralized Insolvency Unit P.O. Box 21126 Philadelphia, PA 19114				\$12,000.00
First Horizon Home Loans First Tennessee Bank Mail Code 6412 4000 Horizon Way Irving, TX 75063				\$10,000.00
				SECURED VALUE: \$95,000.00
First Horizon Home Loans First Tennessee Bank Mail Code 6412 4000 Horizon Way Irving, TX 75063				\$10,000.00
				SECURED VALUE: \$95,000.00
CitiBusiness Card P. O. Box 44180 Jacksonville, FL 32231-4180				\$8,378.92
WBFF Sinclair Broadcasting 2000 W. 41st Street Baltimore, MD 21211				\$6,000.00

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

In re William Edward Sherwood, Jr., Case No. _____
 Debtor Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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>
Baltimore Gas Electric Co. P. O. Box 1475 Baltimore, MD 21203				\$5,500.00
Home Depot c/o NCO Financial Services P. O. Box 15889 Wilmington, DE 19850-5889				\$4,925.12
Urbanite 2002 CLipper Park Road 4th Floor Baltimore, MD 21211				\$4,080.00
Mayor and City Council of Baltimore Department of Finance Bureau of Treasury Management 200 Holliday Street Baltimore, MD 21202				\$3,327.06
Lowe's BRC P. O. Box 981064 El Paso, TX 79998-1064				\$3,185.63
Mayor and City Council of Baltimore Department of Finance Bureau of Treasury Management 200 Holliday Street Baltimore, MD 21202				\$3,119.23

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

In re William Edward Sherwood, Jr., Case No. _____
 Debtor Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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>
American Express Delta P. O. Box 297814 Ft. Lauderdale, FL 33329-7814				\$3,060.79
Chase P. O. Box 15153 Wilmintgon, DE 19886-5153				\$3,058.00
Baltimore Gas Electric Co. P. O. Box 10307 Philadelphia, PA 19101				\$2,950.44
Baltimore Gas Electric Co. P. O. Box 10307 Philadelphia, PA 19101				\$2,806.43
Kent Buy 1316 Asbury Street Baltimore, MD 21209				\$1,350.00

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.

B7 (Official Form 7) (12/07)

**UNITED STATES BANKRUPTCY COURT
District of Maryland**

In re: William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

STATEMENT OF FINANCIAL AFFAIRS

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	FISCAL YEAR PERIOD
37,848.00	business income, rental real estate	Jan. 1, 2004 - Dec. 31, 2004
-53,568.00	business income, rental real estate	Jan. 1, 2005 - Dec. 31, 2005
39,620.00	rental income	01/01/08 - 04/15/08
6,919.00	MetLife insurance sales	01/01/08 - 04/15/08
5,103.00	real estate sales commissions	01/01/08 - 04/15/08

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.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
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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.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Aurora Loan Services, Inc. 601 5th Avenue Scottsbluff, ND 69301			
Chase P. O. Box 15153 Wilmington, DE 19886-5153	02/01/08	1,700.00	4,635.94
Countrywide Home Loans, Inc. 400 Countrywide Way Simi Valley, CA 93065	03/15/08	1,602.00	
EMC Mortgage Corporation P. O. Box 293150 Lewisville, TX 75029-3150		2,000.00	
First Horizon Home Loans First Tennessee Bank Mail Code 6412 4000 Horizon Way Irving, TX 75063	03/15/08	900.00	
Indymac Bank, F.S.B. 7700 W. Parmer Lane Bldg. D, Second Floor Austin, TX 78729	03/15/08	1,500.00	
Litton Loan Servicing L.P. 5373 West Alabama Suite 600 Houston, TX 77056	03/15/08	1,394.00	
Wells Fargo Home Mortgage Payment Remittance Center P. O. Box 6426 Carol Stream, IL 60197-6426	03/15/08	4,800.00	

- None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, 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 and other 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.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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- None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (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.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy 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.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATIO	STATUS OR DISPOSITION
Wilshire vs. William Sherwood	foreclosure sale of 3644 Hickory Avenue	Circuit Court for Baltimore City	sale May 2, 2008 11:10 a.m.

- None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property 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.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property 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.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment 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.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property 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.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions 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.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses 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.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Marc R. Kivitz, Esquire 201 N. Charles Street, Suite 1330 Baltimore, MD 21201	04/16/08 \$2,200.00, 04/23/08 \$3,500.00 04/30/08 \$2,840.00	\$1,039.00 filing fee and \$7,501.00 towards \$10,000.00 retainer

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 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.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Baltimore Investors Mortgage Co LLC none	01/01/2008	second mortgage secured by 521 N. Curley Street Baltimore, MD 21224 proceeds used for mortgage payments on 726 Deepdene Road
Countrywide Home Loans, Inc. none	06/01/2007	726 Deepdene Road Baltimore, MD 21210 refinance mortgage
Wells Fargo none	06/01/2007	726 Deepdene Road Baltimore, MD 21210 refinance mortgage

- None 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.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY
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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, 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.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- 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.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITOR	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None 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 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.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

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

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Tenants on Schedule E	Debtor's corporation has possession of security deposits belonging to tenants listed on Schedule E	MECU savings account held by Phoenix_REI, LLC, under tax id # 04-3766026

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.

ADDRESS	NAME USED	DATES OF OCCUPANCY
1316 Asbury Road Baltimore, MD 21209	William Sherwood	06/2003 - 01/2008

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.

NAME

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.

None 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 Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None 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.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor 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.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates 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 the **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 the **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 the **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 business, 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 the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Phoenix REI, LLC	04 3766026	P.O. Box 65275 Baltimore, MD 21209	real estate sales	01/01/2001
Real estate investing				01/01/1999

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.

NAME	ADDRESS
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* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 5/1/2008

Signature of Debtor s/ William Edward Sherwood, Jr.
William Edward Sherwood, Jr.

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court
District of Maryland**

In re William Edward Sherwood, Jr.,
Debtor

Case No. _____

Chapter 11

SUMMARY OF SCHEDULES

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)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	2	\$ 1,914,500.00		
B - Personal Property	YES	3	\$ 30,840.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	6		\$ 2,074,994.24	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	7		\$ 34,533.05	
F - Creditors Holding Unsecured Nonpriority Claims	YES	8		\$ 105,538.16	
G - Executory Contracts and Unexpired Leases	YES	3			
H - Codebtors	YES	2			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,700.00
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 4,760.00
TOTAL		35	\$ 1,945,340.00	\$ 2,215,065.45	

B6A (Official Form 6A) (12/07)

In re: William Edward Sherwood, Jr.

Case No. _____

(If known)

Debtor

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1316 Asbury Road Baltimore, MD 21209; Deed dated Sept. 10, 2003 Recorded in the Land Records for Baltimore City Liber 4359 Page 001	Fee Owner		\$ 203,500.00	\$ 200,368.49
149 N. Highland Avenue Baltimore, MD 21224; Assignment dated Oct. 25, 2006 Recorded in the Land Records for Baltimore City Liber 8622 Page 0181	Fee Owner		\$ 105,000.00	\$ 109,713.67
1509 Elmtree Avenue Baltimore, MD 21226; Deed dated August 21, 2006 Recorded in the Land Records for Baltimore City Liber 08305 Page 0552	Fee Owner		\$ 67,000.00	\$ 69,801.55
2507 Maryland Avenue Baltimore, MD 21218; Assignment dated May 10, 2001 Recorded in the Land Records for Baltimore City Liber 1410 Page 447	Fee Owner		\$ 215,000.00	\$ 224,000.00
3311 Rueckert Avenue Baltimore, MD 21214; Assignment dated October 5, 2004 Recorded in the Land Records for Baltimore City Liber 06109 Page 0559	Fee Owner		\$ 218,000.00	\$ 222,445.51
3644 Hickory Avenue Baltimore, MD 21211; Deed dated April 1, 2005 Recorded in the Land Records for Baltimore City Liber 06437 Page 0842	Fee Owner		\$ 248,000.00	\$ 236,266.10
3714 Chestnut Avenue Baltimore, MD 21211; Deed dated Sept. 22, 2006 Recorded in the Land Records for Baltimore City Liber 08377 Page 0679	Fee Owner		\$ 145,000.00	\$ 144,259.57
521 N. Curley Street Baltimore, MD 21224; Assignment dated May 31, 2007 Recorded in the Land Records for Baltimore City Liber 09545 Page 0618	Fee Owner		\$ 95,000.00	\$ 120,000.00

B6A (Official Form 6A) (12/07) - Cont.

In re: William Edward Sherwood, Jr.
 Debtor

Case No. _____
 (If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
534 N. Curley Street Baltimore, MD 21224; Assignment dated Jan. 30, 2007 Recorded in the Land Records for Baltimore City Liber 09014 Page 0280	Fee Owner		\$ 87,500.00	\$ 105,000.00
726 Deepdene Road Baltimore, MD 21210 Deed dated November 18, 2005, recorded on December 5, 2005 among the Land Records of Baltimore City at Liber 7067, folio 305 as tenants by the entirety	Fee Owner	J	\$ 530,500.00	\$ 600,000.00
Total			\$1,914,500.00	

(Report also on Summary of Schedules.)

B6B (Official Form 6B) (12/07)

In re William Edward Sherwood, Jr.

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	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		cash on hand		50.00
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.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		household goods and furnishings owned jointly with spouse: Sony television (\$200.00); Magnavox DVD/VHS (\$80.00); radio/cd/taoe deck (\$40.00); playstation 2 and 4 games (\$110.00); IKEA table (\$70.00); IKEA 2 chairs (\$30.00); RCA tv (\$25.00); IKEA sofa (\$150.00); IKEA coffee table (\$35.00); cellphone (\$110.00); luggage (\$45.00); metal storage cabinets (\$40.00); IKEA shelf (\$10.00)	J	945.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		wearing apparel		990.00
7. Furs and jewelry.		jewelry		0.00
8. Firearms and sports, photographic, and other hobby equipment.		shotgun (\$100.00); weights (\$100.00); tapes/cd's, and records (\$400.00)		600.00
Firearms and sports, photographic, and other hobby equipment.		sporting equipment (\$290.00); ipod (\$70.00); books (fiction, comics, magazines, study guides) (\$700.00):		1,060.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	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.		Phoenix REI, LLC 100% sole membership		10,415.00
14. Interests in partnerships or joint ventures. Itemize.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re William Edward Sherwood, Jr.

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	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 nonnegotiable instruments.	<input checked="" type="checkbox"/>			
16. Accounts receivable.		Ground rent for 4118 Audrey Avenue, Baltimore City, MD 21225		3,000.00
Accounts receivable.		Mortgage receivable secured by 4118 Audrey Avenue, Baltimore City, MD 21225		12,000.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<input checked="" type="checkbox"/>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<input checked="" type="checkbox"/>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<input checked="" type="checkbox"/>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<input checked="" type="checkbox"/>			
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.	<input checked="" type="checkbox"/>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<input checked="" type="checkbox"/>			
23. Licenses, franchises, and other general intangibles. Give particulars.		Real estate broker's license (non-transferrable)		0.00
Licenses, franchises, and other general intangibles. Give particulars.		Series 6 financial consultant license (non-transferrable)		0.00
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.	<input checked="" type="checkbox"/>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	<input checked="" type="checkbox"/>			
26. Boats, motors, and accessories.	<input checked="" type="checkbox"/>			
27. Aircraft and accessories.	<input checked="" type="checkbox"/>			
28. Office equipment, furnishings, and supplies.		mac laptop (\$450.00); imac desktop (\$700.00); brother printer (\$90.00); computer software (\$150.00); computer networking equipment (\$250.00):		0.00
29. Machinery, fixtures, equipment and supplies used in business.		maintenance hand tools (\$540.00); building materials (wood, paint, tile, etc.)(1,200.00):		1,760.00

B6B (Official Form 6B) (12/07) -- Cont.

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	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
30. Inventory.	X			
31. Animals.		2 dogs	J	20.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<u>2</u> continuation sheets attached			Total >	\$ 30,840.00

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

B6C (Official Form 6C) (12/07)

In re William Edward Sherwood, Jr.
DebtorCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box) Check if debtor claims a homestead exemption that exceeds
\$136,875 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 EXEMPTION
2 dogs	11 USC § 522(b)(3)(B) as to non-joint creditors only	No Limit	20.00
2507 Maryland Avenue Baltimore, MD 21218; Assignment dated May 10, 2001 Recorded in the Land Records for Baltimore City Liber 1410 Page 447	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5) Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	5,000.00 5,000.00	215,000.00
726 Deepdene Road Baltimore, MD 21210 Deed dated November 18, 2005, recorded on December 5, 2005 among the Land Records of Baltimore City at Liber 7067, folio 305 as tenants by the entirety	11 USC § 522(b)(3)(B) as to non-joint creditors only	No Limit	530,500.00
maintenance hand tools (\$540.00): building materials (wood, paint, tile, etc.)(\$1,200.00):	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(1)	1,760.00	1,760.00
Phoenix REI, LLC 100% sole membership	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	1,000.00	10,415.00
shotgun (\$100.00); weights (\$100.00); tapes/cd's, and records (\$400.00)	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(4)	200.00	600.00
wearing apparel	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(4)	800.00	990.00

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

In re William Edward Sherwood, Jr.

Case No. _____

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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 AN 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. 0040087942 Aurora Loan Services, Inc. 601 5th Avenue Scottsbluff, ND 69301 Aurora Loan Services, Inc. 10350 Park Meadows Drive Littleton, CO 80124			Second Lien 534 N. Curley Street Baltimore, MD 21224 12.50% \$1,527.26 arrear 03/18/08 \$288.16/mo VALUE \$87,500.00				26,935.16	0.00
ACCOUNT NO. 0040096331 Aurora Loan Services, Inc. 601 5th Avenue Scottsbluff, ND 69301 Aurora Loan Services, Inc. 10350 Park Meadows Drive Littleton, CO 80124 Shapiro & Burson, LLP 13135 Lee Jackson Hwy., #201 Fairfax, VA 22033			First Lien 534 N. Curley Street Baltimore, MD 21224; Assignment dated Jan. 30, 2007 Recorded in the Land Records for Baltimore City Liber 09014 Page 0280 VALUE \$87,500.00				90,000.00	0.00
ACCOUNT NO. Baltimore Investors Mortgage Co., L 8715 Belair Road Baltimore, MD 21218			01/29/2008 Second Deed of Trust Lien 2507 Maryland Avenue Baltimore, MD 21218 24% \$580.00/mo VALUE \$215,000.00				29,000.00	0.00

5 continuation sheets attached

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 145,935.16	\$ 0.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re William Edward Sherwood, Jr.

Case No. _____

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN 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. 79086721 Countrywide Bank, N.A. P. O. Box 660694 Dallas, TX 75266-0694			10/22/2004 Deed of Trust 1316 Asbury Road Baltimore, MD 21209 6.25% \$1,051.56/mo int only for 120 \$1,475.74/mo pi for 240 \$2,002.00/mo \$3,204.00 arrear 02/08 VALUE \$203,500.00				200,368.49	0.00
ACCOUNT NO. 161744395 Countrywide Home Loans, Inc. 400 Countrywide Way Simi Valley, CA 93065 Countrywide Home Loans, Inc. P. O. Box 660694 Dallas, TX 75266-0694			05/08/2007 Deed of Trust 726 Deepdene Road Baltimore, MD 21210 Deed of Trust dated May 8, 2007, recorded on May 23, 2007 among the Land Records of Baltimore City at Liber 9490, folio 618 et seq VALUE \$530,500.00				90,000.00	100,000.00
ACCOUNT NO. 0015713365 EMC Mortgage Corporation P. O. Box 293150 Lewisville, TX 75029-3150 EMC Mortgage Corporation 800 State Highway 121 Bypass Lewisville, TX 75067 EMC Mortgage Corporation P. O. Box 660753 Dallas, TX 75266-0753			08/21/2006 First Deed of Trust Lien 1509 Elmtree Avenue Baltimore, MD 21226 11.35% adjusts 09/01/08 \$2,959.12 arrear 03/10/08 \$837.48/mo piti VALUE \$67,000.00				69,801.55	2,801.55

Sheet no. 1 of 5 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 360,170.04	\$ 102,801.55
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re William Edward Sherwood, Jr.

Case No. _____

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN 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. 0015922917 EMC Mortgage Corporation P. O. Box 293150 Lewisville, TX 75029-3150 EMC Mortgage Corporation 800 State Highway 121 Bypass Lewisville, TX 75067 EMC Mortgage Corporation P. O. Box 660753 Dallas, TX 75266-0753			10/04/2006 Deed of Trust 3714 Chestnut Avenue Baltimore, MD 21211 7.00% 30 yrs \$1,294.98/mo piti (\$971.34 Note) \$4,224.93 arrears 03/10/08 VALUE \$145,000.00				144,259.57	0.00
ACCOUNT NO. 061109674 First Horizon Home Loans First Tennessee Bank Mail Code 6412 4000 Horizon Way Irving, TX 75063			05/31/2007 Second Deed of Trust Lien 521 N. Curley Street Baltimore, MD 21224 Purchase money Deed of Trust dated May 31, 2007 13.125% 15 yrs P \$12,185.00 \$135.99/mo balloon 06/01/2022 \$10,809.45 VALUE \$95,000.00				24,000.00	10,000.00
ACCOUNT NO. 0661109534 First Horizon Home Loans First Tennessee Bank Mail Code 6412 4000 Horizon Way Irving, TX 75063			First Lien 521 N. Curley Street Baltimore, MD 21224; Assignment dated May 31, 2007 Recorded in the Land Records for Baltimore City Liber 09545 Page 0618 VALUE \$95,000.00				96,000.00	10,000.00

Sheet no. 2 of 5 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 264,259.57	\$ 20,000.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTR	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. 302279374			08/29/2006 Deed of Trust 3311 Rueckert Avenue Baltimore, MD 21214 7.625% 30 yrs \$2,405.17/mo (\$1,592.54 Note) \$10,496,61 arrear 04/16/08 <hr/> VALUE \$218,000.00				222,445.51	4,445.51
Indymac Bank, F.S.B. 7700 W. Parmer Lane Bldg. D, Second Floor Austin, TX 78729								
Indymac Bank, F.S.B. P. O. Box 78826 Phoenix, AZ 85026-8826								
Indymac Bank, F.S.B. 6900 Beatrice Drive Kalamazoo, MI 49009								
ACCOUNT NO. 0018998740			10/25/2006 Deed of Trust 149 N. Highland Avenue Baltimore, MD 21224 8.80% adjusts 11/01/08 \$4,603.10 arrear 03/14/08 \$999.85/mo piti 30 yrs <hr/> VALUE \$105,000.00				109,713.67	4,713.67
Litton Loan Servicing L.P. 5373 West Alabama Suite 600 Houston, TX 77056								
Litton Loan Servicing L.P. 4828 Loop Central Drive Houston, TX 77081-2166								
Litton Loan Servicing L.P. P. O. Box 9010 Remecula, CS 92589-9010								
Litton Loan Servicing L.P. P. O. Box 4387 Houston, TX 77210-4387								

Sheet no. 3 of 5 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 332,159.18	\$ 9,159.18
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN 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. 0153559869 Wells Fargo Home Mortgage Payment Remittance Center P. O. Box 6426 Carol Stream, IL 60197-6426 Wells Fargo P. O. Box 10368 Des Moines, IA 50306-0368 Wells Fargo Home Mortgage P. O. Box 11701 Newark, NJ 07101-4701			First Deed of Trust Lien 2507 Maryland Avenue Baltimore, MD 21218 8.75% \$1,807.55/mo piti \$37863.00 arrear 04/16/08 VALUE \$215,000.00				185,804.19	0.00
ACCOUNT NO. 0170665574 Wells Fargo Home Mortgage Payment Remittance Center P. O. Box 6426 Carol Stream, IL 60197-6426 Wells Fargo P. O. Box 10368 Des Moines, IA 50306-0368 Buonassissi, Henning & Lash Suite 300 Reston, VA 20190 Wells Fargo Home Mortgage P. O. Box 11701 Newark, NJ 07101-4701	X	J	04/25/2007 First Refinance Deed of Trust Lien 726 Deepdene Road Baltimore, MD 21210 \$3,038.67/mo 6.625% \$6,533.13 arrear 04/16/08 Refinance Deed of Trust dated April 25, 2007, recorded on May 9, 2007, among the Land Records of Baltimore City at Liber 9424, folio 308 et seq. VALUE \$530,500.00				550,400.00	100,000.00

Sheet no. 4 of 5 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 736,204.19	\$ 100,000.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re William Edward Sherwood, Jr.

Case No. _____

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN 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. 2248777			02/17/2006 Deed of Trust 3644 Hickory Avenue Baltimore, MD 21211 7.10% 30 yrs \$2,182.51/mo piti (\$1,622.29 Note) \$11,774.30 arrear 04/16/08 <hr/> VALUE \$248,000.00				236,266.10	0.00
Wilshire Credit Corp. P. O. Box 105344 Atlanta, GA 30348-5344								
Wilshire Credit Corp. P. O. Box 8517 Portland, OR 97207								
Bierman Geesing & Ward LLC 4520 East West Highway Suite 200 Bethesda, MD 20814								

Sheet no. 5 of 5 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 236,266.10	\$ 0.00
\$ 2,074,994.24	\$ 231,960.73

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07)

In re William Edward Sherwood, Jr.

Debtor

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS 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 \$10,950* 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 \$5,400* 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 \$2,425* 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 April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

6 continuation sheets attached

B6E (Official Form 6E) (12/07) – Cont.

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Type of Priority: Deposits by Individuals

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	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Alison Cody 3714 Chestnut Avenue Apt. B Baltimore, MD 21211			11/02/2007 security deposit				750.00	750.00	0.00
ACCOUNT NO. Audrey Dorsey 1509 Elmtree Street Baltimore, MD 21226			03/02/2007 security deposit				360.00	360.00	0.00
ACCOUNT NO. Bernard Lesane 3311 Rueckert Avenue Apt. D Baltimore, MD 21214			07/02/2007 security deposit				550.00	550.00	0.00
ACCOUNT NO. Crystall Wolle 3311 Rueckert Avenue Apt C Baltimore, MD 21214			11/01/2007 security deposit				850.00	850.00	0.00
ACCOUNT NO. Doug Myers 3714 Chestnut Avenue Apt. A Baltimore, MD 21211			11/15/2007 security deposit				945.00	945.00	0.00
ACCOUNT NO. Glenette Bonner 534 N. Curley Street Baltimore, MD 21224			09/19/2007 security deposit				895.00	895.00	0.00

Sheet no. 1 of 6 continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals >
(Totals of this page)

\$	4,350.00	\$	4,350.00	\$	0.00
\$					
		\$		\$	

Total >
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total >
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07) – Cont.

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Type of Priority: Deposits by Individuals

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	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Greg Trevers 149 N. Highland Avenue Apt. A Baltimore, MD 21224			08/08/2007 security deposit				600.00	600.00	0.00
ACCOUNT NO. Inna Boyteno 2507 Maryland Avenue Apt. B Baltimore, MD 21218			12/15/2007 security deposit				750.00	750.00	0.00
ACCOUNT NO. James Beasley 3311 Rueckert Avenue Apt. A Baltimore, MD 21214			06/15/2005 security deposit				650.00	650.00	0.00
ACCOUNT NO. Jeff Trudell 2507 Maryland Avenue Apt. C Baltimore, MD 21218			12/10/2007 security deposit				650.00	650.00	0.00
ACCOUNT NO. Joe Boydner 149 N. Highland Avenue Apt. B Baltimore, MD 21224			01/08/2008 security deposit				750.00	750.00	0.00
ACCOUNT NO. Kent Buy 1316 Asbury Street Baltimore, MD 21209			10/19/2007 security deposit				1,350.00	1,350.00	0.00

Sheet no. 2 of 6 continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals >
(Totals of this page)

\$	4,750.00	\$	4,750.00	\$	0.00
\$					
		\$		\$	

Total >
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total >
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07) – Cont.

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Type of Priority: Deposits by Individuals

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Penelope Benzil 3311 Rueckert Avenue Apt. C Baltimore, MD 21214			04/22/2007 security deposit				850.00	850.00	0.00
ACCOUNT NO. Samantha Barts 1509 Elmtree Street Baltimore, MD 21226			07/15/2006 security deposit				550.00	550.00	0.00
ACCOUNT NO. Tom Moore 2507 Maryland Avenue Apt. A Baltimore, MD 21218			05/01/2007 security deposit				750.00	750.00	0.00

Sheet no. 3 of 6 continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals >
(Totals of this page)

\$	2,150.00	\$	2,150.00	\$	0.00
\$					
		\$		\$	

Total >
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total >
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07) – Cont.

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

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	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Internal Revenue Service Centralized Insolvency Unit P.O. Box 21126 Philadelphia, PA 19114			2005 - 2007 Federal income taxes				12,000.00	12,000.00	0.00
ACCOUNT NO. 0736360002900 Mayor and City Council of Baltimore Department of Finance Bureau of Treasury Management 200 Holliday Street Baltimore, MD 21202			water bill and real property taxes 2507 Maryland Avenue Baltimore, MD 21218				3,119.23	3,119.23	0.00
ACCOUNT NO. 8211851044 Mayor and City Council of Baltimore Department of Finance Bureau of Treasury Management 200 Holliday Street Baltimore, MD 21202			water bill 1509 Elmtree Street Baltimore, MD 21225				1,127.86	1,127.86	0.00
ACCOUNT NO. 716600004100 Mayor and City Council of Baltimore Department of Finance Bureau of Treasury Management 200 Holliday Street Baltimore, MD 21202			water bill and real property taxes 521 N. Curley Street Baltimore, MD 21224				589.33	589.33	0.00
ACCOUNT NO. 02320329002 Mayor and City Council of Baltimore Department of Finance Bureau of Treasury Management 200 Holliday Street Baltimore, MD 21202			water bill 1316 Asbury Road Baltimore, MD 21209				424.85	424.85	0.00

Sheet no. 4 of 6 continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals >
(Totals of this page)

\$	17,261.27	\$	17,261.27	\$	0.00
\$					
		\$		\$	

Total >
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total >
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07) – Cont.

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBITOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 06196682006 Mayor and City Council of Baltimore Department of Finance Bureau of Treasury Management 200 Holliday Street Baltimore, MD 21202			water bill 3311 Bueckert Avenue Baltimore, MD 21214				941.68	941.68	0.00
ACCOUNT NO. 06362383009 Mayor and City Council of Baltimore Department of Finance Bureau of Treasury Management 200 Holliday Street Baltimore, MD 21202			water bill 149 N. Highland Avenue Baltimore, MD 21224				382.04	382.04	0.00
ACCOUNT NO. 0234789003 Mayor and City Council of Baltimore Department of Finance Bureau of Treasury Management 200 Holliday Street Baltimore, MD 21202			water bill 3714 Chestnut Avenue Baltimore, MD 21211				857.06	857.06	0.00
ACCOUNT NO. 6183066007 Mayor and City Council of Baltimore Department of Finance Bureau of Treasury Management 200 Holliday Street Baltimore, MD 21202			water bill 534 N. Curley Street Baltimore, MD 21224				512.94	512.94	0.00
ACCOUNT NO. Mayor and City Council of Baltimore Department of Finance Bureau of Treasury Management 200 Holliday Street Baltimore, MD 21202			real property taxes 3644 Hickory Avenue Baltimore, MD 21211				3,327.06	3,327.06	0.00

Sheet no. 5 of 6 continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals >
(Totals of this page)

\$	6,020.78	\$	6,020.78	\$	0.00
\$					
		\$		\$	

Total >
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total >
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07) – Cont.

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

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	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. State of Maryland Comptroller of the Treasury Income Tax Division Annapolis, MD 21401			2004 - 2007 State income taxes				1.00	1.00	0.00

Sheet no. 6 of 6 continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals >
(Totals of this page)

\$	1.00	\$	1.00	\$	0.00
\$	34,533.05				
		\$	34,533.05	\$	0.00

Total >
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total >
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

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

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	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. 3717 4294 7523 005 American Express Blue P. O. Box 981535 El Paso, TX 79998-1535 American Express Blue P. O. Box 1270 Newark, NJ 07101-1270			credit charges				16,133.48
ACCOUNT NO. 3712 744966 73007 American Express Delta P. O. Box 297814 Ft. Lauderdale, FL 33329-7814 American Express Delta P. O. Box 1270 Newark, NJ 07101-1270	X	J	credit charges				3,060.79
ACCOUNT NO. 56770 64500 Baltimore Gas Electric Co. P. O. Box 10307 Philadelphia, PA 19101 Baltimore Gas & Electirc Co. P. O. Box 1475 Baltimore, MD 21201	X	J	utilities 6045 Falls Road				1,187.87

 Continuation sheets attached

Subtotal >	\$	20,382.14
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR 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. 25201 74549 Baltimore Gas Electric Co. P. O. Box 1475 Baltimore, MD 21203 Baltimore Gas and Electric Co. P. O. Box 13070 Philadelphia, PA 19101 Baltimore Gas Electric Co. c/o Alliance One Receivables P. O. Box 3102 Southeastern, PA 19398-3102	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	utilities 534 N. Curley Street				5,500.00
ACCOUNT NO. 10501 52238 Baltimore Gas Electric Co. P. O. Box 10307 Philadelphia, PA 19101	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	utilities				2,950.44
ACCOUNT NO. 33118 35045 Baltimore Gas Electric Co. P. O. Box 10307 Philadelphia, PA 19101	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	utilities 3311 Rueckert Avenue				369.00
ACCOUNT NO. 04944 79542 Baltimore Gas Electric Co. P. O. Box 10307 Philadelphia, PA 19101	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	utilities				2,806.43

Sheet no. 1 of 7 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	11,625.87
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	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. 4113487 Baltimore Sun c/o Biehl & Biehl 325 Fullerton Avenue Carol Stream, IL 60188 Baltimore Sun P.O. Box 1013 Baltimore, MD 21203 Baltimore Sun P. O. Box 87410 Carol Stream, IL 60188-7410	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	advertising				1,294.73
ACCOUNT NO. 3806005 Cavalier Telephone P. O. Box 41424 Philadelphia, PA 19109-1424 Cavalier Telephone 3300 North Pace Boulevard Pensacola, FL 32505-5148	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	03/28/2008 utilities				936.72
ACCOUNT NO. 5401 6830 5219 5481 Chase P. O. Box 15153 Wilmintgon, DE 19886-5153	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	credit charges				3,058.00

Sheet no. 2 of 7 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	5,289.45
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	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. 5082 2900 3305 8758 CitiBusiness Card P. O. Box 44180 Jacksonville, FL 32231-4180 CitiBusiness Card P. O. Box 183501 Columbus, OH 43218-3051	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	01/28/2008 credit charges				8,378.92
ACCOUNT NO. _____ City Paper c/o Andersen Group 3409 N. Hullen Street Suite 200 Metairie, LA 70002	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>					740.00
ACCOUNT NO. 09518 158712 02 2 Comcast Cable 5801 Metro Drive Baltimore, MD 21215 Comcast Cable P. O. Box 3006 Southeastern, PA 19398-3006	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	02/19/08 services				350.81
ACCOUNT NO. PR728 Fata, Inc. P. O. Box 4889 Baltimore, MD 21211	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	03/01/2008 advertising				252.00

Sheet no. 3 of 7 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	9,721.73
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR 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. Hampden Exterminating 11250 Red Lion Road White Marsh, MD 21162		exterminating services				400.00
ACCOUNT NO. 6035 3221 3318 7272 Home Depot c/o NCO Financial Services P. O. Box 15889 Wilmington, DE 19850-5889 Home Depot c/o NCO Financial Services P. O. Box 15630 Dept. 72 Wilmington, DE 19850	X J	credit charges				4,925.12
ACCOUNT NO. Landlord Utilities LLC 11620 Reisterstown Road Reisterstown, MD 21136	X J					145.00
ACCOUNT NO. 999-6090 LJS & Associates, Inc. 1868 Jackson Grove Road Odenton, MD 21113-1912	X J	02/15/2008 signs				485.08

Sheet no. 4 of 7 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	5,955.20
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR 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. 821 3121 900187 7 Lowes BRC P. O. Box 981064 El Paso, TX 79998-1064 Lowes BRC c/o International Debt Res. CO. D&S Ltd. 231 E. Main Street, Suite 240 Round Rock, TX 78664 Lowes BRC P. O. Box 530970 Atlanta, GA 30503-0970	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	credit charges				3,185.63
ACCOUNT NO. 53168 Patuxent Publishing 10750 Little Patuxent Parkway Columbia, MD 21044	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	02/28/2008 publishing				565.84
ACCOUNT NO. 4204 5424 1 Sherwin Williams 4625 Falls Road Baltimore, MD 21209 Sherwin Williams c/o Credit Rating Bureau, Inc. 6065 Roswell Road Suite 440 Atlanta, GA 30328	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	03/10/08 credit charges				796.31

Sheet no. 5 of 7 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 4,547.78
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	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. Phoenix Realty Urbanite 2002 CLipper Park Road 4th Floor Baltimore, MD 21211 Urbanite c/o Frank Lidinsky, P.A. 8600 La Salle Road Suite 320 Baltimore, MD 21286	<input checked="" type="checkbox"/> <input type="checkbox"/> J	12/01/2007 advertising				4,080.00
ACCOUNT NO. US Dept. of Education P. O. Box 5202 Greenville, TX 75403-5202 US Dept. of Education 501 Bleeker Street Utica, NY 13501		student loans				37,000.00
ACCOUNT NO. Voice Inc. Corporation 4695 MacArthur Court Newport Beach, CA 92660	<input checked="" type="checkbox"/> <input type="checkbox"/> J					875.95

Sheet no. 6 of 7 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	41,955.95
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re William Edward Sherwood, Jr.
 Debtor

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR 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. 142000 14454 035 Wachovia Bank, N.A. c/o NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044 Wachovia Bank, N.A. P. O. Box 45038 Jacksonville, FL 32232-5038 Wachovia Bank, N.A. P. O. Box 50014 VA 7372 Roanoke, VA 24040-0014 Wachovia Bank, N.A. c/o NCO Financial Systems P. O. Box 15630 Dept. 99 Wilmington, DE 19850	X J	03/10/2008				60.04
ACCOUNT NO. WBFF Sinclair Broadcasting 2000 W. 41st Street Baltimore, MD 21211		advertising				6,000.00

Sheet no. 7 of 7 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$ 6,060.04
Total >	\$ 105,538.16

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable on the Statistical
 Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re: William Edward Sherwood, Jr.
DebtorCase No. _____
(If known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES** 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.
Alison Cody 3714 Chestnut Avenue Apt. B Baltimore, MD 21211	Residential Lease dated November 2, 2007 for 1 year beginning 12/01/07 at \$750.00 per month
Audrey Dorsey 1509 Elmtree Street Apt. A Baltimore, MD 21226	Residential Lease dated March 2, 2007 for 2 years beginning 04/01/07 at \$360.00 per month
Bernard Lesane 3311 Rueckert Avenue Apt. D Baltimore, MD 21214	Residential Lease dated July 2, 2007 for 1 year beginning 07/02/07 at \$550.00 per month
Crystall Wollé 3311 Rueckert Avenue Apt. C Baltimore, MD 21214	Residential Lease dated November 1, 2007 for 1 year beginning 11/01/07 at \$850.00 per month
Doug Myers 3714 Chestnut Avenue Apt. A Baltimore, MD 21211	Residential Lease dated November 15, 2007 for 1 year beginning 12/01/07 at \$945.00 per month
Glenette Bonner 534 N. Curley Street Baltimore, MD 21224	Residential Lease dated September 19, 2007 for 1 year beginning 10/01/07 at \$895.00 per month
Greg Trevers 149 N. Highland Avenue Apt. A Baltimore, MD 21224	Residential Lease dated August 8, 2007 for 1 year beginning 09/01/07 at \$600.00 per month
Inna Boyteno 2507 Maryland Avenue Apt. B Baltimore, MD 21219	Residential Lease dated December 15, 2007 for 1 year beginning 01/01/08 at \$750.00 per month

B6G (Official Form 6G) (12/07) -Cont.

In re: William Edward Sherwood, Jr.
DebtorCase No. _____
(If known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**
(Continuation Sheet)

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.
James Beasley 3311 Rueckert Avenue Apt. A Baltimore, MD 21214	Residential Lease dated June 15, 2005 for 2 years beginning 07/01/07 and ending 06/01/09 at \$650.00 per month
Jeff Trudell 2507 Maryland Avenue Apt. C Baltimore, MD 21218	Residential Lease dated December 10, 2007 for 1 year beginning 01/01/08 at \$650.00 per month
Joe Boydner 149 N. Highland Avenue Apt. B Baltimore, MD 21224	Residential Lease dated January 1, 2008 for 1 year beginning 02/01/08 at \$750.00 per month
Kent Buy 1316 Asbury Street Baltimore, MD 21209	Residential Lease dated October 19, 2007 for 1 1/3 years beginning 02/01/08 ending 06/01/09 at \$1,350.00 per month
Myra Squire 521 N. Curley Street Baltimore, MD 21224	Residential Lease dated June 2, 2007 for 1 year beginning 07/01/07 at \$1,200.00 per month
Penelope Benzil 3311 Rueckert Avenue Apt. C Baltimore, MD 21214	Residential Lease dated April 22, 2007 for 1 year beginning 06/01/07 at \$850.00 per month
Pheonix REI, LLC P.O. Box 65275 Baltimore, MD 21209	agreement made 1/15/04 between William Sherwood to engage Phoenix REI, LLC as real estate manager
Samantha Barts 1509 Elmtree Street Apt. B Baltimore, MD 21226	Residential Lease dated July 15, 2006 month to month beginning 08/01/06 at \$550.00 per month

B6G (Official Form 6G) (12/07) -Cont.

In re: William Edward Sherwood, Jr.
Debtor

Case No. _____
(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES
(Continuation Sheet)

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.
<p>Tom Moore 2507 Maryland Avenue Atp. A Baltimore, MD 21218</p>	<p>Residential Lease dated May 1, 2007 for 1 year beginning 05/01/07 at \$750.00 per month</p>

B6H (Official Form 6H) (12/07)

In re: William Edward Sherwood, Jr.

Case No. _____

Debtor

(If known)

SCHEDULE H - CODEBTORS Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Phoenix REI, LLC 5614 Newberry Street Baltimore, MD 21209	American Express Delta P. O. Box 297814 Ft. Lauderdale, FL 33329-7814
Phoenix REI, LLC 5614 Newberry Street Baltimore, MD 21209 Phoenix REI, LLC 5614 Newberry Street Baltimore, MD 21209	Baltimore Gas Electric Co. P. O. Box 10307 Philadelphia, PA 19101 Baltimore Gas Electric Co. P. O. Box 1475 Baltimore, MD 21203
Phoenix REI, LLC 5614 Newberry Street Baltimore, MD 21209	Baltimore Sun c/o Biehl & Biehl 325 Fullerton Avenue Carol Stream, IL 60188
Phoenix REI, LLC 5614 Newberry Street Baltimore, MD 21209	Cavalier Telephone P. O. Box 41424 Philadelphia, PA 19109-1424
Phoenix REI, LLC 5614 Newberry Street Baltimore, MD 21209	CitiBusiness Card P. O. Box 44180 Jacksonville, FL 32231-4180
Phoenix REI, LLC 5614 Newberry Street Baltimore, MD 21209	City Paper c/o Andersen Group 3409 N. Hullen Street Suite 200 Metairie, LA 70002
Phoenix REI, LLC 5614 Newberry Street Baltimore, MD 21209	Fata, Inc. P. O. Box 4889 Baltimore, MD 21211
Phoenix REI, LLC 5614 Newberry Street Baltimore, MD 21209	Home Depot c/o NCO Financial Services P. O. Box 15889 Wilmington, DE 19850-5889
Phoenix REI, LLC 5614 Newberry Street Baltimore, MD 21209	Landlord Utilities LLC 11620 Reisterstown Road Reisterstown, MD 21136
Phoenix REI, LLC 5614 Newberry Street Baltimore, MD 21209	LJS & Associates, Inc. 1868 Jackson Grove Road Odenton, MD 21113-1912
Phoenix REI, LLC 5614 Newberry Street Baltimore, MD 21209	Lowe's BRC P. O. Box 981064 El Paso, TX 79998-1064

B6H (Official Form 6H) (12/07) -Cont.

In re: William Edward Sherwood, Jr.

Debtor

Case No. _____

(If known)

SCHEDULE H - CODEBTORS Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Phoenix REI, LLC 5614 Newberry Street Baltimore, MD 21209	Patuxent Publishing 10750 Little Patuxent Parkway Columbia, MD 21044
Phoenix REI, LLC 5614 Newberry Street Baltimore, MD 21209	Urbanite 2002 CLipper Park Road 4th Floor Baltimore, MD 21211
Phoenix REI, LLC 5614 Newberry Street Baltimore, MD 21209	Voice Inc. Corporation 4695 MacArthur Court Newport Beach, CA 92660
Phoenix REI, LLC 5614 Newberry Street Baltimore, MD 21209	Wachovia Bank, N.A. c/o NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044
Danielle Young 726 Deepdene Road Baltimore, MD 21210	Wells Fargo Home Mortgage Payment Remittance Center P. O. Box 6426 Carol Stream, IL 60197-6426

B6I (Official Form 6I) (12/07)

In re William Edward Sherwood, Jr.

Case No. _____

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Property Manager	Web Design
Name of Employer	Phoenix REI, LLC	
How long employed	10 years	7 years
Address of Employer	5614 Newberry Street Baltimore, MD 21209	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <u>2,300.00</u>	\$ <u>400.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>2,300.00</u>	\$ <u>400.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>2,300.00</u>	\$ <u>400.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>0.00</u>	\$ <u>0.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>2,300.00</u>	\$ <u>400.00</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 2,700.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

NONE

B6J (Official Form 6J) (12/07)

In re William Edward Sherwood, Jr.

Case No. _____
(If known)

Debtor

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>3,000.00</u>
a. Are real estate taxes included?	Yes _____ No <u>✓</u>		
b. Is property insurance included?	Yes _____ No <u>✓</u>		
2. Utilities: a. Electricity and heating fuel		\$	<u>250.00</u>
b. Water and sewer		\$	<u>57.00</u>
c. Telephone		\$	<u>35.00</u>
d. Other <u>Cellphone</u>		\$	<u>90.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>166.00</u>
4. Food		\$	<u>600.00</u>
5. Clothing		\$	<u>0.00</u>
6. Laundry and dry cleaning		\$	<u>0.00</u>
7. Medical and dental expenses		\$	<u>0.00</u>
8. Transportation (not including car payments)		\$	<u>320.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>12.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>0.00</u>
c. Health		\$	<u>0.00</u>
d. Auto		\$	<u>200.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) _____		\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	<u>0.00</u>
b. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other <u>Hair</u>		\$	<u>30.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$	<u>4,760.00</u>
----	-----------------

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>2,700.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>4,760.00</u>
c. Monthly net income (a. minus b.)	\$	<u>-2,060.00</u>

Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court
District of Maryland**

In re William Edward Sherwood, Jr.
Debtor

Case No. _____
Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 23,283.05
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 23,283.05

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,700.00
Average Expenses (from Schedule J, Line 18)	\$ 4,760.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 11,673.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$220,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 34,533.05	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$105,538.16
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$325,538.16

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re William Edward Sherwood, Jr.
Debtor

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 _____ 37 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 5/1/2008

Signature: s/ William Edward Sherwood, Jr.
William Edward Sherwood, Jr.
Debtor

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND

In re: William Edward Sherwood, Jr.
Debtor

Case No. _____
Chapter 11

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **10** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: 5/1/2008

Signed: s/ William Edward Sherwood, Jr.
William Edward Sherwood, Jr.

Signed: /s/Marc R. Kivitz
Marc R. Kivitz, Esquire
Attorney for Debtor(s)
Bar no.: **02878**
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Baltimore, MD 21211

Crystall Wolle
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American Express Blue
P. O. Box 981535
El Paso, TX 79998-1535

American Express Delta
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American Express Delta
P. O. Box 297814
Ft. Lauderdale, FL 33329-7814

Audrey Dorsey
1509 Elmtree Street
Baltimore, MD 21226

Aurora Loan Services, Inc.
10350 Park Meadows Drive
Littleton, CO 80124

Aurora Loan Services, Inc.
601 5th Avenue
Scottsbluff, ND 69301

Baltimore Gas Electric Co.
P. O. Box 1475
Baltimore, MD 21203

Baltimore Gas Electric Co.
P. O. Box 10307
Philadelphia, PA 19101

Baltimore Gas Electric Co.
c/o Alliance One Receivables
P. O. Box 3102
Southeastern, PA 19398-3102

Baltimore Gas & Electirc Co.
P. O. Box 1475
Baltimore, MD 21201

Baltimore Gas and Electric Co.
P. O. Box 13070
Philadelphia, PA 19101

Baltimore Investors Mortgage Co., L
8715 Belair Road
Baltimore, MD 21218

Baltimore Sun
P.O. Box 1013
Baltimore, MD 21203

Baltimore Sun
P. O. Box 87410
Carol Stream, IL 60188-7410

Baltimore Sun
c/o Biehl & Biehl
325 Fullerton Avenue
Carol Stream, IL 60188

Bernard Lesane
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Baltimore, MD 21214

Bierman Geesing & Ward LLC
4520 East West Highway
Suite 200
Bethesda, MD 20814

Buonassissi, Henning & Lash
Suite 300
Reston, VA 20190

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Philadelphia, PA 19109-1424

Cavalier Telephone
3300 North Pace Boulevard
Pensacola, FL 32505-5148

Chase
P. O. Box 15153
Wilmintgon, DE 19886-5153

CitiBusiness Card
P. O. Box 44180
Jacksonville, FL 32231-4180

CitiBusiness Card
P. O. Box 183501
Columbus, OH 43218-3051

City Paper
c/o Andersen Group
3409 N. Hullen Street
Suite 200
Metaairie, LA 70002

Comcast Cable
5801 Metro Drive
Baltimore, MD 21215

Comcast Cable
P. O. Box 3006
Southeastern, PA 19398-3006

Countrywide Bank, N.A.
P. O. Box 660694
Dallas, TX 75266-0694

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400 Countrywide Way
Simi Valley, CA 93065

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P. O. Box 660694
Dallas, TX 75266-0694

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Doug Myers
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P. O. Box 293150
Lewisville, TX 75029-3150

EMC Mortgage Corporation
P. O. Box 660753
Dallas, TX 75266-0753

EMC Mortgage Corporation
800 State Highway 121 Bypass
Lewisville, TX 75067

Fata, Inc.
P. O. Box 4889
Baltimore, MD 21211

First Horizon Home Loans
First Tennessee Bank
Mail Code 6412
4000 Horizon Way
Irving, TX 75063

Glenette Bonner
534 N. Curley Street
Baltimore, MD 21224

Greg Trevers
149 N. Highland Avenue
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Baltimore, MD 21224

Hampden Exterminating
11250 Red Lion Road
White Marsh, MD 21162

Home Depot
c/o NCO Financial Services
P. O. Box 15630
Dept. 72
Wilmington, DE 19850

Home Depot
c/o NCO Financial Services
P. O. Box 15889
Wilmington, DE 19850-5889

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EMC Mortgage Corporation
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Austin, TX 78729

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Inna Boyteno
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Internal Revenue Service
Centralized Insolvency Unit
P.O. Box 21126
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Baltimore, MD 21214

Jeff Trudell
2507 Maryland Avenue
Apt. C
Baltimore, MD 21218

Joe Boydner
149 N. Highland Avenue
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Baltimore, MD 21224

Kent Buy
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Baltimore, MD 21209

Landlord Utilities LLC
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Reisterstown, MD 21136

Litton Loan Servicing L.P.
P. O. Box 4387
Houston, TX 77210-4387

Litton Loan Servicing L.P.
P. O. Box 9010
Remecula, CS 92589-9010

Litton Loan Servicing L.P.
5373 West Alabama
Suite 600
Houston, TX 77056

Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081-2166

LJS & Associates, Inc.
1868 Jackson Grove Road
Odenton, MD 21113-1912

Lowe's BRC
P. O. Box 530970
Atlanta, GA 30503-0970

Lowe's BRC
P. O. Box 981064
El Paso, TX 79998-1064

Lowe's BRC
c/o International Debt Res. CO.
D&S Ltd.
231 E. Main Street, Suite 240
Round Rock, TX 78664

Mayor and City Council of Baltimore
Department of Finance
Bureau of Treasury Management
200 Holliday Street
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Samantha Barts
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13135 Lee Jackson Hwy., #201
Fairfax, VA 22033

Sherwin Williams
4625 Falls Road
Baltimore, MD 21209

Sherwin Williams
c/o Credit Rating Bureau, Inc.
6065 Roswell Road
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State of Maryland
Comptroller of the Treasury
Income Tax Division
Annapolis, MD 21401

Tom Moore
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Baltimore, MD 21218

Urbanite
c/o Frank Lidinsky, P.A.
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Suite 320
Baltimore, MD 21286

Urbanite
2002 CLipper Park Road
4th Floor
Baltimore, MD 21211

US Dept. of Education
P. O. Box 5202
Greenville, TX 75403-5202

US Dept. of Education
501 Bleeker Street
Utica, NY 13501

Voice Inc. Corporation
4695 MacArthur Court
Newport Beach, CA 92660

Wachovia Bank, N.A.
c/o NCO Financial Systems
P. O. Box 15630
Dept. 99
Wilmington, DE 19850

Wachovia Bank, N.A.
P. O. Box 50014
VA 7372
Roanoke, VA 24040-0014

Wachovia Bank, N.A.
P. O. Box 45038
Jacksonville, FL 32232-5038

Wachovia Bank, N.A.
c/o NCO Financial Systems, Inc.
507 Prudential Road
Horsham, PA 19044

WBFF
Sinclair Broadcasting
2000 W. 41st Street
Baltimore, MD 21211

Wells Fargo
P. O. Box 10368
Des Moines, IA 50306-0368

Wells Fargo Home Mortgage
P. O. Box 11701
Newark, NJ 07101-4701

Wells Fargo Home Mortgage
Payment Remittance Center
P. O. Box 6426
Carol Stream, IL 60197-6426

Wilshire Credit Corp.
P. O. Box 105344
Atlanta, GA 30348-5344

Wilshire Credit Corp.
P. O. Box 8517
Portland, OR 97207

B 201 (04/09/06)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND

**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 **before** 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.

Chapter 13: 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 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.

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, 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

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.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Marc R. Kivitz, Esquire
 Printed Name of Attorney

/s/Marc R. Kivitz
 Signature of Attorney

5/1/2008
 Date

Address:

Marc R. Kivitz, Esquire
201 N. Charles Street, Suite 1330
Baltimore, MD 21201

410-625-2300

Certificate of the Debtor

I, the debtor, affirm that I have received and read this notice.

William Edward Sherwood, Jr.
 Printed Name of Debtor

Xs/ William Edward Sherwood, Jr.
William Edward Sherwood, Jr.
 Signature of Debtor

5/1/2008
 Date

Case No. (if known) _____