Case: 08-17170 Doc #: 1 Filed: 05/28/2008 Page 1 of 40

B1 (Official Form	1)(1/08)												
United States Bankruptcy (District of Maryland				Court	ţ			Volu	intary	Petition			
Name of Debtor (i Akinwale, Ol		l, enter Las	t, First, N	Middle):			Nam	e of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All C (inclu	Other Names ade married,	used by the a maiden, and	Joint Debtor trade names	in the last 8 y	years				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2336					IN Last (if mo	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)							
Street Address of Debtor (No. and Street, City, and State): 9207 Cruchfield Lane Bowie, MD				Stree	t Address of	f Joint Debtor	r (No. and St	reet, City, an	d State):	ZIP Code			
						ZIP Code 20720	_						
County of Residen Prince Georg		Principal F	Place of 1	Business			Cour	ty of Reside	ence or of the	Principal Pl	ace of Busine	ess:	I
Mailing Address o	f Debtor (if	different fr	om stree	et addres	s):		Maili	ng Address	of Joint Debt	tor (if differe	nt from stree	t address):	
						ZIP Code							ZIP Code
Location of Princip (if different from s	pal Assets o treet addres	of Business above):	Debtor										
	pe of Debt				Nature	of Business		Chapter of Bankruptcy Code Under Which			h		
	n of Organiza					c one box)		the Petition is Filed (Check one box)					
(C	Theck one box	x)		_	th Care Bu		1.6.1	Chapt					
Individual (inc	ludes Joint	Debtors)			l U.S.C. §	eal Estate as 101 (51B)	defined	Chapt			hapter 15 Pet a Foreign M		
See Exhibit D a	on page 2 oj	f this form.		🗌 Railı		- (-)		Chapt			U		e
Corporation (in	ncludes LLC	C and LLP)		☐ Stoc				Chapter 12 Chapter 15 Petition for Recognition Chapter 13 of a Foreign Nonmain Proceeding			U		
☐ Partnership					modity Bro ring Bank	oker					u i oreign i v		leccum
Other (If debtor	is not one of	the above er	ntities,	Othe						Natur	e of Debts		
check this box ar	nd state type of	of entity belo	w.)			mpt Entity					k one box)		
					(Check box	, if applicable	e)	Debts a	are primarily co	onsumer debts	,	Debts	are primarily
				unde	tor is a tax- er Title 26 o	exempt orga of the United nal Revenue	anization d States	"incuri	d in 11 U.S.C. § red by an indivi- onal, family, or	idual primarily		busine	ss debts.
	Fili	ing Fee (Cl	neck one	box)			Chec	k one box:		Chapter 11	Debtors		
Full Filing Fee	attached								a small busin				
Filing Fee to b							Chec		not a small b	usiness debt	or as defined	in 11 U.S.C	C. § 101(51D).
attach signed a is unable to pay	pplication for the province of	or the court t in installm	's consid ents. Ru	deration (le 1006(certifying t b). See Offi	hat the debt cial Form 3A	or	Debtor's	aggregate nor s or affiliates)				ng debts owed
☐ Filing Fee waiv	ver requeste	ed (applicab	le to cha	apter 7 in	ndividuals o	only). Must	Chec	k all applica			11 \$2,170,000	•	
attach signed a	pplication f	for the court	's consid	leration.	See Official	Form 3B.		A plan is Acceptan	being filed w ces of the pla creditors, in	n were solici	ited prepetitio		
Statistical/Admini	istrative In	formation									S SPACE IS FO		
Debtor estimate													
Debtor estimate there will be no	es that, after o funds avai	r any exemp ilable for di	pt proper stributio	rty is exc n to unse	cluded and ecured cred	administrati litors.	ve expens	ses paid,					
Estimated Number			-		_	_	_	_	_				
1- 50- 49 99	100- 199	200- 999] ,000- ,000	□ 5,001- 10,000	□ 10,001- 25,000	□ 25,001- 50,000	□ 50,001- 100,000	OVER 100,000				
Estimated Assets	001 to \$100, ,000 \$500,	000 to \$1	to	1,000,001 \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion					
Estimated Liabilition	es	millio	m m	illion	minon	minion	million			1			
	001 to \$100,0	001 to \$500, 000 to \$1 millio	to	1,000,001 \$10 iillion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion					
		minit	11		minion	minion	annion						

Case: 08-17170 Doc #: 1 Filed: 05/28/2008

Page 2 of 40

B1 (Official For	rm 1)(1/08)		Page 2
Voluntar	y Petition	Name of Debtor(s): Akinwale, Oluwada	re
(This page mu	ist be completed and filed in every case)	,,	
	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:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If	more than one, attach additional sheet)
Name of Debt - None -	lor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is	Exhibit B an individual whose debts are primarily consumer debts.)
(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.) I, the attorney for the petitioner named in the foregoing petition, declease the formation of 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.)			er that [he or she] may proceed under chapter 7, 11, d States Code, and have explained the relief available further certify that I delivered to the debtor the notice
□ Exhibit	A is attached and made a part of this petition.	X Signature of Attorney for	or Debtor(s) (Date)
		ibit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		identifiable harm to public health or safety?
Exhibit If this is a join	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	a part of this petition.	
	Information Regardin	g the Debtor - Venue	
	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or prin	
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnershi	p pending in this District.
	Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	in the United States but is	a defendant in an action or
	Certification by a Debtor Who Reside (Check all app		ial Property
	Landlord has a judgment against the debtor for possession		ox checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included in this petition the deposit with the co after the filing of the petition.		

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

B1 (Official Form 1)(1/08)	Page 3
Voluntary Petition	Name of Debtor(s):
	Akinwale, Oluwadare
(This page must be completed and filed in every case)	1
5	atures
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Oluwadare Akinwale Signature of Debtor Oluwadare Akinwale	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) □ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached. □ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative
X	Printed Name of Foreign Representative
Signature of Joint Debtor	
	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
May 28, 2008	
Date	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
Signature of Attorney* X /s/ L. Jeanette Rice Signature of Attorney for Debtor(s) L. Jeanette Rice 12933 Printed Name of Attorney for Debtor(s)	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.
Walsh, Becker, Moody & Rice	Printed Name and title, if any, of Bankruptcy Petition Preparer
Firm Name 14300 Gallant Fox Lane Suite 218 Bowie, MD 20715 Address	Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
Email: riceesq@att.net 301-262-6000 Fax: 301-262-4403 Telephone Number May 28, 2008	Address
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.	X
Signature of Debtor (Corporation/Partnership)	Date
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	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:
X	
Signature of Authorized Individual	If more than one person prepared this document, attach additional sheets
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in
Title of Authorized Individual	fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court District of Maryland

In re Oluwadare Akinwale

Debtor(s)

Case No. Chapter

11

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

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

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

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

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

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

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

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

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

 \Box Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

 \Box Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Oluwadare Akinwale
Oluwadare Akinwale

Date: May 28, 2008

B4 (Official Form 4) (12/07)

United States Bankruptcy Court District of Maryland

In re Oluwadare Akinwale

Debtor(s)

Case No. ________ Chapter ______1

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [*or* chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Anne Arundel Office of Finance/Taxes Po Box 427 Annapolis, MD 21404-0427	Anne Arundel Office of Finance/Taxes Po Box 427 Annapolis, MD 21404-0427	1944 Palonia Court Odenton, MD 21113		2,967.56 (273,000.00 secured) (282,774.00 senior lien)
Bally Total Fitness 12440 E Imperial H Norwalk, CA 90650	Bally Total Fitness 12440 E Imperial H Norwalk, CA 90650	Installment Sales Contract		285.00
BB&T Po Box 2306 Wilson, NC 27894	BB&T Po Box 2306 Wilson, NC 27894	CreditCard		12,983.00
Burgundy Place HOA c/o American Community Management, Inc. 9198 Red Branch Rd Columbia, MD 21045	Burgundy Place HOA c/o American Community Management, Inc. 9198 Red Branch Rd Columbia, MD 21045	Collections Account		852.64
Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898	Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898	1944 Palonia Court Odenton, MD 21113		208,749.00 (273,000.00 secured) (74,025.00 senior lien)
Countrywide Home Loans Po Box 660694 Dallas, TX 75266	Countrywide Home Loans Po Box 660694 Dallas, TX 75266	543 24th Street Washington, DC 20002		223,209.00 (210,000.00 secured)
Discover Financial Services Po Box 15316 Wilmington, DE 19850	Discover Financial Services Po Box 15316 Wilmington, DE 19850	CreditCard		4,089.00
Emc Mortgage Po box 293150 Lewisville, TX 75067	Emc Mortgage Po box 293150 Lewisville, TX 75067	8624 Sycamore Glen Lane Odenton, MD 21113		56,439.00 (262,000.00 secured) (234,003.00 senior lien)
Hartford Insurance Company Po Box 64582 Saint Paul, MN 55164-0582	Hartford Insurance Company Po Box 64582 Saint Paul, MN 55164-0582	Insurance Premium		226.85

Case: 08-17170	Doc #: 1	Filed: 05/28/2008	Page 7 of 40
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B4 (Official Form 4) (12/07) - Cont. In re Oluwadare Akinwale

Debtor(s)

Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Odenton Management, Inc. 2900 Linden Lane Suite 300 Silver Spring, MD 20910	Odenton Management, Inc. 2900 Linden Lane Suite 300 Silver Spring, MD 20910	Unpaid Utilities		904.42
PG County MD Po Box 17578 Baltimore, MD 21297-1578	PG County MD Po Box 17578 Baltimore, MD 21297-1578	Location: 9207 Cruchfield Lane, Bowie MD		7,636.87 (550,000.00 secured) (664,119.00 senior lien)
Suntrust Bank Po Box 85052 Richmond, VA 23285	Suntrust Bank Po Box 85052 Richmond, VA 23285	Location: 9207 Cruchfield Lane, Bowie MD		199,357.00 (550,000.00 secured) (464,762.00 senior lien)
Wash Mutual/Providian Po Box 9180 Pleasanton, CA 94566	Wash Mutual/Providian Po Box 9180 Pleasanton, CA 94566	CreditCard		1,865.00
Westchester Park Council of Unit Towers c/o Zalco Realty Inc. Po Box 17344 Baltimore, MD 21297	Westchester Park Council of Unit Towers c/o Zalco Realty Inc. Po Box 17344 Baltimore, MD 21297	Returned Check		462.90

B4 (Official Form 4) (12/07) - Cont. In re **Oluwadare Akinwale**

Debtor(s)

Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, **Oluwadare Akinwale**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date May 28, 2008

Signature /s/ Oluwadare Akinwale

Oluwadare Akinwale Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571. B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court District of Maryland

In re

•

Oluwadare Akinwale

Debtor

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 must also 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	1	1,602,000.00		
B - Personal Property	Yes	3	24,285.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		1,774,684.43	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		21,668.81	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,500.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,789.00
Total Number of Sheets of ALL Schedu	ıles	15			
	Te	otal Assets	1,626,285.00		
			Total Liabilities	1,796,353.24	

United States Bankruptcy Court

District of Maryland

In re

.

Oluwadare Akinwale

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

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	
 Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column 	
4. Total from Schedule F	
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	

Page 11 of 40

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

In re Oluwadare Akinwale

Case No.

Debtor

SCHEDULE A - REAL PROPERTY

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

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

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	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
Location: 9207 Cruchfield Lane, Bowie MD	Fee simple	-	550,000.00	671,755.87
16100 Westchester Park College Park, MD 20740	Fee simple	-	142,000.00	141,495.00
8624 Sycamore Glen Lane Odenton, MD 21113	Fee simple	-	262,000.00	290,442.00
1944 Palonia Court Odenton, MD 21113	Fee simple	-	273,000.00	285,741.56
543 24th Street Washington, DC 20002	Fee simple	-	210,000.00	223,209.00
1007 Clovis Ave Capitol Heights, MD 20743	Fee simple	-	165,000.00	157,432.00

Sub-Total > **1,602,000.00** (Total of this page)

Total > 1,602,000.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Page 12 of 40

Case No.

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

In re

Oluwadare Akinwale

Debtor

SCHEDULE B - PERSONAL PROPERTY

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

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	x		
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.	BB&T/Suntrust	-	500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Living Room Furniture, Bedroom Furniture, Televisions, Electronics Location: 9207 Cruchfield Lane, Bowie MD	-	3,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	x		
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
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		

4,000.00

2 continuation sheets attached to the Schedule of Personal Property

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

In re

Oluwadare Akinwale

Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14.	Interests in partnerships or joint ventures. Itemize.	x			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

0.00

Sub-Total >

(Total of this page)

Page 14 of 40

Case No.

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

Oluwadare Akinwale

In re

Debtor **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet) N O Current Value of Husband, Wife, Debtor's Interest in Property, Type of Property Description and Location of Property Ň E Joint, or without Deducting any Community Secured Claim or Exemption 22. Patents, copyrights, and other Х intellectual property. Give particulars. Х 23. Licenses, franchises, and other general intangibles. Give particulars. 24. Customer lists or other compilations Х 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. 2003 Hummer H-2 18,285.00 25. Automobiles, trucks, trailers, and other vehicles and accessories. 1998 Ford F-150 2,000.00 Location: 9207 Cruchfield Lane, Bowie MD 26. Boats, motors, and accessories. Х 27. Aircraft and accessories. Х Х 28. Office equipment, furnishings, and supplies. Х 29. Machinery, fixtures, equipment, and supplies used in business. Х 30. Inventory. 31. Animals. Х Х 32. Crops - growing or harvested. Give particulars. Х 33. Farming equipment and implements. Х 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind Х not already listed. Itemize.

Page 15 of 40

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

•				
In re	Oluwadare Akinwale		Case No	
-		Debtor,		
	SCHEDULE C -	PROPERTY CLAIMED AS	EXEMPT	
(Check on	aims the exemptions to which debtor is entitled u te box) S.C. §522(b)(2) S.C. §522(b)(3)	nder: Check if debtor c \$136,875.	laims a homestead exe	mption that exceeds
	Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Checking</u> , BB&T/Sur	, <u>Savings, or Other Financial Accounts, C</u> htrust	<u>ertificates of Deposit</u> Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	500.00	500.00
Living Ro Television	<u>d Goods and Furnishings</u> om Furniture, Bedroom Furniture, is, Electronics 9207 Cruchfield Lane, Bowie MD	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4) Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1,000.00 2,500.00	3,500.00
<u>Automobi</u> 2003 Hum	<u>les, Trucks, Trailers, and Other Vehicles</u> mer H-2	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5) Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)	3,000.00 5,000.00	18,285.00

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

In re

Oluwadare Akinwale

Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Debtor

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

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.) Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data. Ď

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O Z ⊢ _ Z G u Z	U N I S P L U T E D A	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 511824			Statutory Lien	Т	A T E D		
Anne Arundel Office of Finance/Taxes Po Box 427 Annapolis, MD 21404-0427		-	1944 Palonia Court Odenton, MD 21113				
			Value \$ 273,000.00			2,967.56	2,967.56
Account No. 12284762 Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898		-	Opened 11/01/05 Last Active 3/15/08 Mortgage 1944 Palonia Court Odenton, MD 21113				
			Value \$ 273,000.00			208,749.00	9,774.00
Account No. 137207398 Countrywide Home Loans Po Box 660694 Dallas, TX 75266		-	Opened 5/01/06 Last Active 12/26/07 Mortgage 543 24th Street Washington, DC 20002 Value \$ 210,000.00			223,209.00	13,209.00
Account No. 143853732 Countrywide Home Loans 450 American St Simi Valley, CA 93065		-	Opened 8/01/06 Last Active 12/07/07 Mortgage 1007 Clovis Ave Capitol Heights, MD 20743 Value \$ 165,000.00			157,432.00	0.00
2 continuation sheets attached	_		L · · · · ·	Subt	otal		
2 continuation sheets attached			(Total of t	his ı	nage)	592,357.56	25,950.56

(Total of this page)

Page 17 of 40

Case No._____

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

Oluwadare Akinwale In re

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H V J C	ISBAND, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N ⊤ I N G E N	UNLLQULDATE	S P U T F	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 5890010509750 Emc Mortgage Po Box 141358 Irving, TX 75014		-	Opened 3/11/05 Last Active 2/18/08 Mortgage 8624 Sycamore Glen Lane Odenton, MD 21113 Value \$ 262,000.00	T	ED		234,003.00	0.00
Account No. 5890010509404 Emc Mortgage Po box 293150 Lewisville, TX 75067		-	Opened 3/01/05 Last Active 3/01/08 Second Mortgage 8624 Sycamore Glen Lane Odenton, MD 21113 Value \$ 262,000.00				56,439.00	28,442.00
Account No. 6930-324968155 Homeq Servicing Po Box 13716 Sacramento, CA 95853		-	Opened 11/01/05 Last Active 2/08/08 Second Mortgage 1944 Palonia Court Odenton, MD 21113 Value \$ 273,000.00				74,025.00	0.00
Account No. 60549331 Natl Insts Of Health F 111 Rockville Pike Ste 5 Rockville, MD 20850		-	Value \$ 273,000.00 Opened 12/01/04 Last Active 11/28/07 Purchase Money Security 2003 Hummer H-2 Value \$ 18,285.00		4,609.00	0.00		
Account No. 326454-6 PG County MD Po Box 17578 Baltimore, MD 21297-1578		-	Statutory Lien Location: 9207 Cruchfield Lane, Bowie MD					
Sheet <u>1</u> of <u>2</u> continuation sheets a Schedule of Creditors Holding Secured Clai		d to	Value \$ 550,000.00 (Total of	Sub this			7,636.87 376,712.87	7,636.87 36,078.87

Page 18 of 40

Case No._____

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

Oluwadare Akinwale In re

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	E B T	Hu H V J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT I NGEN	UNLIQUIDA	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 4908978100013226			Opened 6/01/06 Last Active 3/27/08	Т	D A T E D			
Suntrust Bank Po Box 85052 Richmond, VA 23285		-	Second Mortgage Location: 9207 Cruchfield Lane, Bowie MD					
			Value \$ 550,000.00				199,357.00	114,119.00
Account No. 9420204032056			Opened 8/01/06 Last Active 1/01/08					
Suntrust Mortgage Po Box 26149 Richmond, VA 23260		-	Mortgage 16100 Westchester Park College Park, MD 20740					
			Value \$ 142,000.00				141,495.00	0.00
Account No. 9083051253320			Opened 4/01/06 Last Active 3/31/08					
Washington Mutual Fa Po Box 1093 Northridge, CA 91328		-	First Mortgage Location: 9207 Cruchfield Lane, Bowie MD					
			Value \$ 550,000.00	1			464,762.00	0.00
Account No.			Value \$					
Account No.								
			Value \$					
Sheet <u>2</u> of <u>2</u> continuation sheets attac Schedule of Creditors Holding Secured Claims	hed	to	S (Total of t	ubt			805,614.00	114,119.00
Schedule of Creators froming Scened Clathis			(Report on Summary of Sc	Т	ota	ıl	1,774,684.43	176,148.43

Page 19 of 40

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

In re Oluw

Oluwadare Akinwale

Case No.

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "U," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

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

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

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

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

□ Domestic support obligations

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

Extensions of credit in an involuntary case

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

□ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $10,950^{\circ}$ 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.

0 continuation sheets attached

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

In re

Oluwadare Akinwale

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Debtor

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

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

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H M J		CONTINGEN		U T E	AMOUNT OF CLAIM
Account No. 2603761249001			Opened 6/21/06 Last Active 3/21/08 Installment Sales Contract	T	T E D		
Bally Total Fitness 12440 E Imperial H Norwalk, CA 90650		-					285.00
Account No. 4856-7160-0027-5915			Opened 2/01/05 Last Active 3/07/08 CreditCard				203.00
BB&T Po Box 2306 Wilson, NC 27894		-	CreditCard				
							12,983.00
Account No. 9207 Crutchfield In. Burgundy Place HOA c/o American Community Management, Inc. 9198 Red Branch Rd Columbia, MD 21045		-	Collections Account				852.64
Account No. 601100357462	╉	┢	Opened 7/01/02 Last Active 2/24/08			-	002.04
Discover Financial Services Po Box 15316 Wilmington, DE 19850		-	CreditCard				
							4,089.00
_1 continuation sheets attached			(Total of	Sub this			18,209.64

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

In re

Oluwadare Akinwale

Debtor

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDATED DISP CODEBTOR CREDITOR'S NAME, ONTINGENT MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W UTED CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 102LT2187249 **Insurance Premium** Hartford Insurance Company Po Box 64582 Saint Paul, MN 55164-0582 226.85 **Unpaid Utilities** Account No. 9207 Crutchfield Marlboro Water & Sewer c/o PDC 5840 Banneker Rd. Suite 110 Columbia, MD 21044 0.00 **Unpaid Utilities** Account No. 1944 Polonia Ct. **Odenton Management, Inc.** 2900 Linden Lane Suite 300 Silver Spring, MD 20910 904.42 Account No. 5001241323 Opened 8/01/01 Last Active 3/24/08 CreditCard Wash Mutual/Providian Po Box 9180 Pleasanton, CA 94566 1,865.00 Account No. 630T00201 **Returned Check** Westchester Park Council of Unit Towers c/o Zalco Realty Inc. Po Box 17344 Baltimore, MD 21297 462.90 Sheet no. 1 of 1 sheets attached to Schedule of Subtotal 3,459.17 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

21,668.81

Total

(Report on Summary of Schedules)

Page 22 of 40

In re

0

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Oluwadare Akinwale

Case No.

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Page 23 of 40

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

In re **Oluwadare Akinwale** Case No.

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case:	08-171	70 E	Doc #:
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Page 24 of 40

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

In re Oluwadare Akinwale

Debtor(s)

Case No.

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.

1

Debtor's Marital Status:	DEBTOR AND S	POUSE			
Divorced	AGE(S): 11 13 8				
Employment:	DEBTOR		SPOUSE		
Occupation R	ealtor				
Name of Employer Fa	airfax Realty Inc.				
	years				
	725 Elton Rd. ilver Spring, MD 20904				
	ojected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary, and co	ommissions (Prorate if not paid monthly)	\$	0.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	0.00	\$	N/A
 4. LESS PAYROLL DEDUCTIONS a. Payroll taxes and social security b. Insurance 	ity	\$	0.00	\$	N/A N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$ -	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DEDU	JCTIONS	\$_	0.00	\$	N/A
6. TOTAL NET MONTHLY TAKE H	IOME PAY	\$	0.00	\$	N/A
7. Regular income from operation of b	ousiness or profession or farm (Attach detailed states	ment) \$	4,500.00	\$	N/A
8. Income from real property	A	\$	0.00	\$	N/A
9. Interest and dividends	payments payable to the debtor for the debtor's use	\$	0.00	\$	N/A
dependents listed above 11. Social security or government assi		\$ _	0.00	\$	N/A
(Caraaifar)		\$	0.00	\$	N/A
<1 <i>5</i> /		\$	0.00	\$	N/A
 Pension or retirement income Other monthly income 		\$	0.00	\$	N/A
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THROU	UGH 13	\$_	4,500.00	\$	N/A
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)	\$	4,500.00	\$	N/A
16. COMBINED AVERAGE MONTH	HLY INCOME: (Combine column totals from line 1.	5)	\$ \$	4,500	

(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: New Construction Company Started. Income expected to increase.

Page 25 of 40

B6J	(Official	Form	6J)	(12/07)
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In re Oluwadare Akinwale

Debtor(s)

Case No.

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 bi-weekly, 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 Form 22A 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)	\$ 2,895.00
a. Are real estate taxes included? Yes No _X	
b. Is property insurance included? Yes No _X	
2. Utilities: a. Electricity and heating fuel	\$385.00
b. Water and sewer	\$ 20.00
c. Telephone	\$ <u>64.00</u>
d. Other Cable	\$ <u>12.00</u>
3. Home maintenance (repairs and upkeep)	\$ 40.00
4. Food	\$ <u>175.00</u>
5. Clothing	\$ <u> </u>
6. Laundry and dry cleaning	\$30.00
7. Medical and dental expenses	\$ 0.00
8. Transportation (not including car payments)	\$ 150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 40.00
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 79.00
b. Life	\$ 56.00
c. Health	\$ 0.00
d. Auto	\$ 75.00
	\$ 0.00
e. Other	
(Specify)	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	+
plan)	
a. Auto	\$ 718.00
b. Other	\$ 0.00
c. Other	\$ 0.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other	\$ 0.00
Other	\$ 0.00
	·
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules	\$4,789.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	
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 INCOMEa. Average monthly income from Line 15 of Schedule Ib. Average monthly expenses from Line 18 abovec. Monthly net income (a. minus b.)s. 4,789.00s. -289.00

Page 26 of 40 Case: 08-17170 Doc #: 1 Filed: 05/28/2008

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

United States Bankruptcy Court District of Maryland

Oluwadare Akinwale In re

Debtor(s)

Case No. Chapter

11

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

Date May 28, 2008

Signature /s/ Oluwadare Akinwale **Oluwadare Akinwale**

Debtor

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

B7 (Official Form 7) (12/07)

United States Bankruptcy Court District of Maryland

In re Oluwadare Akinwale

Debtor(s)

Case No. Chapter

11

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

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

DEFINITIONS

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

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

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
\$20,430.00	2007 Employment
\$33,624.00	2006 Employment
\$16,174.00	2005 Employment

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, or 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

3. Payments to creditors

None

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

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 (*) 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 creditor 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	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING

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 creditor 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.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING
Suntrust Bank Po Box 85052 Richmond, VA 23285	April 2008	\$3,500.00	\$199,357.00
Washington Mutual Fa Po Box 1093 Northridge, CA 91328	March 2008	\$5,700.00	\$464,762.00
Countrywide Home Loans Po Box 660694 Dallas, TX 75266	02/08 t0 04/08	\$7,461.00	\$223,209.00
Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898	2/08 to 04/08	\$3,615.00	\$208,749.00

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 STILL OWING

AMOUNT PAID

4. Suits and administrative proceedings, executions, garnishments and attachments

3

None	of this bankruptcy case	ninistrative proceedings to which . (Married debtors filing under c a joint petition is filed, unless th	hapter 12 or chap	ter 13 must includ	e information concerning eit	
	N OF SUIT SE NUMBER	NATURE OF PROCEEDING	COURT OR AND LOCA		STATUS OR DISPOSITION	
None	preceding the comment	y that has been attached, garnishe cement of this case. (Married deb th spouses whether or not a joint	otors filing under	chapter 12 or chap	oter 13 must include informa	tion concerning
	ND ADDRESS OF PER NEFIT PROPERTY WA		OF SEIZURE		AND VALUE OF ERTY	
	5. Repossessions, for	eclosures and returns				
None	returned to the seller, w 12 or chapter 13 must i	as been repossessed by a creditor within one year immediately pre- nclude information concerning p ed and a joint petition is not file	ceding the comme roperty of either	encement of this ca	ase. (Married debtors filing	under chapter
	ND ADDRESS OF FOR OR SELLER	FORECL	REPOSSESSION OSURE SALE, ER OR RETURN	DESCRIPTIC	ON AND VALUE OF ROPERTY	
	6. Assignments and r	eceiverships				
None	this case. (Married deb	nent of property for the benefit o tors filing under chapter 12 or ch unless the spouses are separated	hapter 13 must ind	clude any assignme		
NIANATE A	ND ADDRESS OF ASS	DATE OF IGNEE ASSIGNMEN	ĨŦ	TEDMOOF	ASSIGNMENT OR SETTLE	
NAME A	IND ADDRESS OF ASS.	IONEE ASSIONMEN	1	TERMS OF A	ASSIGNMENT OK SETTLE	
None	preceding the comment	ch has been in the hands of a cus cement of this case. (Married deb th spouses whether or not a joint	otors filing under	chapter 12 or chap	oter 13 must include information	tion concerning
		NAME AND LO	CATION			
	ND ADDRESS USTODIAN	OF COUR CASE TITLE & N		DATE OF ORDER	DESCRIPTION AND PROPERTY	VALUE OF
	7. Gifts					
None	and usual gifts to famil aggregating less than \$	ble contributions made within on y members aggregating less than 100 per recipient. (Married debte whether or not a joint petition is	\$200 in value pe ors filing under cl	r individual family hapter 12 or chapter	y member and charitable cor er 13 must include gifts or co	ntributions ontributions by
	AND ADDRESS OF OR ORGANIZATION	RELATIONSHIP DEBTOR, IF AI		DATE OF GI	DESCRIPTION AN FT VALUE OF GIFT	

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

4

9. Payments related to debt counseling or bankruptcy

 \square 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 the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

		DATE OF PAYM	IENT,	AMOUNT OF MONEY
NAME AN	ND ADDRESS	NAME OF PAYOR I	F OTHER	OR DESCRIPTION AND VALUE
OF P	AYEE	THAN DEBT	OR	OF PROPERTY
	-	05/2008 L. Jeanett	e Rice	\$1,000.00
cccs		05/2008		\$50.00
	10. Other transfers			
None	a. List all other property, other than prop transferred either absolutely or as security filing under chapter 12 or chapter 13 mus spouses are separated and a joint petition	y within two years immediate at include transfers by either o	ely preceding the comm	encement of this case. (Married debtors
	ND ADDRESS OF TRANSFEREE, ELATIONSHIP TO DEBTOR	DATE		DPERTY TRANSFERRED VALUE RECEIVED
Unknowr 5617 Pre	n scott leights, MD 20731	Unknown	Unknown	VALUE RECEIVED
None	b. List all property transferred by the deb trust or similar device of which the debto		ately preceding the com	mencement of this case to a self-settled
NAME OF	F TRUST OR OTHER		AMOUNT OF N	MONEY OR DESCRIPTION AND
DEVICE		DATE(S) OF TRANSFER(S)	VALUE OF PRO IN PROPERTY	OPERTY OR DEBTOR'S INTEREST
	11. Closed financial accounts			
None	List all financial accounts and instrument otherwise transferred within one year im			

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
---------------------------------	--	---------------------------------------

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.)

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the

DATE OF SETOFF

spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both

	NAMES AND ADDRESSES	
NAME AND ADDRESS OF BANK	OF THOSE WITH ACCESS	DESCRIPTION
OR OTHER DEPOSITORY	TO BOX OR DEPOSITORY	OF CONTENTS

13. Setoffs

None

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF OWNER

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

AMOUNT OF SETOFF

DATE OF TRANSFER OR SURRENDER, IF ANY

15. Prior address of debtor

None If the 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

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

5

6

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:

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	LAW

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.

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	LAW

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

18. Nature, location and name of business

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-LD. NO.

(ITIN)/ COMPLETE EIN

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 six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

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

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

NAME **ST&K Construction** Co. Inc

ADDRESS 9207 Crutchfield Lane Bowie, MD 20720

NATURE OF BUSINESS Construction

BEGINNING AND ENDING DATES 2002-Present

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

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

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

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

NAME AND ADDRESS

None

NAME

NAME AND ADDRESS

19. Books, records and financial statements

supervised the keeping of books of account and records of the debtor.

ADDRESS

DATES SERVICES RENDERED

DATES SERVICES RENDERED

7

Best Case Bankruptcy

Case: 08-17170 Doc #: 1 Filed: 05/28/2008 Page 33 of 40 b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

DATE OF TERMINATION

NAME AND ADDRESS

None

23. Withdrawals from a partnership or distributions by a corporation

immediately preceding the commencement of this case.

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

TITLE

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

TAXPAYER IDENTIFICATION NUMBER (EIN)

AMOUNT OF MONEY

OR DESCRIPTION AND

VALUE OF PROPERTY

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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 May 28, 2008

Signature /s/ Oluwadare Akinwale

Oluwadare Akinwale Debtor

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

8

None

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 <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

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

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

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

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

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

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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

B 201 (04/09/06)

obligations.

Bowie, MD 20715 301-262-6000

<u>Chapter 11</u>: 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.

L. Jeanette Rice 12933	X /s/ L. Jeanette Rice	May 28, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
14300 Gallant Fox Lane		
Suito 218		

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Oluwadare Akinwale	X /s/ Oluwadare Akinwale	May 28, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

United States Bankruptcy Court District of Maryland

In re Oluwadare Akinwale

Debtor(s)

Case No. Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: May 28, 2008

/s/ Oluwadare Akinwale Oluwadare Akinwale Signature of Debtor Anne Arundel Office of Finance/Taxes Po Box 427 Annapolis, MD 21404-0427

Bally Total Fitness 12440 E Imperial H Norwalk, CA 90650

BB&T Po Box 2306 Wilson, NC 27894

Burgundy Place HOA c/o American Community Management, Inc. 9198 Red Branch Rd Columbia, MD 21045

Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898

Countrywide Home Loans Po Box 660694 Dallas, TX 75266

Countrywide Home Loans 450 American St Simi Valley, CA 93065

Discover Financial Services Po Box 15316 Wilmington, DE 19850

Emc Mortgage Po Box 141358 Irving, TX 75014 Emc Mortgage Po box 293150 Lewisville, TX 75067

Hartford Insurance Company Po Box 64582 Saint Paul, MN 55164-0582

Hileman & Associates, P.C. 7979 Old Georgetown Rd. Suite 600 Bethesda, MD 20814

Homeq Servicing Po Box 13716 Sacramento, CA 95853

Huesman, Jones & Miles, LLC. 606 Baltimore Ave Suite 306 Towson, MD 21204

Marlboro Water & Sewer c/o PDC 5840 Banneker Rd. Suite 110 Columbia, MD 21044

Michael S. Neall & Assoc. 586 Bellerive Road Suite 2B Annapolis, MD 21409

Natl Insts Of Health F 111 Rockville Pike Ste 5 Rockville, MD 20850 Odenton Management, Inc. 2900 Linden Lane Suite 300 Silver Spring, MD 20910

PG County MD Po Box 17578 Baltimore, MD 21297-1578

Rosenberg & Associates 7910 Woodmont Ave Suite 750 Bethesda, MD 20814

Suntrust Bank Po Box 85052 Richmond, VA 23285

Suntrust Mortgage Po Box 26149 Richmond, VA 23260

Wash Mutual/Providian Po Box 9180 Pleasanton, CA 94566

Washington Mutual Fa Po Box 1093 Northridge, CA 91328

Westchester Park Council of Unit Towers c/o Zalco Realty Inc. Po Box 17344 Baltimore, MD 21297