

United States Bankruptcy Court District of Maryland

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Malinowski, John, Name of Joint Debtor (Spouse) (Last, First, Middle): Malinowski, Marcella, A. All Other Names used by the 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): 2843 Street Address of Debtor (No. & Street, City, and State): 5 Augusta Drive Elkton, MD ZIP CODE 21921

Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE

Type of Debtor (Form of Organization) (Check one box.) Nature of Business (Check one box) Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) Nature of Debts (Check one box)

Filing Fee (Check one box) Chapter 11 Debtors Check one box: Check if: Check all applicable boxes

Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Estimated Number of Creditors Estimated Assets Estimated Liabilities

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>John Malinowski, Marcella A. Malinowski</b>							
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)									
Location Where Filed: <b>District of Maryland, Baltimore Division</b>	Case Number: <b>07-21517</b>	Date Filed: <b>11/15/2007</b>							
Location Where Filed:	Case Number:	Date Filed:							
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)									
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:							
District:	Relationship:	Judge:							
<p style="text-align: center;"><b>Exhibit A</b></p> (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.)		<p style="text-align: center;"><b>Exhibit B</b></p> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).							
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<table style="width:100%; border: none;"> <tr> <td style="width:70%; border: none;"> <b>X /s/ William F. Hickey III</b> </td> <td style="width:30%; border: none; text-align: right;"> <b>1/30/2009</b> </td> </tr> <tr> <td style="border: none;">                     Signature of Attorney for Debtor(s)                 </td> <td style="border: none; text-align: right;">                     Date                 </td> </tr> <tr> <td style="border: none;"> <b>William F. Hickey III</b> </td> <td style="border: none; text-align: right;"> <b>27341</b> </td> </tr> </table>		<b>X /s/ William F. Hickey III</b>	<b>1/30/2009</b>	Signature of Attorney for Debtor(s)	Date	<b>William F. Hickey III</b>	<b>27341</b>
<b>X /s/ William F. Hickey III</b>	<b>1/30/2009</b>								
Signature of Attorney for Debtor(s)	Date								
<b>William F. Hickey III</b>	<b>27341</b>								
<b>Exhibit C</b>									
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									
<b>Exhibit D</b>									
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)									
<input checked="" 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 checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.									
<b>Information Regarding the Debtor - Venue</b> (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.									
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (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).									
_____ (Name of landlord that obtained judgment)									
_____ (Address of landlord)									
<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):

**John Malinowski, Marcella A. Malinowski**

**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/ John Malinowski**

Signature of Debtor **John Malinowski**

**s/ Marcella A. Malinowski**

Signature of Joint Debtor **Marcella A. Malinowski**

Telephone Number (If not represented by attorney)

**1/30/2009**

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/ William F. Hickey III**

Signature of Attorney for Debtor(s)

**William F. Hickey III Bar No. 27341**

Printed Name of Attorney for Debtor(s) / Bar No.

**The Law Office of Peter Kirsh**

Firm Name

**112 East Cecil Avenue North East, MD 21901**

Address

**(410) 287-5077**

**(410) 287-1511**

Telephone Number

**1/30/2009**

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

**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.*

**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

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

In re: John Malinowski Marcella A. Malinowski  
 Debtors

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
5 Augusta Drive Elkton, MD 21921	Fee Owner	J	\$ 265,000.00	\$ 173,548.78
54 Carpenter's Point Loop Perryville, MD 21903	Fee Owner	J	\$ 250,000.00	\$ 124,794.52
<b>Total</b> >			<b>\$ 515,000.00</b>	

(Report also on Summary of Schedules.)

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

In re John Malinowski Marcella A. Malinowski  
DebtorsCase No. \_\_\_\_\_  
(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		<b>Cash</b>	<b>J</b>	<b>200.00</b>
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.		<b>PNC Checking (negative balance)</b>	<b>J</b>	<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.	<b>X</b>			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>books, pictures, cd's, dvd's, etc.</b>	<b>J</b>	<b>250.00</b>
6. Wearing apparel.		<b>pants, shirts, suits, jackets, coats, shoes, boots, skirts, sweaters, blouses, etc.</b>	<b>J</b>	<b>550.00</b>
7. Furs and jewelry.		<b>watches, rings, wedding rings, earrings (mostly costume)</b>	<b>J</b>	<b>200.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
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).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			

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

In re John Malinowski Marcella A. Malinowski  
DebtorsCase 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
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
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.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
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.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
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.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1986 Ford F 150</b>	<b>J</b>	<b>100.00</b>
		<b>NOTE: Auction vehicle purchased 5 years ago for \$300.00</b>		
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2005 Dodge Stratus (joint w/ daughter-she makes all the payments)</b>	<b>J</b>	<b>3,400.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2006 Ford Freestyle</b>	<b>J</b>	<b>14,500.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

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

In re John Malinowski Marcella A. Malinowski,  
 Debtors

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
<p style="text-align: center;">2 continuation sheets attached</p>			Total >	<b>\$ 19,200.00</b>

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

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

In re John Malinowski Marcella A. Malinowski  
DebtorsCase 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
1986 Ford F 150	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(4)	100.00	100.00
5 Augusta Drive Elkton, MD 21921	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5) Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(1) Md. Code Ann., Cts. & Jud. Proc. §11-504(f) Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(4)	12,000.00 10,000.00 10,000.00 700.00	265,000.00
books, pictures, cd's, dvd's, etc.	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(4)	250.00	250.00
Cash	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(4)	200.00	200.00
pants, shirts, suits, jackets, coats, shoes, boots, skirts, sweaters, blouses, etc.	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(4)	550.00	550.00
watches, rings, wedding rings, earrings (mostly costume)	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(4)	200.00	200.00



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

In re John Malinowski Marcella A. Malinowski  
Debtors

Case No. \_\_\_\_\_  
(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. <b>01-18907863</b> Cecil Bank 127 North Street Elkton, MD 21922		<b>J</b>	<b>First Lien on Residence 54 Carpenter's Point Loop Perryville, MD 21903</b>  VALUE \$250,000.00				<b>124,794.52</b>	<b>0.00</b>
ACCOUNT NO. <b>01-18908029</b> Cecil Bank 127 North Street Elkton, MD 21922		<b>J</b>	<b>First Lien on Residence 5 Augusta Drive Elkton, MD 21921</b>  VALUE \$265,000.00				<b>173,548.78</b>	<b>0.00</b>
ACCOUNT NO. Ford Motor Credit P.O. Box 542000 Omaha, NE 68154		<b>J</b>	<b>Security Agreement 2006 Ford Freestyle</b>  VALUE \$14,500.00				<b>31,728.06</b>	<b>17,228.06</b>
ACCOUNT NO. Wilmington Trust 1100 North Market Street Personal Fin QC Wilmington, DE 19890		<b>J</b>	<b>Security Agreement 2005 Dodge Stratus (joint w/ daughter-she makes all the payments)</b>  VALUE \$3,400.00				<b>4,033.47</b>	<b>633.47</b>

0 continuation sheets attached

Subtotal >  
(Total of this page)

Total >  
(Use only on last page)

<b>\$ 334,104.83</b>	<b>\$ 17,861.53</b>
<b>\$ 334,104.83</b>	<b>\$ 17,861.53</b>

(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 John Malinowski Marcella A. Malinowski

Debtors

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.

**1 continuation sheets attached**

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

In re John Malinowski Marcella A. Malinowski  
Debtors

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. <b>8082</b> <b>Treasurer of Cecil County</b> <b>Pamela R. Howard, Treasurer</b> <b>200 Chesapeake Blvd., Suite 1100</b> <b>Elkton, MD 21921</b>		<b>J</b>	<b>Lot 8-.951 Acres</b> <b>5 Augusta Drive</b> <b>Elkton, MD 21921</b>				<b>2,153.70</b>	<b>0.00</b>	<b>2,153.70</b>
ACCOUNT NO. <b>25060</b> <b>Treasurer of Cecil County</b> <b>Pamela R. Howard, Treasurer</b> <b>200 Chesapeake Blvd., Suite 1100</b> <b>Elkton, MD 21921</b>		<b>J</b>	<b>Lots 126 &amp; 127 -.345</b> <b>Acres</b> <b>54 Carpenters Point</b> <b>Loop</b>				<b>1,932.91</b>	<b>1,932.91</b>	<b>0.00</b>

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

Subtotals >  
(Totals of this page)

\$	<b>4,086.61</b>	\$	<b>1,932.91</b>	\$	<b>2,153.70</b>
\$	<b>4,086.61</b>				
		\$	<b>1,932.91</b>	\$	<b>2,153.70</b>

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 John Malinowski Marcella A. Malinowski  
 Debtors

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. <b>5153579431</b> <b>Artesian Water Maryland, Inc.</b> <b>664 Churchmans Road</b> <b>Newark, DE 19702</b>	<b>J</b>	<b>Water</b>				<b>112.15</b>
ACCOUNT NO. <b>01-052601-8753182500040884</b> <b>Atlantic Broadband</b> <b>330 Drummer Drive</b> <b>Grasonville, MD 21638</b>	<b>H</b>	<b>Collection</b>				<b>43.43</b>
ACCOUNT NO. <b>Bank of America</b> <b>P. O. Box 15102</b> <b>Wilmington, DE 19886</b>	<b>H</b>	<b>Credit</b>				<b>5,011.00</b>
ACCOUNT NO. <b>Berks Credit &amp; Collections</b> <b>P.O. Box 329</b> <b>Temple, PA 19560</b>	<b>H</b>	<b>Medical Collection</b>				<b>42.00</b>
ACCOUNT NO. <b>BP</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19886</b>	<b>W</b>	<b>Credit</b>				<b>1,193.00</b>

13 Continuation sheets attached

Subtotal > \$ **6,401.58**

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 John Malinowski Marcella A. Malinowski  
 Debtors

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.	W					749.00
<b>BP</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19886</b>		Credit				
ACCOUNT NO.	W					1,222.00
<b>Capital One</b> <b>P.O. Box 70885</b> <b>Charlotte, NC 28272</b>		Credit				
ACCOUNT NO.	H					495.18
<b>Capital One</b> <b>P.O. Box 70885</b> <b>Charlotte, NC 28272</b>		Credit				
ACCOUNT NO.	W					3,440.00
<b>Capital One</b> <b>P.O. Box 70885</b> <b>Charlotte, NC 28272</b>		Credit				
ACCOUNT NO.	H					727.78
<b>Capital One</b> <b>P.O. Box 70885</b> <b>Charlotte, NC 28272</b>		Credit				

Sheet no. 1 of 13 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal >	\$	<b>6,633.96</b>
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 John Malinowski Marcella A. Malinowski  
 Debtors

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.  <b>Capital One Services</b> <b>P.O. Box 30281</b> <b>Salt Lake City, UT 84130</b>	<b>H</b>	<b>Credit</b>				<b>969.00</b>
ACCOUNT NO.  <b>Capital One Services</b> <b>P.O. Box 30281</b> <b>Salt Lake City, UT 84130</b>	<b>J</b>	<b>Credit</b>				<b>2,055.00</b>
ACCOUNT NO.  <b>Capital Recovery Service</b> <b>10340 Democracy Blvd, Suite 300</b> <b>Fairfax, VA 22030</b>	<b>W</b>	<b>Medical Collections</b>				<b>50.00</b>
ACCOUNT NO.  <b>Capital One Services</b> <b>P.O. Box 30281</b> <b>Salt Lake City, UT 84130</b>	<b>H</b>	<b>Credit</b>				<b>1,506.00</b>
ACCOUNT NO.  <b>Cecil Bank</b> <b>127 North Street</b> <b>Elkton, MD 21922</b>	<b>J</b>	<b>110-112 Collins Avenue</b> <b>Elkton, MD 21921</b> <b>FORECLOSED PROPERTY - Deficiency</b>			<b>X</b>	<b>458,360.33</b>

Sheet no. 2 of 13 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal >	<b>\$ 462,940.33</b>
Total >	<b>\$</b>

(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 John Malinowski Marcella A. Malinowski  
 Debtors

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.  Cecil Bank 127 North Street Elkton, MD 21922	J	7-9-11 Cecil Avenue North East, MD 21901 FORECLOSED PROPERTY - Deficiency			X	208,308.36
ACCOUNT NO.  Cecil Bank, f/k/a Cecil Federal Ban 127 North Street P.O. Box 489 Elkton, MD 21922	J	Assignment of Leases and Rents			X	1.00
ACCOUNT NO.  Chase P.O. Box 15153 Wilmington, DE 19886	W	Credit				2,198.00
ACCOUNT NO. <b>200800661</b>  Chase Bank USA 800 Brookside Blvd Westerville, OH 43081  Herbert A. Rosenthal 1020 19th Street, NW #400 Washington, DC 20036	H	Credit				7,982.67

Sheet no. 3 of 13 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal >	\$ <b>218,490.03</b>
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 John Malinowski Marcella A. Malinowski  
 Debtors

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.	W					1,132.00
<b>Citgo Processing Center P.O. Box 6003 Des Moines, IA 50362</b>		<b>Credit</b>				
ACCOUNT NO.	H					871.00
<b>Citibank P.O. Box 6003 Hagerstown, MD 21747</b>		<b>Credit</b>				
ACCOUNT NO.	H					36.44
<b>Delaware Cardiovascular Assoc. P.O. Box 8500-2340 Philadelphia, PA 19178</b>		<b>Medical</b>				
ACCOUNT NO. <b>3660 0929 9996</b>	J				X	3,917.25
<b>Delmarva Power P.O. Box 17000 Wilmington, DE 19886</b>		<b>Utility</b>				
ACCOUNT NO.	W					2,272.00
<b>Direct Merchants Bank Payment Center P.O. Box 17313 Baltimore, MD 21297</b>		<b>Credit</b>				

Sheet no. 4 of 13 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal >	\$	<b>8,228.69</b>
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 John Malinowski Marcella A. Malinowski  
 Debtors

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.	W	Collection				929.00
Encore Receivable Management/Citibank P.O. Box 3330 Olathe, KS 66063						
ACCOUNT NO.	H	Credit				704.88
Farm Plan P.O. Box 4450 Carol Stream, IL 60197						
ACCOUNT NO.	H	Credit				343.27
GEMB/JcPenneys P.O. Box 981402 El Paso, TX 79998						
ACCOUNT NO.	H	Credit				706.00
GEMB/Walmart P.O. Box 981400 El Paso, TX 79998						
ACCOUNT NO.	W	Credit Card debt				718.00
GEMB/Walmart P.O. Box 981400 El Paso, TX 79998						

Sheet no. 5 of 13 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal >	\$	<b>3,401.15</b>
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 John Malinowski Marcella A. Malinowski  
 Debtors

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
GEMB/Wal-Mart P.O. Box 981400 El Paso, TX 79998	W	Credit Card				481.00
Home Depot Processing Center P.O. Box 6003 Hagerstown, MD 21747	W	Credit				444.00
Home Depot Processing Center Des Moines, IA 50364	H	Credit				11,364.77
HSBC Card Service P.O. Box 19360 Portland, OR 97280	J	Credit Card				994.00
HSBC Card Services P.O. Box 19360 Portland, OR 97280	J	Credit Card				9,954.00

Sheet no. 6 of 13 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal >	\$	<b>23,237.77</b>
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 John Malinowski Marcella A. Malinowski  
 Debtors

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.	H					999.00
HSBC Cardservices P.O. Box 19360 Portland, OR 97280		Credit				
ACCOUNT NO.	W					966.00
HSBC Cardservices P.O. Box 19360 Portland, OR 97280		Credit				
ACCOUNT NO.	J					1,124.00
HSBC Cardservices P.O. Box 19360 Portland, OR 97280		Credit				
ACCOUNT NO.	H					973.81
HSBC Cardservices P.O. Box 17051 Baltimore, MD 21297		Credit				
ACCOUNT NO.	H					1,130.00
HSBC Cardservices P.O. Box 19360 Portland, OR 97280		Credit				

Sheet no. 7 of 13 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal >	\$	5,192.81
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 John Malinowski Marcella A. Malinowski  
 Debtors

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.  <b>HSBC Cardservices</b> <b>P.O. Box 19360</b> <b>Portland, OR 97280</b>	<b>W</b>	<b>Credit</b>				<b>1,085.30</b>
ACCOUNT NO.  <b>Kohls/Chase</b> <b>North 56 West 17000 Ridgewood</b> <b>Menomonee Falls, WI 53051</b>	<b>J</b>	<b>Credit</b>				<b>1,110.00</b>
ACCOUNT NO.  <b>Lendmark Financial</b> <b>129 Big Elk Mall</b> <b>Elkton, MD 21921</b>	<b>J</b>	<b>Judgment</b>				<b>1,405.89</b>
ACCOUNT NO.  <b>Mahmood Sadeghee</b> <b>4745 Ogletown-Stanton Rd, Ste 131</b> <b>Medical Arts Pavillion</b> <b>Newark, DE 19713</b>	<b>H</b>	<b>Medical</b>				<b>190.59</b>
ACCOUNT NO.  <b>Omnium Worldwide, Inc.</b> <b>7171 Mercy Road SU</b> <b>Omaha, NE 68106</b>	<b>W</b>	<b>Medical Collection</b>				<b>246.00</b>

Sheet no. 8 of 13 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal >	<b>\$ 4,037.78</b>
Total >	<b>\$</b>

(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 John Malinowski Marcella A. Malinowski  
 Debtors

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. <b>746291</b> <b>Pathology DCLP</b> <b>P.O. Box 12210</b> <b>Wilmington, DE 19850</b>	<b>H</b>	<b>Medical</b>				<b>11.28</b>
ACCOUNT NO. <b>Shell/Citibank SD NA</b> <b>P.O. Box 6003</b> <b>Hagerstown, MD 21747</b>	<b>H</b>	<b>Credit</b>				<b>2,714.00</b>
ACCOUNT NO. <b>Shell/Citibank SD NA</b> <b>P.O. Box 6003</b> <b>Hagerstown, MD 21747</b>	<b>W</b>	<b>Credit</b>				<b>1,209.87</b>
ACCOUNT NO. <b>Sunoco</b> <b>P.O. Box 6003</b> <b>Hagerstown, MD 21747</b>	<b>W</b>	<b>Credit</b>				<b>1,244.77</b>
ACCOUNT NO. <b>Target Corporation</b> <b>P.O. Box 673</b> <b>Minneapolis, MN 55416</b>	<b>W</b>	<b>Credit</b>				<b>217.00</b>

Sheet no. 9 of 13 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal >	\$	<b>5,396.92</b>
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 John Malinowski Marcella A. Malinowski  
 Debtors

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. <b>13869</b>  Treasurer of Cecil County Pamela R. Howard, Treasurer 200 Chesapeake Blvd., Suite 1100 Elkton, MD 21921	<b>J</b>	<b>.063 Acre 115 Collins Avenue - Foreclosed Property</b>				<b>43.18</b>
ACCOUNT NO. <b>12654</b>  Treasurer of Cecil County Pamela R. Howard, Treasurer 200 Chesapeake Blvd., Suite 1100 Elkton, MD 21921	<b>J</b>	<b>.03 Acres 203 East High Street - Foreclosed Property</b>				<b>21.27</b>
ACCOUNT NO. <b>12657</b>  Treasurer of Cecil County Pamela R. Howard 200 Chesapeake Blvd., Suite 1100 Elkton, MD 21921	<b>J</b>	<b>.02 Acres 108 Collins Avenue Elkton, MD 21921 - Foreclosed Property</b>				<b>11.20</b>
ACCOUNT NO. <b>13870</b>  Treasurer of Cecil County Pamela R. Howard, Treasurer 200 Chesapeake Blvd., Suite 1100 Elkton, MD 21921	<b>J</b>	<b>.074 Acres 113 Collins Avenue - Foreclosed Property</b>				<b>51.22</b>
ACCOUNT NO. <b>13696</b>  Treasurer of Cecil County Pamela R. Howard, Treasurer 200 Chesapeake Blvd., Suite 1100 Elkton, MD 21921	<b>J</b>	<b>.0245 Acres 107 Collins Avenue - Foreclosed Property</b>				<b>16.86</b>

Sheet no. 10 of 13 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal >	\$	<b>143.23</b>
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 John Malinowski Marcella A. Malinowski  
 Debtors

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. <b>13908</b>  Treasurer of Cecil County Pamela R. Howard, Treasurer 200 Chesapeake Blvd., Suite 1100 Elkton, MD 21921	<b>J</b>	Lots 112-114 112-114 Collins Avenue - Foreclosed Property				<b>2,605.63</b>
ACCOUNT NO. <b>12656</b>  Treasurer of Cecil County Pamela R. Howard, Treasurer 200 Chesapeake Blvd., Suite 1100 Elkton, MD 21921	<b>J</b>	.02 Acres 132 Collins Avenue - Foreclosed Property				<b>11.20</b>
ACCOUNT NO. <b>23235</b>  Treasurer of Cecil County Pamela R. Howard, Treasurer 200 Chesapeake Blvd., Suite 1100 Elkton, MD 21921	<b>J</b>	31591 Acres 7-9-11 West Cecil Avenue North East, MD 21901 - Foreclosed Property				<b>2,403.34</b>
ACCOUNT NO. <b>13909</b>  Treasurer of Cecil County Pamela R. Howard, Treasurer 200 Chesapeake Blvd., Suite 1100 Elkton, MD 21921	<b>J</b>	.0162 Acres 110 Collins Avenue Elkton, MD 21921 - Foreclosed Property				<b>11.20</b>
ACCOUNT NO.  Washington Mutual/Providence P.O. Box 660509 Dallas, TX 75266	<b>H</b>	Credit				<b>2,671.00</b>

Sheet no. 11 of 13 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal >	\$	<b>7,702.37</b>
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 John Malinowski Marcella A. Malinowski  
 Debtors

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
Washington Mutual/Providence P.O. Box 660509 Dallas, TX 75266	H	Credit				3,295.00
Washington Mutual/Providence P.O. Box 660509 Dallas, TX 75266	W	Credit				7,392.17
Washington Mutual/Providence P.O. Box 660509 Dallas, TX 75266	W	Credit				3,077.00
Wells Fargo Financial 800 Walnut Street Des Moines, IA 50309	H	Personal Loan				1,077.00
West Asset Managment P.O. Box 790113 St. Louis, MO 63179	H	Medical Collection				1,114.00

Sheet no. 12 of 13 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal >	\$	15,955.17
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 John Malinowski Marcella A. Malinowski  
 Debtors

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.	X	J	Line of credit joint with daughter			X	4,479.66
Wilmington Trust 1100 North Market Street Personal Finance QC Wilmington, DE 19890							

Sheet no. 13 of 13 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal >	\$ 4,479.66
Total >	\$ 772,241.95

(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: John Malinowski Marcella A. Malinowski  
Debtors

Case 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.
<p>David Boyer                      54 Carpenter's Point Loop                      Perryville, MD 21903</p>	<p>Clients rental property - \$1200 a month 54 Carpenter's Point Loop</p>

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

In re: John Malinowski Marcella A. Malinowski  
Debtors

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
<b>Jennifer Malinowski</b>	<b>Wilmington Trust 1100 North Market Street Personal Finance QC Wilmington, DE 19890</b>

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

In re John Malinowski Marcella A. Malinowski

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

Debtors

(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: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Disabled</b>	<b>Homemaker</b>
Name of Employer		
How long employed		
Address of Employer		

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>0.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>0.00</u>	\$ <u>0.00</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>0.00</u>	\$ <u>0.00</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>1,200.00</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>427.85</u>
11. Social security or other government assistance (Specify) <b>Social Security Disability</b>	\$ <u>1,553.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify) <b>Contribution from Mother</b>	\$ <u>0.00</u>	\$ <u>700.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>2,753.00</u>	\$ <u>1,127.85</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>2,753.00</u>	\$ <u>1,127.85</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>3,880.85</u>	

(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 John Malinowski Marcella A. Malinowski  
 Debtors

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

**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 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)		\$	<u>1,122.00</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>100.00</u>
b. Water and sewer		\$	<u>45.00</u>
c. Telephone		\$	<u>50.00</u>
d. Other <u>Cable</u>		\$	<u>30.00</u>
<u>Cell</u>		\$	<u>50.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>0.00</u>
4. Food		\$	<u>200.00</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>100.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>0.00</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>120.00</u>
b. Life		\$	<u>0.00</u>
c. Health		\$	<u>0.00</u>
d. Auto		\$	<u>70.00</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>661.00</u>
b. Other <u>Mtg on Carpenters' Point Property</u>		\$	<u>1,187.00</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>0.00</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>3,735.00</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>3,880.85</u>
b. Average monthly expenses from Line 18 above		\$	<u>3,735.00</u>
c. Monthly net income (a. minus b.)		\$	<u>145.85</u>

**UNITED STATES BANKRUPTCY COURT  
District of Maryland**

In re: **John Malinowski**

**Marcella A. Malinowski**

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

Chapter **11**

**BUSINESS INCOME AND EXPENSES**

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:**

1. Gross Income For 12 Months Prior to Filing: \$ \_\_\_\_\_

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income: \$ 0.00

**PART C - ESTIMATED FUTURE MONTHLY EXPENSES:**

- |   |                |
|---|----------------|
| 3. Net Employee Payroll (Other Than Debtor)                         | \$ <u>0.00</u> |
| 4. Payroll Taxes  | <u>0.00</u>    |
| 5. Unemployment Taxes   | <u>0.00</u>    |
| 6. Worker's Compensation  | <u>0.00</u>    |
| 7. Other Taxes  | <u>0.00</u>    |
| 8. Inventory Purchases (Including raw materials)                    | <u>0.00</u>    |
| 9. Purchase of Feed/Fertilizer/Seed/Spray                           | <u>0.00</u>    |
| 10. Rent (Other than debtor's principal residence)                  | <u>0.00</u>    |
| 11. Utilities   | <u>0.00</u>    |
| 12. Office Expenses and Supplies                                    | <u>0.00</u>    |
| 13. Repairs and Maintenance   | <u>0.00</u>    |
| 14. Vehicle Expenses  | <u>0.00</u>    |
| 15. Travel and Entertainment  | <u>0.00</u>    |
| 16. Equipment Rental and Leases                                     | <u>0.00</u>    |
| 17. Legal/Accounting/Other Professional Fees                        | <u>0.00</u>    |
| 18. Insurance   | <u>0.00</u>    |
| 19. Employee Benefits (e.g., pension, medical, etc.)                | <u>0.00</u>    |
| 20. Payments to Be Made Directly By Debtor to Secured Creditors For |                |

Pre-Petition Business Debts (Specify):

**None**

21. Other (Specify):

**None**

22. Total Monthly Expenses (Add items 3 - 21) \$ 0.00

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:**

23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2) \$ 0.00

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

**United States Bankruptcy Court  
District of Maryland**

In re John Malinowski Marcella A. Malinowski,  
Debtors

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	1	\$ 515,000.00		
B - Personal Property	YES	3	\$ 19,200.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 334,104.83	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 4,086.61	
F - Creditors Holding Unsecured Nonpriority Claims	YES	14		\$ 772,241.95	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,880.85
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 3,735.00
<b>TOTAL</b>		<b>27</b>	<b>\$ 534,200.00</b>	<b>\$ 1,110,433.39</b>	

B7 (Official Form 7) (12/07)

**UNITED STATES BANKRUPTCY COURT**  
**District of Maryland**

In re: John Malinowski Marcella A. Malinowski  
Debtors

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
-98,170.00	Income 2005	Dec 31, 2005
-190,603.00	Income 2006	December 31, 2006
22,672.98	Income 2007	December 31, 2007

**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
17,100.00	Social Security Disability 2006	December 31, 2006
17,083.00	Social Security Disability 2007	December 31, 2007
17,950.00	Social Security Disability - 2008	2008

**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
Cecil Bank 127 North Street Elkton, MD 21922	11/15/08; 12/15/08 & 1/15/09 (\$1,200.00 per month paid to Cecil from Renter)	3,600.00	124,794.52



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
<b>Lendmark Financial Services, Inc. vs John Malinowski</b> 030200016132007	<b>Civil</b>	<b>District Court for Cecil County</b> <b>170 East Main Street</b> <b>Elkton, MD 21921</b>	<b>Affidavit Judgment</b>
<b>National Loan Recoveries, LLC vs John Malinowski</b> 030200000162009	<b>Contract</b>	<b>District Court for Cecil County</b> <b>170 East Main Street</b> <b>Elkton, MD 21921</b>	<b>Active</b>
<b>William F. Riddle vs John Malinowski, et al</b> 07D07001188	<b>Foreclosure</b>	<b>Circuit Court for Cecil County</b> <b>129 East Main Street</b> <b>Elkton, MD 21921</b>	<b>Open/Active</b>

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
<b>Lendmark Financial</b> <b>c/o Jay Spirt, Esquire</b> <b>3205 B. Corporate Drive</b> <b>Ellicott City, MD 21042</b>	<b>11/09/2007</b>	<b>PNC Bank, \$623.52</b>

**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
<b>Cecil Bank 127 North Street Elkton, MD 21921</b>	<b>11/09/2007</b>	<b>110-112 Collins Avenue Elkton, MD 21921</b>
<b>Cecil Bank 127 North Street Elkton, MD 21921</b>	<b>11/09/2007</b>	<b>7-9-11 Cecil Avenue North East, MD 21901</b>

**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
Institute for Financial P.O. Box 1842 Portland, ME 04104		\$100.00
Sirody, Freiman & Feldman, PC 1777 Reisterstown Road, Ste.360 Pikesville, MD 21208	2007	\$4,050.00
The Law Office of Peter Kirsh 112 East Cecil Avenue North East, MD 21901	1/15/08	\$2,757

**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
Rising Sun Enterprise, LLC Buyer	06/05/2007	408 & 414 Chesapeake Road, Charlestown, MD 21914 Pt. Lots 3,4 & 5 contract sale price \$258000.00 cash to seller \$0.00

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
Cecil Bank 127 North Street Elkton, MD 21922	Checking, final balance \$30.00	Closed 6/7/07, closing amount \$30.00
Cecil Bank 127 North Street Elkton, MD 21922	Checking account, final balance \$60.00	closed 6/7/07, closing amount \$60.00
M & T Bank P.O. Box 188 Buffalo, NY 14240-0188	Checking, final balance \$400.00	Closed 11/12/07, closing amount \$400.00
Provident Bank P.O. Box 1661 Baltimore, MD 21203	Checking account, final balance \$33.00	date closed 11/5/07, closing amount \$33.00

**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
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**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
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**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
Paperworks & Co., Inc.	P.O. Box 308	Elkton, MD 21922	Real Estate	01/01/1974 06/07/2007

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 1/30/2009

Signature of Debtor s/ John Malinowski  
**John Malinowski**

Date 1/30/2009

Signature of Joint Debtor (if any) s/ Marcella A. Malinowski  
**Marcella A. Malinowski**

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court  
District of Maryland**

In re John Malinowski Marcella A. Malinowski, Case No. \_\_\_\_\_  
Debtors 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>
Cecil Bank 127 North Street Elkton, MD 21922			<b>DISPUTED</b>	<b>\$458,360.33</b>
Cecil Bank 127 North Street Elkton, MD 21922			<b>DISPUTED</b>	<b>\$208,308.36</b>
Ford Motor Credit P.O. Box 542000 Omaha, NE 68154				<b>\$17,228.06</b>
				<b>SECURED VALUE: \$14,500.00</b>
Home Depot Processing Center Des Moines, IA 50364				<b>\$11,364.77</b>
HSBC Card Services P.O. Box 19360 Portland, OR 97280				<b>\$9,954.00</b>
Chase Bank USA 800 Brooksedge Blvd Westerville, OH 43081				<b>\$7,982.67</b>

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

In re John Malinowski Marcella A. Malinowski, Case No. \_\_\_\_\_  
 Debtors 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>
Washington Mutual/Providence P.O. Box 660509 Dallas, TX 75266				<b>\$7,392.17</b>
Bank of America P. O. Box 15102 Wilmington, DE 19886				<b>\$5,011.00</b>
Wilmington Trust 1100 North Market Street Personal Finance QC Wilmington, DE 19890			<b>DISPUTED</b>	<b>\$4,479.66</b>
Delmarva Power P.O. Box 17000 Wilmington, DE 19886			<b>DISPUTED</b>	<b>\$3,917.25</b>
Capital One P.O. Box 70885 Charlotte, NC 28272				<b>\$3,440.00</b>
Washington Mutual/Providence P.O. Box 660509 Dallas, TX 75266				<b>\$3,295.00</b>



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

In re John Malinowski Marcella A. Malinowski, Case No. \_\_\_\_\_  
 Debtors 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>
Washington Mutual/Providence P.O. Box 660509 Dallas, TX 75266				<b>\$3,077.00</b>
Shell/Citibank SD NA P.O. Box 6003 Hagerstown, MD 21747				<b>\$2,714.00</b>
Washington Mutual/Providence P.O. Box 660509 Dallas, TX 75266				<b>\$2,671.00</b>
Treasurer of Cecil County Pamela R. Howard, Treasurer 200 Chesapeake Blvd., Suite 1100 Elkton, MD 21921				<b>\$2,605.63</b>
Treasurer of Cecil County Pamela R. Howard, Treasurer 200 Chesapeake Blvd., Suite 1100 Elkton, MD 21921				<b>\$2,403.34</b>
Direct Merchants Bank Payment Center P.O. Box 17313 Baltimore, MD 21297				<b>\$2,272.00</b>

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

In re John Malinowski Marcella A. Malinowski, Case No. \_\_\_\_\_  
 Debtors 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>
Chase P.O. Box 15153 Wilmington, DE 19886				<b>\$2,198.00</b>
Treasurer of Cecil County Pamela R. Howard, Treasurer 200 Chesapeake Blvd., Suite 1100 Elkton, MD 21921				<b>\$2,153.70</b>

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.

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: **John Malinowski**  
**Marcella A. Malinowski**

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**

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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**

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Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court  
District of Maryland**

In re John Malinowski Marcella A. Malinowski  
Debtors

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)	\$ 4,086.61
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	\$ 4,086.61

**State the following:**

Average Income (from Schedule I, Line 16)	\$ 3,880.85
Average Expenses (from Schedule J, Line 18)	\$ 3,735.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ 2,680.85

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$17,861.53
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 1,932.91	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$2,153.70
4. Total from Schedule F		\$772,241.95
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$792,257.18

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

In re John Malinowski Marcella A. Malinowski  
Debtors

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

Date: 1/30/2009

Signature: s/ John Malinowski  
John Malinowski

Debtor

Date: 1/30/2009

Signature: s/ Marcella A. Malinowski  
Marcella A. Malinowski

(Joint Debtor, if any)

[If joint case, both spouses must sign]

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

(NOT APPLICABLE)

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.

William F. Hickey III  
Printed Name of Attorney

/s/ William F. Hickey III  
Signature of Attorney

1/30/2009  
Date

Address:

**The Law Office of Peter Kirsh  
112 East Cecil Avenue  
North East, MD 21901**

**(410) 287-5077**

**Certificate of the Debtor**

We, the debtors, affirm that we have received and read this notice.

John Malinowski  
Marcella A. Malinowski  
Printed Name(s) of Debtor(s)

Xs/ John Malinowski  
John Malinowski  
Signature of Debtor

1/30/2009  
Date

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

X s/ Marcella A. Malinowski  
Marcella A. Malinowski  
Signature of Joint Debtor

1/30/2009  
Date

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MARYLAND**

In re **John Malinowski**  
**Marcella A. Malinowski**  
Debtors.

Case No.

Chapter **11**

**STATEMENT OF MONTHLY NET INCOME**

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor	Joint Debtor
Six months ago	<u>\$3,880.85</u>	<u>\$0.00</u>
Five months ago	<u>\$3,880.85</u>	<u>\$0.00</u>
Four months ago	<u>\$3,880.85</u>	<u>\$0.00</u>
Three months ago	<u>\$3,880.85</u>	<u>\$0.00</u>
Two months ago	<u>\$3,880.85</u>	<u>\$0.00</u>
Last month	<u>\$3,880.85</u>	<u>\$0.00</u>
Income from other sources	<u>\$0.00</u>	<u>\$0.00</u>
Total net income for six months preceding filing	<u>\$ 23,285.10</u>	<u>\$ 0.00</u>
<b>Average Monthly Net Income</b>	<u>\$ 3,880.85</u>	<u>\$ 0.00</u>

Attached are all payment advices received by the undersigned debtor prior to the petition date, we declare under penalty of perjury that we have read the foregoing statement and that it is true and correct to the best of our knowledge, information, and belief.

Dated: 1/30/2009

s/ John Malinowski  
John Malinowski

Debtor

s/ Marcella A. Malinowski  
Marcella A. Malinowski

Joint Debtor



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MARYLAND

In re: John Malinowski Marcella A. Malinowski  
Debtors

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 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: 1/30/2009

Signed: s/ John Malinowski  
John Malinowski

Dated: 1/30/2009

Signed: s/ Marcella A. Malinowski  
Marcella A. Malinowski

Signed: /s/ William F. Hickey III  
William F. Hickey III  
Attorney for Debtor(s)  
Bar no.: 27341  
The Law Office of Peter Kirsh  
112 East Cecil Avenue  
North East, MD 21901  
Telephone No.: (410) 287-5077  
Fax No.: (410) 287-1511  
E-mail address: whickey@kirshlawyers.com

Artesian Water Maryland, Inc.  
664 Churchmans Road  
Newark, DE 19702

Atlantic Broadband  
330 Drummer Drive  
Grasonville, MD 21638

Bank of America  
P. O. Box 15102  
Wilmington, DE 19886

Berks Credit & Collections  
P.O. Box 329  
Temple, PA 19560

BP  
P.O. Box 15298  
Wilmington, DE 19886

Capital One  
P.O. Box 70885  
Charlotte, NC 28272

Capital One Services  
P.O. Box 30281  
Salt Lake City, UT 84130

Capital Recovery Service  
10340 Democracy Blvd, Suite 300  
Fairfax, VA 22030

Captial One Services  
P.O. Box 30281  
Salt Lake City, UT 84130

Cecil Bank  
127 North Street  
Elkton, MD 21922

Cecil Bank, f/k/a Cecil Federal Ban  
127 North Street  
P.O. Box 489  
Elkton, MD 21922

Chase  
P.O. Box 15153  
Wilmington, DE 19886

Chase Bank USA  
800 Brooksedge Blvd  
Westerville, OH 43081

Citgo  
Processing Center  
P.O. Box 6003  
Des Moines, IA 50362

Citibank  
P.O. Box 6003  
Hagerstown, MD 21747

Delaware Cardiovascular Assoc.  
P.O. Box 8500-2340  
Philadelphia, PA 19178

Delmarva Power  
P.O. Box 17000  
Wilmington, DE 19886

Direct Merchants Bank  
Payment Center  
P.O. Box 17313  
Baltimore, MD 21297

Encore Receivable  
Management/Citibank  
P.O. Box 3330  
Olathe, KS 66063

Farm Plan  
P.O. Box 4450  
Carol Stream, IL 60197

Ford Motor Credit  
P.O. Box 542000  
Omaha, NE 68154

GEMB/JcPenneys  
P.O. Box 981402  
El Paso, TX 79998

GEMB/Walmart  
P.O. Box 981400  
El Paso, TX 79998

GEMB/Wal-Mart  
P.O. Box 981400  
El Paso, TX 79998

Herbert A. Rosenthal  
1020 19th Street, NW #400  
Washington, DC 20036

Home Depot  
Processing Center  
Des Moines, IA 50364

Home Depot  
Processing Center  
P.O. Box 6003  
Hagerstown, MD 21747

HSBC Card Service  
P.O. Box 19360  
Portland, OR 97280

HSBC Card Services  
P.O. Box 19360  
Portland, OR 97280

HSBC Cardservices  
P.O. Box 19360  
Portland, OR 97280

HSBC Cardservices  
P.O. Box 17051  
Baltimore, MD 21297

Jennifer Malinowski

Kohls/Chase  
North 56 West 17000 Ridgewood  
Menomonee Falls, WI 53051

Lendmark Financial  
129 Big Elk Mall  
Elkton, MD 21921

Mahmood Sadeghee  
4745 Ogletown-Stanton Rd, Ste 131  
Medical Arts Pavillion  
Newark, DE 19713

Omnium Worldwide, Inc.  
7171 Mercy Road SU  
Omaha, NE 68106

Pathology DCLP  
P.O. Box 12210  
Wilmington, DE 19850

Shell/Citibank SD NA  
P.O. Box 6003  
Hagerstown, MD 21747

Sunoco  
P.O. Box 6003  
Hagerstown, MD 21747

Target Corporation  
P.O. Box 673  
Minneapolis, MN 55416

Treasurer of Cecil County  
Pamela R. Howard, Treasurer  
200 Chesapeake Blvd., Suite 1100  
Elkton, MD 21921

Treasurer of Cecil County  
Pamela R. Howard  
200 Chesapeake Blvd., Suite 1100  
Elkton, MD 21921

Washington Mutual/Providence  
P.O. Box 660509  
Dallas, TX 75266

Wells Fargo Financial  
800 Walnut Street  
Des Moines, IA 50309

West Asset Management  
P.O. Box 790113  
St. Louis, MO 63179

Wilmington Trust  
1100 North Market Street  
Personal Finance QC  
Wilmington, DE 19890

Wilmington Trust  
1100 North Market Street  
Personal Fin QC  
Wilmington, DE 19890

Delmarva Power  
P.O. Box 17000  
Wilmington, DE 19886

Cecil Bank  
127 North Street  
Elkton, MD 21922

Cecil Bank  
127 North Street  
Elkton, MD 21922

Ford Motor Credit  
P.O. Box 542000  
Omaha, NE 68154

Cecil Bank  
127 North Street  
Elkton, MD 21922

Home Depot  
Processing Center  
Des Moines, IA 50364

HSBC Card Services  
P.O. Box 19360  
Portland, OR 97280

Chase Bank USA  
800 Brooksedge Blvd  
Westerville, OH 43081

Washington Mutual/Providence  
P.O. Box 660509  
Dallas, TX 75266



Cecil Bank  
127 North Street  
Elkton, MD 21922

Wilmington Trust  
1100 North Market Street  
Personal Finance QC  
Wilmington, DE 19890

Treasurer of Cecil County  
Pamela R. Howard, Treasurer  
200 Chesapeake Blvd., Suite 1100  
Elkton, MD 21921

Capital One  
P.O. Box 70885  
Charlotte, NC 28272

Washington Mutual/Providence  
P.O. Box 660509  
Dallas, TX 75266

Washington Mutual/Providence  
P.O. Box 660509  
Dallas, TX 75266

Shell/Citibank SD NA  
P.O. Box 6003  
Hagerstown, MD 21747

Washington Mutual/Providence  
P.O. Box 660509  
Dallas, TX 75266

Treasurer of Cecil County  
Pamela R. Howard, Treasurer  
200 Chesapeake Blvd., Suite 1100  
Elkton, MD 21921

Treasurer of Cecil County  
Pamela R. Howard, Treasurer  
200 Chesapeake Blvd., Suite 1100  
Elkton, MD 21921

Direct Merchants Bank  
Payment Center  
P.O. Box 17313  
Baltimore, MD 21297

Chase  
P.O. Box 15153  
Wilmington, DE 19886

Bank of America  
P. O. Box 15102  
Wilmington, DE 19886

<b>UNITED STATES BANKRUPTCY COURT</b>		<b>PROOF OF CLAIM</b>
Name of Debtor:		Case Number:
NOTE: <i>This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property):  Name and address where notices should be sent:  Telephone number:		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.  <b>Court Claim Number:</b> _____ (If known)  Filed on: _____
Name and address where payment should be sent (if different from above):  Telephone number:		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.  <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
<b>1. Amount of Claim as of Date Case Filed:</b> \$ _____  If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.  If all or part of your claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		<b>5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.</b>  Specify the priority of the claim.  <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier – 11 U.S.C. §507 (a)(4).  <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507(a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)(9).
<b>2. Basis for Claim:</b> _____ (See instruction #2 on reverse side.)		
<b>3. Last four digits of any number by which creditor identifies debtor:</b> _____  <b>3a. Debtor may have scheduled account as:</b> _____ (See instruction #3a on reverse side.)		
<b>4. Secured Claim</b> (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. <b>Nature of property or right of setoff:</b> <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other <b>Describe:</b>  <b>Value of Property:</b> \$ _____ <b>Annual Interest Rate</b> _____ % <b>Amount of arrearage and other charges as of time case filed included in secured claim, if any:</b> \$ _____ <b>Basis for perfection:</b> _____  <b>Amount of Secured Claim:</b> \$ _____ <b>Amount of Unsecured:</b> \$ _____		
<b>6. Credits:</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim.  <b>7. Documents:</b> Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements or running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See definition of "redacted" on reverse side.)  DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.  If the documents are not available, please explain:		<b>Amount entitled to priority</b> \$ _____  <small>*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small>
Date:	<b>Signature:</b> The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.  _____	<b>FOR COURT USE ONLY</b>

**INSTRUCTIONS FOR PROOF OF CLAIM FORM**

*The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.*

**Items to be completed in Proof of Claim form**

**Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

**Creditor's Name and Address:**

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

**1. Amount of Claim as of Date Case Filed:**

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

**2. Basis for Claim:**

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

**3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:**

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

**3a. Debtor May Have Scheduled Account As:**

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

**4. Secured Claim:**

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

**5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).**

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

**6. Credits:**

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

**7. Documents:**

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). Do not send original documents, as attachments may be destroyed after scanning.

**Date and Signature:**

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

**DEFINITIONS**

**INFORMATION**

**Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

**Creditor**

A creditor is the person, corporation, or other entity owed a debt by the debtor on the date of the bankruptcy filing.

**Claim**

A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

**Proof of Claim**

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

**Secured Claim Under 11 U.S.C. §506(a)**

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

**Unsecured Claim**

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

**Claim Entitled to Priority Under 11 U.S.C. §507(a)**

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

**Redacted**

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

**Evidence of Perfection**

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

**Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system ([www.pacer.psc.uscourts.gov](http://www.pacer.psc.uscourts.gov)) for a small fee to view your filed proof of claim.

**Offers to Purchase a Claim**

Certain entities are in the business of purchasing claims for an amount less than the fact value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.