Case 09-15086 Doc 1 Filed 03/25/09 Page 1 of 20

B1 (Official)	Form 1)(1/	08)											
United States Bankruptcy C District of Maryland					Cour	t			Vol	untary	Petition		
	ebtor (if ind , Maurice		er Last, First	Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle): Briscoe, Tempy L.					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						s used by the ., maiden, and			years				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3512 Street Address of Debtor (No. and Street, City, and State): 9903 Nicol Court West				(if m X Stre	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1059 Street Address of Joint Debtor (No. and Street, City, and State): 9903 Nicol Court West								
Bowie, I	MD					ZIP Code		Bowie, MD					7ID C- 1-
						20721	;						ZIP Code 20721
County of R Prince C		of the Princ	cipal Place o	f Busines	s:			nty of Residerince Geo	ence or of the orges	Principal Pl	ace of Busin	ness:	
Mailing Add	dress of Deb	otor (if diffe	rent from str	eet addres	ss):		Mai	ling Address	of Joint Debt	tor (if differe	nt from stre	et address):	
					_	ZIP Code	<u>; </u>						ZIP Code
I .: C	Location of Principal Assets of Business Debtor												
(if different													
	• •	f Debtor Organization)				of Business	3		•	of Bankrup Petition is Fi			ch
☐ Individu. See Exhi ☐ Corporat ☐ Partnersl ☐ Other (If	al (includes ibit D on pation (include hip	ge 2 of this es LLC and	form. LLP)	 ☐ Health Care Business ☐ Single Asset Real Estate as defin 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other 			s defined	☐ Chap☐ Cha	ter 9 ter 11 ter 12	of Cof	hapter 15 Po a Foreign I hapter 15 Po a Foreign I	Main Proce etition for F	eding Recognition
	s box and stat			☐ Deb	Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organization and Title 26 of the United States Code (the Internal Revenue Code)		e) ganization ed States	define	are primarily cond in 11 U.S.C. ared by an indivioual, family, or	(Check consumer debts, § 101(8) as idual primarily	k one box)		s are primarily ness debts.
		_	ee (Check or	ne box)				ck one box:		Chapter 11			0.404/545)
attach sig is unable	ee to be paid gned applicate to pay fee see waiver re	d in installmation for the except in in	nents (applicate court's constallments. Finallments court's constallments court's court co	sideration Rule 1006 hapter 7 i	certifying t (b). See Offi ndividuals o	hat the debicial Form 3A only). Must	tor A. Che	Debtor is ck if: Debtor's to insider ck all applications.	aggregate nor s or affiliates	ncontingent l are less than	or as defined iquidated don \$2,190,00	d in 11 U.S ebts (exclud	C. § 101(51D). ling debts owed
								☐ Acceptan	ices of the pla f creditors, in	n were solici	ted prepetit		
Debtor e	estimates that estimates that	nt funds will nt, after any	ation be available exempt prop for distribut	erty is ex	cluded and	administrat		nses paid,		THIS	S SPACE IS F	FOR COURT	USE ONLY
Estimated N	umber of C	reditors]			
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A So to \$50,000	ssets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	001 \$500,000,00 to \$1 billion					
Estimated Li	iabilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million			5500,000,00 to \$1 billion					

Case 09-15086 Doc 1 Filed 03/25/09 Page 2 of 20

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition **Briscoe, Maurice Alonzo** Briscoe, Tempy L. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (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 (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Donald L. Bell March 25, 2009 Signature of Attorney for Debtor(s) (Date) Donald L. Bell 16231 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included 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. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(1/08) Page 3

Voluntary Petition

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

Signatures

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

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

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

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

x /s/ Maurice Alonzo Briscoe

Signature of Debtor Maurice Alonzo Briscoe

X /s/ Tempy L. Briscoe

Signature of Joint Debtor Tempy L. Briscoe

Telephone Number (If not represented by attorney)

March 25, 2009

Date

Signature of Attorney*

X /s/ Donald L. Bell

Signature of Attorney for Debtor(s)

Donald L. Bell 16231

Printed Name of Attorney for Debtor(s)

Law Office of Donald L. Bell

Firm Name

9701 Apollo Drive Suite 481 Upper Marlboro, MD 20774

Address

Email: donbellaw@yahoo.com

(301) 773-8631 Fax: (301) 773-8634

Telephone Number

March 25, 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 Debtor (Corporation/Partnership)

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

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

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

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

(Check only one box.)

Name of Debtor(s):

Briscoe, Maurice Alonzo Briscoe, Tempy L.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Date

Address

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

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

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

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

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court District of Maryland

In re	Maurice Alonzo Briscoe Tempy L. Briscoe		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
·
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: //s/ Maurice Alonzo Briscoe Maurice Alonzo Briscoe
Date: March 25, 2009

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court District of Maryland

In re	Maurice Alonzo Briscoe Tempy L. Briscoe		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Tempy L. Briscoe Tempy L. Briscoe
Date: March 25, 2009

B4 (Official Form 4) (12/07)

United States Bankruptcy Court District of Maryland

In re	Tempy L. Briscoe		Case No.	
III IE	Tempy E. Briscoe	Debtor(s)	Case No. Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
BGE P. O. Box 13070	BGE P. O. Box 13070	Utility Bills		5,194.29
Philadelphia, PA 19101	Philadelphia, PA 19101			
Bk Of Amer	Bk Of Amer	CreditCard		12,664.00
4060 Ogletown/Stan	4060 Ogletown/Stan	0.00.00.00		1.2,0000
Newark, DE 19713	Newark, DE 19713			
Bk Of Amer	Bk Of Amer	CreditCard		16,965.00
4060 Ogletown/Stan	4060 Ogletown/Stan			
Newark, DE 19713	Newark, DE 19713			
Citi	Citi	CreditCard		17,652.00
Pob 6241	Pob 6241			
Sioux Falls, SD 57117	Sioux Falls, SD 57117			
Citi	Citi	CreditCard		21,325.00
Pob 6241	Pob 6241			
Sioux Falls, SD 57117	Sioux Falls, SD 57117			
Citi	Citi	CreditCard		10,137.00
Pob 6241	Pob 6241			
Sioux Falls, SD 57117	Sioux Falls, SD 57117	01 10 110 11		5.040.00
Citibankna	Citibankna	CheckCreditOrLine		5,043.00
1000 Technology Dr O Fallon, MO 63368	1000 Technology Dr	OfCredit		
Citibankna	O Fallon, MO 63368 Citibankna	9903 W Nicol Court		209,495.00
1000 Technology Dr	1000 Technology Dr	Bowie, Maryland		(502,500.00
O Fallon, MO 63368	O Fallon, MO 63368	20721		(502,500.00 secured)
o ranon, mo occo		20721		(372,583.00
				senior lien)
Discover Fin	Discover Fin	CreditCard		6,549.00
Pob 15316	Pob 15316			
Wilmington, DE 19850	Wilmington, DE 19850			
FIA Card Service	FIA Card Service			12,664.00
P.O. Box 15137	P.O. Box 15137			
Wilmington, DE 19850	Wilmington, DE 19850			
FIA Card Service	FIA Card Service			16,965.02
P.O. Box 15137	P.O. Box 15137			
Wilmington, DE 19850	Wilmington, DE 19850			

B4 (OIII)	ciai Form 4) (12/07) - Cont.		
	Maurice Alonzo Briscoe		
In re	Tempy L. Briscoe	Case No.	
	Debtor(s)		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Home Depot Credit Services P. O. Box 689100 Des Moines, IA 50368	Home Depot Credit Services P. O. Box 689100 Des Moines, IA 50368			15,020.30
HSBC Card Services PO Box 80084 Salinas, CA 93912-0084	HSBC Card Services PO Box 80084 Salinas, CA 93912-0084			13,812.97
Indymac-HIs One National City Kalamazoo, MI 49009	Indymac-HIs One National City Kalamazoo, MI 49009	3621 W Forest Park Avenue Baltimore, Maryland 21216		241,600.00 (120,800.00 secured)
Lowe's PO Box 530914 Atlanta, GA 30353	Lowe's PO Box 530914 Atlanta, GA 30353			4,725.86
Ocwen Loan 12650 Ingenuity Dr Orlando, FL 32826	Ocwen Loan 12650 Ingenuity Dr Orlando, FL 32826	2510 Robb Street Baltimore, Maryland 20721		107,430.00 (78,000.00 secured)
Saxon Mtg Po Box 161489 Fort Worth, TX 76161	Saxon Mtg Po Box 161489 Fort Worth, TX 76161	3611 Fairveiw Avenue, Baltimore, Maryland 21216		255,764.00 (103,000.00 secured)
Sears/Cbsd 701 East 60th St N Sioux Falls, SD 57117	Sears/Cbsd 701 East 60th St N Sioux Falls, SD 57117	CreditCard		11,328.00
Suntrust Bk P O Box 921819 Norcross, GA 30010	Suntrust Bk P O Box 921819 Norcross, GA 30010	CreditCard		8,718.00
Wachovia Cc Po Box 3117 Winston Salem, NC 27102	Wachovia Cc Po Box 3117 Winston Salem, NC 27102	CreditCard		7,613.00

B4 (Office	cial Form 4) (12/07) - Cont.			
	Maurice Alonzo Briscoe			
In re	Tempy L. Briscoe		Case No.	
		Debtor(s)	_	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

We, **Maurice Alonzo Briscoe** and **Tempy L. Briscoe**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date	March 25, 2009	Signature	/s/ Maurice Alonzo Briscoe	
		-	Maurice Alonzo Briscoe	
			Debtor	
Date	March 25, 2009	Signature	/s/ Tempy L. Briscoe	
		-	Tempy L. Briscoe	
			Joint Debtor	

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

UNITED STATES BANKRUPTCY COURT DISTRICT OF MARYLAND

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

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (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.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

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. Each debtor in a joint case must complete the briefing.

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. Each debtor in a joint case must complete the course.

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

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

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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

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

B 201 (12/08)

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

X /s/ Donald L. Bell

Signature of Attorney

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

Address:		
9701 Apollo Drive		
Suite 481		
Upper Marlboro, MD 20774 (301) 773-8631		
donbellaw@yahoo.com		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we)	have received and read this notice.	
Maurice Alonzo Briscoe		
Tempy L. Briscoe	X /s/ Maurice Alonzo Briscoe	March 25, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Tempy L. Briscoe	March 25, 2009
· · · · · · · · · · · · · · · · · · ·	Signature of Joint Debtor (if any)	Date

Donald L. Bell 16231

Printed Name of Attorney

March 25, 2009

Date

United States Bankruptcy Court District of Maryland

_	Maurice Alonzo Briscoe						
In re	Tempy L. Briscoe	Debtor(s)	Case No. Chapter	11			
VERIFICATION OF CREDITOR MATRIX The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.							
Date:	March 25, 2009	/s/ Maurice Alonzo Briscoe Maurice Alonzo Briscoe Signature of Debtor					
Date:	March 25, 2009	/s/ Tempy L. Briscoe Tempy L. Briscoe					

Signature of Debtor

Aargon Agncy 3160 S Valley View Las Vegas, NV 89102

Asc 8480 Stagecoach Ci Frederick, MD 21701

Ashleystewar Po Box 182273 Northglenn, CO 80233

Aurora Loan Pob 1706 Scottsbluff, NE 69363

Bank of America P. O. Box 25118 Tampa, FL 33622

BGE P. O. Box 13070 Philadelphia, PA 19101

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

Bk Of Amer P.O. Box 7047 Dover, DE 19903

Chase Mort 3415 Vision Dr Columbus, OH 43219 CIT Group 4600 Touchton Road Bldg. 100, Suite 300 Jacksonville, FL 32246

Citfingerhut 6250 Ridgewood Roa Saint Cloud, MN 56303

CitGroup Global Markets Inc. 1050 Connecticut N.W. Suite 800 Washington, DC 20036

Citi Pob 6241 Sioux Falls, SD 57117

Citibank PO Box 689151 Des Moines, IA 50368

Citibankna 1000 Technology Dr O Fallon, MO 63368

Citirl 10801 6th Street Rancho Cucamon, CA 91730

City of Baltimore 200 Holiday Street Baltimore, MD 21202

Comptroller State of Maryland 300 West Preston Street Baltimore, MD 21201-2321

Countrywid 450 American St Simi Valley, CA 93065

Countrywide 450 American St Simi Valley, CA 93065

Discover Fin Pob 15316 Wilmington, DE 19850

Dsnb Macys 3039 Cornwallis Rd Durham, NC 27709

Exxmblciti Po Box 6497 Sioux Falls, SD 57117

Fashion Bug Po Box 84073 Columbus, GA 31908

FIA Card Service P.O. Box 15137 Wilmington, DE 19850

First Home Mortgage 8003 Corporate Drive, Suite A Baltimore, MD 21236

Gemb/Jcp Po Box 981402 El Paso, TX 79998 Gemb/Walmart Po Box 981400 El Paso, TX 79998

Home Depot Credit Services P. O. Box 689100 Des Moines, IA 50368

HSBC Card Services PO Box 80084 Salinas, CA 93912-0084

Hsbc/Rmstr Pob 15521 Wilmington, DE 19805

Hsbc/Rs Pob 15521 Wilmington, DE 19805

Hsbc/Vlcty Pob 15521 Wilmington, DE 19805

Indymac-Hls One National City Kalamazoo, MI 49009

Internal Revenue Service 31 Hopkins Plaza Baltimore, MD 21201

Jefferson Capital System, LLC 16 McLeland Road Saint Cloud, MN 56303 Kay Jewelers 375 Ghent Rd Akron, OH 44333

Lerners
Po Box 182121
Columbus, OH 43218-1212

Lowe's PO Box 530914 Atlanta, GA 30353

Ocwen Loan 12650 Ingenuity Dr Orlando, FL 32826

Peroutka &Peroutka 8028 Ritchie Highway, Suite 300 Pasadena, MD 21122

Pinnacle Financial Group 7825 Washington Avenue S Ste 310 Minneapolis, MN 55439

Providan PO Box 15548 Wilmington, DE 19886-5548

Roi 1920 Greenspring D Timonium, MD 21093

Saxon Mtg Po Box 161489 Fort Worth, TX 76161 Sears/Cbsd 701 East 60th St N Sioux Falls, SD 57117

St Farm Bk 4747 W Irving Park Chicago, IL 60641

Suntrust Bk Pob 85052 Richmond, VA 23285

Suntrust Mtg P.O. Box 100100 Atlanta, GA 30348

Target N.B.
Po Box 673
Minneapolis, MN 55440

Taylor Bean 101 Ne 2nd Street Ocala, FL 34470

Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117

Wachovia Po Box 3008 Raleigh, NC 27602

Wachovia Cc Po Box 3117 Winston Salem, NC 27102 WAMU P.O. Box 660487 Dallas, TX 75266-0487

Weinstock, Friedman & Friedman, P.A. 4 Reservoir Circle Pikesville, MD 21208

Wfnnb/Chadwk Po Box 182746 Columbus, OH 43218

Wfnnb/Drsbrn Po Box 182273 - Wf Columbus, OH 43218

Wfnnb/Vctria Po Box 182128 Columbus, OH 43218

Wshngtn Mutl 7757 Bayberry Rd Jacksonville, FL 32256