B1 (Official Form 1) (1/08)

United States Bankruptcy Court District of Maryland			Volu	intary Petition		
Name of Debtor (if individual, enter Last, First, Mid Conrad, Melvin	Name of Joint Del	btor (Spouse) (Last, First,	Middle):			
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names):	urs		used by the Joint Debtor i maiden, and trade names)		years	
Last four digits of Soc. Sec. or Individual-Taxpayer l EIN (if more than one, state all): 5195	.D. (ITIN) No./Complete	_	Soc. Sec. or Individual-T one, state all): 5085	axpayer I.D	. (ITIN) No./Complete	
Street Address of Debtor (No. & Street, City, State & Zip Code): 21762 Rose Bank Rd PO Box 266		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 21762 Rose Bank Rd PO Box 266				
Compton, MD	ZIPCODE 20627 Compton, MD			Z	IPCODE 20627	
County of Residence or of the Principal Place of Bus St. Mary's	iness:	ness: County of Residen St. Mary's		e or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address)		Mailing Address of	of Joint Debtor (if differer	nt from stree	et address):	
	ZIPCODE			Z	ZIPCODE	
Location of Principal Assets of Business Debtor (if o	lifferent from street address a	bove):		<u> </u>		
				Z	IPCODE	
Type of Debtor (Form of Organization)	Nature of (Check or				Code Under Which Check one box.)	
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Health Care Business ☐ Single Asset Real Est U.S.C. § 101(51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other			Recog Main Chapper Recog Nonn Nature of I	box.)	
	Tax-Exem (Check box, if ☐ Debtor is a tax-exemp Title 26 of the United Internal Revenue Cod	applicable.) t organization under States Code (the	Debts are primaril debts, defined in 1 § 101(8) as "incurrindividual primaril personal, family, o hold purpose."	1 U.S.C. red by an ly for a	Debts are primarily business debts.	
Filing Fee (Check one bo	x)	Cheek one how	Chapter 11 I	Debtors		
✓ Full Filing Fee attached		Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).				
Filing Fee to be paid in installments (Applicable to attach signed application for the court's considera is unable to pay fee except in installments. Rule 193A.	Check if: ✓ Debtor's aggres	small business debtor as or gate noncontingent liquida is than \$2,190,000.				
Acceptance			ble boxes: filed with this petition		om one or more classes of	
Statistical/Administrative Information Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.			e will be no funds availab	le for	THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors		, –				
1-49 50-99 100-199 200-999 1,00 5,00	,	0,001- 25,000 5,000 50,000		Over 100,000		
Estimated Assets	000,001 to \$10,000,001 \$ million to \$50 million \$		000,001 \$500,000,001 0 million to \$1 billion	More than \$1 billion		
Estimated Liabilities So to \$50,001 to \$100,001 to \$500,001 to \$1,000000000000000000000000000000000000		50,000,001 to \$100,	000,001 \$500,000,001 0 million to \$1 billion			

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B1 (Official Form 1) (1/08)			Page 2
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Conrad, Melvin & Con	ad, Delores	
Prior Bankruptcy Case Filed Within Last 8	Years (If more than two, a	attach additional sheet)	
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor	If more than one, attach addition	onal sheet)
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	whose debts I, the attorney for the petiti that I have informed the p chapter 7, 11, 12, or 13 explained the relief availa	Exhibit B Deted if debtor is an individual are primarily consumer debts.) oner named in the foregoing pe etitioner that [he or she] may pof title 11, United States Cople under each such chapter. In the botor the notice required by §	proceed under de, and have further certify
	X /s/ John D. Burns		4/20/09
	Signature of Attorney for Del	otor(s)	Date
Exhi (To be completed by every individual debtor. If a joint petition is filed, eximal to the Exhibit D completed and signed by the debtor is attached and material this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ach spouse must complete ar de a part of this petition.		
Information Describ	andha Dahtan Wanna		
· ·	ng the Debtor - Venue oplicable box.) of business, or principal asset days than in any other Distriction	s in this District for 180 days im ict.	mediately
☐ There is a bankruptcy case concerning debtor's affiliate, general	oartner, or partnership pendi	ng in this District.	
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	out is a defendant in an action	or proceeding [in a federal or st	
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	licable boxes.)		
Landiord has a judgment against the debtor for possession of deb	tor s residence. (II bux effec	cea, complete the following.)	
(Name of landlord or lesse	or that obtained judgment)		
•	dlord or lessor)		
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos	session, after the judgment for	or possession was entered, and	
Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become	due during the 30-day period af	ter the
☐ Debtor certifies that he/she has served the Landlord with this cert	ification. (11 U.S.C. § 362(1)).	

Case 09-16903 Doc 1 F B1 (Official Form 1) (1/08)	iled 04/20/09 Page 3 of 11 Page
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Conrad, Melvin & Conrad, Delores
	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in thi petition is true and correct, that I am the foreign representative of a debte 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, Unite 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 /s/ Melvin Conrad Signature of Debtor Melvin Conrad X /s/ Delores Conrad Signature of Joint Debtor Delores Conrad Telephone Number (If not represented by attorney) April 20, 2009 Date	Signature of Foreign Representative Printed Name of Foreign Representative Date
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
X /s/ John D. Burns Signature of Attorney for Debtor(s) John D. Burns 22777 The Burns LawFirm, LLC 6303 Ivy Lane Suite 102 Greenbelt, MD 20770 (301) 441-8780 Fax: (301) 441-9472 burnslaw@burnslaw.algxmail.com	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b) 110(h) and 342(b); 3) if rules or guidelines have been promulgate pursuant to 11 U.S.C. § 110(h) setting a maximum fee for service chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filin for a debtor or accepting any fee from the debtor, as required in the section. Official Form 19 is attached.
April 20, 2009	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.)
*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.	Address
Signature of Debtor (Corporation/Partnership)	X
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.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	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:

Signature	of Authorize	d Individual		
Printed N	ame of Autho	orized Individ	ual	
Title of A	uthorized Ind	ividual		

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.

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B1D (Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court District of Maryland

IN RE:		Case No.
Conrad, Melvin		Chapter 11
	Debtor(s)	•

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.
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/ Melvin Conrad
-	

Date: April 20, 2009

Certificate Number: 06531-MD-CC-006780093

CERTIFICATE OF COUNSELING

I CERTIFY that on April 18, 2009	, at	5:18	o'clock PM CDT,
Melvin N Conrad		received fi	rom
Allen Credit and Debt Counseling Agency			
an agency approved pursuant to 11 U.S.C. §	§ 111 to	provide credit co	ounseling in the
District of Maryland	, ar	n individual [or s	group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111.		
A debt repayment plan was not prepared	If a d	ebt repayment pl	lan was prepared, a copy of
the debt repayment plan is attached to this c	ertificat	e.	
This counseling session was conducted by t	elephone	;	
Date: April 18, 2009	Ву	/s/Mavis J Auch	
	Name	Mavis J Auch	
	Title	Credit Counselor	<u>:</u>

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

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B1D (Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court District of Maryland

IN RE:		Case No.
Conrad, Delores		Chapter 11
	Debtor(s)	•

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.
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/ Delores Conrad

Date: April 20, 2009

Certificate Number: <u>06531-MD-CC-0067801</u>59

CERTIFICATE OF COUNSELING

I CERTIFY that on April 18, 2009	, at	5:33	o'clock PM CDT,		
Delores T Conrad	received from				
Allen Credit and Debt Counseling Agency					
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the					
District of Maryland	, ar	n individual [or	group] briefing that complied		
with the provisions of 11 U.S.C. §§ 109(h) and 111.					
A debt repayment plan was not prepared . If a debt repayment plan was prepared, a copy of					
the debt repayment plan is attached to this certificate.					
This counseling session was conducted by telephone.					
Date: April 18, 2009	Ву	/s/Mavis J Auch			
	Name	Mavis J Auch			
	Title	Credit Counselor	r		

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

B4 (Official Form 4) (12/07) Case 09-16903 Doc 1 Filed 04/20/09 Page 8 of 11

United States Bankruptcy Court District of Maryland

IN RE:	Case No.
Conrad, Melvin & Conrad, Delores	Chapter 11
Debtor(s)	<u> </u>

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 and Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address	Name, telephone number and complete mailing	Nature of claim	Indicate if claim	Amount of
including zip code	address, including zip code, of employee, agent	(trade debt,	is contingent,	claim (if
	or department of creditor familiar with claim	bank loan,	unliquidated,	secured also
	who may be contacted	government	disputed or	state value of
		contract, etc.)	subject to setoff	security)

Sprint C/O The Prentice-Hall Corporation System 7 ST.Paul Street, Suite 1660 Baltimore, MD 21202 149.00

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

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United States Bankruptcy Court District of Maryland

IN RE:			Case No
Conrad, Melvin & Conrad, Delores			Chapter 11
	Debtor(s)		
	VERIFICA	ATION OF CREDITOR MA	ATRIX
The above named debtor(s) hereby vo	erify(ies) that	the attached matrix listing cred	ditors is true to the best of my(our) knowledge.
Date: April 20, 2009	Signature:	/s/ Melvin Conrad	
		Melvin Conrad	Debtor
Date: April 20, 2009	Signature:	/s/ Delores Conrad	
		Delores Conrad	Joint Debtor, if any

Bacon, Thornton & Palmer, LLP Capital Office Park 6411 Ivy Lane Ste 706 Greenbelt, MD 20770-1411

Comptroller Of Maryland Revenue Administration Division Annapolis, MD 21411

Internal Revenue Service PO Box 21126 Philadelphia, PA 19114

Jeanne M Crouse, Asst US Trustee Office Of The US Trustee 6305 Ivy Ln Ste 600 Greenbelt, MD 20770

Kawior & Feldman PC 8630 Fenton St Ste 822 Silver Spring, MD 20910

Mrs. Thompson 1517 Downing St NE Washington, DC 20018

Office Of The Treasurer, St Mary's Cnty PO Box 642 23150 Leonard Hall Dr Leonardtown, MD 20650

Otis Gamble C/O Richard H Sothoron, Jr. 8100 Rosaryville Rd Upper Malboro, MD 20772 Sprint C/O The Prentice-Hall Corporation System 7 ST.Paul Street, Suite 1660 Baltimore, MD 21202